



Staying mobile after the Motability Scheme



Thank you for leasing with the Motability Scheme

We understand that the Scheme may have provided you with support for a number of years, so we have put together this booklet to help you think about other mobility options and what to do next.

Customers who joined the Scheme before January 2014 and then leave as a result of an unsuccessful DLA to PIP reassessment, will be offered the chance to purchase their product. However, as this purchase will not include the worry-free leasing package, we realise that customers may need some advice on how to look after their product when they leave the Scheme. Or you may decide to purchase a scooter or powered wheelchair privately, so the first part of this guide highlights some of the things you may want to think about, such as breakdown assistance, maintenance and insurance for your product.

We understand that you may want to think about other mobility solutions, so from page 9 you will find some other options to help keep you out and about.

There are a number of organisations, such as Disability Rights UK or Research Institute for Disabled Customers (RiDC), who may be able to provide more detailed and specific information. You will find more information about these organisations and the services they offer from page 13 of this guide.

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Looking after a product outside of the Scheme

This section explores the things you need to consider when owning your own scooter or powered wheelchair.

Insurance

Although not a legal requirement, it is highly recommended that you get insurance for your scooter or powered wheelchair. Insurance policies are available to cover your personal safety, the safety and property of others and the value of your product, protecting you against the cost of any damages caused.

There are many insurance companies offering specialist insurance cover for scooters and powered wheelchairs such as Chartwell Insurance, Fish Insurance, Lockton Mobility and Mark Bates Ltd. It's important when gaining quotes, either over the phone or on the internet, that you consider a number of companies to make sure you get the best cover for your needs. If you have home insurance, it may well be worth checking whether your provider can include cover for your scooter or powered wheelchair.

At the very minimum you should insure your product against claims from third parties where there is damage to property or personal injury as a direct result of using your product, this is known as Public Liability. This will cover you if, for example, you scrape the side of a parked car, injure someone or knock over a display of goods in a shop, causing damage.

A good fully comprehensive insurance policy should include:

- Cover for loss or damage as a result of accidental damage, fire, theft and vandalism.
- A 'new for old' clause so that your product will be replaced if it is stolen and not recovered, or if there is damage beyond repair.
- 'Public Liability' cover for damage caused by using your scooter or powered wheelchair.
- Loan products - this will help you to stay independent and keep mobile if your product requires repair as a result of accidental damage.

Many insurance companies will also include cover for the cost of getting home if you break down or have an accident. You should check with your insurance company if this is included in your chosen policy.

When requesting a quote you'll need to provide personal details, such as your name, address and date of birth, as well as information on the make and model of your scooter or powered wheelchair, its age, value and serial number. When selecting an insurance policy you should consider all aspects of the package, as well as the cost, to make sure you get the right level of cover for you.



Breakdown assistance

Like any electrical and mechanical product, scooters and powered wheelchairs can occasionally go wrong as the result of a fault or accident. To give you the additional peace of mind when you're out and about you might like to consider purchasing breakdown cover for your product.

Motability Assist breakdown recovery was included in your leasing package with the Motability Scheme, but there are several companies that specialise in breakdown cover for scooters and powered wheelchairs including Autohome Assistance and the Environmental Transport Association (ETA). You will find their contact details in the 'Useful information and advice' section on page 13 of this guide.

Breakdown cover may vary slightly from company to company, but you should find that most offer nationwide roadside assistance 24 hours a day, seven days a week. This cover should include travel for you and your product to your home or to a specialist repair shop. Additional levels of cover may be available, such as home start, which provides cover if you have a mechanical failure at home and you require your product to be transported to a specialist repair shop.

As mentioned in the insurance section of this guide, you may find that some level of breakdown assistance is included with your insurance policy, so you may not need to arrange separate breakdown cover for your product. As with the insurance cover, you should shop around to get the right level of cover for you. The internet is a great place to start, but if you do not have access to the internet your dealer may well be able to suggest a provider of breakdown assistance in your local area.

Servicing and maintenance

Having your scooter or powered wheelchair serviced annually is an important part of maintaining and caring for your product. An annual service, much like having a service or MOT for a car, is designed to keep your scooter or powered wheelchair running for longer whilst ensuring it is safe to use and ultimately gives you peace of mind. You may also find that an annual service is a requirement of your insurance policy.

All previous services through the Motability Scheme have been managed by your dealer. They will be happy to continue to help you and will be able to remind you when your product is due for its next service. However, you should always discuss the service with your dealer to understand what is included and the costs involved before they begin looking at your product. A typical service will examine things such as the steering, batteries, tyres, lights, indicators and suspension and will make sure that everything is in good working order and will let you know if anything requires repair. You may be required to take your product to the dealership or they may have a mobile service that can come out to your home.

