



Your handbook

for the Motability Scheme



Welcome to your handbook

It summarises the key things you need to know about your lease, from what's included, insurance, breakdown cover and maintenance, to what happens over the next three years.

Please keep this handy in your glovebox. If you need any more information you'll find all the latest details at motability.co.uk



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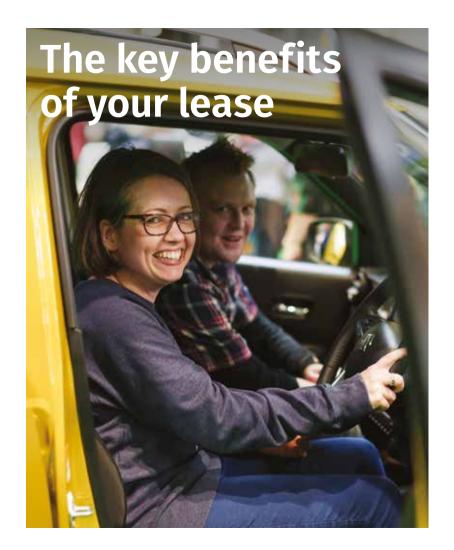
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Motability Scheme online account

Create an online account and enjoy a host of benefits designed to help you flexibly manage your lease, including:

- → Add your bank details to get payments or refunds by bank transfer rather than cheque
- → Easily add or change your drivers during your lease
- → Update personal details such as your address and phone number
- → Find your managing dealer's contact information
- → Plus a number of helpful features when you're ready to order your next car

Find out more at motability.co.uk/account





From using your Motability Scheme car, to who can drive, running costs and more.

Using your car

Your Motability Scheme car has been leased for the benefit of the disabled person and therefore the car should be used for this purpose.

For details visit motability.co.uk/useofcar

Who can drive?

Insurance cover is included for up to three drivers, which can be yourself, family or friends.

Temporary drivers can be added for up to 30 days at a time – if you already have three drivers on your insurance policy you will need to swap out one of your existing drivers to accommodate this. Only drivers named on your insurance policy can drive your vehicle.

There are a few simple rules around who can drive:

- → You can only have one driver under the age of 21
 — this could be you, or another driver living at the same address.
- → Drivers under the age of 25 can only drive cars with a lower ABI Insurance Group and brake horsepower.
- → If none of the drivers live at the disabled customer's address, or the disabled customer lives in a care home where a number of drivers have access to the car, we may speak to you about fitting a location tracker.
- → If any drivers' details change or they receive a motoring conviction or penalty, you'll need to inform Direct Line Motability (DLM) straight away as your insurance may be invalid.

For more information visit motability.co.uk/drivers

FAQs



Q. Can I use my car for business or voluntary work?

A. While travel to and from your normal workplace or voluntary work is included in your insurance cover, you'll need to arrange specific cover for business use. Contact DLM to arrange this.

Q. What if I go into residential care?

A. So long as you are receiving your mobility allowance and gaining benefit from the vehicle, your lease will continue as normal. Just let us know about the change of address.

Q. What if I go into hospital?

A. You must notify your benefits agency.
Generally allowance payments stop when you have been in hospital for 28 days or more, and will start again when you come out. Contact us if you expect to stay in hospital for over four weeks.



If things change

If your circumstances change you need to let us know.

If you're a driver and your medical condition changes, inform the DVLA immediately.

If your contact details change, update these in your Motability Scheme online account. Sign in or create an account at **motability.co.uk/account**

Allowances

The relevant amount of your qualifying mobility allowance is paid directly to us for the length of the lease by your allowance provider.

If your allowance stops

If your benefits agency decides you are no longer eligible for a qualifying allowance, you'll need to let us know by calling **0345 155 6011** and we'll arrange for the car to be returned. You'll only pay the cost of the lease until the car is returned. If you paid an Advance Payment, we may refund this to you on a pro-rata basis. For more information visit **motability.co.uk/stoppedallowance**

If your allowance is due to expire

If your qualifying mobility allowance is due to expire during your lease, please ensure it's renewed on time with your allowance provider.

