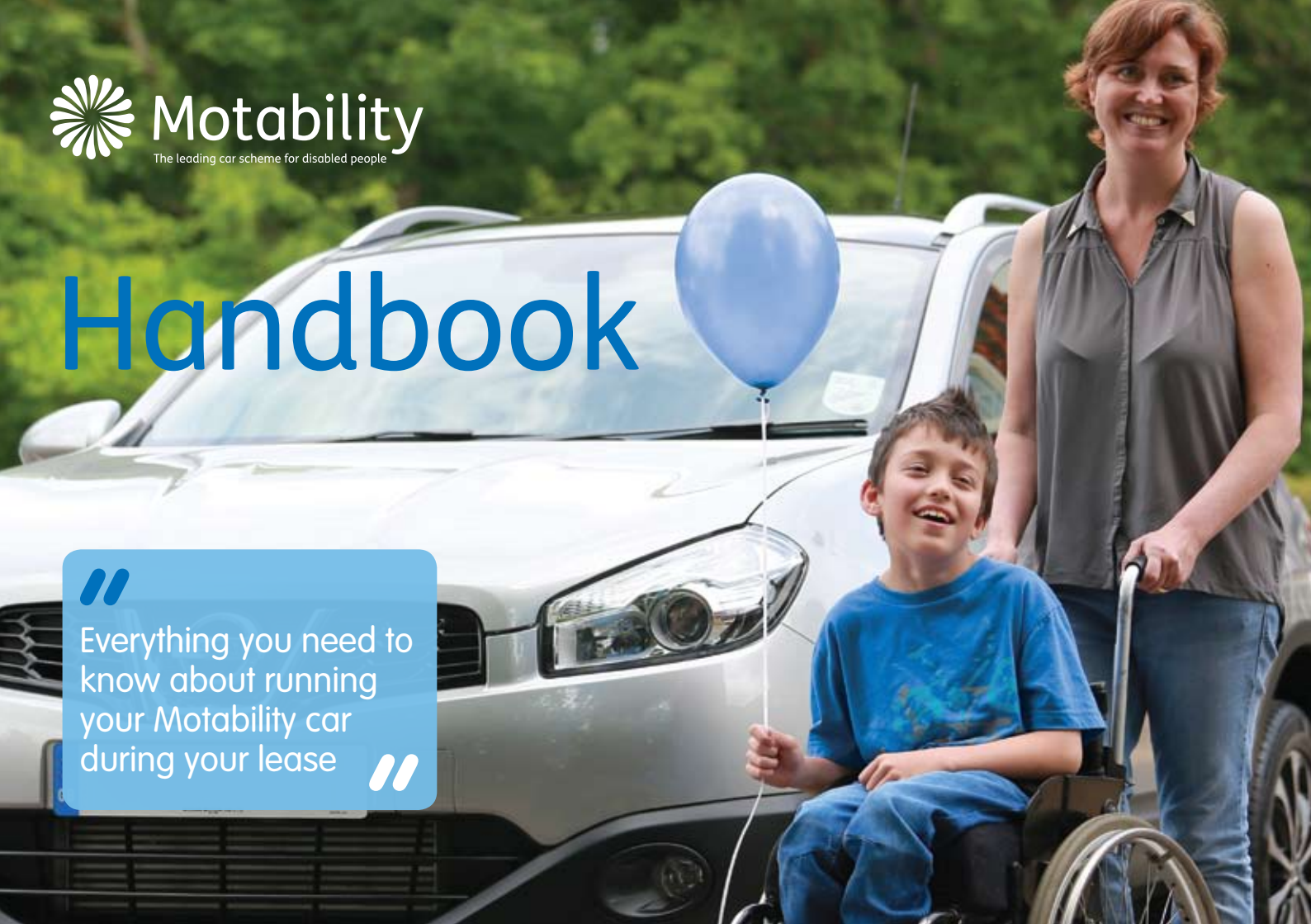


Handbook



Everything you need to
know about running
your Motability car
during your lease





Welcome

Whether you are a new customer or have leased a car through the Motability Scheme before, welcome to many years of worry-free motoring.

Taking delivery of your new car is an exciting moment. We want you to enjoy the whole experience of leasing through the Motability Scheme by making it as worry-free as possible.

We, Motability Operations Ltd, have produced this handbook to help guide you through your contract hire agreement with us. It includes information about your insurance, maintenance and breakdown cover, as well as answering many frequently

asked questions about leasing through the Motability Scheme. If you have any additional queries there is a wealth of information on our website, **motability.co.uk**. Alternatively, feel free to call your dealer, whose details are listed below.

We hope you will find this handbook useful, and suggest that you keep it somewhere handy, such as in the glove compartment of your car, so you can refer to it when needed.



If you would like a copy of this handbook in large print or an alternative format, please call our Customer Services team on **0300 456 4566**.



