



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, such as insurance, breakdown cover and maintenance, to what happens over the next few years.

Please keep this handy in your glovebox, and don't forget, if you need any more information you'll find all the latest details at **motability.co.uk**



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Your WAV supplier is the first point of contact for issues with your WAV. Any critical repairs will be attended to within 72 hours.

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Where possible your WAV supplier will try to complete any repairs at your home.

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Converted temporary replacement vehicles are available should your WAV be off the road for more than 48 hours.

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As part of our worry-free motoring promise, as well as your regular vehicle service, there's an annual vehicle check for the conversion elements of your WAV.

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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:

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

Find out more at motability.co.uk/account





From who can drive your WAV, to changing circumstances and running costs: here's what to expect from the next five years.

Using your WAV

Your Motability Scheme WAV has been leased for the benefit of the disabled person and therefore the vehicle should be used for this purpose. For details visit **motability.co.uk/useofcar**

Who can drive your WAV?

Insurance cover is included for up to three named drivers, which can be yourself, family or friends. Two named drivers can be nominated at the time you place an application and a third can be added during your lease.

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 named driver under the age of 21 this could be you, or another driver living at the same address.
- → 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 WAV, 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 our insurance provider straight away as your insurance may be invalid.

For more information visit motability.co.uk/drivers

FAQs



Q. Can I use my WAV 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 our insurance provider 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 the DWP. 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 named 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 myaccount.motabilityoperations.co.uk

If your allowance stops

If the DWP or Veterans UK decide you are no longer eligible for a qualifying allowance, you are responsible for keeping us informed and we will need to arrange for the WAV to be returned. You will only pay the cost of the lease until the WAV 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 higher rate mobility allowance is due to expire during your lease, please ensure it is renewed on time with the DWP or Veterans UK.

If you haven't already heard from them, you should contact DWP or Veterans UK three months before your allowance is due to expire.



Running costs

Your lease covers most of the major running costs for your WAV, 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 WAV 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 will be responsible for taxing your WAV each year. We hold the Registration Document (V5C) or Vehicle Licence Application (V11) from the DVLA, so if you receive any of these documents in error, please call our Customer Service 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 100,000 miles over a five year agreement, or 60,000 miles for three year Nearly New WAV agreements. We charge 5p per mile for any additional miles.
- → Repudiated Claims. If you do not comply with the insurance policy, for example, allowing your WAV 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 WAV if the vehicle is damaged, and our insurance provider may look to recover from you any financial loss that they may have incurred.
 - You may also be unable to rejoin the Motability Scheme in the future. Full details are given in your Insurance Cover Booklet, or for a summary of your insurance cover see page 24.



The specialist WAV supplier who converted your vehicle is your first point of contact for any issues with your WAV during your lease.

Servicing

Your WAV supplier will contact you when your service is due and can assist you in arranging this if required. They may carry out the service themselves, or it may be completed at a car dealership nearby. Make sure that the servicing dealer completes and stamps your service book after each service

At the time of servicing you may also receive:

- → Free wash and vacuum
- → Free fluid checks
- → 'While you wait' servicing and MOT test

Wherever possible, your WAV supplier will try and complete any repairs to conversion items at your home. If you are not able to use your WAV due to a critical repair, your WAV supplier will attend within 72 hours to start the repair process. We will always do our best to provide a converted temporary replacement vehicle if your WAV is out of action for more than 48 hours, see page 17.

Annual WAV check

As part of our worry-free motoring promise, on top of your regular vehicle service, your WAV supplier will also carry out an annual check for the conversion elements of your WAV.

For added convenience the check will be carried out by your WAV supplier at your home, and covers things such as the ramp or lift and wheelchair tie downs, to ensure they are working correctly and still meet your needs.

General maintenance of your vehicle is also arranged by your WAV supplier. So if you do have any questions or problems with the vehicle, especially if you suspect an issue with the wheelchair tie-downs, please contact your WAV supplier.

Additional repairs

Most repairs will be covered as part of expected wear and tear, however if something is needed in addition to these your WAV supplier will check with us before it is carried out. If this means extra cost to you, you may be able to make an insurance claim. Non-cosmetic repair due to general wear, or mechanical fault is covered, unless there's evidence of neglect or misuse.

MOT tests

Your WAV supplier will contact you to arrange MOT tests, the first one when your WAV is three years old, and then on an annual basis. If they don't get in touch, you should contact them. In Northern Ireland, an MOT test is not required until the vehicle is four years old.

FAQs



Q. What repairs are covered?

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



Looking after your WAV

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

Don't forget



- → If your WAV is fitted with locking wheel nuts, always bring the locking wheel nut key with you for servicing or visits to Kwik Fit.
- → Respond to any manufacturer recall promptly.