If you have not already heard from them, you should contact them at least three months before your allowance is due to expire.



Running costs

Your lease covers most of the major running costs for your car, like insurance and servicing, but you still need to budget for fuel and consumables. The items listed below may incur costs if they become relevant to you:

- → Insurance Excess. If you make an insurance claim you'll need to pay an excess. This excess varies depending on the age and experience of the driver. Full details are given in your Terms and Conditions Booklet. With windscreen or window damage, if replacement glass is required, you'll need to pay a £50 excess.
- → Vehicle Road Tax. As a Motability Scheme customer, your new car will automatically receive disability exemption from road tax and we'll arrange for this each year throughout your lease. This is unless you've chosen to pay tax privately or you live on the Isle of Man, where you'll be responsible for taxing your car each year. We hold the Registration Document (V5C) or Vehicle License Application (V11) from the DVLA, so if you receive any of these documents in error, please call our Customer Services team on 0300 456 4566. If you need a copy of your V5C, you can request this online at motability.co.uk/v5c
- → **Road Traffic Offences.** If you receive any parking or traffic fines these will need to be paid for by you.

- → Mileage. Your Motability Scheme package includes a mileage allowance of 60,000 miles over a three year agreement. We charge 5p per mile for any additional miles.
- → Repudiated Claims. If you do not comply with the insurance policy, for example allowing your car to be used by an uninsured driver, we may send you an invoice for the cost of any repairs or the write-off value of the car if the vehicle is damaged, and Direct Line Motability (DLM) may look to recover from you any financial loss that they may have incurred. You may also be unable to rejoin the Motability
 - You may also be unable to rejoin the Motability
 Scheme in the future. Full details are given in your
 Insurance Cover Booklet.
- → **Optional Extras.** You'll need to pay for any optional extras not fitted as standard to your car, plus the cost of some adaptations you may require. See page 22.



Your car is covered for regular servicing and routine repairs.

At the time of servicing your dealer may also provide:

- → Free wash and vacuum
- → Free fluid checks
- → 'While you wait' servicing and MOT test
- → Transport from and to the dealership
- → Car collection and delivery

Additional repairs

Routine repairs are covered, however if something is needed in addition to these your dealer will check with us before it's carried out. If this means extra cost to you, you may be able to make an insurance claim. Should ongoing repairs mean you'll be without your car for a bit longer, we always do our best to provide a temporary replacement car, or an alternative solution.

General car care

- → Wash your car regularly to maintain its paintwork.
- → Ensure any faults are put right quickly. So if your car needs a repair, contact your dealer as soon as possible.
- → For any adaptations, the installer will let you know if regular maintenance is required (at no extra cost).
- → All Motability Scheme cars come with at least a three year warranty, so any routine non cosmetic repair or mechanical fault is covered, unless there's evidence of neglect or misuse.
- → Regular servicing is the best way to ensure your car continues to run safely, reliably and efficiently.
- → If a repair has not been handled to your satisfaction, call us on 0300 456 4566

Regular checks you should make

Please refer to your manufacturer's handbook for recommendations of regular checks that you should carry out. This may include things like engine oil, engine cooling system and windscreen washer fluid levels, tyre pressures, lights and tyre treads.

FAQs



Q. How do I know when a service is due?

A. Your dealer will get in touch when a service is due. Make sure your dealer completes and stamps your service book after each service. For details visit motability.co.uk/servicing

Q. What else do I need to bring?

A. If your car is fitted with locking wheel nuts, always bring the locking wheel nut key with you for servicing or visits to Kwik Fit, and make sure they hand it back when you collect your car.

Q. What repairs are covered?

A. Loss and damage protection covers non cosmetic repairs (those affecting the safe, normal operation of the car). Therefore cosmetic damage repair is at your own cost.