If, however, you prefer to have your product serviced with a different dealer you can use our 'Find a dealer' tool online at **motability.co.uk**. You can also locate dealers in your area using Yellow Pages or **yell.com**.



Taxing your product

Your product will belong in one of the following categories, and this will determine whether it needs to be taxed or not:

- **Class 1** – manual wheelchairs, these do not require tax and do not need to be registered with the DVLA.
- **Class 2** – these products can travel up to a maximum of 4mph and can be used on footpaths, but not roads. These do not require tax or need to be registered with the DVLA.
- **Class 3** – these products can travel up to 8mph and can be used on the road. Because of this, the law requires that you register your scooter or powered wheelchair with the DVLA and it must be fitted with lights, indicators and a horn.

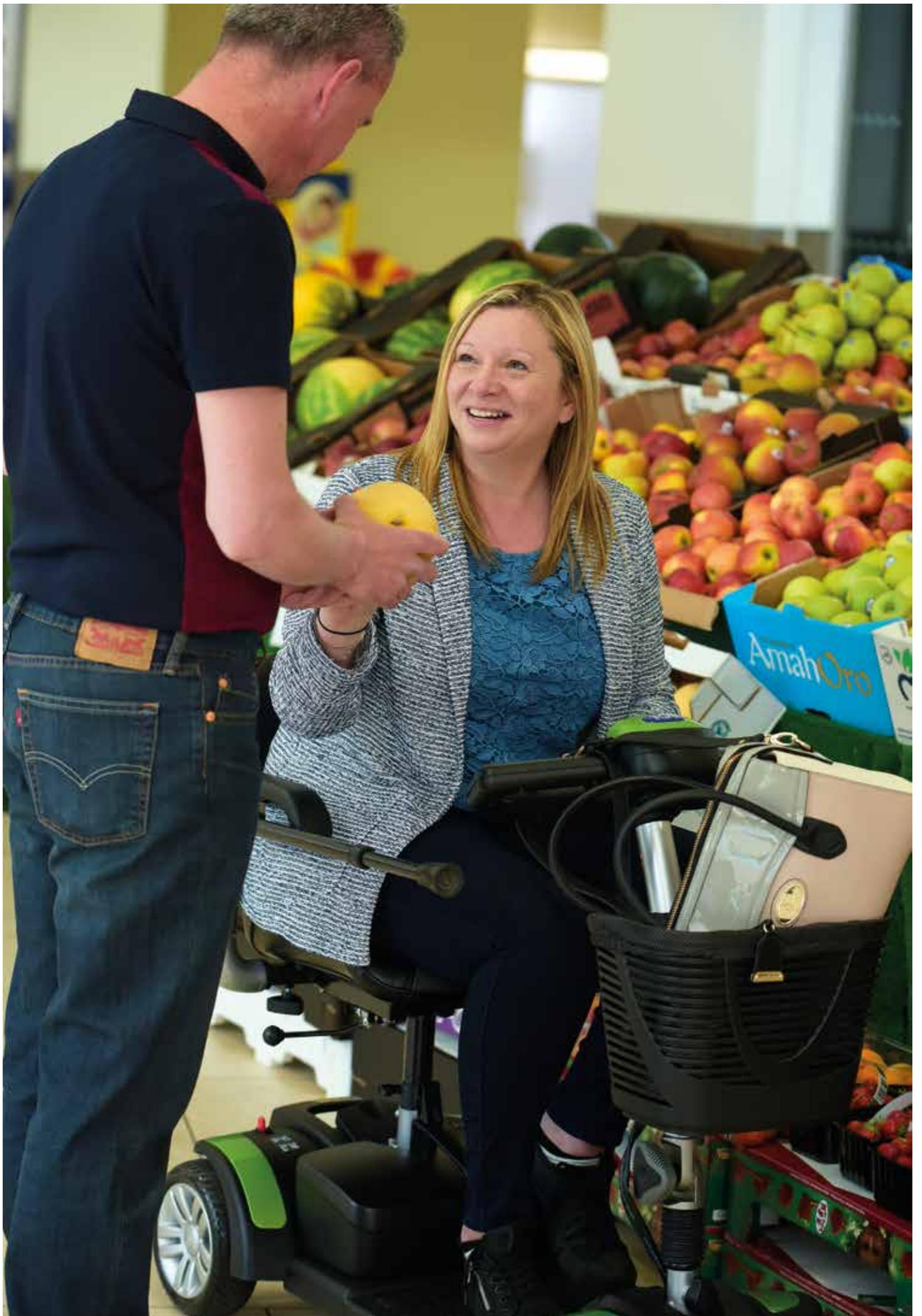
If you have a Class 3 product, your dealer will have already registered it with the DVLA at the start of the lease. Once a product is registered, the DVLA send out a V5C to the registered

