

To All Employees of Nationwide Accident Repair Services Limited, Nationwide Crash Repair Centres Limited, Network Services (Nationwide) Limited, Mobile Vehicle Repairs Limited, Just Car Clinics Limited, Just Car Clinics Group Limited, Seward Accident Repair Centres Limited, Howard Basford Limited and Nationwide Fast Fit Plus Limited – together in administration (“the Companies”)

Frequently Asked Questions - 15 September 2020

Following the recent announcement regarding redundancies, this frequently asked questions document has been produced to provide you with as much information as possible at this stage. We will keep these FAQs updated on the PwC website.

Questions?	Answers
What has happened to the Companies?	<p>Employees may be aware that the Companies have attempted to restructure the business in recent years to address the fall in demand in the market that the Companies operate. Recently the business has lost some key customers and trading has been significantly impacted by the COVID-19 outbreak. Regrettably, as a result of these factors, the directors have unfortunately taken the very difficult decision to make an application to court to appoint administrators.</p> <p>The appointments were effected in Court on 3 September 2020 and Rob Lewis and Rachael Maria Wilkinson from PwC were appointed as joint administrators of the Companies.</p> <p>Immediately upon appointment, a sale of certain parts of the business, including a number of repair centres and some central functions to RunMyCar Ltd, which is part of the ReddeNorthgate group, has been agreed effective 3 September 2020. The employment of employees who were deemed by the purchaser to be assigned to the part of the business that has been sold will transfer under TUPE to RunMyCar Ltd.</p> <p>Despite the efforts by all concerned, it was not possible to achieve a sale of the business in its entirety. As the business was not sold in its entirety, this means that there was a requirement to permanently close a number of sites, and to implement changes across other parts of the business including affecting redundancies.</p>

What does ‘going into administration’ mean?

Administration is one of the processes set out in the Insolvency Act when a company can not pay its debts. Going into administration means the Companies are being taken under the management of an administrator (a licensed insolvency practitioner). The administrator assumes control of the Companies from the current Directors.

What is an administrator?

An Administrator is an officer of the Court and is qualified to manage the affairs of a business when it is insolvent. It is their role to take control of a company’s affairs when it is in financial difficulty and try to find a longer term solution for it. They are responsible for working with management to review the operations of the company and try to secure a sale of all or part of the business. The Administrators act as agents of the company and without personal liability.

Why have some of my colleagues transferred under TUPE to RunMyCar Ltd when I have been made redundant?

Whether or not your employment has transferred depends on the application of TUPE. TUPE stands for the Transfer of Undertakings (Protection of Employment) Regulations and it is designed to protect employees if the business in which they are employed changes ownership. Employees assigned to the transferred business therefore have the legal right to transfer to the new employer on their existing terms and conditions of employment.

Whether an employee in question is "assigned" to the organised grouping is a factual and legal question. In determining which employees have transferred, a full review of individual roles has been undertaken by the purchaser and a number of factors have been considered. If your role has been identified by the purchaser as one that is not within the scope of the TUPE transfer, and the administrators cannot continue to employ you, then your role will unfortunately be redundant. We appreciate that this is disappointing and difficult news for those employees who will be made redundant.

If you consider that your employment should have transferred to the purchaser under TUPE, you can send an email to uk_nationwide_employees@pwc.com setting out why you consider that your employment should transfer. The administrators will then put you in contact with the relevant individual at the purchaser.

I have been made redundant, will I be receiving my pay up to and including that date of appointment of 3 September 2020 in the normal way?

Unfortunately, the Companies do not have the funds to pay outstanding wages (including overtime) prior to the appointment on 3 September 2020 to employees who have been made redundant on your next payroll date. You will need to submit a claim for arrears of wages that you are owed up to and including 3 September 2020 from the Redundancy Payments Service (“RPS”). You will receive a letter in the post explaining how to make a claim to the RPS. We are committed to supporting you as much as possible in making this claim.

I have been made redundant, will I be paid my wages for 4 September 2020?

For any sums owed that are not paid out by the RPS (for example your wages for 4 September 2020), you will need to register a claim with the administrators as an unsecured creditor and details of how to do this will be sent to you in due course. Unsecured creditors will share equally any available assets of the companies in proportion to the amount of debt owed to them. Please be aware that in practice, this is likely to yield, at best, a few pence per every pound owed.

I incurred expenses in the course of my employment prior to the appointment of the administrators which I am owed, will these be paid?