Your managing dealer is:



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About the Motability Scheme

Welcome to the Motability Scheme

The Motability Scheme was established in 1977, and since then it has helped over 4 million people become mobile. To lease through the Motability Scheme you need to be in receipt of one of the following allowances:

- Higher Rate Mobility Component of the Disability Living Allowance
- Enhanced Rate of the Mobility Component of Personal Independence Payment
- War Pensioners' Mobility Supplement
- Armed Forces Independence Payment.

We are Motability Operations Ltd, a company authorised and regulated by the Financial Conduct Authority. All Motability Scheme vehicles are leased to customers by us. For the length of the agreement, all or part of your mobility allowance is paid directly to us.

Motability, the charity, oversees and sets policy for the Motability Scheme. If customers are unable to afford the right mobility solution to meet their needs, Motability may be able to provide financial help.

For more information about each organisation, go to the About Us section on **[motability.co.uk](https://www.motability.co.uk)**.





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Your worry-free motoring package

Leasing a car through the Motability Scheme opens the door to years of worry-free motoring.

Your regular allowance payment to us provides you with:

- The use of the car for the length of your lease
- Insurance from RSA Motability (RSAM)
- Personal Accident cover for the driver and passengers
- Full breakdown assistance
- Servicing, maintenance and repairs
- Annual vehicle tax (excludes the Isle of Man)
- All replacement tyres
- Window or windscreen repair or replacement
- A mileage allowance of 60,000 miles over your three year lease agreement (additional miles charged at 5p per mile)
- Services of a national network of nearly 5,000 Motability dealers
- Single, one-stop customer helpline and website

- Where possible, help with transport whilst your car is being serviced or repaired.

What you need to budget for

- Fuel and consumables, such as screen wash
- Any optional extras not fitted as standard to your chosen car
- The cost of some adaptations you require.

Other costs you may also need to consider

- If you make an insurance claim you will need to pay a fixed amount of any claim for loss or damage, known as an insurance excess. This excess varies depending on the age and experience of the driver - full details are given in the policy schedule that is sent to you, together with the Certificate of Motor Insurance. For further information, contact RSAM on **0300 037 3737**

- Any fines, such as parking or speeding
- Cover for theft or damage to personal belongings in the car is not included, for example wheelchairs, hands-free phone kits, coats, mobile phones, money etc.



To keep up to date with all the latest news and any changes which might affect your lease, sign up for our email newsletter at **motability.co.uk/signup**.





We want to ensure that your experience as one of our customers is enjoyable and worry-free. Throughout your agreement, we ask that you keep your car safe and in good working order. As well as helping you to experience trouble-free motoring, this enables us to sell the car for the best possible price at the end of the agreement, keeping costs low for you and all our customers.

Key points from the contract hire agreement

- Motability Operations Ltd remains the legal owner of the car throughout the agreement
- The car must be used by, or for the benefit of, the disabled person
- You must keep the car under your control and not lend or sell it to anyone else
- Only drivers named on your Certificate of Motor Insurance as permitted drivers may drive your car. If you intend to drive your Motability car you must be named as a permitted driver on the certificate. Please call RSA Motability (RSAM) on **0300 037 3737** if you need to change permitted drivers during your lease
- The car must not be used as a taxi or delivery vehicle. However, cover can be arranged for most other occupations. See 'Business use of the car' on page 26
- If you move address or change your name, please tell us immediately by updating your details at **[motability.co.uk/updatedetails](https://www.motability.co.uk/updatedetails)** or calling our Customer Services team on **0300 456 4566**
- If you need to fit adaptations to your car during your lease you must use a Motability Adaptations Installer and pay the cost of the adaptations directly to them. Remember to contact our Customer Services team and RSAM first to ensure your insurance covers this.



We want to help make sure your experience with us is enjoyable and worry-free. //

Taxing your car

When you take delivery of your new car it will already be taxed for the first year. If you live in Great Britain or Northern Ireland, we will arrange for your car to be taxed each year throughout your lease (unless you have chosen to pay tax privately).

Your car will be taxed automatically each year as part of your lease. Since 1 October 2014, tax discs are no longer issued as the DVLA uses an electronic record of vehicles and their taxation details.

If you wish you can confirm that your car is taxed at **gov.uk/check-vehicle-tax**. Click on 'check now' and enter the registration number and make of your car. Alternatively you can call the DVLA on **0300 790 6801**.

If you are sent a Vehicle Registration Document (V5c) or Vehicle Licence Application (V11) from the DVLA, please call our Customer Services team on **0300 456 4566** as soon as possible.

If you live in the Isle of Man you are responsible for renewing the vehicle tax each year of your agreement. As a recipient of the higher rate mobility allowance, your Motability car will automatically receive the benefit of a Vehicle Excise Duty (VED) exemption, however your Certificate of Entitlement must be valid. For the most up to date information go to **motability.co.uk/tax**.

Servicing

Regular servicing recommended by the manufacturer of your car (e.g. either at a set point during your lease or at a pre-defined mileage limit, as set out in your car manufacturer's handbook), and any maintenance repairs necessary due to general wear, are included in your agreement at no extra cost. Where any additional work is required, dealers will check with us before it is carried out.

