



Travel & Expense Policy



Argyll Holidays

Section 1 - Quick guide to expenses

1. If you are unsure, check with your Leader before you spend
2. Always use Travel Perk for any form of travel/Accommodation, before you use an alternative website
3. Always use SAP Concur via your desktop or your mobile app
4. Submit your claim within 90 days of spending money and only make two claims per calendar month
5. All expense claims must be supported by a valid receipt and include VAT where applicable
6. Claims must be no less than £10.00
7. See Appendix C for definition of contracted place of work

	HOTEL	FOOD & DRINK	CAR	TRAIN	FLIGHTS
When is it OK to claim?	<p>If you are away from your normal place(s) of work on company business, you can claim for a hotel stay:</p> <ul style="list-style-type: none"> ○ If travelling to your appointment/meeting and back in a day would be unreasonable ○ If there is no availability at visiting sites, resorts or hotels 	<p>If you're away from your normal place(s) of work on company business, you can claim for:</p> <ul style="list-style-type: none"> ○ Breakfast - If you stayed overnight in a hotel or if you set off earlier than 6am ○ If you have a working Lunch ○ Dinner -If you stay overnight in a hotel ○ Drinks – Alcoholic & non- alcoholic beverage with an evening meal 	<p>You can claim for the cost of travel on genuine business trips. You cannot claim for your 'ordinary commute' between home and your contracted place of work.</p> <ul style="list-style-type: none"> ○ You can only claim travel expenses from your home, if it is specified as your workplace in your contract of employment. <p>CAR HIRE</p> <p>If you do not have your own car to use. Can be used if there are no other economical options available.</p>	<p>You can travel by train if you are away from your normal place(s) of work and you can claim for train travel if:</p> <ul style="list-style-type: none"> ○ You would otherwise be driving for more than four hours out of 24 ○ You are travelling to a major city centre 	<p>The most economical airfare must be used for air travel and flights should be booked well in advance:</p> <ul style="list-style-type: none"> ○ Booking for business reasons only ○ When there are no economical options available
What do I need to know?	<ul style="list-style-type: none"> ○ Always book as far in advance as you can. ○ Always use Travel Perk when booking accommodation. ○ If Group Booking is for more than 8 people, email groups@travelperk.com 	<ul style="list-style-type: none"> ○ The most senior person at the meeting you're attending should pay and make the expenses claim. 	<p>To claim, you need to make a note of:</p> <ul style="list-style-type: none"> ○ The reason for your journey ○ When and where you start ○ Any stops you make ○ When and where your journey ends ○ Always consider the environment and car share wherever possible 	<ul style="list-style-type: none"> ○ Always book as far in advance as you can and use Travel Perk. ○ The ticket is cheaper if you book a fixed time outbound. ○ Its ok to buy a flexible Early Book standard class Tickets. 	<ul style="list-style-type: none"> ○ Flights are to be booked through Travel Perk. ○ Book as far in advance as you can. ○ Travel Economy class. ○ Business Class must be approved by your Leader.
How much can I spend?	<ul style="list-style-type: none"> ○ Up to £150 for room and breakfast. 	<ul style="list-style-type: none"> ○ Breakfast up to £10. ○ Lunch up to £10 including a drink. ○ Dinner up to £35 including alcoholic & non-alcoholic drink. 	<p>Business Miles:</p> <ul style="list-style-type: none"> ○ Mileage rates are reimbursed in accordance with HMRC approved mileage allowance payments (AMAP) and updated frequently. ○ Mileage rates should be 0.45 per mile. <p>Car Hire</p> <ul style="list-style-type: none"> ○ Most economical cars are to be used 	<ul style="list-style-type: none"> ○ Standard tickets only 	<ul style="list-style-type: none"> ○ Economy Flights are to be booked in first, unless agreed by your Leader. ○ Travel to Airports and Airport parking can be claimed for, if a lift or public transport is not possible.

Section 2 - Introduction

We have a clear mission 'To own and operate communities in prime destinations that offer a lifestyle guests and residents love to live' and a core part of that is ensuring our team members can carry out their work.

We appreciate that you may incur costs on behalf of the business, whilst doing that we know there may be times when we need to spend money – on travel to essential business meetings or on food and accommodation if we're working away from home. But we need to be in control of what we spend. That means making it clear what's normal for team members to claim.