Q. What if my car is recalled by the manufacturer?

A. You must respond to any manufacturer recall promptly.

Tyres

Tyre repair and replacement is included in your lease package.

You can go to a Kwik Fit Centre, or Kwik Fit Mobile can come to you within three working days.

The quickest way to book is in 'Tyres' in your Motability Scheme online account. This will pre-fill your personal details on Kwik Fit's booking system, saving you time.

You can also call **0330 123 1531** to book at a Kwik Fit Centre, or **0330 123 1533** to make a mobile booking.



When you visit a Kwik Fit repair centre

You'll need to let them know that you're a Motability Scheme customer, and if you have any adaptations fitted to your car. If your car has locking wheel nuts, Kwik Fit will need the key, so please bring it with you. This is usually found in the boot of your car.

Alternatives to Kwik Fit

You can also use STS Tyre Pros if this is more convenient than a Kwik Fit centre. Appointments should be booked in the same way by calling **0330 123 1531**.



When you book Kwik Fit Mobile

If you do not book using your online account, you'll need to have your car registration number and tyre size to hand when you call. Kwik Fit Mobile is committed to visiting you within three working days.

If you get a puncture

Wherever possible, do not drive your car on a punctured tyre. RAC will be able to attend to either change or repair your tyre, or recover you, so that you can travel to a Kwik Fit centre to get the tyre replaced at no extra cost.

As a result of manufacturers seeking to improve fuel economy and reduce vehicle emissions, new cars often come with a tyre inflation kit rather than a spare wheel. Your dealer can confirm which your car comes with.

If your car is equipped with a tyre inflation kit, details of how to use this are written on the device. Again, RAC will be able to help if needed.

Winter tyres

If you live in an area prone to extreme weather conditions, you may consider winter tyres, chains or socks. Kwik Fit can fit these for you but you'll need to contact us to authorise this first. You will need to cover the cost of: tyres and fitting, storing the standard tyres and refitting the standard tyres when the weather improves.

When to replace your tyres

By law, when the tread depth of a tyre falls to 1.6mm they should be replaced. However, Kwik Fit will replace tyres on Motability Scheme cars when the depth falls to 2.0mm. There's no limit to the number of tyres that you can have replaced during your lease. Kwik Fit will always be sure to fit an appropriate tyre brand to optimise the safety and performance of your car.

FAQs



Q. Where can I find my tyre size?

A. Your tyre size is embossed on the side of the tyre. You may find it useful to make a note of this and keep it in your glove compartment so it's easily accessible when you need it. If you need help with this, please speak to your dealer.



Windows and windscreens

Chips or cracks to your windscreen are covered in your lease. They can be repaired by Autoglass without affecting your insurance. Call **0300 037 9944** or visit **motability.co.uk/glass** to book online.

You'll just need to confirm you are a Motability Scheme customer and show your Certificate of Motor Insurance.



Small chips

In most cases, if a chip is smaller than the size of a pound coin, Autoglass can perform a specialist repair rather than completely replacing the glass.

Large chips or cracks

Chips or cracks in the windscreen directly in front of the driver, more than 10mm in diameter, are considered dangerous and the windscreen should be replaced. In the rest of the windscreen wiper sweep area, up to 40mm damage is acceptable.

Replacement glass

Left untreated damaged glass can get worse, so act quickly. If replacement glass is required, you'll need to pay a £50 excess.

Sunroof damage

If you have a glass sunroof and it is accidentally damaged, please contact Direct Line Motability (DLM) on **0300 037 3737** for advice.



Condition of your car

If you return your car in good condition at the end of your lease, you could receive a Good Condition Payment.

We realise your car will show signs of wear and tear over time. So minor scuffs and scratches will be accepted when your car is returned at the end of your lease.

If your car is damaged when you hand it back, we may look to you to cover the costs of repair. If you're in any doubt about the level of repair required, please contact Direct Line Motability (DLM) on **0300 037 3737** and they'll confirm what action to take.

