



Motability

The leading car scheme for disabled people

Staying mobile after the Motability Scheme





We want to thank you for leasing a car through us. We understand that the Scheme may have provided you with support for a number of years so we have put together this booklet to help you think about other mobility options and your next steps.

There is a lot of information available, with many organisations providing guidance and support to help you find a solution for your transport needs.

This guide highlights some of the things you may want to think about, but other organisations, such as Disability Rights UK or Rica, could have more detailed and specific information to meet your individual needs. You will find more information about these organisations, the services they offer and some of the publications they have available, in the useful information and advice section which starts from page 16 of this guide.



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This section explores the things to consider when buying and owning your own car. However, if you only travel short distances or only need to drive occasionally, other mobility options may be a more cost-effective solution.

Looking for another car

1: Buying a new or used car

If you are going to buy a car independently you need to decide whether to buy a new or used vehicle. Don't forget that the dealer who provided your Motability car could be a great starting point to find out what's available.

The main benefit of a new car is that you can choose exactly what you want and being the first owner there would be no worries about the vehicle's past history. A new car also includes a warranty and you won't need to arrange an MOT for three years.

Buying a used car can be a more cost-effective option but there are a number of things to consider. Whether you are buying privately or from a dealership, you should always check the car's log book or registration document to confirm the ownership, age and mileage. There are also some key questions you should ask before you make a decision. These include:

- › Has the car been involved in an accident? If so, it may have a lower value, depending on the level of repairs that were carried out. If the vehicle has had significant repairs in the past, there may be unforeseen problems in the future that could incur additional costs.
- › Look at the car's mileage. The mileage on the car's odometer on the dashboard should be consistent with the documentation.
- › Does the condition of the car match what it says? For example, is the bodywork or paintwork damaged? Do the doors open and close smoothly? What is the tread on the tyres? Is there a spare wheel (with a wheel

nut locking key, if applicable) or a puncture repair kit?

- › Check the Vehicle Identification Number (VIN) matches the documentation. This can usually be found on a metal strip at the base of the windscreen, under the bonnet or beneath the carpet on the driver's side.

For added peace of mind, the RAC also offers a Car Data Check, often referred to as a HPI Check, which will be able to tell you a bit more about the history of the car. For further details and more information on the Car Data Check you can contact the RAC on **0800 085 2529**. Make sure you mention you're a former Motability customer as you may be entitled to a discounted rate.

If you are buying a used car, you may want to consider investing in a used car warranty. A warranty is a written guarantee (not an insurance policy) and will usually cover mechanical and electrical parts and the labour involved to fit them. If you decide to take out a warranty, you should always shop around as the cost and cover levels vary from company to company. You must also make sure you're aware of what you need to do to ensure the warranty remains valid (such as having your car serviced according to the manufacturer's handbook).

Before you commit to a purchase, don't forget to get an insurance quote. Part 3 covers insurance in more detail.

2: Payment options

You may be in a situation where you are able to pay for the car upfront. The benefit of this is you are not committed to a repayment scheme and you will not be charged any additional interest.

Alternatively another more manageable option could be to request a loan from a bank or building society, or your dealer may have various finance options available where you pay for the car in regular instalments. If you decide that this is the best route for you, speak to your dealer for more information on the specific packages available. Important things to consider include:

- › How much will you be paying for the car in total? Compare the cost of the car if you had bought it outright for cash with what you will pay overall at the end of the agreement.
- › What is the Annual Percentage Rate (APR)? All lenders must quote this by law. The lower this figure, the cheaper it will be to borrow the money.
- › What are the fees and penalties imposed, such as late or missed payments?
- › What is the repayment period? Sometimes a longer repayment period seems like less, but can end up costing more. For example, in the instance below you could end up paying £1,200 more for the 3 year repayment option.

	Option 1 – 2 year repayment	Option 2 – 3 year repayment
Monthly repayment	£250	£200
Number of months	24	36
Total	£6,000	£7,200

VAT exemption

If you buy a car that is extensively and permanently adapted for your wheelchair, and you are able to pay for the vehicle upfront, you may qualify for VAT exemption. For more information, contact HM Revenue and Customs National Advice Service on **0300 200 3700**.