We don't want to stop spending money on the things that make Cove special that includes visiting team members across our locations. We do want to be fair and consistent. This policy is to ensure you are reimbursed as quickly as possible.

From here on in we're documenting all the information we need to ensure our expenses are processed in a timely manner. That means being completely transparent about what we can and cannot claim for. Team member claims will not only be audited by Concur; they will also be reviewed by your leader.

By following this policy, you can be sure that:

- Expenses will be paid on time
- Claims are in line with company policy
- Claims are accurate

About this document

This is our Travel and Expense Policy. It is here to help team members get expenses right. Please use it to find out what to claim and how to claim. We must use the correct expense types(s) when we claim. It is the team members responsibility to make sure the policy is followed. It is also the leader's responsibility to ensure their team understand the policy and expenses are approved correctly.

We know that team members across Cove pay for business costs in different ways.

This is an on-line document. Hard copies and downloaded versions are valid only on the day printed or downloaded

No matter which method you use our Travel and Expense Policy applies.

Your leader will check and approve every claim you make. To make this easier and for best practice claims should be submitted within 90 days of the date of receipt(s). Claims submitted outside the 90 may incur delays.

Our Expectation

As a Cove Communities team member, we expect you to:

- Behave honestly, responsibly and within the guidelines of this policy
- Submit expenses within 90 day of expenditure grouping claims to two claims per month
- Ensure all claims have enough detail to explain why you have incurred this cost
- Attach all receipts to your claim
- Keep copies of your receipts until your claim has been paid should there be any queries
- Speak to your leader if you have any questions and before you spend or make a claim

As a Cove Communities leader, we expect you to:

- Check each claim complies with the policy before you approve
- Review each receipt with each claim
- Action all claims promptly
- Take responsibility for your team and address any concerns promptly with support from your Manager

If team member and leader do not comply with the policy, reimbursement will be delayed or rejected. Persistent or deliberate non-compliance will result in disciplinary action.

We will reimburse all reasonable expenditure incurred in undertaking company duties. However, where the policy is not followed some items may trigger a reporting requirement and impact on the team member personally.

The audit of each team member claim allows Cove Communities to control costs, prevent fraud and ensures the company complies with its tax and legal obligations. Cove Communities have a zero- tolerance approach to bribery, fraud and corruption.

Please ensure you are familiar with the Anti-Fraud and Bribery Policy in Appendix B, page 22.

Section 3 – Things You Need to Know

Bear these core principles in mind before you:

- Plan to spend
 - Spend, or
 - Approve team members spend
1. A business expense is a claim you have incurred wholly, exclusively, and necessarily in carrying out your work duties. It is your responsibility to make sure this is the case.
 2. Always choose the best value option.
 3. [Where possible for business travel always book using the travel perks \(www.travelperk.com\)](http://www.travelperk.com)
 4. The most senior person present when the expense is incurred is responsible to pay and claim reimbursement. This is to ensure all spend is visible.
 5. Best practice is for team to submit no more than two claims per month in Concur. Claims submitted outside of this will result in a delay in payment.
 6. Each separate item of expense must be entered in the appropriate expense category. Depending on what you are claiming for, you may need to split one claim over more than one expense category.
 7. If you are the authorising leader, you are accountable for all expense claims you sign off. Concur will flag claims that are out of policy and potential duplicate claims. It cannot make informed judgements on the cost-effectiveness or reasonableness of claims. If something is outside of policy or there is a potential duplicate claim, it is the leader's responsibility to satisfy themselves that the claim is appropriate and justified and the team member can explain.
 8. Under no circumstances can expenses be claimed via Petty Cash.

Section 4 - What you can and cannot claim for

You can claim for a genuine business expense. We have explained what these are in detail in this document. They are necessary for you to do your job. With that in mind, here are some things you cannot claim for:

- Gifts to contractors or agencies of any value
- Parking fines and other motoring fines
- Car cleaning
- Interest on credit cards
- Broadband/Internet fees. Any personal line rental or fixed monthly charges will not be reimbursed and remain the responsibility of the team member.