Exhaust system

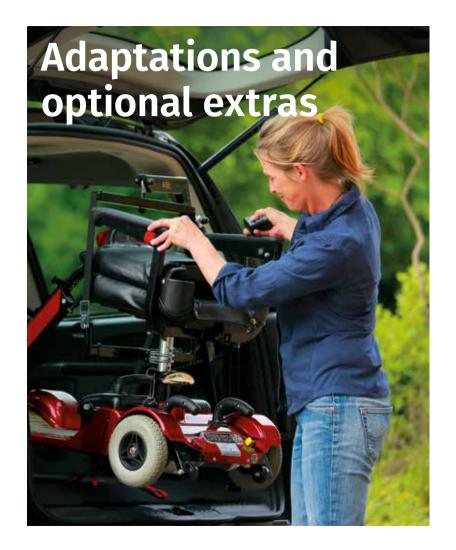
Normal deterioration is inevitable. But damage due to heavy impact or using the wrong type of fuel, is not regarded as fair wear and tear.

Oil leaks

Please report these to your dealer, who will repair it at no extra cost. You'll only be responsible for damage caused by a leak that has not been reported early.

Underside of your car

Serious damage or distortion, such as to the chassis or engine, is not considered fair wear and tear. If you suspect damage, please contact your dealer immediately.



Before adding anything to your car, check with us first, then notify Direct Line Motability (DLM) on **0300 037 3737** to ensure you have adequate insurance. Talk to your dealer for more advice.

To find out more visit motability.co.uk/adaptations

Adaptations

Adaptations can help with driving, stowage or access. The most popular types are often available at no extra cost when you order your car. If you add adaptations during your lease, you need to check with us first, then use a Motabillity Scheme adaptations installer and pay them directly.

If you have certain adaptations fitted you may be able to keep your car for longer than the standard three year lease.

Optional extras

When you order your car, you can choose factory fitted optional extras, at an extra cost. If you have any problems with optional extras, please contact your dealer.

To add optional extras during your lease, ask us for authorisation first. Please note that you will be responsible for all costs of this and you will not be reimbursed if you need to return the car.

Returning to the original specification

If you add optional extras without our agreement you may be asked to remove them and return the car to its original specification at your own cost.

Personalised number plates

You can add a personalised number plate to your Motability Scheme car, but you'll be responsible for the cost of the plate, all fees to be paid and for providing the correct documents to the DVLA. You'll also need to remove the plate before handing your car back at the end of your lease.

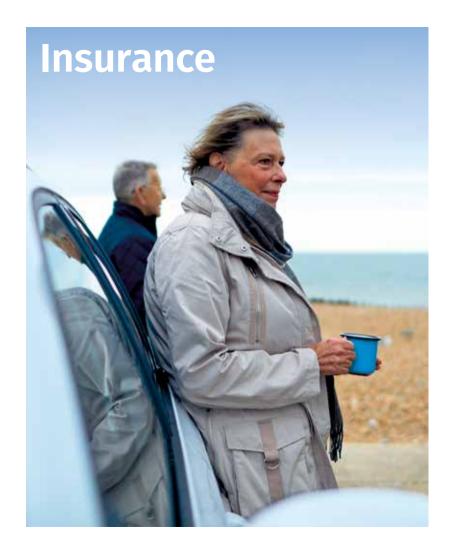
You can add or remove a personalised plate in your Motability Scheme online account. Sign in or create your account at **motability.co.uk/account**

FAQs



Q. Can I fit a tow bar to my Motability Scheme car?

A. Yes, but you will need to speak to us for authorisation first. Your dealer will be able to recommend a fitter and offer advice on your car's towing power. If your licence was issued after 1 January 1997 contact the DVLA as you may need to take an additional test.



We've arranged insurance cover for your car. So if you have an accident, or you need to make a claim, call Direct Line Motability (DLM) on **0300 037 3737** as soon as possible or please visit **motability.co.uk/insurance**

Here we've summarised some of the things that are covered by your insurance and some that are not. For full information, refer to your Insurance Cover Booklet.