Leasing a car

As you are used to leasing a car, you might prefer the benefits of a personal contract hire agreement. This is a long term rental where maintenance is usually covered but you will need to hand the car back at the end of the agreement. Before you sign up for a contract hire agreement you should confirm what is included in the package such as insurance, breakdown and maintenance. If insurance is not included you need to make sure you get the car fully insured as you are still liable for the loan if the car is written off. You should also check whether there is a mileage limit or additional charges if the car is handed back in a poor condition.

3: Insurance

There are a number of factors that need to be taken into consideration when arranging car insurance. We know that this may be the first time you have needed to insure your own vehicle so this section highlights some of the key things to think about.

No-claims bonus

As you have been on a leasing scheme, you will not have accrued any personal no-claims bonus. If you are leaving the Motability Scheme due to an unsuccessful PIP reassessment, RSA Motability (RSAM) will automatically send a claims letter to customers, who have 12 months or more claims history, which you can send to your new insurer. If you have less than 12 months claims history, for example drivers aged 16, RSAM will not be able to send a claims letter. You should receive this letter from RSAM within a fortnight of receiving our Stopped Allowance notification. If you are leaving the Scheme for another reason, you do not receive the letter or you need another copy, please contact RSAM on **0300 037 3737**.

Insurance policies

When purchasing car insurance, there's a lot of choice, with many different levels of cover available. It's important to review the terms and conditions of the policy to make sure it has the right level of cover for you.

Insurance companies will consider a number of factors when calculating your risk and insurance premium. These include, but are not limited to: your age, the vehicle's make and model, your location and any driving convictions you may have. Whilst it's recommended that you take out fully

comprehensive car insurance cover, there are other options available.

The highest level of cover is **comprehensive car insurance**. It will insure your vehicle for damage caused by fire or theft, third party damage, and will also cover accidental damage to your own vehicle. This is the most complete level of car insurance protection available and if something happens it provides peace of mind that your financial losses should be limited to the value of excess on your policy.

Third party car insurance is the minimum level of insurance cover and is the minimum legal requirement to drive on the UK's public roads. This cover will pay out for any damage to you, your passengers and people outside of your car, and any damage to someone else's property if sustained by a third party. However, this cover does have its limitations as it does not cover the cost of repairs to your own vehicle or if your vehicle was stolen or damaged by fire.

Third party, fire and theft car insurance is the next level of cover and includes all of the above as well as cover for your vehicle in the event of it being stolen or damaged by fire or attempted theft.

Key things to think about

It's important to consider that there may be additional costs which you didn't have to pay on the Scheme. For example, if you make a change to your policy such as changing a driver, many insurance companies will require you to pay an **administration fee**. Make sure you ask your chosen insurer what these fees are, especially if you may need to change your driver regularly.

You may also want to consider **any driver car insurance**. If you have a number of drivers

that will have access to your new vehicle, this may prove cost effective for you. Insurers may stipulate that all drivers must have held a full UK driving licence for 12 months and have no claims or convictions. There may also be age limitations with your chosen insurer.

Drivers under the age of 25 tend to face higher car insurance premiums. Your age is a major factor when reviewing your insurance risk. If you are under 25, data shows that you are at a much higher risk of being involved in an accident and therefore making a claim. There are a number of things you can do to keep the cost of your insurance premium down including: carefully selecting the make and model of your car so it falls into a lower car insurance group, driving with care to avoid any unwanted points