General WAV care

- → Wash your WAV regularly to maintain its paintwork.
- → Ensure any faults are put right quickly, if your WAV needs a repair contact your WAV supplier as soon as possible.
- → For any adaptations fitted at the start of your lease, the installer will let you know if any regular maintenance is required (at no extra cost).
- → Regular servicing is the best way to ensure your WAV continues to run safely, reliably and efficiently. You must ensure that you respond to both annual vehicle checks and servicing requests from your WAV supplier to ensure both the vehicle and any conversion elements are kept regularly maintained.
- → If a service, repair or any maintenance has not been carried out to your satisfaction, please call us on 0300 456 4566.

Exhaust system

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

Oil leaks

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

Underside of your WAV

Many WAVs have lowered floors which result in reduced ground clearance, so you should take extra care when travelling on uneven roads or places with speed bumps. We understand normal wear and tear will affect the underside of your WAV but any serious damage or distortion to the underside of your WAV, such as the chassis or engine, is not considered to be fair wear and tear. If you suspect any such damage during use, please contact your WAV supplier immediately.

Replacement vehicles

If your WAV is off the road for repair for more than 48 hours, wherever possible we aim to provide you with a converted temporary replacement vehicle to meet your needs. Whoever is organising your repair can order a converted loan vehicle, however if you need further assistance please call us on **0300 456 4566**. If we are not able to provide a suitable alternative vehicle we will find other ways to support your continuous mobility.

Tyres

Replacement tyres and repairs are included in your lease package.

To book an appointment with your local Kwik Fit use the online booking tool at **motability.co.uk/kwikfit** or call **0330 123 1531**.

If it's more convenient, Kwik Fit Mobile can come to your home or workplace within three working days, call them on **0330 123 1533**.



When you visit a Kwik Fit repair centre

You will need to let them know that you're a Motability Scheme customer, and if you have any adaptations fitted to your WAV. If your WAV has locking wheel nuts, Kwik Fit will need the key, so please bring it with you.

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

You will need to have your WAV registration number and tyre size to hand when you call. Your tyre size is embossed on the side of the tyre. Kwik Fit Mobile is committed to visiting you within three working days.

If you get a puncture

Wherever possible, do not drive your WAV 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 WAVs often come with a tyre inflation kit rather than a spare wheel. Your supplier can confirm which your WAV comes with.

If your WAV 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.

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 WAVs 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 WAV.

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.



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 when Autoglass arrive.



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 our insurance provider on **0300 037 3737** for advice.



Check with us before adding anything to your WAV, then notify our insurance provider on **0300 037 3737** to ensure you have adequate insurance. Talk to your WAV supplier for more advice.

Adaptations

If you have any issues with the adaptations on your WAV or you need to add any adaptations during your lease, please speak to your WAV supplier in the first instance.

If you wish to add any adaptations during the lease, you will be responsible for all the costs and you will not be reimbursed if you need to return the WAV early.

Optional extras

As part of your application, your WAV supplier will have discussed any optional extras you require, such as privacy glass, parking sensors or heavy duty tie-downs. If you have any problems with these extras, please speak to your WAV supplier. If you wish to add optional extras during your lease, you will be responsible for all costs and you will not be reimbursed if you need to return the WAV early.

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

Personalised number plates

You'll need to contact us if you wish to add a personalised number plate. If we agree to this, you'll be responsible for the cost of the plate, all fees to be paid and for the correct documentation to be provided. We'll then arrange for the DVLA to process your request and update our insurance provider when complete.

You'll also need to remove the plate before handing your WAV back. To discuss your options, please call us on **0300 456 4566**.



We've arranged insurance cover for your WAV. So if you have an accident, or you need to make a claim, call our insurance provider on **0300 037 3737** as soon as possible or please visit **motability.co.uk/insurance**

We've summarised opposite the type of things that are covered by your insurance and those that are not. For full information, refer to your Insurance Cover Booklet.

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

What's included

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

What isn't covered

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

Only drivers approved by our insurance provider 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 our insurance provider immediately as this may invalidate your insurance.

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

A. As the WAV 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 our insurance provider
can provide a letter confirming the claims
history on the Scheme if required, which
is accepted by many insurers. For more
information, contact our insurance provider
on 0300 037 3737.



If you have an accident or break down, our first priority is your safety, then to get you mobile 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. Call **0800 73 111 73**.

If you've had an accident

Our insurance provider will need to assess any damage to your vehicle. Call **0300 037 3737**.

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

While repairs are being carried out, we will do our best to keep you mobile, see page 17.

Replacement vehicles

If you cannot drive your WAV for more than 48 hours due to it being repaired we aim to provide you with a replacement vehicle. However, due to the specialised and converted nature of WAVs, it may not be possible to provide you with a like-for-like replacement.

Your temporary vehicle will also not be covered for concessions that come with your Motability Scheme WAV, so you'll be responsible for any charges, such as the congestion charge.