You can also see details of your insurance and manage your drivers in the 'Insurance cover' section of your Motability Scheme online account. Sign in or create an account at motability.co.uk/account

What's included?

- → Loss of, or damage to your car
- → Theft, accidental or fire damage
- → Repair or replacement glass, but an excess will apply for glass replacement
- → In-car equipment (such as a radio or CD player)
- → Approved adaptations and optional extras
- → Replacement locks and stolen keys
- → Misplaced keys

What's not?

- → Any excess payable by you for any loss of, or damage to the car
- → Personal belongings
- → Non-standard equipment or optional extras
- → Driving other cars
- → Unauthorised and uninsured drivers

Only drivers approved by Direct Line Motability (DLM) and named as permitted drivers on your Certificate of Motor Insurance are insured to drive.

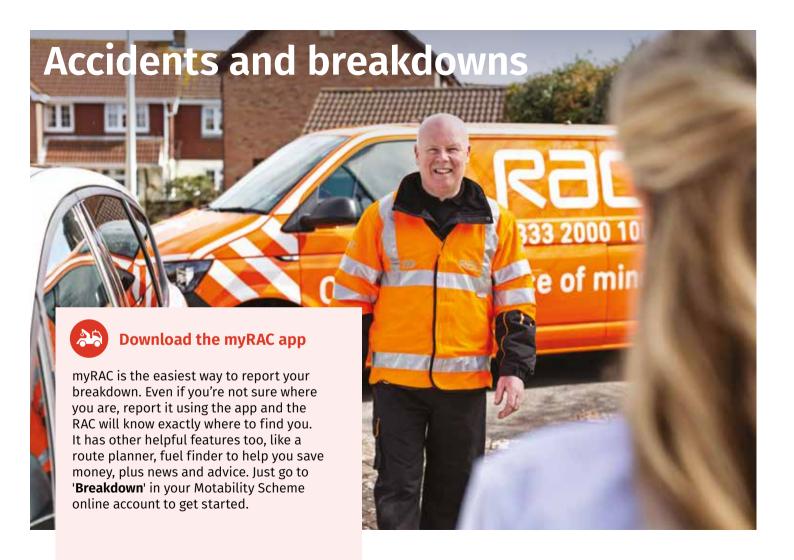
FAQs



- Q. What if I, or one of my drivers, receive a motoring conviction or fixed penalty notice?
- A. You must advise DLM immediately as this may invalidate your protection.

Q. Am I eligible for any no-claims discounts?

A. As the car is owned by Motability
Operations Ltd, you will not accrue
no-claims discounts, and any no-claims
history held prior to joining the Scheme
may no longer be accepted by insurers
if you leave the Scheme. However, in
the majority of cases DLM can provide a
letter confirming the claims history on
the Scheme if required, which is accepted
by many insurers. For more information,
contact DLM on 0300 037 3737.



If you have an accident or break down our first priority is your safety, then to get you back on the road as soon as possible.

If you've broken down

Contact the RAC, to arrange repair or recovery 24 hours a day, 365 days a year. Report your breakdown using the myRAC app or call **0800 73 111 73**.

If you've had an accident

Direct Line Motability (DLM) will need to assess any damage to your vehicle. Call **0300 037 3737**.

If your car can't be repaired at the roadside, or is deemed undriveable, we will make sure you get to your destination. The RAC can take you and any passengers to a single destination

Replacement travel

While repairs are being carried out, we'll do our best to keep you mobile with a replacement vehicle or another suitable option. If a replacement car is required, you'll need to pay a £1 fuel deposit by credit or debit card which will be refunded to you when the car is returned with a full tank of fuel.