- Gifts for team members over £50

The following items are purchased centrally and given to team member who need them to carry out their duties. This means you cannot claim for these through expenses:

- Computer equipment
- Mobile phones, chargers or any mobile phone accessories
- Laptop bags and cases

If you are unsure about what you can and cannot claim for, please talk to your leader or your Manager before spending and making a claim.

Section 5 - Your Hotel Stay

Overnight accommodation at one of our sites or resorts when visiting our locations should be team members first choice. Otherwise please use the travelperks site to organise your stay

5.1 What you can claim for when you stay in a hotel

- Hotel parking – make sure you get a receipt

- A reasonable level of personal telephone calls, for instance, a short call every evening to check in with home
- Business telephone calls on your personal phone

Any personal line rental or fixed monthly charges will not be reimbursed and remain the responsibility of the team member.

You can only claim for calls whilst staying in a hotel if you do not have a business mobile phone. No matter whether you use a personal mobile or hotel landline – you will need to explain the reason for your call, and you will need to submit an itemised bill with your claim.

You cannot claim for:

- Bar and mini-bar bills
- Laundry
- Internet

Section 6 - Food and drink

You can sometimes claim for food and drink when you're away from your contracted place of work.

If you do this, you will need to tell us the date, place and reason why when you submit your expense claim. You will need to submit a receipt and we cannot accept figures that have been rounded up.

You must use the correct expense type(s) when you claim for food and drink. You will have to select the meal type, who you are with and whether you leave a tip or not.

6.1 Breakfast, Lunch and Dinner

Breakfast

You can claim if your duties mean you need to set off earlier than 6am, or if you have stayed overnight in a hotel. You can claim up to £150 for room and breakfast. If you buy breakfast away from a hotel, you can claim up to £10 towards the cost of the breakfast.

Lunch

You cannot claim for lunch unless you are having a meeting over lunchtime, and it is too early or too late to eat either before or after that. If you do have a lunch meeting, you can claim up to £10 for your meal. The most senior team member at the meeting should pay and make the claim.

Dinner

You can claim for dinner if you are staying overnight in a hotel. If you do, you can claim for two courses with alcoholic and/or non-alcoholic beverage up to the value of £35. The most senior team member at the meeting should pay and make the claim.

6.2 Leaving tips

If you leave a tip with your meal, you can claim it back if it is reasonable. You will need to submit a receipt that shows how much you have tipped when you make your expense claim. If your receipt does not show how much you have tipped, you will only be able to claim up to a maximum of £5.

6.3 Drinks

If you are away from your normal place of work and not getting refreshments as part of the meeting or event, you can buy non-alcoholic beverage which you can claim back.

Food and drink which do not meet these conditions may trigger a reporting requirement and impact on the team member individually.

Section 7. Business Journeys – Getting it Right

You can claim for the cost of travel on genuine business trips. You can't claim for your ordinary commute between your home and your contracted place of work. Your contracted place of work is the place you go regularly to perform your duties.

Before you submit a claim for travel costs, you need to understand what constitutes your ordinary commute and, you need to define your contracted place of work. If you are in doubt about your contracted place of work, please speak to your Leader.

It is vital that you understand and stick to this policy. If you try and claim for your ordinary commute to contracted place of work, you might have to pay extra tax. In some cases, this extra tax could be substantially more than the amount of your claim for example, for mileage claims. If you are not sure whether you can make a claim, please check with your Manager.

7.1 Defining your contracted place of work

Team member default location is your contracted place of work. Your contracted place of work is where you carry out your normal work duties. Under HMRC rules team members cannot claim mileage or travel as business expenses for travel from their home location to their contracted place of work. If in doubt your manager will help determine your contracted place of work.

7.2 Pool Car, Hiring, Leasing & Car Allowance

Team should endeavor to use their personal car in the first instance. Where this is not possible, team should either use a pool car if available or the standard hire car process.

Hiring a car can be expensive and is not always the most cost-effective option for business travel. However, we understand that there are circumstances where it is necessary. You should always hire a car through our nominated supplier. Hire cars should not be used for minimal mileage as per the hire car rule. Click here for more information.

If you are in receipt of a car allowance or a company car, a hire car is not allowed unless there are exceptional circumstances in which case, please refer to your Leader.