For all car servicing and maintenance, you should take your car to the dealer that has been assigned as your managing dealer. You will only need to pay for repairs if they are not covered either by the above, or as defined in your Insurance Cover Booklet. If you are unsure about any aspect of your cover, please contact RSAM on **0300 037 3737**. For adaptations fitted at the start of your lease through the Motability Managed Adaptations Programme, your installer will notify you if any regular maintenance is required. If this is the case, it will be included as part of your worry-free package.

Motability dealers

When you collected your car you will have been allocated a managing dealer to look after your car throughout your lease, including servicing, maintenance and any repairs. In most cases this is the same dealership as where you placed your application. All our dealers are continually monitored and take part in ongoing training to ensure they are kept up to date with all aspects of the Motability Scheme.

In addition to supplying and servicing your car, our dealers can also provide help throughout your lease with things such as free fluid checks.

Your dealer may be able to provide you with:

- Free wash and vacuum after every scheduled service, major repair or MOT test
- 'While you wait' servicing and MOT test
- Collection and delivery of your car, dependent on distance
- Transport from, and back to, the dealership.

If you have given your dealer three weeks' notice before it is serviced or repaired, a courtesy car is guaranteed.

If your car is fitted with locking wheel nuts, please check when collecting your car that you know where the key is before you leave the dealership and that you bring it with you every time you have a service or visit a Kwik Fit centre. Please note you will be responsible for the cost of any replacement keys.

Maintaining your car

To help ensure your car is safe and does not break down unexpectedly, you should respond to any service requests from your dealer and make sure the car is regularly maintained as set out in the manufacturer's handbook.

This will include the following regular checks:

- Engine oil
- Windscreen washer fluid
- Engine cooling system
- Lights
- Tyres are not worn below the legal limit of 1.6 mm
- Tyres are at the right pressure – including the spare.

You should also do the following:

- Wash the car regularly to maintain its paintwork
- Ensure all faults are put right quickly
- Respond to any manufacturer recall, e.g. if a faulty part needs replacing.

Your car will need to have an MOT test approximately two months before the end of your lease and on an annual basis thereafter if your lease is for more than three years. Your managing dealer will contact you around three months before the end of your lease to arrange a convenient time for an appointment. If you don't hear from your managing dealer, you should contact them to arrange this. In Northern Ireland an MOT test is not required until the car is four years old.

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

Service books

Please make sure your dealer completes and stamps your car's service book after every service. Keep this safe in your glove compartment and in good condition, as it may be needed in future to prove the car has had regular servicing.

Accident repairs

If your car is damaged, before you take any action to repair it, please contact RSA Motability (RSAM) for advice on whether the repair is actually required. In many cases, if the damage is minor, you may not need to make a claim for repair, saving you time and money. However, if you would prefer to have the damage repaired, you can make a claim through RSAM. There will be an excess amount (payable by you) for any damage to the vehicle. The insurance excess varies depending on the age and experience of the driver - full details are given in the policy schedule that is sent to you, together with the Certificate of Motor Insurance.

Please don't attempt to repair the damage yourself. If damage is as a result of more than one incident, multiple claims will be needed.

For more information refer to your Insurance Cover Booklet or contact RSAM on **0300 037 3737**.

Other repairs

If you suspect that your car needs a repair, contact your dealer as soon as possible. All Motability cars come with at least a three-year warranty so any repair caused by

general wear or mechanical fault is covered, except if there is evidence of neglect or misuse. Your dealer should keep you informed of the repair's progress and let you know if there are any unavoidable delays. If you feel that a repair has not been handled satisfactorily, please contact us on **0300 456 4566**.

Tyres: Kwik Fit Tyreline – 0330 123 1531

For no extra cost, Kwik Fit will replace tyres worn or damaged through normal use. Puncture repairs, including wheel balance, are also covered at no extra charge if you use Kwik Fit, the Motability Scheme's approved supplier. They will also replace stolen or vandalised tyres. Tyre replacement is subject to a 'fair usage' policy.

Kwik Fit has a number of services available for Motability Scheme customers:

- **Kwik Fit Mobile:** Kwik Fit can come to your home or work to replace worn or damaged tyres at no extra cost. To arrange an appointment simply call **0330 123 1533**. So that Kwik Fit bring the right tyres for your car, you'll need to have your car registration number and tyre size to hand when you call. Your tyre size is embossed on the side of the tyre and is made up of a series of numbers and letters. Please note that this is not an emergency service, but Kwik Fit Mobile is committed to visiting you within three working days.
- **Online booking system:** If you need to have your tyres repaired more urgently you can visit a Kwik Fit centre. Branches generally operate on a first-come first-serve

basis but to minimise your wait you can pre-book an appointment using the online booking system at **motability.co.uk/kwikfit** or by calling **0330 123 1531**.

When you visit a Kwik Fit centre, make sure that you tell them you're a Motability Scheme customer as soon as you arrive. You will also need to tell them if you have any adaptations fitted to your car in case a member of staff needs to drive it.