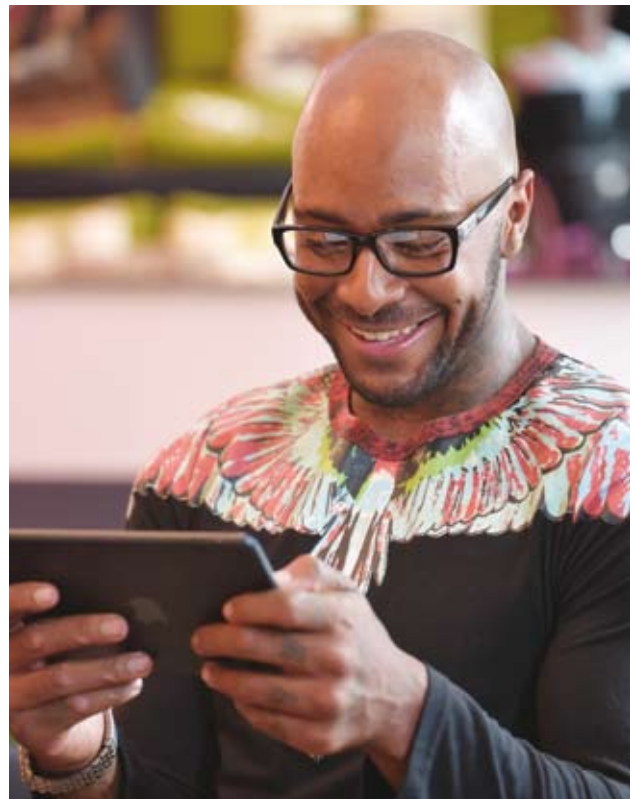


on your licence, boosting the security on your vehicle and enhancing your driving skills with the Driver and Vehicle Standards Agency's Pass Plus course.

An insurance excess is the amount of money you will have to pay your insurance company if you are involved in an accident. For example, if the damage to your car amounts to £1,000 and your excess is £100, then you would have to pay the first £100 and the insurer would pay the rest towards the repair of your vehicle.

Usually, the excess is divided into two sections: compulsory excess which is set by the insurer and the voluntary excess. In many circumstances, if you increase your voluntary excess you will find that the overall insurance premium decreases as you are willing to pay more to the insurer in the event of an accident. You may also have to pay an excess for glass replacement. This usually ranges from £50 to £75 depending on the insurer.

There are many insurance companies, so it's well worth looking around and checking online to see which insurance packages are available. Autonet Mobility is one example of an insurance broker who has offered to provide insurance quotes for customers leaving the Motability Scheme where possible.



4: Taxing your car

In order to use a vehicle on the road it must be taxed. If you do not receive the higher rate mobility allowance you are not eligible for tax exemption. However, you could be eligible for a 50% reduction in car tax if you receive the standard rate mobility allowance. In order to apply you need to send all of the following by post to DVLA, Swansea, SA99 1DZ:

- › Your statement of entitlement
- › The vehicle registration certificate (V5C)
- › A V10 form (you can get this from your local Post Office)
- › A certificate of insurance or cover note (you can send downloaded or faxed copies but not photocopies)
- › An original MOT or GVT certificate (if your vehicle needs one)
- › A cheque or payable order (made out to 'DVLA, Swansea') for 50% of the full rate of car tax for the vehicle.

You can arrange tax for either six or 12 months from the Post Office or online via the DVLA website.

What you pay depends on your car's engine capacity or what fuel it uses and its carbon dioxide emissions. You can find out what tax you need to pay by going to dvla.gov.uk or calling **0300 790 6801**.

From 1 October 2014, tax discs no longer need to be displayed on the car's windscreen as the DVLA, police and most parking inspectors can rely on the DVLA's electronic vehicle register to check if a vehicle is taxed. However, proof of tax exemption or parking entitlement is stipulated by the relevant local authority. Some councils have advised they will use

visual inspection of a Blue Badge to decide if a vehicle is eligible for free parking, whereas other wardens will check the DVLA's electronic record to confirm whether a vehicle is taxed in the disabled class. As this is still a fairly new process, you should check the parking guidelines and contact the relevant local authority in advance, to find out how they are identifying vehicles that are exempt from parking charges.

5: Breakdown cover

Breakdown cover with the RAC was included in your Motability Scheme package so this may be something you wish to consider purchasing for additional peace of mind. If you are looking for a breakdown recovery company, you could start by considering the type of service you need.

As a former Motability customer, you may be entitled to an introductory discount from the RAC. However, other companies such as the AA and Green Flag also offer roadside assistance policies. If you tend to travel short distances close to your home, you may find your local garage offers a more suitable solution. Cost comparison websites are a good starting point to compare the different policies available.



