



Motability

The leading car scheme for disabled people



Your guide to leasing a **Motability** car





“

Motability has been
an absolute lifeline.

Ms Burrows, Surrey

”

Hello

A warm welcome to Motability

With a car from Motability you can look forward to worry-free motoring, which means you can get on and enjoy life while we take care of everything. Whether it's a trip to the shops or a day out in the countryside, a Motability car can make your journey easier and more relaxed.

Motability provides a unique leasing package designed for the benefit of disabled people. Over the past 30 years Motability has helped more than three million people get mobile by exchanging their mobility allowance for a brand new car, scooter or powered wheelchair. There are currently around 600,000 customers enjoying the benefits of Motability, so you'll be in great company.

The Motability Scheme is directed and overseen by Motability, a charity that also raises funds and provides financial assistance to customers who would otherwise be unable to afford the mobility solution they need.

Motability Operations is a not-for-profit company responsible for the finance, administration and maintenance of Motability cars. When you lease a car through Motability, all or part of your higher rate mobility allowance is paid directly to Motability Operations for the length of the agreement.

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How it works

With Motability you simply exchange your mobility allowance – either the Higher Rate Mobility Component of the Disability Living Allowance; the Enhanced Rate of the Mobility Component of Personal Independence Payment; the War Pensioners' Mobility Supplement; or the Armed Forces Independence Payment – to lease a brand new car for three years.

Your allowance will go directly to Motability in exchange for a car. Included with the car is a whole host of benefits, so the only thing you actually need to budget for is your fuel.

You don't even have to be able to drive yourself as you can nominate up to two drivers – see page 10 for more information. And, if your child receives the allowance you

can choose to lease a car on their behalf.

With a wide range of around 2,000 cars to choose from, there's bound to be one that suits both your needs and budget. There are hundreds of cars that cost no more than your weekly allowance, or you can increase your choice even further by making an upfront 'Advance Payment'.



The new car has made life so much easier for us both.

Mr and Mrs Wilcox, Ryton on Dunsmore



This is what you get

Everything here is included:

- ✓ **A new car of your choice every three years (or five years for WAV* customers)**
- ✓ **Insurance, servicing and maintenance**
- ✓ **Full RAC breakdown assistance**
- ✓ **Tyre and windscreen replacement**
- ✓ **Nominate up to two drivers**
- ✓ **60,000 mileage allowance over three years or 100,000 for WAV customers**
- ✓ **Many adaptations at no extra cost**

With Motability there really is nothing to worry about as everything is taken care of. We provide the car and the support you need so you can simply enjoy worry-free motoring. And if you need adaptations, you'll find many of the most popular ones add nothing extra to the cost.

Motability is a Scheme designed for the benefit of our disabled customers. So, as well as all the benefits on offer as part of our worry-free package, you'll need to make sure you're happy to lease a car within the Scheme guidelines. Read more about the benefits and rules later on in this guide.

* Wheelchair Accessible Vehicles.

Our partners include:





“

A Motability car
makes so much
difference to my life.

Mrs Ann Orme, Bristol

”

Is it for you?



You are eligible for the Scheme if you receive either:

- ☒ The Higher Rate Mobility Component of the Disability Living Allowance (HRMC of DLA)
- ☒ The Enhanced Rate of the Mobility Component of Personal Independence Payment (ERMC of PIP)
- ☒ The War Pensioners' Mobility Supplement (WPMS)
- ☒ The Armed Forces Independence Payment (AFIP)

You need to have at least 12 months remaining on your award.

You can also lease through Motability if you are a parent or guardian of a child aged three or over who receives the allowance. If you receive the allowance but are unable to drive, you can nominate two other people to drive on your behalf (see page 10 for more information). Please note, the Attendance Allowance cannot be used to lease a car through Motability.

The Department for Work and Pensions (DWP) decides who receives each allowance. You may have heard that the DWP is making a number of changes to the benefits system. Over the next few years the Government is introducing a new allowance called Personal Independence Payment (PIP) which will gradually replace Disability Living Allowance (DLA) for disabled people aged between 16 and 64. For more information on PIP, please visit [dwp.gov.uk/pip](https://www.dwp.gov.uk/pip) or call the DWP on 08457 123 456.