The hire car should only be used for business trips and that no private use is permitted.

No matter how much fuel you use, always return it with a full tank. This is because Cove Communities will be charged a premium rate to refuel the car.

7.3 London Congestion Charge, Ultra Low Emission Zone and toll roads

If you need to drive into the London Congestion Charge zone or the Ultra-Low Emission Zone, you can claim the costs back if it's not part of your ordinary commute to your normal workplaces(s). You can't claim any late payment penalties. You'll need to include details of the toll charge on your expense claim form.

Section 8 - Travel by Public Transport

Travel by public transport means travelling by train, London Underground, tram, bus or taxi. These public transport guidelines only refer to travel in the UK and include overseas train journeys that start or end in the UK.

You can claim for travel using public transport when:

- You are travelling on business
- You are away from your contracted place of work and this is not part of your ordinary commute (read Section 7)
- Using public transport was necessary for you to do your job
- You could not reasonably travel any other way

8.1 Train travel

If you have a company car or car allowance driving should always be your first choice for travelling within the UK. However, we know there may be circumstances when travelling by train is required. Please ensure you consider the environment when making your travel choices.

You can travel by train if:

- Your drive time is over two hours one way – please check using thea.com/route-planner
- You're driving for more than four hours out of 24
- You're travelling to a major city centre – somewhere like London or Manchester Read section 9.4 about travel to and from the airport.

8.2 How to book train travel

If you do need to travel by train on business, you should use the most cost-effective fare available and book as far in advance as possible.

Section 9 - Air travel

These air travel guidelines refer to UK domestic flights, and flights that depart from or arrive into the UK. If you must book flights your leader must approve by email before you book your flight.

9.1 How to book flights

Overseas air travel requires the prior approval of your leader before booking and were possible must be booked using travel Perk.

The most economical airfare must be used for air travel. Flights should be booked well in advance to obtain the best rates and the most cost-effective ticket should be sought. All air travel on Cove Communities business must be by economy class unless exceptional circumstances see 9.2 below

Keep the cost of your flights as low as possible. To do this, please:

- Book as far in advance as you can - as soon as you know the dates of your trip if possible
- Use budget airlines
- Travel economy class in all but a few circumstances - you can find more details about these below
- Buy a restricted or non-refundable ticket if your travel times are fixed

You will need to buy travel insurance for business travel and claim this back

9.2 Flying business class

You should book economy class tickets for all UK domestic and short haul European flights. You can book business class tickets if:

- This has been agreed by your Leader

9.3 Domestic flights

You can book a UK domestic flight if there is no other economical options available.

9.4 Travel to airports and airport parking

We prefer you to get a lift or take public transport to airports. However, we understand that sometimes it is not possible. If, for example, you are travelling back from a long-haul flight, it's OK to book a taxi and claim. If you do need to drive to and park at an airport, please avoid short-term car parks unless your trip is very short.

Section 10. Entertaining

Some team members need to take important business contacts who don't work for Cove Communities for breakfast, lunch, dinner or drinks. We call this Entertaining. Those entertaining are usually Heads of Departments and above.

The same principles apply to entertainment as to everyday business food and drink consumption:

- Entertainment should be discussed in advance with your leader When you submit a claim for entertaining you must specify:
 - The names of everyone who was present
 - The company they work for
 - Why you were entertaining them

10.1 Team entertaining

The only other team entertainment permitted will be when this is linked to a business meeting and should be recorded in Entertainment – Staff section in Concur. All valid VAT receipts must be attached, and all claims must specify the names of all individuals entertained. Where the benefit does not meet the policy, the expenses will be rejected or reported to the team member and leader.

Section 11. Reward and Recognition including Team Incentive

Reward and Recognition is Cove Communities's way of recognising behaviours that role model our values. It means rewarding team members who have performed above and beyond our expectations. By recognising our team members in this way, we make our teams feel valued and show them we appreciate their hard work.

In no circumstances should any incentives be paid out of Petty Cash as there are HMRC ramifications. Cash incentives must be paid via payroll and authorised by your Leader.

Your leader must authorise any Reward and Recognition spend that uses company money before committing.

