



**Lease
Electric**

Your EV: Insurance, Maintenance & Support

Details regarding your insured lease, service, maintenance, tyres and breakdown.



Our Phone Number
01452 229591



More Information
www.lease-electric.com



Our Email Address
enquiries@lease-electric.com





EV Salary Sacrifice

Thank you for selecting Lease Electric's EV Salary Sacrifice Scheme for your new vehicle.

This document offers essential information regarding your Salary Sacrifice Agreement. It includes details about your insurance, as well as contact information for servicing, maintenance, and breakdown assistance.

What is included

At Lease Electric our EV Salary Sacrifice Scheme provides the most economical way to drive a new car while transitioning to an electric vehicle. **The net salary sacrifice amount includes:**

- 🔌 A brand new, lease vehicle for two, three or four years
- 🔌 All routine servicing and maintenance costs in line with manufacturer guidance
- 🔌 Breakdown assistance that includes a replacement vehicle for the first 48 hours
- 🔌 Comprehensive insurance for you, and up to two named drivers (eligibility applies)
- 🔌 Cover for business or personal use
- 🔌 Own damage protection covering the cost of repairs in the event of accident, fire or theft
- 🔌 Road tax for your vehicle for the term of your contract (at the prevailing rate).
- 🔌 The cost of tyre replacements and repair
- 🔌 Third party liability

We have a Fair Play policy on tyres. This means that damaged tyres will be replaced inside the maintenance budget. Replacements in the event of abuse, neglect, theft or vandalism will be recharged.

The maintenance scheme does not cover driver abuse, damage or replacement as a result of neglect. These charges will be billed via a vehicle services invoice.



Insurance Information

The cost is based on annual mileage, drivers date of birth, vehicle insurance group and the vehicle's overnight postcode, which should be the employee's home residence. **This cost will be included in the net salary sacrifice amount.**

Insurance for Employee, and up to two named drivers, detailed at the point of order.

Conditions apply.



Who provides the insurance?

Insurance is provided via Lloyd Latchford, a motor insurance broker which specialises in policies suited to salary sacrifice schemes. At the time of writing the policy is underwritten by Aviva or Allianz.

How is the insurance policy activated?

Insurance is built into the monthly rental and automatically activated upon delivery of the vehicle.

Will I receive an insurance certificate?

You will receive a certificate of insurance, welcome letter and policy booklet. This document pack includes your full insurance details, your responsibilities and what to do if you need to report an accident, incident or damage to your vehicle.

What if I have any questions about insurance?

A dedicated helpline is available on **01844 276197** if you wish to speak to Lloyd Latchford about the insurance policy. They may not be able to provide you with a quotation if you fall outside of the eligibility criteria outlined above.

Insurance Eligibility

At the time of placing your vehicle order, you must provide the details of yourself and up to two additional named drivers to be included on the insurance policy for the duration of the contract. Lease Electric will request the DVLA Check Code for all drivers.

To be eligible, all drivers must meet the following criteria:

-  All drivers must live and work in the UK
-  All drivers must hold a valid full UK driving licence or a full EU, EEA or one of the following countries:

Andorra, Australia, Barbados, British Virgin Islands, Canada, Falkland Islands, Faroe Islands, Hong Kong, Japan, Monaco, New Zealand, Republic of Korea, Singapore, South Africa, Switzerland, USA or Zimbabwe
-  All drivers must be aged between 18 and 75 years old (maximum of 78 at the end of the lease term)

Driving Convictions

Referred to Insurer

-  Any driver with conviction codes **CD10, CD20, CD30, DR, DG, TT99, XX99, NE99** and **IN10** with or without a ban, will be referred to the insurer for acceptance.
-  Any driver with more than 2 Category A convictions in the last 3 years will be referred to the insurer.
Category 'A' Convictions show on online licence checks beginning with the following codes: **CU** or **LC** or **MW** or **PC** or **SP** or **TS**.

Ineligible for insurance

-  Any driver with a non-motoring conviction which is unspent under the Rehabilitation of Offenders act will not be eligible
-  Any driver who has been banned from driving will not be eligible for this insurance until 5 years after the ban was put in place
-  Any conviction listed below which is under 3 years old will be a decline, regardless of circumstances
 - o **BA**
 - o **CD40 to CD90**
 - o **DD10 to DD90**
 - o **MS50 and MS60**

Insurance Summary

What IS covered

-  Comprehensive cover only
-  Accidental damage cover for vehicle
-  Glass repair or replacement
-  Personal belongings limit of £350
-  Child seat cover limit of £100 following accident, fire or theft
-  Personal accident cover up to £5000 per claim (£10,000 per insurance year)
-  Medical expenses up to £350 for each person injured in the vehicle
-  Cover for charging cables whilst in or connected to the vehicle

What is NOT covered

-  Any accident, injury, loss or damage while any car is being used for purposes not described on your certificate
-  Loss or damage if the vehicle is left with ignition keys left in or on your vehicle or if your vehicle is left unattended with the engine running
-  Loss of value following a repair
-  Any consequence as a result of war or terrorism except where cover must be provided under the Road Traffic Act
-  Any damage arising from wear and tear
-  No cover for depreciation in the vehicle value if the vehicle is handed back following employee leaving the company.

