



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](https://www.motability.co.uk).



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The key benefits of your lease



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 converter 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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Chips or cracks to your windscreen are covered in your lease.

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Replacement tyres are included in your lease and available from your local Kwik Fit.

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

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How we keep in touch

To help you make the most of your WAV during your lease, we send a monthly e-newsletter, featuring a range of articles, including Scheme news and updates. You also have access to our quarterly *Lifestyle* magazine.

When you placed your application your dealer will have asked you if you wanted to receive either of these.

You can update your details to receive or stop these communications at [motability.co.uk/updatedetails](https://www.motability.co.uk/updatedetails).



Your lease



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](https://www.motability.co.uk/useofcar).

Who can drive your WAV?

Insurance cover is included for up to two named drivers, which can be yourself, family or friends. You can change them at any time and add a third driver for an additional cost.

You can add temporary drivers at no extra cost. If you want to add or change drivers during your lease, call RSA Motability (RSAM) on **0300 037 3737**.

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.
- Named drivers should live within five miles of your address, although we will consider requests outside of this range where it's essential to support your needs.
- If none of the drivers live at the disabled customer's address, or they live 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 RSAM straight away as your insurance may be invalid.

For more information visit [motability.co.uk/drivers](https://www.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 RSAM 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.

Your details



If things change

If your circumstances change you need to let us know.

Update your contact details at:
[motability.co.uk/updatedetails](https://www.motability.co.uk/updatedetails).

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

If your mobility allowance changes, call our Customer Services team on **0300 456 4566**.

Allowances

The relevant amount of your higher rate mobility allowance is paid directly to us for the length of the lease by the Department for Work and Pensions (DWP) or Veterans 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 car to be returned. You will 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.

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.

Things to consider



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](https://www.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.
- **Unpaid Rentals.** If your allowance is not paid to us by the Department for Work and Pensions, you'll need to pay us any unpaid rentals on termination of the lease. This amount may be subject to VAT.
- **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 RSA Motability 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.

Servicing, repairs and maintenance



The specialist WAV supplier who converted your vehicle is your first point of contact for any issues with your WAV during your lease. Should it become apparent that the issue is of a mechanical nature, relating to the base vehicle, they will redirect you to your managing dealer.

Your specialist WAV supplier

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.

Maintenance of any conversion item is carried out by your WAV supplier. So if you do have any problems with any conversion aspect, especially if you suspect an issue with the wheelchair tie-downs, please contact your WAV supplier.

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.

Your managing dealer

Your managing dealer, allocated after your WAV is delivered, is responsible for regular servicing or repairs due to general wear. Your dealer will get in touch with you when a service is due. Ensure they complete and stamp your service book after each service. Your dealer will check with us before additional work, not covered as part of wear and tear, is carried out. If you incur costs, you may be able to claim through RSA Motability. Non cosmetic repair due to general wear, or mechanical fault is covered, unless there's evidence of neglect or misuse.

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
- WAV collection and delivery depending on distance

MOT tests

Your dealer 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. If you have any queries about maintaining your WAV, please ask your managing dealer.

FAQs



Q. What repairs are covered?

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

Servicing, repairs and maintenance



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 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. So if your WAV needs a repair, contact either your managing dealer or 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 servicing requests from your managing dealer and 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 managing 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 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](https://www.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**.

KwikFit >

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.



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, standard tyres to be stored 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](https://www.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.

Sunroof damage

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

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.

Adaptations and optional extras



Check with us before adding anything to your WAV, then notify RSA Motability (RSAM) 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.

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 RSAM 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**.

Insurance



We've arranged insurance cover for your WAV through RSA Motability (RSAM). So if you have an accident, or you need to make a claim, call RSAM on **0300 037 3737** as soon as possible or please visit **[motability.co.uk/insurance](https://www.motability.co.uk/insurance)**.

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



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 RSAM 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 RSAM immediately as this may invalidate your protection.

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 RSAM can provide a letter confirming the claims history on the Scheme if required, which is accepted by many insurers. For more information, contact RSAM on **0300 037 3737**.

Accidents and breakdowns



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

RSA Motability (RSAM) 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 a replacement vehicle is needed you'll need to pay a small fuel deposit, this will be £50 if you pay by cash (or £1 if you pay by credit or debit card), refunded when the vehicle is returned with a full tank of fuel.

Your temporary WAV will 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 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 RSAM 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.

Driving abroad



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. Please let RSA Motability (RSAM) know at least three weeks before your journey.

Before you travel

- You need to fill out a VE103 (Vehicle on Hire form), covering you 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 RSA Motability (RSAM) on **0300 037 3737** at least three weeks before your journey.
- If you are going abroad for six months or longer, contact us on **0300 456 4566**.

While you're away

- If you need to contact RSAM 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.

At the end of your lease



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 at the end of your lease.

However, if your WAV 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 RSAM on **0300 037 3737** and they'll confirm what action to take.

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

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

- Ensure your WAV has passed its MOT test. Your managing dealer 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 transferred. We will write to you one month before the end of your agreement to remind you.
- 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 **0300 456 4566** 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 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 but would then ask for the car to be returned to the dealership.

Comments or complaints



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.
If you're unsure who you need to speak to, please call us on **0300 456 4566**.
2. Share the details of your complaint with us, so we can understand your concerns and if necessary get in contact with you or the service provider.
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 RSA Motability**
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**
communities-ni.gov.uk

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

DVLA
Call: **0300 790 6802**
dvla.gov.uk

If your WAV breaks down

- 1 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.

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Calls may be recorded and monitored to improve customer service.

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).
- 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.
- 4 Report the incident to RSA Motability (RSAM) 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**.

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

Phone

Email

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

Phone

Email

Accident or breakdown? Turn over the page for assistance

Had an accident?

Fill out the other driver's details

Name

Phone

Email

Date 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

Phone

Email

Date of accident

Time

Location of accident

Their vehicle registration

Their insurer

Their insurance policy number