6: Servicing, maintenance and MOTs

Looking after your car can give you peace of mind that it's safe to drive and less likely to break down. There will be helpful tips in your manufacturer's handbook on how to check the oil and coolant levels, as well as the condition of your tyres.

Although most trips to the garage are prompted by a visible issue, even if you think your car is running well, you should make sure the car is regularly serviced. Most cars need a service approximately 12 months from new or sooner depending on your mileage but you should check in your car manufacturer's handbook as this varies depending on the make and model. Some cars also have a symbol which appears on the dashboard when a service is needed. Don't forget, if you have chosen to buy a new car, it will have come with a manufacturer's warranty which should cover most mechanical faults or repairs for a few years after purchase.

If you bought your car from a dealership, they are likely to be able to carry out routine servicing, repairs and MOTs for you. However it can be worthwhile checking out other independent garages or centres such as Kwik Fit as they can offer competitive prices. When choosing a garage you should make sure the quote includes all parts, labour and VAT. It's also important that they stamp your car's service book so you can prove your car's servicing history if you choose to sell it in the future.

Once your car is three years old (or four years old if you live in Northern Ireland) it will require

an MOT test. An MOT test checks the condition of the important safety related items on your car. The cost for this test will vary depending on the type of vehicle you have, and there is a limit to the amount a garage can charge for this. You can find information on MOT charges at gov.uk/mot-test-fees.

During the test the garage may identify some areas which require repair in order for the car to pass. The garage should always discuss any additional work and costs with you in advance. If you are unhappy with their quote, don't forget you can always contact another garage for a second opinion. Once your car has passed its MOT, you should keep hold of the MOT certificate as this proves your car is roadworthy. Thereafter, your car must be retested once a year.

More information

Disability Rights UK have produced a useful and practical guide called 'Get Motoring,' which includes more information on everything a disabled motorist needs to know about finding, financing and maintaining a car. You can view this guide online at disabilityrightsuk.org or request a copy by calling **020 7250 8181**. Both the RAC and the AA are useful resources for general motoring advice, information on buying a used car and insurance, as well as breakdown cover. You can find their contact details in the 'Useful information and advice' section of this guide starting on page 16.

A close-up, side-profile photograph of a man with short, light-colored hair driving a car. He is wearing a pink shirt and a watch on his left wrist. His hands are on the steering wheel, and he is looking forward. The background shows a blurred view of other cars in a parking lot.

7: Adaptations

Typically, adaptations fall into three categories: they can help you drive, stow your wheelchair or scooter, or help you get in and out of the car.

You may already be aware of the benefits that adaptations can bring, but there is a lot of information available if you need some help knowing where to start. For example, Rica has produced a useful guide on car controls which can be downloaded from rica.org.uk/content/car-controls. If you would like practical and independent advice on which adaptations would best suit your needs you could visit a Mobility Centre. With 17 centres across the UK, Mobility Centres employ occupational therapists and driving instructors who are well positioned to offer independent advice. A typical assessment will help you to understand what types of adaptations could help improve your driving or travelling experience. To find your nearest centre, call **0800 559 3636** or visit mobility-centres.org.uk. Please note there may be a charge for assessments.

When choosing an installer to fit adaptations to your car, you may find it useful to use the 'Find adaptation installers' tool at motability.co.uk/findadealer. To find your nearest adaptation installer, simply enter your town or postcode. You can also search by selecting an adaptation type or by adaptation installer.

Replacing Motability Scheme adaptations

If you had adaptations fitted to your Motability car, and you lose your allowance as a result of an unsuccessful DLA to PIP reassessment, we will help with the costs of fitting new adaptations of the same type to a non-Scheme vehicle within our given timescales. Please contact our Customer Services team on **0300 456 4566** and we can discuss your individual situation and look at the options available to you.



You may have decided that buying another car is not the best option for you. Here we have listed a few other options you may want to consider to help keep you mobile.

