

# TCH Salsa/Lloyd Latchford Car Salary Sacrifice Insurance Key Facts

## Eligibility

- All drivers must be between 18 and 75 years of age (a maximum age of 78 at the end of contract)
- Car must be used for the Employers business use only. Other business use can be agreed on a case by case basis for the employee or a spouse/civil partner.
- All drivers must hold a full licence from one of the following countries; UK, EU, South Africa, USA, New Zealand, Canada or Australia (any other licences must be referred)
- You must have been a permanent employee for a minimum of 6 months
- All drivers must be a UK resident
- No more than 2 category 'A' convictions disclosed and no more than 1 FAULT claim disclosed in the last 3 years. Claims or convictions over 3 years old from the car delivery date are acceptable.

Category 'A' convictions will show on your paper licence as follows:

**CU** - (Typically received for using a defective car or mobile phone)

**LC** - (Received for a variety of driving licence offences)

**MS** - (Miscellaneous offences)

**MW** - (Motorway offences)

**PC** - (Pedestrian crossing offences)

**SP** - (Speeding offences)

**Please note:** If you or any driver you wish to add to the policy has a conviction on a licence that does not have any of the above codes, then you are not eligible. If you are in any doubt or have a query please contact the insurance team on [salsac@lloydlatchford.co.uk](mailto:salsac@lloydlatchford.co.uk)

## Policy Excesses

- Accidental Damage excess £250
- Fire, Theft and Malicious damage excess £250
- Replacement windscreen excess £75.00. Free if the windscreen is repaired
- An additional excess of £200 to that shown above applies to drivers aged 18 to 24

## What's covered

- Premium is a true fixed price for the lifetime of your agreement, up to a maximum period of 3 Years and regardless of your claims history during the contract
- Social, Domestic, Pleasure and commuting cover, including use by the Policyholder in connection with their employers business is covered as standard. Other forms of business use for the policyholder and/or spouse/civil partner may be agreed on a case by case basis but **do not order a car without checking first.**
- Unlimited cover for audio and navigation equipment that are permanently fixed to your vehicle and have no independent power source
- Personal belongings in your car up to £350
- Replacement locks covered
- Damage to your vehicle following incorrect fuelling (No cover for removal of incorrect fuel and refuelling of the car)
- Emergency medical treatment
- Medical expenses, up to £350 per person
- Accident transport/vehicle recovery
- Child car seat cover, up to £100 per seat
- Free extended use of your car in the EU, up to a period of 60 days
- Legal cover and Uninsured loss recovery (Provided free of charge by the administrators of the scheme, Lloyd Latchford Schemes)
- 24 hour accident helpline (Provided free of charge by the administrators of the scheme, Lloyd Latchford Schemes)
- Courtesy car in the event of an accident and the car is repairable
- Like for Like courtesy car (Available if a Third Party can be held responsible)

For any queries please contact the scheme administrators at: [salsac@lloydlatchford.co.uk](mailto:salsac@lloydlatchford.co.uk)

# Policy Benefits – Questions & Answers

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## **NO REGISTERED KEEPER RESTRICTIONS**

If you have chosen to finance your vehicle, the insurance company accept the following finance contract types as part of our normal terms- Contract Hire, Hire Purchase (HP), Finance Lease, Private Contract Hire (PCH), Personal contract Purchase (PCP), Lease Purchase and any other form of finance agreement where you are not the owner of the car or you have joint ownership

*PLEASE NOTE* - The majority of direct underwriters and insurance companies do not accept a risk unless you are the sole owner and registered keeper

## **BUSINESS USE COVER**

The insurance company automatically provide business use to all of our policyholders

## **PROTECTED PREMIUM**

Even in the event of you having a fault claim the premium will remain the same until the end of the contract

## **NEW CAR REPLACEMENT IN YEAR 1**

All of our Insurance partners will replace your car with a brand new one in the event of your car being written off. This is providing your car is under 1 year old from date of registration when new and you are the first registered keeper

*PLEASE NOTE* - If you have leased your car and you are not the owner and/or registered keeper almost all insurance companies remove the new car ruling. As a result the insurance company recommend that you consider GAP Insurance to cover any financial shortfall. If you have not been offered GAP Insurance then please do not hesitate to contact the insurance company for advice

## **GUARANTEED COURTESY CAR**

Providing you use our insurance partners nationwide approved repair service they will guarantee to provide you with a Grade 'A' courtesy car

*PLEASE NOTE* - Grade 'A' courtesy car is typically a small hatch i.e. Fiat Punto, Ford Fiesta

## **LEGAL COVER & UPGRADED COURTESY CAR**

If you have the misfortune of having an accident then our optional Legal Cover will protect you. For just £1.67 a month extra you will have access to an upgraded courtesy car of the same or similar standard to your own car. So if you drive an Automatic Fiesta or a Ferrari the insurance company have the ability to get you back on the road and normally within 24 hours. Additionally, you will have legal cover to enable the insurance company to take the other party to court and claim back your uninsured costs such as Loss of Earnings whilst off work, Personal effects damaged in the accident or a personal injury claim

*PLEASE NOTE* - Upgraded courtesy car and legal cover will only apply in the event that the insurance company can hold the other person responsible

## **FULL FREE EUROPEAN COVER UP TO 60 DAYS FOR ANY ONE TRIP**

In the event of you taking your car to Europe the insurance company will automatically extend your Fully Comprehensive policy to cover you, even if you forget to call. The insurance company will also give you up to 60 days cover for any one trip. Please make sure you read the policy wording for full terms and conditions

## **FREE WINDSCREEN REPAIR + AT HOME/WORK REPLACEMENT**

Our excess is as low as £50.00 if you have the misfortune of needing your windscreen to be replaced. As well, all of our windscreen partners will come to your home or place of work at your convenience to carry out the work. In the event of the windscreen being repairable all of our insurance partners will repair your screen FREE OF CHARGE

## **SIMPLE MONTHLY DIRECT DEBIT**

Hassle free monthly payments throughout the life time of the policy. The price you are quoted online is the price you will pay including all charges and broker fees that are applicable