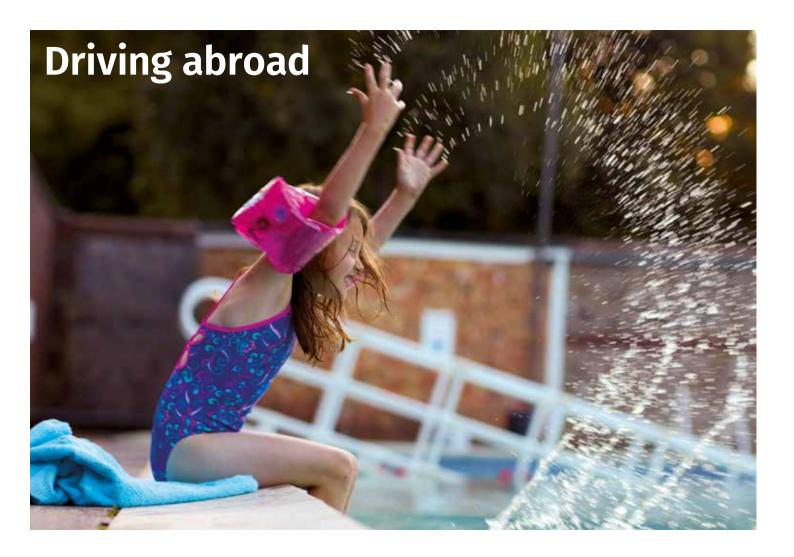
Your temporary car will not be covered for concessions that come with your Motability Scheme car, so you'll be responsible for any charges like the congestion charge.

If you lose your keys

Contact your dealer to arrange replacement keys. You'll need to cover this cost. However, if you've locked your keys in the car, contact the RAC to arrange a locksmith on **0800 73 111 73**.

If you've had your keys stolen

Contact DLM to make a claim for the cost of the replacement keys or locks, you'll need to provide them with a crime reference number from the police.



You can take your Motability Scheme car abroad for up to 90 days in any 12 month period and travel anywhere within the European Union, plus Iceland, Norway, Switzerland and Liechtenstein. Please let Direct Line Motability (DLM) know at least three weeks before your journey.

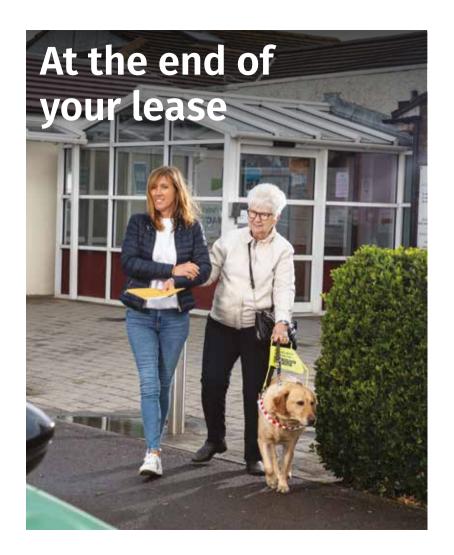
Before you travel

- → You will need a VE103 (Vehicle on Hire form). This proves you have permission to take the vehicle abroad and is usually valid for 12 months. Call the RAC Motability Assist travel line on **0800 731 3310** to request a form at least three weeks before you travel.
- → When you request your VE103 you'll be able to include RAC European Breakdown Cover at no extra cost. If you choose to travel abroad without arranging breakdown cover you'll be responsible for all recovery charges in the event of a breakdown.
- → Make sure you take your Insurance Certificate with you.
- → If you are away for more than 90 days, please contact DLM on 0300 037 3737 at least three weeks before your journey.

- → If you are going abroad for between 6 and 12 months you must contact our Customer Services Team on 0300 456 4566 at least 3 weeks in advance of your journey as you will need written permission from us before you travel. If your request is permitted, we will send you written consent.
- → You are not permitted to take the Motability Scheme vehicle abroad for more than 12 months.

While you're away

- → If you need to contact DLM while abroad, please telephone +44 (0)151 240 2894.
- → Cover for legal expenses and replacement locks is not available.
- → If you need your tyres replaced, call the Tyreline on +44 (0)330 123 1531.
- → If you have to buy tyres while abroad, keep the receipt and contact Kwik Fit on your return, as you may be entitled to a refund.