Other mobility options

1: Dial-a-Ride

Dial-a-Ride is a scheme run for disabled people who find it difficult to access public transport. You may find there is a Dial-a-Ride scheme operating near you, with accessible minibuses which may cover routes in your local area. Depending on the types of journeys you do, Dial-a-Ride could be a more cost-effective option to a regular taxi service, and rides can usually be booked anytime between early morning and late evening.

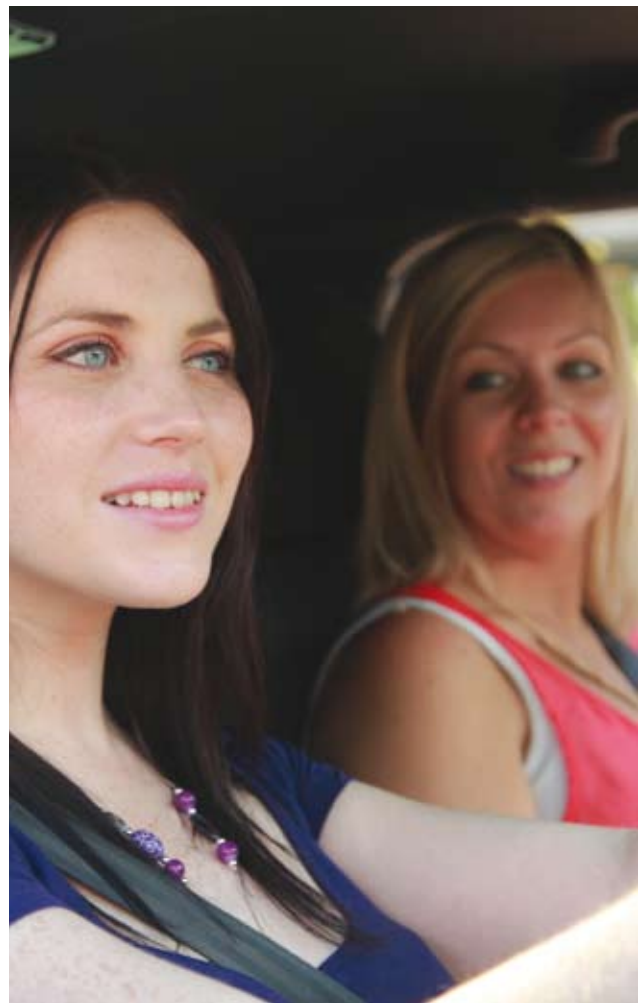
You will need to book in advance as you will be travelling with other people going to different destinations and the route is planned based on the requirements of everyone who is travelling. The company which organises the scheme will make sure you get to your destination at the required time. Your local Dial-a-Ride group may need you to register with them in advance before you can book any journeys. To find out if there is a scheme operating near you, contact your local council or Citizens Advice Bureau (CAB).

Did you know?

Transport options differ depending on where you live, so if you want to find out what specific schemes are available in your area, it's worth contacting your local council or CAB. See the useful contact details in the 'Useful information and advice' section of this guide.

2: Car sharing schemes

There may be a car sharing scheme operating in your area. Car sharing is when two or more people, travelling to the same destination or to different places along one route, get together to share the car journey. Your local council or CAB should be able to provide you with details of any schemes operating in your area.



3: Public transport

You may find the thought of using public transport quite daunting, however many rail and bus operators offer a service that is accessible to people requiring specific assistance.

The Equality Act 2010 (previously the Disability Discrimination Act) has improved accessibility on public transport as it has given the government the authority to set minimum standards. You can find out what the government is doing to make public transport more accessible at gov.uk/transport-disabled. We have also included a number of helpful contacts and links in the 'Useful information and advice' section of this guide.

Trains

Many train providers provide a 'Passenger Assist' service, where free help can be arranged for getting on and off the train and with baggage. You can book passenger assistance through National Rail Enquiries by calling **03457 48 49 50** or visiting their website, at nationalrail.co.uk.

Once you've booked Passenger Assist, it's treated like a reservation. A record of assistance you've booked is emailed to both yourself and staff at the relevant stations. Please note that train companies ask for at least 24 hours notice so that arrangements can be made.