- Text alert service: If you're out and about Kwik Fit's text alert service can instantly help you find the closest centre



to you. Simply text **KWIK** to **81025** and you'll receive a text giving you the address and phone number of the nearest centre to your location.

Wherever possible, do not drive your car on a punctured tyre. Your car may be equipped with a tyre inflation kit instead of a spare wheel – details of how to use this are written on the device. Don't forget you can also get help from the RAC with changing a punctured tyre for the spare.

If your car has locking wheel nuts Kwik Fit will need the key which was supplied with your car in order to replace the tyre, so please bring it with you – this is usually found in the boot of your car.

Legally tyres need to be replaced when the tread depth falls to 1.6mm, however Kwik Fit will replace tyres on Motability cars when the depth falls to 2.0mm. There is no limit to the number of tyres that will be replaced during your lease. Kwik Fit will always fit an appropriate tyre brand, taking into consideration suitability, safety and handling, but this may not be the same brand as was originally fitted by the manufacturer. Please rest assured that this will have no impact on the safety or performance of your car.

If you live in a remote area or a location prone to extreme weather conditions, you may want to consider having winter tyres, chains or socks fitted to your car. Kwik Fit are able to fit winter tyres, however this will be at your own cost. You will need to arrange for the standard tyres to be re-fitted when the weather improves.

Replacing tyres while abroad

Call the Tyreline for advice before you travel, and if you need tyres replaced while you are outside the UK:

- If possible use a Kwik Fit site. While abroad you can call the Tyreline on **+44 (0)1698 802 022**
- 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.

Glass – 0500 355 355

Window or windscreen repair or replacement (excluding sunroofs) is arranged through RSAM's approved supplier. To arrange an appointment at a nearby repair centre, or arrange for a mobile repairer to come to you, please call Glassline on **0500 355 355**. You will need to tell the repairer that you are a Motability Scheme customer and present your Certificate of Motor Insurance to them.

Please attend to any windscreen damage as quickly as possible, as damage may impair your view of the road. In many instances, if a chip is smaller than the size of a pound coin, our approved supplier can perform a specialist repair rather than completely replacing the glass. If left untreated moisture, frost and dirt can cause the damage to worsen beyond repair.

The sooner you call, the more chance there is that our supplier will be able to save your windscreen. An excess is payable by you when the windows, windscreen and glass sunroof require replacement, but no excess applies

when they are repaired. Full details are available in your terms and conditions booklet. And by repairing your glass rather than replacing it, you'll also be doing your bit for the environment as it helps to reduce the amount of glass sent for reprocessing.

Chips or cracks in the windscreen directly in front of the driver, in the area swept by the wiper blades, are considered dangerous if they are more than 10mm in diameter. In the rest of the windscreen wiper swept area, up to 40mm damage is acceptable.

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

Wear and tear

With use, all vehicles will show signs of wear and tear and in many cases a repair is not essential. We can provide advice to help you ensure your car remains safe and in good working condition. Unavoidable minor damage caused by a wheelchair or any other mobility aid will be accepted as general wear and tear.

General condition

In terms of bodywork, wheels, interior trim and luggage areas, we would again expect that three years of motoring would result in some general wear and tear, light scuffing and scratching or stone chipping. However, certain levels of more serious damage would not meet our expected standards. These include deep dents and scratches on

bodywork that go through to the metal; severe cracks on bumpers and mirror housings; irreparable damage such as burns or tears to the interior; or heavy gouges to alloy wheels or plastic trim. If a car is handed back with damage, we may look to you to cover the costs of repair. If you are in any doubt about the level of repair required, please contact



RSAM on **0300 037 3737** and they will confirm what action to take.

Underside of your car

Any serious damage or distortion to the underside of your car, 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 dealer immediately.

Oil leaks

Please report any oil leaks to your dealer, who will make the repairs free of charge as part of the normal servicing arrangements under your agreement. You will be responsible for damage caused by an oil leak that has not been reported as early as it could have been.

Exhaust system

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

Adding adaptations

We will be aware of any adaptations fitted to your car at the start of your agreement. However, should you choose to add any extra adaptations during your lease, you will need to inform us first and then notify RSAM to ensure you have adequate insurance. You must use a Motability Adaptations Installer and pay the cost of the adaptations directly to them. For more information visit [motability.co.uk/modifications](https://www.motability.co.uk/modifications).

Good Condition Bonus

If you return your car in good order at the end of the agreement, you may receive a Good Condition Bonus, currently £250. If you are eligible to receive the bonus, we will send you a cheque within 28 days of the car being returned. All decisions concerning the bonus process will be taken at our discretion.

Modifications

Before adding any other accessories or making modifications to your car, you should get consent from us and then notify RSAM. Should such modifications be made without our agreement you risk invalidating your insurance and you will be asked to remove them and return the car to its original specification at your cost.