A new car with everything taken

You simply exchange your allowance to lease the car of your choice. And after three years, if you decide to stay with us, you choose another brand new car.

You can choose from a wide selection of family saloons, small city cars, large estates and money-saving low emission models, as well as automatic cars and Wheelchair Accessible Vehicles.

Some cars require an additional upfront payment (or Advance Payment as we call it) to cover the difference between the cost of your car and your allowance. However there is a range of over 400 cars available with no Advance Payment. There are even some cars available that cost less than your weekly allowance, meaning you will still receive the remainder of your allowance to spend however you choose. Motability negotiates with manufacturers every three months so you can be assured you're getting good value. To see the full range of cars available visit **[motability.co.uk](https://www.motability.co.uk)**.

Your worry-free package also includes:

Insurance from RSA Motability

The all-inclusive package provides similar cover to what you would expect under a fully comprehensive policy. Two named drivers are included in your lease and you can still lease a new car even if you don't drive – you simply nominate two drivers who can drive on your behalf. And if you decide to leave



Motability at a later stage, you can request a letter confirming your claims history to take to your new insurer.

Servicing and maintenance

All of your regular servicing and maintenance is included and taken care of by your dealer. So you'll have no unexpected repair bills and no worries about your Motability car.

Breakdown assistance from RAC

You can enjoy worry-free motoring with complete peace of mind as full RAC breakdown cover is included. The Motability Assist helpline and roadside staff are specially trained to handle your calls and are available on **0800 73 111 73**, 24 hours a day, 365 days a year. Assistance is provided for recovery, either at the roadside or at home.

care of

Annual car tax

We organise the tax disc and have it sent directly to your home (except in Northern Ireland and Isle of Man).

Replacement tyres fitted by Kwik Fit

For no extra cost Kwik Fit will replace tyres worn or damaged by normal use, allowing you to enjoy peace of mind and no unexpected bills.

Window and windscreen replacement

Should anything happen to your windows or windscreen you can get them repaired or replaced at no extra cost, leaving you free to drive away in a safe, secure car.

60,000 mileage allowance over three years

This generous allowance means you can get out and about more. When you return the car, if the total mileage is higher than the allowance there is a charge of 5p for every additional mile.

Many adaptations are available at no extra cost

If you require adaptations to make your car easier, safer or more comfortable to use, you'll be pleased to know that many of the most popular ones are now available at no additional cost when fitted at the start of your lease. Find out more in 'Your guide to adaptations' – see page 21 for further details.

And there's more...

A wide range of WAVs

If you find transferring from your wheelchair into a standard car and storing your wheelchair difficult, then you could benefit from a Wheelchair Accessible Vehicle (WAV). There are a range of WAVs available through Motability, many costing less than you might think. Our brand new WAVs come with a 100,000 mileage allowance and are based on a five year lease. If you're looking for an even more affordable or quicker way to lease a WAV we also offer a Nearly New option. Find out more in our brochure 'Your guide to Wheelchair Accessible Vehicles' – see page 21 for details.

Additional financial help

If your mobility needs mean you require a specific car and you are unable to afford the Advance Payment, essential adaptations or a WAV, Motability might be able to help.

Please note that any application will be means tested and financial help is only awarded towards the least expensive solution that meets your mobility needs. Motability will not fund the whole solution and you should expect to contribute as much as you can afford. To ask about getting financial help, call us on

0845 456 4566.



Who can drive your car?



Named drivers are people you choose to drive your Motability car. Up to two named drivers are included as part of your lease; these can be yourself, friends, family or carers. You can also add a third driver for an additional cost by calling RSA Motability (RSAM) on **0500 37 37 37**.

In order to protect the Scheme there are a few rules surrounding who can drive your car:

- Named drivers should live within five miles of the disabled customer's address. We will, however, consider requests to include drivers outside of this range where this is essential to support the customer's mobility needs
- Drivers under 25 are restricted to cars with an ABI Insurance Group 16 or lower and with a power output of 115 brakehorse power (BHP) or less (this does not apply to Wheelchair Accessible Vehicles). It is therefore important to consider whether you will require a driver aged under 25 during your lease before you choose your car. For more information speak to your car dealer or visit the Car Search at **[motability.co.uk](https://www.motability.co.uk)**
- Only one named driver under 21 is permitted – this could be the disabled customer, or another driver living at the same address
- Proposed drivers with certain convictions, disqualifications or endorsements within the last five years will not be allowed. Speak to your dealer or RSAM for more information
- We can only accept drivers with licences that we are able to check. In order to do this, drivers should hold a UK driving licence or provide written details of their driving history from the agency that issued their licence. Drivers with a non-UK driving licence can apply for a UK driving licence through the DVLA.