Buses

Timetables and maps, as well as the information you'll find onboard, vary from bus to bus and area to area. Online and telephone journey planning is available from

Traveline by calling **0871 200 2233** or visiting traveline.org.uk. Most buses now offer easy access, often with low floors making boarding and alighting more comfortable, and provide access for wheelchair users. Your local bus company will be able to provide you with information on accessibility, bus stop locations and service frequency.

More information

Rica has recently published a useful guide on public transport which can be downloaded from rica.org.uk/content/public-transport. The guide provides an overview of travelling on various forms of public transport including useful information about access, journey planning, concessions, assistance, announcements, accessible toilets, loop systems and parking. There are also travel tips and advice from experienced travellers as well as a list of useful contacts.

4: Taxis

If you make infrequent and short journeys you may find a taxi is a more cost effective option to owning and running your own car. If you have specific requirements, most taxi companies offer accessible solutions.

You can find taxi companies near to you in your local phone book, yellow pages or online at yell.com.

5: Mobility scooters

If you only go on short journeys or have a good public transport network, you may decide to purchase a mobility scooter. Scooters can range from small portable models designed for use only in places like shopping centres to large models fully enclosed with a weatherproof cover. Most scooters have a maximum speed of either 4mph or 8mph. The distance that can be covered with a fully charged battery will depend on many factors, including the weight of the user, gradients on the route used, the age of the battery and the temperature.



Vehicles that go up to 8mph need to be registered for road use, taxed and be licensed in the 'disabled' taxation class. They are not required to display registration plates. In order to register and license a Class 3 vehicle, you will need to complete form V55/5 (for used vehicles) or V55/4 (for new vehicles), and take or send it to your nearest DVLA local office.

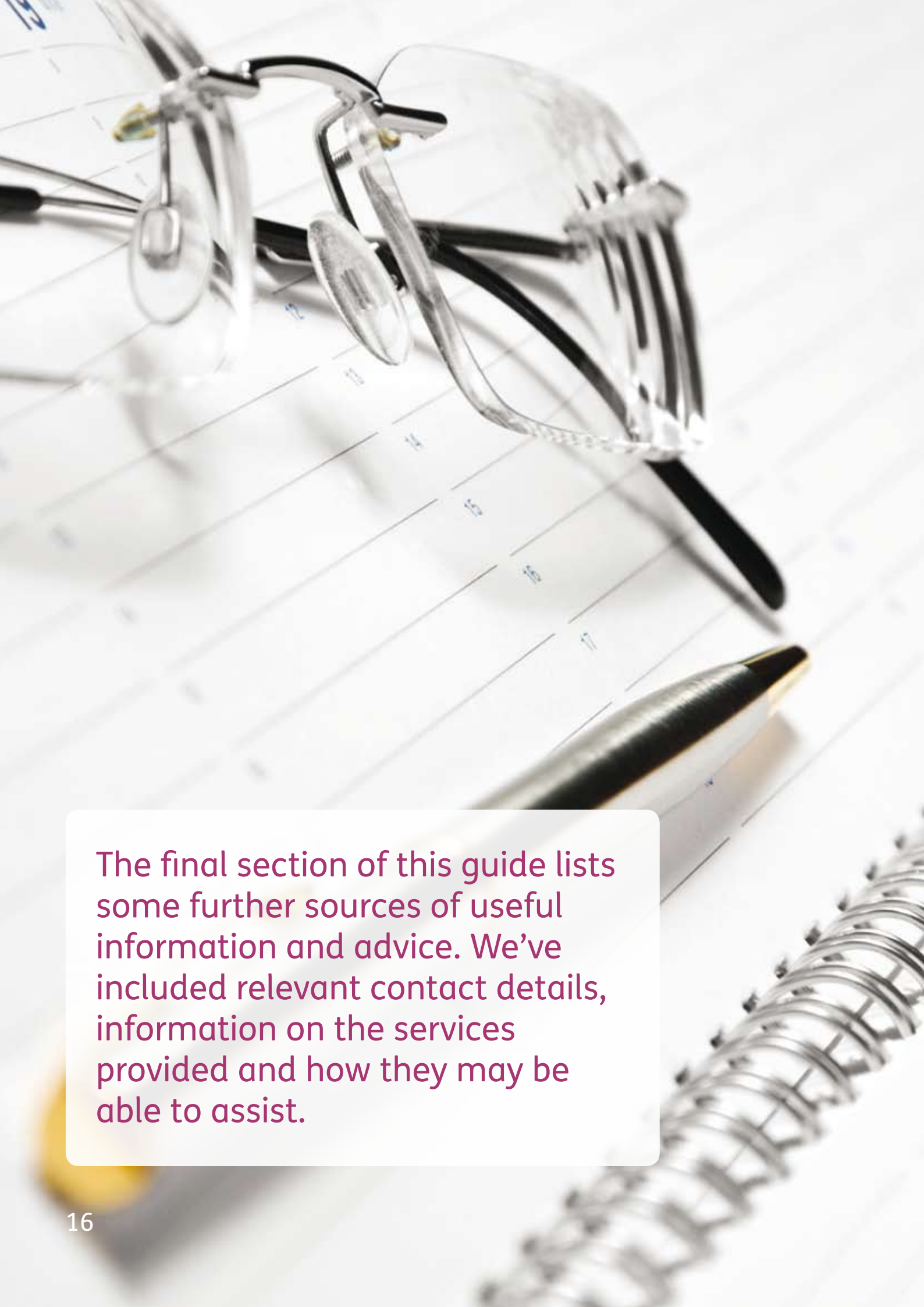
Permit schemes have been developed across the UK by the Confederation for Passenger Transport (CPT), and in London by Transport