In relation to expenses incurred prior to the administrators being appointed on 3 September 2020, if you have been made redundant you will need to make an unsecured claim for the amounts owed. Unfortunately, the RPS will not allow claims for unpaid expenses.

What about my Pension payments?

A specialist pension team are reviewing the company policies.
If you have any questions around your pension(s) please contact the relevant provider or scheme.
If there are deductions that have been taken from your pay and have not yet been paid to the scheme provider, the specialist pension team are reviewing the position. There is nothing for employees to do at this time.

**How will the administrators communicate with you?
Who can I speak to if I have questions or concerns?**

You can send queries by email to **uk_nationwide_employees@pwc.com**
Further information for employees regarding the appointment is also available on PwC website at www.pwc.co.uk/nationwide

What do I do if I receive enquiries from the media?

Should anyone from the media contact you please do not answer any questions yourself.
Please be mindful that any comments you make on social media are in the public domain and these can often be taken out of context or misconstrued.

I have been made redundant. Am I still entitled to private medical cover?

If you were eligible for private medical cover while you were employed, your cover will terminate on the date that you were made redundant.

I have been made redundant. How can I access my payslips and P60?

The Companies have confirmed that all payslips for the last six months have been emailed to individuals and paper copies of P60s were posted to employees by HRSS in June.

If you have queries in relation to your payslips, the email address you can contact is HRSS@NCRC.CO.UK and the number is 0344 5446915.

As administrators have been appointed, can I remain on furlough instead of being made redundant?

Because your employer has become insolvent, to comply with Government guidance in relation to the Job Retention Scheme, you can only continue to be furloughed if the administrators believe there is a reasonable prospect that there will be a role for you to return to. Unfortunately, as it has been identified that there is no longer a requirement for your role, you are unable to remain on furlough. In light of the financial circumstances of the Companies, you have therefore been made redundant.

You will continue to be eligible to apply for payments from the RPS if you were furloughed and then made redundant because your employer is now insolvent. You cannot apply to the RPS if you had been dismissed then re-employed under the furlough scheme. The RPS can only make payments to employees who have been dismissed by their employers without being re-employed.

What do I do if I have been made redundant?

Because your employer is insolvent, it cannot pay you amounts that may be due to you if you're made redundant. There is a claims process which is administered by the RPS and details of the process and the claim form will be provided to anyone affected by redundancy. Employees who are made redundant will receive a letter in the post providing information in relation to how to make a claim to the RPS. If you have not received a letter within 7 days of being made redundant, please contact uk_nationwide_employees@pwc.com

What can I claim from the Redundancy Payments Service?

You can apply for:

- statutory redundancy pay if you have worked for your employer for 2 years or more. The two year qualification period includes time you were furloughed. For example, if you worked for your employer for one year and 11 months and then were furloughed for one month, you will have been employed for two years and are eligible for redundancy pay.
- Holiday days you have accrued but not used so far during your current annual leave year (pro-rated to your final date of employment).
- Other payments such as unpaid wages, and overtime prior to the appointment of administrators that you have not been paid.
- statutory notice pay as long as you have worked for your employer for at least one month.

What is my CN reference number?

You should only make your claim to the Redundancy Payments Service after you have been made redundant. You will need to use the CN reference number associated with the entity that employed you.

Nationwide Accident Repair Services Ltd – CN10012806

Nationwide Crash Repair Centres Ltd – CN10012807

What will my rate of pay be?

When you apply for redundancy pay you will be asked about your rate of pay. Rate of pay is based on your weekly pay and is what the RPS uses to calculate your payments.

Please provide your pre-furlough salary, rather than the reduced salary you may have earned while you were furloughed. The RPS will calculate most of your payments based on your full salary rather than your earnings during furlough. We will work with your payroll and HR to support the RPS with the weekly amount to be used.

What are the RPS pay limits?

There are limits to how much the RPS can pay for each type of payment. These caps are different to the caps within the Coronavirus Job Retention Scheme.

If you are owed more than the maximum the RPS can pay, you can register as a creditor in the insolvency for any outstanding money you're owed. However, due to insolvency rules relating to the priority of debts, we are unable at this stage to provide a realistic estimate of dividends that may be payable as we are uncertain of the final level of claims from creditors.

How would I calculate my statutory redundancy pay entitlement if I was made redundant?

Your entitlements are based on both length of service and age. You can calculate your entitlement at www.gov.uk.

Statutory Redundancy pay is capped at 20 years' service and the maximum entitlement is 30 weeks.

