

Lease Car Drivers Handbook

What you need to know about your lease car

About this booklet

The following notes are provided to help you deal with emergency situations, accidents and breakdowns and to ensure that you gain maximum benefit from your lease car. You should keep a copy of this booklet in your car at all times for ease of reference. If you have any unresolved problems with your car you should always contact Knowles Associates in the first instance. The sooner we are informed the easier it will be for us to deal with your problem. You should not normally need to contact us for routine servicing or repairs but if you are in doubt, please call.

Our office hours are 8.00 am and 6.00 p.m. Monday to Friday and 9.00 a.m. to 12.00 p.m. on Saturday. We have an answer machine and an emergency contact telephone number.

Telephone numbers

The telephone numbers provided are essential if you breakdown or have an accident or need repairs. Please ensure that you always have access to these numbers, and we recommend that you keep this booklet in your car at all times. In addition, we recommend that you programme the numbers from the received contact number card into your mobile telephone straight away.

Mobile phone policy

It is an offence to operate a mobile phone whilst driving. The official policy in this respect is a total ban on the use of all mobile phones excluding wireless hands free kits whilst driving.

- ➔ **NEVER** use a handheld mobile phone or any handheld device for any reason whilst driving.
- ➔ Switch off your phone when you get into the car and use the Voicemail to record your messages.
- ➔ Always park in a safe place to use your phone; switch off the engine do not stop on the roadside.
- ➔ You should also avoid calling and speaking to anyone who you know to be driving.

Routine servicing and repairs

All routine servicing and repairs are covered by the maintenance agreement. You can use any franchised garage to carry out your repairs and there will be nothing to pay. Simply inform the garage that you have a lease car and quote the Leasing Company name from the front of this booklet. If the Leasing Company has a service booking line then use the number shown in the front of this booklet. You may request a courtesy car when you book your car in for servicing or repair. Most garages have courtesy cars that are provided on a first come first served basis. Therefore, the more notice that you provide the garage the better chance you will have of obtaining a car.

We must stress the importance of regularly checking the engine oil and water. In addition, you should make sure that the vehicle is serviced in accordance with the manufacturer's recommendations. If the vehicle breaks down and it has not been serviced correctly the Leasing Company may recharge the full cost of the repair. In addition, failure to service the vehicle could make the recovery service invalid.

Routine checks

Each day, before you drive, you should walk around the vehicle and note any damage and check to see if the tyres are not deflated.

Each week you should check the engine oil and water levels. You should also check the tyre pressures, and look for any obvious tyre damage or wear. You should also check the operation of the brakes and all lights to ensure that they are working correctly.

Each month you should check the mileage to ensure that important dates for servicing, road fund licence and MOT's are not missed. Remember that by planning ahead you will ensure that you can book a courtesy car and avoid being inconvenienced.

Breakdown and recovery service

If you breakdown or your car fails to start you should always call out the recovery service named in this booklet. If they fail to repair the vehicle it will be taken to a garage of your choice or the nearest franchised dealer. If this is the case you should always ask the recovery driver for a replacement vehicle, which is provided free of charge by some companies. The recovery driver will, in most cases, provide a voucher that you can use to obtain a replacement car. The length of hire varies from 24 hours to 48 hours depending on the leasing company.

Tyre repairs and replacements

Normal tyre replacement is covered by the maintenance agreement. Most leasing companies now include puncture repairs free of charge. It is important to note that any tyre replacement due to accidental damage is not covered by the maintenance agreement. In some cases the leasing company will recharge for the unused portion of the tyre.

- ➔ Our preferred supplier is Kwik Fit; for advice about your nearest Kwik Fit centre phone 0800 222 111
- ➔ Kwik Fit also provide a mobile tyre service which can be booked on 0800 425 262
- ➔ Each leasing company has a number of preferred tyre suppliers, check your driver pack or the front cover of this booklet for details. Any leading tyre suppliers can be used in an emergency.
- ➔ When you arrange any tyre replacement please ensure that you quote your leasing company's name. If you have any problems with authorisation please contact Knowles Associates before you agree to any work.

What do I do in the event of an accident?

In the event of an accident you must call the Accident Management Helpdesk, the number is detailed at the front of this booklet. If the vehicle is safe to drive you may report the accident on the next working day.

We will appoint a repairer who will arrange to recover your car if it cannot be driven. The repairer will provide a courtesy car and collect your damaged car for repair by appointment. There will be a minimum of delay with paperwork and repair authorisation. Claim forms will be provided where required and we will assist you with their completion.

If other repairers are used, we cannot guarantee a courtesy car and we may experience difficulties in returning your car quickly. In addition, it may be necessary to obtain two separate repair estimates, and they may only release the car upon full payment of repairs.

Windscreen or glass breakage

If you have a breakage of glass contact Auto Windscreens using the 24 hour free phone number. You will be asked to provide your car and glass details and the name of your employer. You should tell Auto Windscreens to contact Knowles Associates for billing arrangements and **NOT** the leasing company.

Useful tips

All insurance claims have a direct affect on premiums therefore it is in everyone's interest to keep the number and cost of claims to a minimum. It is important that you are aware of the effects of making claims and endeavour to continue to improve driving techniques and be observant when driving or parking at all times. In particular, under no circumstances should vehicles be left unlocked or with the ignition keys left in the vehicle when unattended. When damage has occurred you should also endeavour to obtain full details of any third party involved and record as much detail as possible. Never admit liability if you have an accident just provide our details, we will take care of everything else. All accidents must be reported on the next working day, there are time limits on reporting accidents and if the report is delayed your claim may become void and you will be liable for part or all of the costs.