for London (TfL), for the transport of scooters on low-floor buses. If your bus company has signed up to the CPT scheme, they'll issue you with a credit-card sized permit, which can be shown to the driver to confirm that you're allowed to travel with your scooter. Your scooter will have to meet criteria of size and weight, and you should have been assessed in safe use of your scooter on the bus. A database is available online which lists suitable models and provides a list of bus companies who have signed up to the scheme. Visit rica.org.uk/content/mobility-scooters-buses for more information.

Disability Rights UK have put together a guide called 'Get Mobile' which takes you through all the things you need to think about when buying a scooter including tips on finding the right product for you and the operating costs that you should think about. Whilst insurance is not a legal requirement, it is highly recommended and this guide takes you through the different types of cover available. You can view 'Get Mobile' online at disabilityrightsuk.org or request a copy by calling **020 7250 8181**.

Mobility Centres can also offer advice on choosing a scooter. There is generally a charge for this service. To find your nearest centre, call **0800 559 3636** or visit mobility-centres.org.uk.

In order to find your local scooter dealership, you might like to use our 'Find a scooter dealer' tool at motability.co.uk/findadealer. Even though you are unable to lease through the Scheme, your local dealer should be able to provide some helpful advice on choosing and purchasing a suitable product.

A close-up, high-angle photograph of a desk. In the foreground, a pair of clear-framed glasses with black temples and a silver chain hangs over a spiral-bound notebook. The notebook is open to a page with horizontal lines and some faint numbers (12, 13, 14, 15, 16, 17) visible. A silver and black pen lies horizontally across the notebook. The background is softly blurred, showing more of the desk and the notebook's spiral binding.

The final section of this guide lists some further sources of useful information and advice. We've included relevant contact details, information on the services provided and how they may be able to assist.

Useful information and advice

Staying mobile without the Motability Scheme might be a daunting prospect; however the good news is that there is a lot of help at hand to enable you to stay mobile.

The AA

Telephone: **0800 085 2721**
theaa.com

The AA provides general motoring advice as well as breakdown cover.

Autonet

Telephone: **0330 343 8394**
autonetmobility.co.uk

Autonet works with a number of insurance companies and will provide insurance quotes where possible for customers leaving the Motability Scheme.