Personalised number plates

It may be possible to add a personalised number plate to your car, however this is at our discretion. If we agree to add your personalised plate, all fees will need to be paid and the correct documentation provided before we will arrange for the DVLA to process your request. On completion, we will update RSAM with the new registration details but it will be your responsibility to arrange for a new number plate to be made and displayed. Before you hand your car back you will need to arrange for your personalised number plate to be removed. To discuss your options please call us on **0300 456 4566**.

Additional costs

Excess mileage

Your Motability Scheme package includes 60,000 miles over three years. If you go over this amount, you will be charged 5p for each extra mile. We will take a mileage reading whenever your car is serviced for our records, and if when you return the car at the end of your contract the total mileage is higher than the allowance, you will receive an invoice for the excess mileage. If you receive an invoice when you hand back your car, please contact our Customer Service team to arrange payment.

Repudiated claims

Your insurance and loss and damage protection will be invalidated if you do not comply with the policy conditions, for example allowing your car to be used by an uninsured driver. This will result in your claim being declined by RSAM. In this situation, we will send you an invoice for the cost of repairs or the write-off value of the car and RSAM will look to recover from you any financial loss that they may have incurred. It is therefore important that you are fully aware and comply with the conditions, which are detailed in the Insurance Cover Booklet.

Unpaid rentals

In the event that your allowance is not paid over to us, you will need to pay us any unpaid rentals on termination of the agreement. This amount may be subject to VAT.

Environmental impact

Carbon emissions, and their impact on the environment, are an important issue. However, you may not be aware that the way we drive can help to dramatically reduce the environmental impact of our motoring. Below are some useful tips, and you can find more information at **motability.co.uk**.

- Avoid unnecessary journeys: your engine runs more efficiently when it's warm so it's better to do one long trip than lots of short ones
- Drive smoothly and in a higher gear: you'll use less fuel and do less damage to the environment
- Check your tyres and keep them at the recommended pressure: this will reduce resistance, meaning your engine will have to work less hard, thereby reducing CO₂
- Keep your windows closed to reduce drag: your car won't have to work so hard, and as a result, will use less fuel
- Minimise use of climate control: air conditioning increases fuel consumption and therefore increases emissions.

Help us to protect the Scheme

To safeguard the integrity of the Motability Scheme and keep costs down for the benefit of all customers, misuse or improper care of cars is something we take very seriously.

The Motability Scheme works with a range of partners, including motor dealers, the DVLA and the police to make sure that effective procedures are in place to protect the Scheme.

You are responsible for meeting the terms and conditions of your agreement with Motability Operations Ltd including making sure the car is used for the benefit of the disabled person, whether they are in the car or not. Forms of misuse include:

- Denying the disabled person the benefit of the car
- Driving whilst uninsured or banned
- Using the car in any criminal act
- Lending, sub-leasing or selling the car
- Using the car for unauthorised business purposes
- Failing to take proper care of your car.

We follow up all information provided to us and where serious misuse is found or the damage is severe, the agreement may be cancelled. You may be prevented from getting a car through the Scheme in the future, and we may also send you an invoice for the cost of repair or estimated loss in sale value.

To help us ensure the car is being used for the benefit of the disabled person, in some cases we may talk to you about fitting a location tracker to your car. For more information go to **motability.co.uk**.

You can report any concerns to us by calling **0300 456 4566** or contacting us at **motability.co.uk**.

Leaving the Motability Scheme

Handing back your old car

During the last few months of the agreement:

- Make sure your car has passed its MOT test (excludes Northern Ireland). Your dealer will contact you to arrange this or you can call them directly
- If you have a personalised number plate, we will write to you approximately one month before the end of your agreement to find out what you wish to do. If you do not hear from us, please contact us on **0300 456 4566** to tell us what you plan to do. If you choose to transfer your personalised plate to your new car then it is important to discuss and agree this with your dealer when submitting your application. We are unable to accept any responsibility for the retention or transfer of a personalised plate and you may lose your entitlement to the personalised plate if we have not been notified of your plans
- If you have adaptations, you don't need to remove these before handing back your car. However, if you want to, please make sure you arrange this with a Motability Adaptations Installer
- When you hand back your car, make sure any documentation and equipment that was given to you with the car is also returned, such as the manufacturer handbook and any spare keys (including any red keys issued). This could also include a key for locking wheel nuts, a tyre inflation kit, sat nav SD card, radio or key codes, remote controls, your service book, parcel shelves or additional seats.

- If your vehicle has a multimedia system you should restore it to the original factory settings to erase any personal details. Information on this can be found in the manufacturer's handbook. Alternatively you can ask the dealer to do this for you when you return the vehicle.

Car tax expiry for non-mainland customers

If you live in the Isle of Man, you will need to check if your car tax expires before the end of your agreement. If it does, you will need to re-tax your car on time. If you have any questions about your tax exemption certificate please contact the relevant authority that issues your mobility allowance. See the 'Useful contacts' section on page 39 for a full list of numbers.