Insurance policy excesses

The car insurance is subject to a policy excess; under the terms of your contract, you will be liable for the excess payment. If there is a successful claim against a third party the excess will be refunded. Excesses will increase for young or inexperienced drivers and for drivers with certain convictions.

You should refer to the Terms & Conditions of Use for the current excess amount and method of payment.

Persons insured to drive the vehicle

Only authorised persons are allowed to drive the lease car. Details of all additional named drivers must be advised to Knowles Associates before they can drive the vehicle. Additional drivers must re-apply each year; they will be deleted from the insurance data base when the policy is renewed. Each additional authorised driver must provide a copy of his or her driving licence on renewal.

Driving licences

All approved drivers must provide a signed certified true copy of their licence at the start of the contract and on the annual renewal of the insurance policy. Any additional drivers added to the policy during the year must also provide a signed certified true copy of their driving licence.

Any convictions for drink or drug offences must be reported immediately. In addition, any illness or disability that may affect the insurance e.g. defective eyesight or hearing, physical infirmity, mental illness, heart complaint, diabetes, epilepsy etc. must be reported as soon as possible. If you are in any doubt, contact Knowles Associates for advice.

What Vehicles are insured?

Courtesy cars, short-term hire and demonstration vehicles are no longer automatically covered by insurance; we now have a legal obligation to report all vehicles to the European Insurance Database and to the insurance company. If you are provided with a courtesy car whilst your own car is under repair you must notify the details of the car to Knowles Associates as soon as possible.

Courtesy cars

Suppliers will generally provide a courtesy car whilst your lease car is undergoing repair. Courtesy cars are provided free of charge but they are subject to availability and cannot be guaranteed. They are provided on a 'first come - first served basis', therefore the longer the period of notice, the better your chances will be of getting a car.

When you book your car for a service or repair always check the availability of a courtesy car first and try to time your repair for when a car is available.

If you are involved in an accident our preferred supplier will provide a courtesy car whilst your own car is being repaired but again you should book your car in when a courtesy car is available. If you breakdown and the recovery company cannot repair the car in-situ you should request from them a courtesy car. A car may be provided but for a limited period of 24-48 hrs only. Most suppliers are unable to provide a courtesy car with automatic transmission. If you can only drive an automatic car you should consider a relief vehicle option. Remember, if you plan your repairs in good time you should receive a courtesy car, which will make the need for a relief vehicle unnecessary.

Relief Vehicles

You are **not** automatically entitled to a replacement vehicle through your lease contract unless you have requested and been quoted for a relief car. However, we have in place a number of arrangements, where you may be provided with a courtesy car subject to availability. If you want a guaranteed relief vehicle this must be included as an optional extra within the rental. If you wish to include a relief vehicle as part of the contract please request Knowles Associates to provide a quotation.

Daily rental and short term hire cars

Contact Knowles Associates for a short-term hire booking form. If you require the car for private use you will be required to pay for the hire. If the car is required for business use, your immediate line manager will be required to sign the booking form and provide a financial cost code. It is important that you inform Knowles Associates immediately when the car is ready for collection. It is the driver's responsibility to ensure that the car is collected as soon as possible after the period of hire. Any additional costs due to late collection will be recharged. If you wish to extend the duration of hire, authorisation must be obtained. All hire cars are provided with a full tank of fuel and the tank must be full on return. If the hire company refuels the car it is recharged at a higher rate and all fuel costs will be recharged.

Mileage returns

Mileage returns are very important. Your monthly rental is based on your estimated business and private mileage and if your actual mileage changes your rental should be recalculated. Business mileage is taken from your monthly returns and the balance is taken as private mileage. If no returns are submitted the total mileage will be recorded as private mileage. You will pay any private mileage excess at the end of the contract and if we have not received your returns you may pay a higher proportion than necessary.

Eco-driving

Eco-Driving saves on average around 20% of fuel under every day conditions, reducing vehicle emissions and reducing fuel costs.

We have reproduced below a number of tips provided by Ford Motor Company that will help reduce fuel consumption and improve the environmental performance of your car. Knowles Associates are committed to encouraging improvements in driving technique and risk management. Both issues will reduce costs in fuel and car insurance premiums.

- Avoid high engine speeds to reduce fuel consumption.
- Anticipate traffic conditions to help maintain a steady, fuel-efficient speed.
- Avoid rapid acceleration - this will save energy.
- Make good use of the vehicle's momentum; this can often substitute for the use of the accelerator.
- Switch off the engine whenever safe to do so, especially when stationary for long periods.
- Remove unnecessary cargo to reduce weight and avoid or minimise luggage on the roof rack to reduce aerodynamic drag.
- Keep windows closed, if possible, to reduce aerodynamic drag.
- Park in the shade to reduce the need to use the air conditioning.
- Avoid warming-up the engine before driving off, even in winter.

Maintenance

- Have the car serviced regularly to keep it running efficiently.
- Check tyre inflation; under-inflated tyres increase rolling resistance and increase fuel consumption.
- When running-in your new car avoid high engine speeds to help reduce fuel consumption.

Ownership of the vehicle

The leasing company on the front page owns the vehicle and they are responsible for all servicing and maintenance costs.

If you are required to produce an insurance certificate or proof of ownership document or answer any queries relating to the ownership and use of the vehicle you should contact Knowles Associates for assistance.