11.1 Team Functions

Where leaders provide team entertainment to team members or members of their families, any resulting tax and national insurance liabilities will normally be paid by Cove Communities. This must be authorised by a Director. Full details should be included in the Entertaining – Staff section in Concur including a list of all those present and a valid VAT receipt attached. The most senior Cove Communities team member must pay and claim back.

We'll need to know the names of everyone included in the spend, what the occasion was, and what the business reason was.

Where the benefit does not meet the policy, the expenses will be rejected or reported to the team member and leader.

11.2 Team Incentives

Team incentives are meals (other than subsistence meals), team events, outings, gifts, vouchers etc. Prior approval from your leader must be obtained before any costs are incurred for team incentives/gifts/social events. These claims will be separately identified to enable the company to make an annual settlement with HMRC for any tax due.

Section 12. Miscellaneous expenses claim

You can claim for a few things that do not fall under transport, accommodation, or food. We have listed them below. If you are in any doubt about what you can claim for, please talk to your leader.

12.1 Booking conference and meeting rooms

You should always try to hold meetings at one of our locations.

12.2 Using your personal phone for business calls

You can claim for business calls made from your personal phone. If you're likely to have to do this, please discuss it with your leader before you incur any costs. When you submit your expenses claim, you'll need to provide an itemised bill, along with a description of what the call was and why you made it. Any personal line rental or fixed monthly charges will not be reimbursed and remain the responsibility of the team member.

12.3 Professional subscriptions and memberships

You can claim magazine subscriptions and memberships of professional organisations if it is clearly relevant to your job role and approved by your leader. CIPD, CIMA, RLSS, IOSH, ACCA, CIMA are examples.

12.4 Eye Test

If you are a regular PC user Cove will pay for an annual eye test to be carried out, please use your usual optician and claim back the cost.

12.5 Medical Expenses

In special circumstances we may wish to assist a team member with private medical support and in these cases the Director must authorise and advise the Manager of the individual with reason for the claim and cost. This may trigger a reporting requirement and an impact on the individual personally.

If agreed, you must provide a valid receipt when claiming via Concur.

Section 13. Your expense claim journey and approvals



By following this policy your expenses will be paid in 9 calendar days (during peak)

Who can approve and how much?

Who Can approve	Up to
Mark Seaton & Geoffrey Smith	£10,000
Directors/Senior Finance Team	£5,000
Executive team	£2,500
General Managers	£1,000
HOD's	£250

Section 14. Team Member questions answered

This section tells you how to submit an expense claim. Although it is your responsibility to submit your claims accurately, it is your leader who is ultimately responsible for signing them off. Because of that, if you are not clear, your leader should be readily available to answer questions and give you advice. So, if you still have some questions after reading this section, please talk to your leader.

Should I always use my own money?

Only use your own money if there is no other option.

What if I'm spending money on a group of team members?

Where a group purchase needs to be made – for something like a team meal, for example – the most senior person present should pay. They should then claim the cost back themselves, ensuring that the names of all attendees are entered on the claim.

If you are organising an event, conference, team building exercise ask the company to send an invoice for payment.

When should I submit my claim?

The older the claim, the harder it is to remember details accurately. Best practice is to submit two claims per month. This helps your leader monitor claims more easily.

Who needs to approve my claim?

Your leader needs to see and approve every expense claim you make. Your leader must check each receipt and approve the claim. Where the claim value is above your leaders' limit, it will go to your Leaders Leader for approval.

How do I submit a claim using Concur?

[Click here for details How to submit a claim in Concur](#)

How will my mileage be calculated?

Your mileage is paid according to the HMRC approved mileage rate. The rates are kept up to date by Concur and amended as and when HMRC make a change. There are different rates depending on the type and size of car you drive. [Click here for more information on mileage rates.](#)

If I use my own car for business, will I be covered under Cove car insurance?

The team are responsible for ensuring that they have the correct insurance policy for their job, both business and social needs. Team that regularly visit different locations of work are responsible for ensuring they have business travel included in their policy.

For more information about cover please speak with your car insurance company.

What am I confirming when I submit a claim?

Each claim you submit you are confirming the following

- Your claim is true and accurate
- All receipts attached

You have not been reimbursed any other way

- In the event of an overpayment, you take responsibility to repay Cove Communities
- You have read and understood latest policy

My claim form has an amber flag on it. What does this mean?