Ending your agreement early

Under your agreement with Motability Operations Ltd you have agreed to lease your car for the full length of the agreement. If you feel you may need to end your agreement early, please contact us on **0300 456 4566**, or write to us at the following address:

Customer Services
Motability Operations Ltd
PO Box 311
Bristol
BS16 0BB

We will need some details from you, including confirmation of whether you plan to apply for a replacement vehicle. Once we have received all the necessary information, we will review your request and confirm our decision with you.

Please note that if you cancel your agreement we may have to charge an administration fee to cover our costs. Any Advance Payment you have paid may be refunded on a pro-rata basis, but any additional extras which you had fitted to your vehicle will not be refunded.

If however, we cancel your agreement because you have failed to comply with the terms and conditions of your agreement, no refunds will be made to you, and you will be charged an administration fee. Also, you may not be able to lease another vehicle through the Motability Scheme. If you have any questions, please contact us on **0300 456 4566**.

Renewing your allowance

To lease a car through the Motability Scheme you need to be in receipt of one of the allowances mentioned on page 7.

If your higher rate mobility allowance is due to expire during your agreement, it is your responsibility to ensure your allowance is renewed on time with the Department for Work and Pensions (DWP) or Veterans UK (previously known as the Service Personnel and Veterans Agency) so you can continue to lease through the Motability Scheme. Please note that you must have at least 12 months' allowance remaining before you place a new application on the Scheme. If you have less than this when your current lease expires you will be offered the opportunity to extend your current lease until you have confirmation of your new award.

Three months before your allowance is due to expire, if you haven't already heard anything about your renewal, you should contact the DWP or Veterans UK and ask them to send you the information you need to renew your allowance.

Stopped allowance

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 make arrangements for the return of the car. You will only pay the cost of the lease until the car is returned. If you paid an Advance Payment, this may be refunded to you on a pro-rata basis.

If a customer dies

Should a customer die during their lease, a family member should contact us as soon as possible on **0300 456 4566**. A permitted driver can drop the car off at the dealership or alternatively we will arrange for the vehicle to be collected at a convenient time. In the interim, permitted drivers can continue to make use of the car for journeys in connection with the affairs of the customer. The car will continue to be insured until it is handed back or collected by us.



Together, Motability Operations Ltd and RSA Motability (RSAM) have arranged to give protection for all cars leased through the Motability Scheme's contract hire agreement. These arrangements offer similar protection to a fully comprehensive insurance policy.

The following is a summary of key points about your insurance and loss and damage protection. Please take time to read the Insurance Cover Booklet for full details. Please also refer to the key points from the contract hire agreement on page 11 of this handbook, or look online at [motability.co.uk/insurance](https://www.motability.co.uk/insurance).

Key information

When completing your order at the dealership, you will have been asked to nominate your chosen drivers.

- Only drivers approved by RSAM and named as permitted drivers on your Certificate of Motor Insurance are insured to drive
- If you intend to drive the car you must be named as a permitted driver on the certificate
- Other drivers, not on the certificate, are not allowed to drive your car. Even if they have fully comprehensive insurance which provides cover to drive other cars, they are not covered to drive your Motability car.

The cover includes:

- Loss of, or damage to your car
- Accidental damage
- Theft or fire damage

- Repair or replacement glass
- In-car equipment (such as a radio or CD player) permanently fitted or supplied with the car as standard
- Adaptations and modifications which are needed and which we have agreed to and which RSAM have been informed about
- Replacement locks where keys have been stolen and the theft reported to the police.

What you are not covered for

Below is a summary of the main exclusions within your insurance and loss and damage protection cover. For the full list of areas not covered, please refer to your Insurance Cover Booklet.

- An excess (amount payable by you) for any loss or damage to the vehicle - this excess varies depending on the age and experience of the driver. Full details are given in the policy schedule that is sent to you, together with the Certificate of Motor Insurance. If the car needs to be repaired you must pay the excess for each individual incident before the repair starts
- Windscreen excess - An excess is payable by you when the windows, windscreen and glass sunroof require replacement, but no excess applies when they are repaired

- Loss of keys – you'll be responsible for the cost of any replacement keys and in some circumstances, replacement locks
- Personal belongings – you will need to arrange your own insurance cover for personal items such as wheelchairs, hands-free phone kits, coats, mobile phones, money etc. One option is to extend your household insurance cover
- Non-standard equipment or modifications – this means any non-standard controls, audio or other equipment fitted to the car, which are not essential to enable you to use the vehicle, or have been fitted without agreement from both us and RSAM
- Damage to the interior of the car, for example rips, stains and burns to the trim, are not covered and may need to be repaired at your own cost. You do not need to make any repairs to damage which is within fair wear and tear – see page 16 for further details
- Driving other cars that have not been approved – you are not covered under your agreement to drive any other vehicle, unless it has been provided or approved by us
- Unauthorised and uninsured drivers – only those drivers shown on your Certificate of Motor Insurance as permitted drivers are covered to drive. If you drive the car, or allow the car to be driven, and the driver is not shown as a permitted driver on your Certificate of Motor Insurance, you may be held responsible for any loss or damage that occurs and excluded from leasing another car through the Motability Scheme.