At Motability we are committed to keeping our disabled customers mobile. Therefore, we may consider requests to include drivers who do not fully meet these guidelines where this is essential to support your mobility needs. To make this possible, in a few cases we may talk to you about fitting a location tracker to your car.

Adding a driver

Make sure you tell your dealer about anyone you wish to drive the car (including yourself) when you order it.

You'll also need to confirm that all proposed drivers agree to abide by the Scheme guidelines and have given their consent for us to check their details against the DVLA driver licence database. In order to do this your proposed drivers can come with you to the dealership when you place your order. Alternatively, they can fill out the Driver Consent Form included with this guide or download it from **motability.co.uk**.



You can change drivers throughout your lease by calling RSAM on **0500 37 37 37**. However don't forget that only drivers approved by RSAM and named as permitted drivers on your Certificate of Motor Insurance are insured to drive the car.

Learning to drive

Disabled customers can learn to drive at 16. Any other drivers with provisional licences must be over 21 and you can only have one learner driver on your Certificate of Motor Insurance at one time.

We offer extra support to drivers aged 16-24 (whether yourself or a named driver) through Pass Plus. This is a free six hour course from the AA, specifically designed to teach young drivers to drive more safely. Successfully completing the course can reduce the insurance excess for young drivers.



I'm a Motability customer
because you simply can't put
a price on peace of mind.

Ms H, Leighton Buzzard



Understanding the rules

If you choose to become a Motability customer, you'll need to agree to lease a car within the guidelines designed to protect the Scheme. We'll ask you to make sure:

- ✓ The car is used by, or for the benefit of, the disabled person. This does not mean that the disabled person needs to be in the car for every journey. In practice, this means other named drivers in the household can use the car for shopping and other routine activities, as long as the disabled customer will benefit
- ✓ Only named drivers listed on your Certificate of Motor Insurance can drive the car
- ✓ You'll need to let us know about any changes that may affect your lease, such as changes to your eligibility of the mobility allowance
- ✗ The car must not be used as a taxi or delivery vehicle or for any unauthorised business use
- ✗ The car must not be lent, sub-leased or sold

Almost everything is included as part of your worry-free package, however you will be responsible for paying for:

- **Fuel and consumables** such as screen wash
- **Optional extras not fitted as standard** such as leather seats
- **Some adaptations** require an additional payment
- **Insurance claims** – there is an excess on any claim for loss or damage. This excess varies depending on the age and experience of the driver (full details can be obtained on application)
- **Fines** – any parking or speeding fines are your responsibility
- **Theft of, or damage to, personal belongings** in the car such as wheelchairs, coats or mobile phones (full details can be obtained on application).





of worry-free
motoring



The treatment and
service from [my dealer]
is second to none.

Mr Hussey, Milton Keynes



What to do next

Now you're definitely interested in a Motability car, your next move is to find a car that suits your needs.

All of the major manufacturers supply cars through Motability and our simple online search tool will help you to search the full range of cars. Simply visit **motability.co.uk** and search using the options which are important to you. You can even create a shortlist and compare up to four of your favourite cars side by side.

Visit a dealer

Once you've seen a few cars that you're interested in, or if you need some help knowing where to start, your local Motability dealership can help you with your next steps. There are nearly 5,000 dealerships across the UK and each has at least one trained Motability specialist who will advise you on which cars might best suit your needs. All of our Motability specialists have been through extensive training, including meeting the needs of disabled customers.

Your next steps

We've broken down the process into five key steps from finding your local dealer to collecting your car:

- 1 Find a dealer
- 2 Book an appointment
- 3 Visit a dealership and take test drives
- 4 Order your car
- 5 Collect your car

1 Find a dealer

We've included a list of your local dealers with this pack and you can search for more dealers online. Simply visit **motability.co.uk** and enter your postcode or nearest town. The results will give you directions and a map to Motability dealers in your area. You'll also be able to see what kind of access and facilities each dealership has to offer and useful information such as whether they offer the option to trade-in your old car.