This is a warning sign and for information. A message will appear telling you what is wrong with the claim. You will be able to submit your claim. Please take the appropriate steps as advised by Concur.

My claim form has a red flag on it. What does this mean?

This means something is wrong and it is a hard stop. You will not be able to submit your claim until you address the issue. A message will appear telling you what is wrong with the claim.

Please make these changes before you resubmit.

Why do I have to attach receipts?

A valid receipt lets our Concur Audit Team, your leader and any independent third party like HMRC check that your claim is valid. It also lets us recover VAT from the money you have spent.

What information should my receipt show?

Do I need a VAT receipt to claim for fuel?

Yes - you must always have a VAT receipt to claim for fuel.

I have a fuel receipt dated last year; can I use it?

Your fuel receipt can be up to 2 months prior to your journey but not a day past.

Can I use a credit or debit card slip as a receipt?

A credit or debit card slip is not a VAT receipt, and it will not be accepted as a receipt. Your claim will be rejected?

I don't have a valid VAT receipt. What should I do?

It is very important you keep all receipts for any claims you may make. It allows us to check the validity of your claim and helps us recover VAT.

If you have lost your receipt, you can complete a Missing Receipt Declaration up to a value of £500.

Claims will be monitored for frequent use of this and if this is found to be the case, your leader will be notified, and potentially disciplinary action taken.

Why is the claims process so detailed?

Because we want to help you get it right. Concur are dedicated to checking the expense claim you make is accurate. They make sure you've followed the policy.

Can I track the progress of my claims?

Yes - you can monitor status of your claim in your Concur profile.

What do I do if I see this policy being misused?

If you think a team member or leader is not following the policy, it would be a good idea to help them to familiarise themselves with the policy. If this is not the case and you have strong evidence the policy is being misused, it is good practice to speak to your leader (or their leader if it directly relates to them) in the first instance if you are comfortable doing so.

If you are not happy with the actions your leader has taken or feel the leader has not taken any action, you can speak to HR.

We also have our Whistle Blowing Policy 2018 available here. We want you to feel you can speak out. Our team members are always protected if they speak out in good faith. You should feel able to talk about any worries or problems with your leader or another responsible person, without fear of victimisation or dismissal. Any issues raised will always be investigated in a fair and balanced way.

Section 15. Leaders' questions answered

What value claims can I approve?

Who Can approve	Up to
Mark Seaton & Geoffrey Smith	£10,000
Directors/Senior Finance Team	£5,000
Executive team	£2,500
General Managers	£1,000
HOD's	£250

What am I confirming when I approve a claim?

In the simplest terms, you are confirming you are happy for the team member to get their money back. You are also confirming that you're comfortable with all elements of the claim. When you approve a claim, you are confirming you are approving their claim in line with the policy.

This is called the Leaders Declaration.

Who is responsible if the claim is wrong?

It is the team members responsibility to claim within policy. They are asked to confirm this when they submit their claim, or to explain why they're outside of policy. But, as a leader, it is your responsibility to approve it in line with policy, as far as you are able. You need to use your judgement and justify any out of policy decisions. You should be diligent, but that doesn't mean that the team member is no longer responsible.

When you approve, you are declaring you are happy with the claim and you will be asked to confirm this when you approve.

Section 16 - What happens if the policy is not followed?

Should a team member or leader after investigation found to deliberately mislead this will be considered as misconduct or gross misconduct depending on the severity of the situation. The outcome of which can lead up to and including dismissal. If you have any questions about this policy speak in the first instance to your leader or a member of HR.

Appendix – Information needed on a VAT receipt - Getting it Right

Invoice total is £250 or less (including VAT)

All 5 elements must be present on the invoice/receipt:

- Supplier Name
- Supplier Address
- VAT Registration Number
- Tax Point Date or Full Invoice Date (DD/MM/YYYY)
- Description of Goods and Services

Invoice total is more than £250 (including VAT)

All 9 elements must be present on a 'Detailed' VAT invoice/receipt:

- Supplier Name
- Supplier Address
- VAT Registration Number
- Tax point Date or Full Invoice Date
- Description of Goods and Services
- Customer Name
- Customer Address
- Invoice / Document reference
- VAT charged