If you have an accident, regardless of fault, please contact RSAM on **0300 037 3737** as soon as you can, where possible

within 24 hours of the accident. This will enable us to help get you back on the road as quickly as possible.

Loss of use benefit

If the car is undriveable after an incident of loss or damage, we will aim to provide you with a courtesy car. If a courtesy car is not suitable for your needs, you may be able to claim for loss of use benefits, excluding the first week.

Personal Accident cover

In the event of an accident which causes death, loss of limbs and/or permanent loss of sight in one or both eyes, cover is provided up to a limit of £5,000 for the driver and any passengers.

Legal liabilities

Cover includes your legal liabilities, and those of your permitted drivers and passengers for accidental death, accidental injury, and accidental damage arising from the use of your car, or a trailer attached to it.

Uninsured loss recovery

Uninsured losses are any items that are not covered by your insurance. For example, your excess and injuries. If you are involved in an accident caused by someone else who has been identified, RSAM will attempt to recover your uninsured losses from them. If you are injured, RSAM will also act on your behalf by appointing solicitors to act for you. You may need to provide proof of your losses. Recovery of uninsured losses may take some time, and in some cases may not be possible.

Changing or adding a driver

Your lease includes insurance cover for two named drivers; these can be yourself, friends, family or carers. Even as the hirer of the car, you are not automatically covered as a permitted driver. The permitted drivers named on the Certificate of Motor Insurance are the only people allowed to drive the car. Only you, the hirer, can request changes to the permitted drivers.

There are a few guidelines surrounding who can drive your car:

- Drivers should live within five miles of your address. We will, however, consider requests to include drivers outside of this range where this is essential to support your needs
- We may consider fitting a location tracker if none of your named drivers are resident at your address, or you live in a care home where a number of drivers have access to the car. If this is the case, we will always speak to you in advance
- You are only permitted to add drivers aged under 25 if you have selected a car with an ABI Insurance Group rating of 16 or less, with a power output of 115 brake horsepower (BHP) or less. For more information speak to your car dealer
- Only one named driver under 21 is permitted – this could be you, or another driver living at your address
- We will only accept drivers who have a legally valid driving licence. Drivers with a non-UK driving licence will be subject to additional checks.

If you wish to add or change a driver during your lease, call RSAM on **0300 037 3737**. RSAM will need to speak to your proposed driver to get consent for their licence details to be checked against the DVLA driver licence database, so they must be with you when you call. In order to consider your



request, RSAM will need details of the new driver, including driving licence number, motoring convictions and any previous loss, damage or insurance claims. You may be able to call RSAM and nominate a third driver, subject to some restrictions, at an additional cost. If your circumstances change and you no longer need a third driver, you may be entitled to a refund calculated on a pro rata basis. New drivers may not lawfully drive until they have received an amended Certificate of Motor Insurance from RSAM.

Motoring convictions

If a permitted driver is convicted of a motoring offence during the agreement, you must advise RSAM immediately as this may invalidate your protection.

Business use of the car

Travel to and from your normal workplace is included in your insurance cover. If you need to use the car for business purposes, you can arrange business use cover for most occupations. For further information, please contact RSAM on **0300 037 3737**.

Business use cover will not apply until you receive a new Certificate of Motor Insurance showing this cover, even if you have had a previous Motability car.

Voluntary driving

You can drive your car for voluntary or charitable work, such as for Meals on Wheels or hospital visiting without obtaining

permission, provided you are not contractually employed (receive a fixed regular payment) by the organisation.

Taking your car abroad

- For all foreign travel, you will need a VE103 (Vehicle on Hire form) to be issued to you. Please call **0800 731 3310** to request a form, at least three weeks before you depart. The certificate will cover you for 12 months. When you travel, make sure you take your Certificate of Motor Insurance with you
- Your insurance cover allows you to take your car abroad within the European Union and to Iceland, Norway, Switzerland and Liechtenstein free of charge for up to 90 days in any 12 month period. Travel to or through any other country is not permitted
- If you are travelling for more than 90 days, please contact RSAM at least three weeks in advance of your journey. RSAM will consider your request and there may be an additional charge
- If you are going abroad for six months or longer, you should contact us on **0300 456 4566** as your agreement may need to be modified
- You must have European breakdown cover for foreign travel, otherwise you will be responsible for any recovery charges. See 'Driving in Europe' section on page 33
- 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 while abroad.

Q Who do I need to tell if my medical condition changes?

A If your medical condition has deteriorated since your licence was issued or you develop a new medical condition that may affect your driving, you must inform the DVLA. If the DVLA do impose any restrictions on your licence, you must inform RSAM immediately on **0300 037 3737**.



No-claims discounts

The Motability Scheme does not provide for any 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, RSAM can provide a letter confirming your, or any of your nominated drivers', claims history on the Scheme if required. For more information, contact RSAM on **0300 037 3737**.