Blue Badge Scheme

Telephone: **0844 463 0213**
gov.uk/browse/driving/blue-badge-parking

The Blue Badge Scheme provides nationwide parking concessions for people with severe mobility problems who travel either as drivers or passengers. As a former recipient of the higher rate mobility allowance, you will have been automatically eligible for a Blue Badge and you can continue to use this badge until it expires.

If you have been awarded the Standard Rate of the Mobility Component of Personal Independence Payment, you may still automatically qualify. Alternatively if you do not automatically qualify, you may be eligible following a further assessment. If you have any queries about whether you're eligible for a Blue Badge, you can contact the national blue badge helpline on **0844 463 0213**.



Citizens Advice Bureau

Telephone: England - **03444 111 444**, or if not yet available in your area, you can search for your local CAB online;
Wales - **03444 77 20 20**;
Scotland - **0808 800 9060**;
Northern Ireland – list of local office numbers available online
adviceguide.org.uk

The Citizens Advice website has a specific section on transport options for disabled people, simply type 'transport' into the search tool on the homepage. They can also provide advice on benefits you may be entitled to and help you fill out the relevant forms. You can use their search tool to find your local Citizens Advice Bureau, or alternatively you can get advice over the telephone.

DisabledGo

disabledgo.com

This website gives details of accessible buildings, sites and areas including stations. All access information has been collected in person by DisabledGo's team of surveyors.

Disabled Motoring UK

Telephone: **01508 489 449**
disabledmotoring.org

Disabled Motoring UK is a membership organisation for disabled drivers, passengers and Blue Badge holders. Information officers can answer your questions on accessible parking, vehicle adaptations, congestion charging and other issues that affect disabled people. They also offer discounts on ferry travel, breakdown cover and insurance. Their monthly magazine, Disabled Motoring, includes information on current campaigns, the latest news and reviews of cars, scooters and mobility aids as well as features on everything from accessible holidays to days out.

Disability Rights UK

Telephone: **020 7250 8181**
disabilityrightsuk.org

Disability Rights UK is a charity formed through a unification of Disability Alliance, Radar and National Centre for Independent Living on 1 January 2012. They produce high quality information including a range of free factsheets and helpful brochures, as well as products and services developed by and for disabled people.



Gov.uk

gov.uk/transport-disabled

This website provides transport and travel information for disabled people on trains, planes, cars, buses, coaches, taxis and minicabs.

Mobility Centres

Telephone: **0800 559 3636**
mobility-centres.org.uk

As mentioned on page 11 and page 15 of this guide, Mobility Centres can give practical advice about adaptations and carry out assessments for cars and scooters. There are 17 centres in the UK and they are well informed on most mobility and disability issues.

The RAC

Telephone: **0330 159 1111**
rac.co.uk

The RAC provides general motoring advice as well as breakdown cover.

Rica

Telephone: **020 7427 2460**
rica.org.uk

Rica is a national research charity dedicated to providing information to enable disabled and older people to live independently. The charity produces a number of useful publications including guides on motoring, scooters, powered wheelchairs, walking aids and public transport.





Allowances

Access to Work

Telephone: **0345 268 8489**
[gov.uk/access-to-work](https://www.gov.uk/access-to-work)

An Access to Work grant helps to pay for practical support to enable you to do your job. This can include money to pay for things such as specialist equipment at work; travel when you can't use public transport; or a communicator at a job interview.

Benefits adviser

[gov.uk/benefitsadviser](https://www.gov.uk/benefitsadviser)

Benefits adviser is an online tool provided by the Department for Work and Pensions (DWP)

which helps you work out what benefits you may be entitled to, how to claim and what happens if your circumstances change.

Information on the appeals process **[gov.uk/pip/appeals](https://www.gov.uk/pip/appeals)**

If you are unhappy with a Personal Independence Payment (PIP) decision, you can make a formal request to have that decision looked at again by the DWP (known as a 'mandatory reconsideration').

If you are still unhappy following the reconsideration you may appeal directly with Her Majesty's Courts and Tribunals Service, more information can be found at **[justice.gov.uk/tribunals/sscs](https://www.justice.gov.uk/tribunals/sscs)**.

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