If you don't have internet access and you would like further information about your local dealers you can call us on **0800 093 1000**.

2 Book an appointment

Once you've found a dealer, simply call them and arrange an appointment with their Motability specialist. That way you can be sure the Motability trained dealer is available to help you choose the right car for your needs.

Some dealers are able to provide a home visit or transport to the showroom if you need it. If you want to test drive an automatic car you will need to arrange this when you call as there are often less of these models available on site. If you are opting for a WAV, all of the specialist WAV converters will travel to your home to help make this easier.

3 Visit a dealership and take test drives

A visit to a dealership is the most important stage in deciding if a car is right for you. To make the most out of your visit, it pays to plan ahead. Here are a few suggestions:

- See the front section of Motability's **Car Price Guide**, which includes some useful advice on how to choose the right car for your needs and your budget. Of course, your dealer will be happy to guide you through the whole process.
- Take someone with you – choosing a car is a big decision and having someone there to talk things over with often helps. If you wish to nominate a driver, they should come with you and test drive the car too.
- If you use a wheelchair or any other mobility aid, take it with you so you can try the car out for size and accessibility.
- Make a check list of any specifics or extras you want in your new car (adjustable seats, electric windows, etc). This will help your dealer in finding you a suitable car.
- Visit several Motability dealers to help give you a better idea of what type of car best suits your needs.

Remember that Motability specialists are there to help and will be happy to answer any questions you may have.

Once you've worked out what type of car you want and looked at the available options it's very important that you take a few different cars out for a test drive. The Car Price Guide includes a handy test drive checklist which you might want to take with you.



As part of your appointment, your dealer will take you through a Motability Suitability Questionnaire. This is designed to make sure the car you're considering, and Motability, is right for you.

Before making your final decision it's worth asking your dealer the expected delivery time for your new car as this can vary from model to model.

4 Order your car

Once you have chosen your car, your Motability specialist will complete the simple ordering process with you.

To do this you'll need to bring with you:

- ✓ **Certificate of entitlement** from either DWP or SPVA
- ✓ **Proof of address** (e.g. recent utility bill)
- ✓ **Both parts of your driving licence** if you wish to drive
- ✓ **Named drivers' driving licences and consent** (if your named driver is unable to come with you to the dealership, they must complete the Driver Consent Form included with this guide)
- ✓ **Details of any previous accidents and driving convictions** that you or your named drivers have had.

As part of the ordering process, you and your drivers will need to sign a Statement of Responsibilities. This document simply confirms that you understand and agree to abide by the Scheme rules around car usage.

Deposits and Advance Payment

If you have chosen a car with an Advance Payment or require adaptations, you can discuss these with your dealer. If your car has an Advance Payment it will need to be paid in full to your dealer either before or on the day you collect your new car. In some cases, according to individual dealership policies, your dealer may ask for a deposit to be paid when you are ordering your new car. Any deposit paid will be deducted from the Advance Payment when collecting your car.

If you wish to pay by personal cheque, this should be given to your dealer at least seven days in advance of collecting your car, to allow time for funds to clear.

We guarantee the price

We offer a firm 'price guarantee' to our customers, which means that the price you agree with your dealer when your order is accepted is the price you will pay when you collect your car. The only time a price will change is if the car description is changed after the original order.

Keep hold of your PIN

Once your dealer has submitted your order, we will automatically receive it for processing. Once processed, we will send you an acceptance letter containing your Personal Identification Number (**PIN**). This will take around a fortnight. Please keep your **PIN** in a safe place as you will need it when you collect your car.

The delivery date

Your dealer will advise you when your car will be delivered. It could be a few weeks, but please stay in touch with your dealer in case there are delays. Your allowance will be held by the Department for Work and Pensions or Service Personnel and Veterans Agency from the date your dealer expects you to take delivery of your new car. If the delivery date is delayed, you'll get back any money owed after your new car is delivered.



Thanks to Motability
I now have my
independence to travel.

Mrs Lockyer, Hampshire



5 Collect your car

This is the part you've been waiting for – driving away in your brand new Motability car.

There are a few things you need to bring when you collect your car on the agreed date (or have it delivered if you have chosen a WAV).