During the last three months of your lease, we'll be in touch about handing your car back and getting your next one.

If you'd like to keep your current car for longer, we might be able to extend your current lease.

Motability Scheme online account

Your online account will help you as you approach the end of your lease. You can:

- → Add your bank details to get the Good Condition Payment by bank transfer rather than cheque
- → Start your next application from home to save you time at the dealer
- → Check the progress of your next order
- → Get your PIN, ready for delivery day

Sign in or create an account at motability.co.uk/account

Things you need to do during the last three months of your lease

- → Sign in to your Motability Scheme online account and check your bank details are up to date.
- → Ensure your car has passed its MOT test. Your dealer will contact you to arrange this, but you can contact them if not.
- → If you have a personalised number plate, arrange to have it removed and speak to your dealer about adding this to your next vehicle.
- → If you have adaptations, you do not need to remove these before handing back your car.
- → Make sure documentation and equipment that was given to you is returned. If your vehicle has a multimedia system, please restore it to factory settings.
- → If you live in the Isle of Man, you will need to check if your car tax expires before the end of your agreement.



Renewing your lease

Three months before the end of your lease we will send you some more information to remind you of the steps you need to take to order your new car.

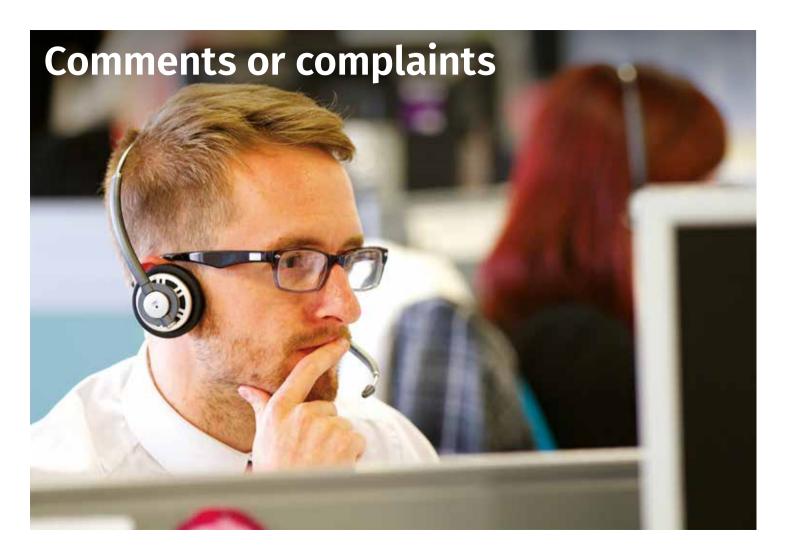
Remember, if you return your current car in good condition you could receive a Good Condition Payment.

If you have driven fewer than 20,000 miles, or have certain adaptations fitted to your vehicle, you may be able to extend your current lease.

Ending your agreement early

You have agreed to lease your car for the full length of the lease agreement with Motability Operations Ltd. However, if your allowance stops contact us on **0345 155 6011** as soon as possible, to make arrangements to return your car.

- → If your circumstances change and you feel you may need to end your lease early, call us on 0300 456 4566 to discuss this further.
- → In the unfortunate event that a customer passes away during their lease, a family member should contact us. We usually allow up to two weeks before the car would need to be returned.



We always aim to provide the highest quality service. If, however, you feel the service has fallen below the standard you expect, we'd like to hear from you so we can put things right.



What to do if you have a comment or complaint

- 1. Most concerns are best dealt with by the people most closely involved. So in the first instance, please contact the relevant service provider directly.
- 2. If you're unsure who you need to speak to, please call us on **0300 456 4566**.
- 3. We aim to fully resolve any complaint within eight weeks.