Classes of use

Employee and spouse or domestic/civil partner – social, domestic and pleasure with business use as standard in line with employers' industry, commuting included.

Business use for spouse or domestic/civil partner to be agreed with insurer on a referral basis based on occupation/industry.

Named additional drivers – social, domestic and pleasure use with commuting to a single place of work (business use not available).

What is an incident?

An incident means an event or accident resulting in damage, loss or theft of the lease vehicle, damage to third-party property, personal injury or death of a third party.

An incident will be considered as fault if unable to recover the costs from the responsible third party. This includes theft, fire, vandalism and weather events.

Where it's been established that you aren't at fault, the Funder will attempt to recover costs from the responsible party. This could involve legal proceedings where you may need to give evidence to support the claim in court.

If the losses aren't recoverable due to any act or omission by you or your driver, then the Funder reserves the right to invoice any losses to you.

Policy Excess

For any policy with a start dated upto and including the 30th April 2026

- £250 Accidental Damage excess
- £250 Fire, Theft and Malicious damage excess
- Additional £200 young driver excess
- £75 Windscreen excess, no excess if the windscreen is repaired.

For any policy with a start date on or after 1st May 2026

- £350 Accidental Damage excess
- £350 Fire, Theft and Malicious damage excess
- Additional £200 young driver excess
- £150 Windscreen excess, no excess if the windscreen is repaired.

If there is any fault claim, you will be required to pay an excess. All current excess rates will be shown with your insurance quote on the website.

What to do if you need to report a claim

In the event that you need to report a claim, please contact Lloyd Latchford's Claims Management Company on **0343 515 8804**.

Their lines are open 24/7, 365 days a year.

Servicing, Maintenance & Tyres

You are responsible for ensuring that the Manufacturer's recommended servicing schedule is adhered to and it is imperative that you do so to ensure that the warranty is not invalidated.

For insurance services to remain valid the first and subsequent service of the vehicle must not be exceeded by more than 500 miles or 14 days, of the manufacturer service intervals.



The cost of all routine work that will occur during the contract term based on manufacturer guidelines is included in the car scheme. The scheme does not cover driver abuse, damage or replacement as a result of neglect. These charges will be billed via a vehicle services invoice.

Contact Details

If you need any servicing work or tyres, please call **0344 879 6000** and the Funder will put you in touch with a local supplier.

You can also book online, using the Funder's Driver Services Portal:

[Click here](#)

Servicing and Maintenance with Main Dealers are approved, but you must inform them that the vehicle is maintained with Lex Autolease. Tyres can also come from Kwik Fit / Kwik Fit's mobile service: **0330 123 1520** **[Kwik Fit's Online Fleet Portal](#)**

Included in your Salary Sacrifice agreement

 All routine servicing, maintenance and tyres*

*We have a **Fair Play policy** on tyres. This means that damaged tyres will be replaced inside the maintenance budget. Replacements in the event of abuse, neglect, theft or vandalism will be recharged.

The maintenance scheme does not cover driver abuse, damage or replacement as a result of neglect. These charges will be billed via a vehicle services invoice.



Breakdown

All vehicles include roadside assistance so whether you break down at home, or on the road you are covered.

Please call our Funder's designated helpline: **0344 879 6000** the team will assist you with your vehicle and send a recovery van where necessary.

What if the car is involved in an accident / incident?

You'll need to contact the Funder at the earliest opportunity, ideally within 24 hours of the incident taking place, making sure that it is safe and legal to do so. Please call the Funder's Driver Services Centre on **0344 879 6000** and select 'report an accident'. Our Accident Management partner will then record the relevant details and either get your vehicle recovered if it's immobile or allocate a repairer.

If the car is involved in an accident with a third party or you need to claim for any other reason, you must notify Lloyd Latchford's Claims Management Company: **0343 515 8804**. If the car needs to be recovered or a courtesy car is required then the insurance company will take care of this.

Am I entitled to a replacement vehicle when mine is off the road due to an incident?

In the event of your car being off the road due to an accident, your motor insurance includes a courtesy car if the insured vehicle is being repaired by an approved repairer of the insurer.

'At Fault' accidents must be reported within 48 hours to ensure full cover applies.

Should your vehicle be off the road due to mechanical failure the funder will endeavour to provide a replacement vehicle via the manufacturers at no cost to you, although this cannot be guaranteed.

Please note that this will not be a like for-like replacement of your existing lease vehicle.

The motor insurance under the car scheme does not cover a courtesy car. You will need to ask the garage to insure the car or they may offer a cost or damage waiver.