Take with you:

- ✓ Your driving licence
- ✓ The letter we sent you which includes your **PIN**. You will need this to 'sign' your agreement
- ✓ **Your Advance Payment**, if applicable

Your dealer will give you a 'tour' of the car. If you don't recognise any features please ask your dealer before you drive away.

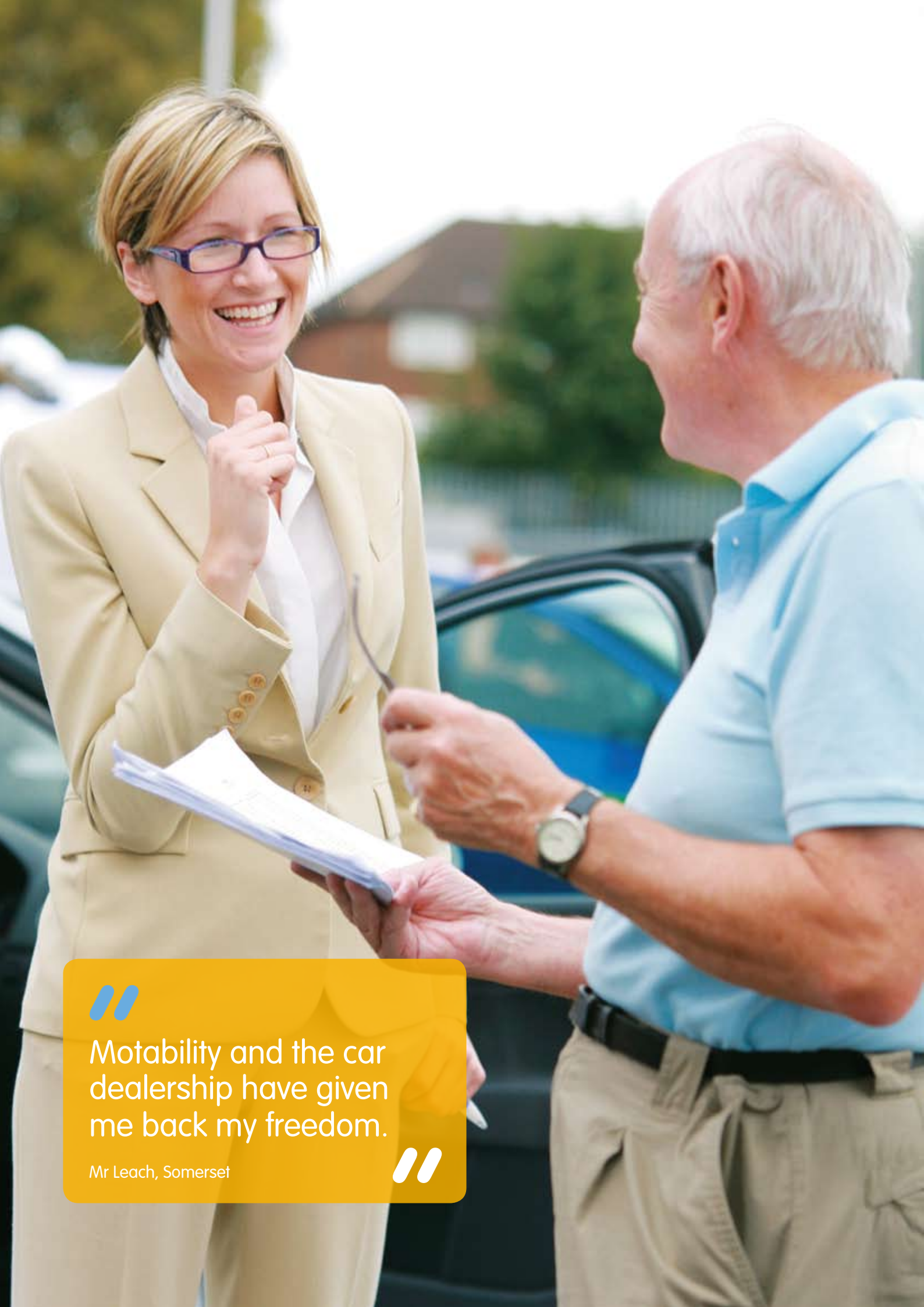
You will be asked to sign your lease agreement and insurance documents. This is done electronically by entering your **PIN** into the online system. And, if you have chosen a car with an Advance Payment, you will need to pay it in full to your dealer.