If a replacement vehicle is not a suitable option, or your WAV is likely to be off the road for less than 48 hours, we will try to find an alternative solution to support your continuous mobility.

If you lose your keys

Contact your WAV supplier 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 our insurance provider on **0300 037 3737** 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 WAV abroad for up to 90 days in any 12 month period and travel anywhere within the European Union, plus Iceland, Norway, Switzerland and Liechtenstein.

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 our insurance provider 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 our insurance provider 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 five months of your lease, we'll be in touch about handing your WAV back and getting your next one.

Condition of your WAV

We realise your WAV will show signs of wear and tear over time. So minor scuffs and scratches will be accepted when your WAV is returned.

However, if your WAV is damaged when you hand it back, we may ask you to cover the costs of repair. If you're in any doubt about the level of repair required, please contact our insurance provider on **0300 037 3737** and they'll confirm what action to take.

Good Condition Payment

If you return your current WAV in good condition you could receive a discretionary Good Condition Payment.

Sign in to your online account at **myaccount.motabilityoperations.co.uk** and update your bank details to receive this payment by bank transfer.

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

- → Sign in your Motability Scheme online account and check your bank details are up to date.
- → Ensure your WAV has passed its MOT test (not required if you live on the Isle of Man). Your WAV supplier will contact you to arrange this, but if they don't please contact them.
- → If you have a personalised number plate, arrange to have it removed and speak to your WAV supplier about adding this to your next vehicle.
- → If you have adaptations, you don't need to remove these before handing back your WAV.
- → 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

You should start contacting WAV suppliers around five months before the end of your lease, we'll send you a reminder in the post nearer the time.

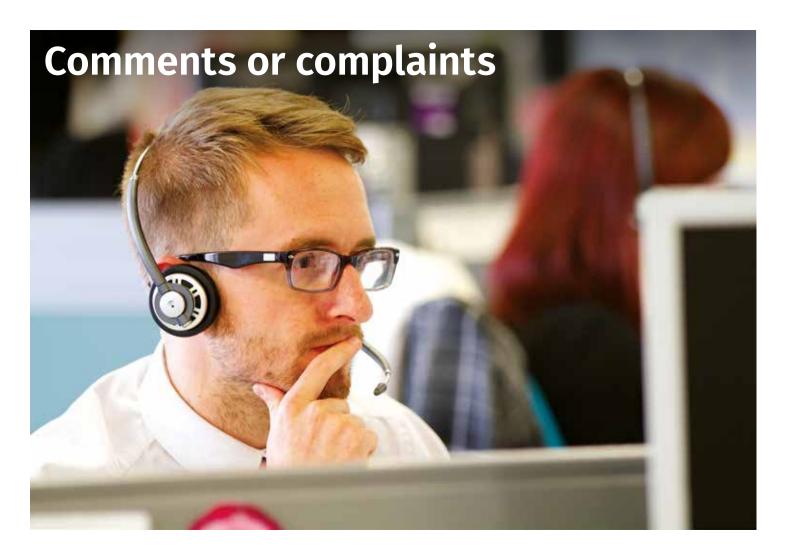
You need to have at least 12 months' allowance remaining before you can place a new application on the Scheme. If you have less than 12 months' allowance remaining you'll be offered the opportunity to extend your current lease until you have confirmation of your new award.

If you have driven fewer than 25,000 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 WAV 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 WAV.

- → 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 WAV 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

- → Most concerns are best dealt with by the people most closely involved. So in the first instance, please contact the relevant service provider directly.
- → If you're unsure who you need to speak to, please call us on **0300 456 4566**.
- → 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:

Call: 0300 037 3737

motability.co.uk/insurance



Glass enquires: Contact Autoglass

Call: 0300 037 9944

motability.co.uk/glassline



Breakdown assistance: Contact RAC

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

rac.co.uk



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 WAV breaks down

- Try to get your WAV 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 WAV 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 WAV.
- 4) If you or your passengers are unable to leave the WAV, 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). Let them know you are a Motability Scheme customer and that you or your passenger is a wheelchair user.
- 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.

If you're in a car 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).
- 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.
- 4 Report the incident to our insurance provider on 0300 037 3737 as soon as possible. Tell them you are a Motability Scheme customer. Lines are open 8am to 8pm 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 WAV, 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.

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driver's details accident? other an ont Had

Officer/Station (if

applicable)

Officer/Station (if

Witness' details Name

Phone

Email

Vehicle make/model/colour

applicable)

driver's details other accident? an Had

passengers in their vehicle of

Vehicle make/model/colour

Witness' details Name

Phone

Email

Accident or breakdown? Turn over the page for assistance

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

Name Phone

Email

of accident

Time

Location of accident

Their vehicle registration

Their insurer

Their insurance policy number

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

Name

Email

Phone

of accident

Location of accident

Their vehicle registration

Their

insurer

Their insurance policy number