owner. As we have been the registered owner, we have held the V5C for your product. If you choose to keep your scooter or powered wheelchair we will arrange to transfer ownership with the DVLA so that you become the registered owner and keeper. We will send to you the V5C2 (green slip) as proof of ownership until you receive the amended V5C from the DVLA (this can take up to four weeks). You can find out more information by going to dvla.gov.uk or calling **0300 790 6802**.

More information

RiDC, a national research charity, have produced some useful information on choosing, using and buying mobility scooters, including some personal experiences from mobility scooter users when buying and looking after their own product. You can find this at ridc.org.uk/content/mobility-scooters.





Other mobility options

In this section we have listed a few other options to owning a scooter or wheelchair that you might want to consider.

Shopmobility and other short-term leasing options

It may be that you do not require use of a scooter or powered wheelchair all of the time, but only for shopping trips and days out. If this is the case, you may find that hiring a product for the short time you need it is a suitable option. Lots of town and shopping centres have dedicated services that enable you to borrow scooters or powered wheelchairs for hours at a time. These products are often subject to availability and it's always best to call in advance and reserve one before you travel.

You can find details of Shopmobility services local to you by contacting the National Federation of Shopmobility at nfsuk.org or calling **01933 229644**.

Dial-a-Ride

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

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

Did you know?

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

Public transport

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

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

Trains

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

Once you've booked assistance, it's treated like a reservation. You and staff at the relevant station each get an email record of what assistance you've booked and for when. Please note that train companies ask for at least 24 hours notice so that arrangements can be made.

Buses

Timetables and maps, as well as the information you'll find onboard, vary from bus to bus and area to area. Online and telephone journey planning is available from Traveline by calling **0871 200 2233** or visiting **traveline.info**. Most buses now offer easy access, often with low floors making boarding and alighting more comfortable, and provide access for wheelchair users. Your local bus company will be able to provide you with information on accessibility, bus stop locations and service frequency.