Statutory Redundancy payment is tax free.

If I have company property, what should I do to return it? What should I do with my company car?

If you have not already returned and are still in possession of company property, including a Company laptop, ipad, mobile phone, company USB, entry fob key or other asset please contact Catherine Rivitt on crivitt@ncrc.co.uk who will be able to make arrangements for you to return this.

If you have a company car, the vehicle's owner will be in contact to arrange its collection. You should not drive the vehicle as your employment has ended and you won't be insured to drive it.

I have been made redundant and have personal property (for example my own tools) in the workplace. Can I collect this?

If you have your own personal tools in the workplace, please be assured the administrators will not be removing these. If you need to collect personal belongings (including your own tools), please contact Catherine Rivitt on crivitt@ncrc.co.uk who will be able to make arrangements for you to do this. In order to ensure everyone's safety please do not attend the Company's premises without an appointment.

When will I receive my P45?

Your P45 will be sent to you in the post or by email by the Companies once your final payments have been processed through their existing procedures. You do not need a P45 to start a claim for benefits or to start a new job.

You should ensure that you have provided the Companies with up-to-date contact details so that they can provide this information.

How can I obtain a reference if I find a new role?

Reference requests from prospective employers should be marked for hrss@ncrc.co.uk. We have been informed that it is the policy of the Companies not to provide open references. The Companies will provide a reference to prospective employers if requested and this will be a factual reference confirming dates that you were employed.

What support is available to all employees who have been made redundant?

- All employees who are made redundant will receive a letter posted to their home address, along with a factsheet which provides guidance for the employees;
- These employee FAQs include details of key sources of guidance and information for employees; and
- We have set up a mailbox for employees to employees can send queries to uk_nationwide_employees@pwc.com

What support is available for employees in Wales who have been made redundant?

In addition to the sources of assistance noted below, the Welsh Government works in close collaboration with Careers Wales' Working Wales service and Jobcentre Plus to provide redundancy support. We have been informed that support services available to support individuals affected by redundancy in Wales have been adapted to take into account the 'lockdown' restrictions as set out below:

- Although currently, neither Working Wales nor Jobcentre Plus can provide onsite group presentations about the support available from both organisations, a video presentation has been produced and this can be accessed using <https://youtu.be/CTFdIGBepos>. The video provides an overview of the services available and how to access them via telephone and online;
 - The Welsh Government have introduced a mechanism whereby ReAct grant applications can be submitted digitally and this has allowed them to continue to deliver the programme remotely;
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- Information on the support and how to seek it is available online and on social media

<https://workingwales.gov.wales/how-we-can-help/redundancy-support>

<https://workingwales.gov.wales/how-we-can-help/redundancy-support>

<https://gov.wales/get-help-if-youre-made-redundant-react-and-access>

@workingwales

https://www.youtube.com/watch?v=kph_mgsPeXI&feature=youtu.be

ReAct support is as follows:

- A vocational training grant of up to £1500 to help redundant workers acquire the skills sought by recruiting employers. They are able to consider requests from applicants who wish to defer their training until circumstances allow;
- Help towards training-related expenses (known as Extra Support) e.g. travel of up to £200;
- A wage subsidy of up to £3,000 paid to an employer who recruits a redundant worker. This is known as Employer Recruitment Support;
- A job-related training grant which is awarded to employers who are also awarded Employer Recruitment Support

Please note that you need to register with Careers Wales and be joined to ReAct project within 3 months from your redundancy date. If you do not register within this time period you would not be eligible for support.

The National helpline number is 0800 028 4844.

In addition, the North and Mid Wales Employer team at the Department for Work and Pensions specialises in recruitment and redundancy of employees. They have a number of Employment Advisors who have established good strong links within their own specific community and the district, as a whole. Their knowledge enables employees to access vacancies, funding and possible re-training, if that is what is required. They are also able to assist in advising employees about which benefit to claim prior to any future employment.

The North and Mid Wales Employer team offer a one to one service for those staff members that wish to speak directly with their Employment Advisors. In these sessions, they can discuss the individual circumstances of each employee, explain how to access ReAct funding, the Welsh Government scheme to help people affected by redundancy retrain or update their skills. To access this service, interested individuals would need to contact

the team directly, by sending an email to **nmw.employmentteam@dwp.gov.uk**. Individuals should place the name of the employer that they have been made redundant from in the subject field so the team are able to allocate their enquiry to a member of staff. An Employment Advisor will then make contact with the individual to provide the support required.