You will leave the dealership with:

- Your new car
- Your welcome pack including a Motability Handbook
- Your car tax disc (Motability will hold the V5 registration document)
- Your copy of the lease agreement and insurance documents
- A smile on your face!



Once you've picked up your brand new car you've got three years of worry-free motoring to enjoy. And, if you need us or any of our partners during your lease, we're only a phone call away.



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Motability and the car dealership have given me back my freedom.

Mr Leach, Somerset

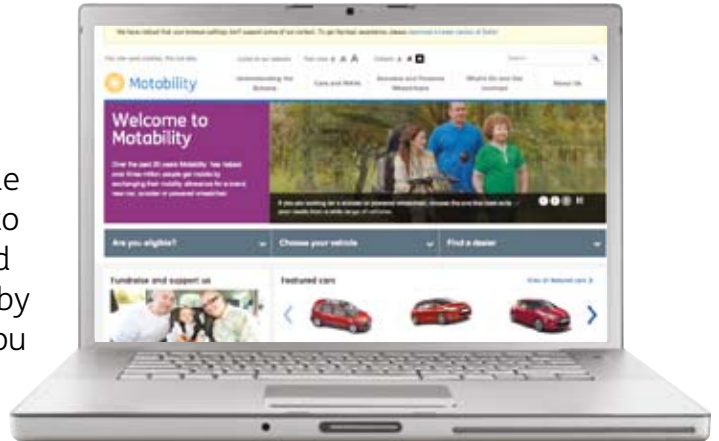
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Want to know more?

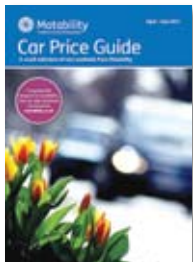
We know there's a lot to take in, and you want to get to the good bit (your brand new car) so if you'd like to know more about any part of Motability, our website and a number of free guides are also available.

Visit our website at motability.co.uk

Motability.co.uk includes lots of information about important things to consider when choosing a Motability car. You can use our Car Search to browse the full range of cars available and search by a number of options according to your needs. You can even create a shortlist and compare up to four of your favourite cars side by side. Once you're ready to speak to a dealer, you can find out which dealerships are based closest to you by using our 'Find a dealer' tool.



Free guides



Car Price Guide

You can use the '**Car Price Guide**' to see a selection of the cars available, listed by type and manufacturer. You can compare Advance Payments, fuel consumption and even the cars' CO₂ emissions. The full list of cars is only available at **motability.co.uk** or you can call us on **0800 093 1000** to discuss your needs.



Adaptations guide

If you think you might need any adaptations to make either your car's accessibility or driving easier, you can find out more in our brochure '**Your guide to adaptations**'. You can also watch our useful film clips at **motability.co.uk**.



WAV guide

We have a wide range of WAVs available. If you use a wheelchair and would like to remain in it while travelling in your vehicle, our brochure '**Your guide to Wheelchair Accessible Vehicles**' contains some useful advice.

You can download each brochure at **motability.co.uk** or call **0800 093 1000** to order your free copy.



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Motability gives me
the ability to go
where I please, which
makes life a breeze.

Mr Beever, Sheffield

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Useful contact details



For enquiries about Motability

Motability Operations

City Gate House
22 Southwark Bridge Road
London SE1 9HB
Telephone: **0800 093 1000**
(Lines open daily, 8am-8pm)
motability.co.uk

For enquiries about the War Pensioners' Mobility Supplement or Armed Forces Independence Payment

Service Personnel and Veterans Agency

Telephone: **0800 169 2277**
veterans-uk.info

For enquiries about the Disability Living Allowance or Personal Independence Payment

Department for Work and Pensions

Telephone: **08457 123 456**
dwp.gov.uk

Department for Social Development (NI)

Telephone: **028 9090 6182**
dsdni.gov.uk

For enquiries about Vehicle Excise Duty (VED) exemption

DVLA

Telephone: **0300 790 6802**
dvla.gov.uk

DVA Northern Ireland (DVANI)

Telephone: **0845 402 4000**
dvani.gov.uk

Want to know more?
Visit **motability.co.uk** or call **0800 093 1000**