More information

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

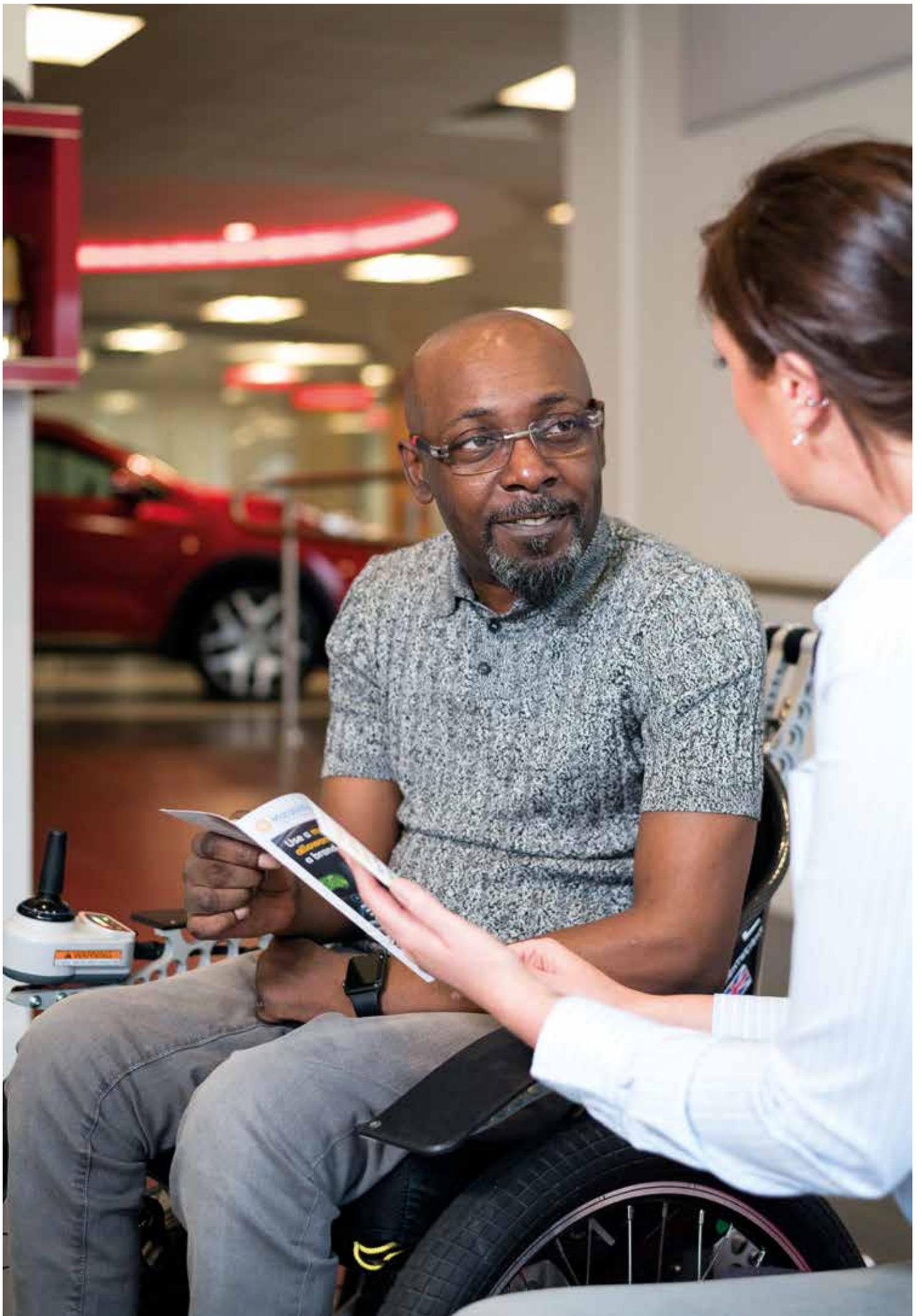
Taxis

If you make infrequent and short journeys you may find a taxi is a cost effective option. If you have specific requirements, most taxi companies offer accessible solutions.

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







Useful information and advice

Here we've listed further sources of useful information and advice, including details and information on the services they provide.

Citizens Advice Bureau

Telephone: England - **03444 111 444**, or if not yet available in your area, you can search for your local CAB online;
Wales - **03444 77 20 20**;
Scotland - **0808 800 9060**;
Northern Ireland – list of local office numbers available online at **citizensadvice.org.uk**
The Citizens Advice website has a specific section on transport options for disabled people, simply type 'transport' into the search tool on the homepage. They can also provide advice on benefits you may be entitled to and help you fill out the relevant forms. You can use their search tool to find your local Citizens Advice Bureau, or alternatively you can get advice over the telephone.

DisabledGo

disabledgo.com

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

Disabled Motoring UK

Telephone: **01508 489 449**

disabledmotoring.org

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

Disability Rights UK

Telephone: **020 7250 8181**

disabilityrightsuk.org

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

Gov.uk

gov.uk/transport-disabled

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

Driving Mobility

Telephone: **0800 559 3636**

drivingmobility.org.uk

Driving Mobility can give practical advice about adaptations and carry out assessments for cars and scooters. There are 20 centres in the UK and they are well informed on most mobility and disability issues.

Research Institute for Disabled Consumers (RiDC)

Telephone: **020 7427 2460**

ridc.org.uk

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

Insurance

There are many insurance companies offering specialist insurance cover for scooters and powered wheelchairs, such as:

- Chartwell Insurance
- Fish Insurance
- Lockton Mobility
- Mark Bates Ltd.

Breakdown assistance

Autohome Assistance

Telephone: **0800 371 280**

autohome.co.uk

Autohome Assistance is a breakdown provider specialising in the recovery of scooters and powered wheelchairs.

The Environmental Transport Association (ETA)

Telephone: **0333 000 1234**

eta.co.uk

The ETA is a provider of breakdown cover including policies for scooter recovery.



Allowances

Access to Work

Telephone: **0800 121 7479**

gov.uk/access-to-work

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

Benefits adviser

gov.uk/benefitsadviser

Benefits adviser is an online tool provided by the Department for Work and Pensions (DWP) which helps you work out what benefits you may be entitled to, how to claim and what happens if your circumstances change.

Information on the appeals process

gov.uk/pip/appeals

If you are unhappy with a Personal Independence Payment (PIP) decision, you can make a formal request to have that decision looked at again by the DWP (known as a 'mandatory reconsideration'). More information can be found at **gov.uk/mandatory-reconsideration**.

If you are still unhappy following the reconsideration you may appeal directly with Her Majesty's Courts and Tribunals Service, more information can be found at **gov.uk/pip/appeals**.





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