If you have questions about support for workers and the self-employed or need help with another issue, you can find help from Citizens Advice through their Advicelink Cymru service.

Advicelink Cymru is a new service in Wales helping people access the right advice when they need it. You can find out more about the service on the Citizens Advice website. The service targets those most in need with accessible, quality-assured and impartial advice. The service is delivered by the largest network of advice partners in Wales who have expertise in engaging with specific groups and communities across Wales. You can speak to a trained adviser on their national Advicelink phone line: 03444 77 20 20

Advicelink's available 9am to 5pm, Monday to Friday. It's usually busiest at the beginning and end of the day. It's not available on public holidays.

You can also find more information on the following websites:

<https://jobhelp.campaign.gov.uk/>

<https://findajob.dwp.gov.uk/>

Public Health Wales also has advice and guidance about health and well-being

<https://phw.nhs.wales/topics/latest-information-on-novel-coronavirus-covid-19/how-are-you-doing/>

What support is available for employees in Scotland who have been made redundant?

You can access the Positive Steps workbook at:

https://www.skillsdevelopmentscotland.co.uk/media/45651/positive-steps_interactive.pdf

Money Navigator Tool - Money & Pensions Service

<https://www.moneyadvice.service.org.uk/en/tools/money-navigator-tool>

myworldofwork.co.uk – for all your work, skills and learning needs

ourskillsforce.co.uk – making skills work for employers

apprenticeships.scot – for the latest on apprenticeships
skillsdevelopmentscotland.co.uk – corporate website

<https://www.myworldofwork.co.uk/how-pace-services-can-support-you>

PACE (Partnership Action for Continuing Employment) is the Scottish Government initiative for responding to redundancy situations. For more information about the about the support available:

A short video about PACE: <https://www.youtube.com/watch?v=BGpp35DT3Vc&t=2s>

Benefits of using PACE: <https://www.youtube.com/watch?v=nRshB3Y9LyM&feature=youtu.be>

You can also call the redundancy helpline **0800 917 8000** or visit the website at redundancyscotland.co.uk

Is there anywhere else that I can obtain assistance?

Contacts:

General queries, employment rights - www.gov.uk

Statutory Maternity Pay or Sick Pay – Statutory Payments Disputes 03000 560 630

Claiming benefits, support or job search – Job Centre Plus 0800 055 6688

PAYE queries – HMRC 0300 200 3200

Tax Credit Helpline – HMRC 0345 300 3900 / 0300 200 3200

Money Advice Service – 0300 500 500 www.moneyadvice.org.uk

Youtube - <https://www.youtube.com/watch?v=ISrtNhl3ilE>

AutoRaise is a charity whose purpose is to help the vehicle repair industry recruit and support young apprentices to help solve the industry's skills crisis. If you are an apprentice you can find more information in relation to the support offered by AutoRaise by visiting www.autoraise.co.uk

We have been contacted by **Smart Fleet Solutions** (www.smartfleetsolutions.com) who have four vehicle refurbishment centres across the UK. They are looking for skilled technicians from Painters, Panel Beaters to Inspectors and Mechanics and have immediate vacancies. If you would be interested in applying for a role with Smart Fleet Solutions please contact recruitment@smartfleetsolutions.com.

We have been contacted by the **National Body Repair Association** who have a dedicated jobs board that is free to use for both candidates looking for a role and employers looking to recruit. If this is of interest to you, the link to their website is repairjobs.co.uk.

The NBRA have confirmed that they may be able to match you to new jobs in the industry. You would need to upload your profile and CV. Apprentices can also utilise this service.

Rachael Wilkinson and Rob Lewis were appointed as Joint Administrators of the Companies to manage their affairs, business and property as agents without personal liability. Both are licensed in the United Kingdom to act as insolvency practitioners by the Institute of Chartered Accountants in England and Wales. The Joint Administrators are bound by the Insolvency Code of Ethics which can be found at:

<https://www.gov.uk/government/publications/insolvency-practitioner-code-of-ethics>.

The Joint Administrators may act as controllers of personal data, as defined by the UK data protection law, depending upon the specific processing activities undertaken. PricewaterhouseCoopers LLP may act as a processor on the instructions of the Joint Administrators. Personal data will be kept secure and processed only for matters relating to the Joint Administrators' appointment. Further details are available in the privacy statement on the PwC.co.uk website or by contacting the Joint Administrators.