When making a complaint please provide

- → Your name and/or customer reference number.
- → Your vehicle registration number.
- → Your address and daytime contact number.
- → Details of what's gone wrong and how and when it happened.
- → What you would like us to do to put things right.

What to do if you are still not satisfied

If you are still not satisfied with how your complaint has been handled or concluded, or eight weeks have passed and you feel we have not responded appropriately, you may refer your complaint to the Financial Ombudsman Service, free of charge:

Financial Ombudsman Service Exchange Tower, London E14 9SR.

0800 023 45 67 financial-ombudsman.org.uk complaint.info@financial-ombudsman.org.uk

Emergency contacts

Scan this QR code to save the useful contacts to your mobile phone



Insurance enquires: Contact DLM

Call: 0300 037 3737

motability.co.uk/insurance



Glass enquires: Contact Autoglass

Call: **0300 037 9944**

motability.co.uk/glass



Breakdown assistance: Contact RAC

Call: **0800 73 111 73** / ROI: **1800 535 005**

motability.co.uk/breakdown



Tyre enquiries: Contact Kwik Fit

Call: 0330 123 1531

motability.co.uk/kwikfit

Motability Scheme Customer Services

Call: **0300 456 4566 motability.co.uk**

Department for Work and Pensions

For DLA Call: **0800 121 4600** For PIP Call: **0800 121 4433**

dwp.gov.uk

Department for Communities (NI)

For DLA Call: **0800 587 0912** For PIP Call: **0800 587 0932**

nidirect.gov.uk

Social Security Scotland

Call: **0800 182 2222** mygov.scot/benefits

Veterans UK

Call: **0808 191 4218 veterans-uk.info**

DVLA

Call: **0300 790 6802**

dvla.gov.uk

If your car breaks down

- 1 Try to get your car close to the kerb or on the hard shoulder, well away from the traffic.
- 2 Switch off the engine and switch on your hazard warning lights.
- 3 If possible, ensure all passengers leave the car on the side nearest to the kerb or hard shoulder, and they move to a safe position away from the road. Leave all animals in the car.
- 4 If you or your passengers are unable to leave the car, ensure the vehicle is as close as possible to the kerb or on the hard shoulder.
- 5 Call RAC Motability Assist on **0800 73 111 73** as soon as possible. (Line open 24 hours a day.)
- 6 If you break down on a smart motorway and the hard shoulder is being used as an active motorway lane, call 999 and then call RAC Motability Assist.

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If you're in an accident

- 1 Ensure everyone is safe and don't admit fault.
- 2 If anyone is injured, call **999** for an ambulance. If the other driver leaves without giving details, call the police on **101** (the non-emergency number).
- 3 Make a note of the other driver's details and any witnesses by filling out one of the forms opposite. Take pictures of the accident scene.
- Report the incident to DLM on **0300 037 3737** as soon as possible. Tell them you are a Motability Scheme customer. Lines are open 8am to 7pm Monday to Friday, 8am to 4pm Saturday. (If it is outside these hours, make sure you report the incident when the lines are next open.)
- 5 If you are unable to drive your car, call the RAC on **0800 73 111 73** or **0333 202 1878** for roadside support and assistance. They are available to help 24 hours a day, 365 days a year. If you are in the Republic of Ireland, call **1800 535 005**.

Had an accident? Fill out the other driver's details Details of passengers in their vehicle Vehicle make/model/colour Police Officer/Station (if applicable) Witness' details Name

Had an accident? Fill out the other driver's details passengers in their vehicle

of

Vehicle make/model/colour

Officer/Station (if applicable)

Police

Witness' details Name

Phone

ie m

Accident or breakdown? Turn over the page for assistance

Had an accident?

Fill out the other driver's details

Phone

Email

Date of accident

of accident

Location

Their

insurer

Their

vehicle

registration

Their insurance policy number

Had an accident?
Fill out the other driver's details

Phone

of accident

Location of accident

vehicle registration

insurer

Their

Their insurance policy number