If you are involved in an accident:

- If any permitted driver (which may include you) is involved in an accident, they must not admit fault or deny the claim, negotiate, or promise to pay the claim, without written permission from RSAM
- You should exchange details with everyone involved (including any witnesses) and each provide your name, address, phone number, vehicle registration and name and address of your insurer (RSAM's address can be found on page 39). If you cannot give your details immediately, you will need to report the accident to the police within 24 hours. If the other driver cannot or will not provide their details, you must obtain their vehicle registration number, make, model and colour of their vehicle
- If anyone is injured, or damage has been caused to other property, you must show your Certificate of Motor Insurance to the police or to anyone involved in the accident. If you cannot do this at the time, you must report the accident to the police and show them your Certificate of Motor Insurance no later than 24 hours after the accident

- In the event of any accident always call RSAM as soon as possible on **0300 037 3737** to report the incident and register a claim
- If you cannot drive your car as a result of an accident, please contact the RAC who will recover the car to the repairer
- RSAM have a network of repairers across the UK who will keep you up to date with the progress of repairs to your car
- Send all correspondence you receive concerning the accident to the RSAM claims department
- It is important that all drivers fully co-operate with RSAM during investigations of the claim. Failure to co-operate could result in your claim being declined and you being excluded from the Motability Scheme.

Within your welcome pack there is an accident details flyer – this lists the steps you'll need to take in case of an accident, and includes space to write down all the details you'll need to take a note of.

Repairing your car after an accident

Following an accident please contact RSAM on **0300 037 3737** as soon as you can, where possible within 24 hours after the accident, and they will assess the extent of the damage to the car. They will advise you whether repairs need to be carried out or not. In all cases after an accident, you will be entitled to make a claim as normal. The car will only be repaired to its original specification. Damage to non standard equipment or modifications, fitted without RSAM's agreement, are not included in this cover.

Courtesy vehicles

A courtesy car will be provided while your car is being repaired by a RSAM repairer.

The courtesy car supplied will either be a standard three-door or a five-door model. If the courtesy car is not suitable RSAM will help with transport where possible.

A courtesy car supplied by a RSAM recommended repairer is insured at no extra cost. Please note that the other areas normally covered under your lease, such as windscreen repair or breakdown cover, will need to be discussed with the supplier of your courtesy car.

If your car is lost or stolen

If your car is stolen or taken without your permission:

- Notify the police immediately, giving them as much detail as possible, and remember to obtain a crime reference or log number. Then contact RSAM on **0300 037 3737** who will advise you on what to do next
- The car may be deemed written-off if it is not recovered within four weeks from the date of the theft.





Motability Assist (The RAC) UK – 0800 73 111 73

Please see the Useful Contacts section on page 39 for a full list of contact numbers.

Your car is covered for breakdown assistance for the life of your contract. Motability Assist is a comprehensive package of breakdown support provided by the RAC, specifically for your Motability car.

Motability Assist helpline and roadside staff are specially trained to handle your calls and are available 24 hours a day, 365 days a year, if your car breaks down or you have an accident. Assistance can be provided at the roadside or at your home throughout the UK.

Please note that your breakdown cover is for the Motability car, does not extend to any other car you are travelling in and a 'fair usage' policy will apply.

Roadside

One free telephone call will bring help at the roadside if your car breaks down or is immobilised. Motability Assist provides a fast and dependable service to get you going again.

Recovery

If your car cannot be repaired at the roadside, Motability Assist will take it to the nearest accredited repairer, and take up to eight people to a single destination.

In the unlikely event that your car cannot be repaired on the spot, we will help to make sure you reach your destination. Motability Assist will provide one of the following to get you to your destination:

- A replacement car
- Overnight accommodation, or onward travel costs (e.g. taxi fares) up to the value of £100 per person or £300 per party whichever is the lesser amount, offered at Motability Assist's discretion.

At home

You can rely on Motability Assist to attend a breakdown of your car, either at your home or your place of work.

Replacement cars

If your car is deemed undriveable, a replacement car provided by the RAC may be available as an option within 24 hours of a breakdown or accident attended by the RAC. You can use the car for up to 48 hours during which time you will be contacted by the RAC to discuss your mobility, should your car require more time to repair.

Replacement cars are subject to availability and the terms and conditions of the supplying rental firm and your agreement with Motability Operations Ltd. These will include:

- Only those named as permitted drivers on your Certificate of Motor Insurance are insured to drive

- Production of a valid driving licence
- There will be a fuel deposit payable, which is refunded providing the car is returned with a full tank of fuel to the hire car branch
- Any fines or charges, such as congestion charges, incurred during the replacement car period are the responsibility of the customer.

Replacement cars provided will be up to a maximum engine size of 1.6 litres. However, if you drive a people carrier (MPV) and require recovery, Motability Assist will still ensure that all your passengers can continue their journey.

Fuel and keys

Please note that you will be responsible for costs incurred as a result of running out of fuel.

If the keys to your car are lost, Motability Assist can arrange for a locksmith to attend; this will, however, be at your cost. If your keys are stolen, you will need to contact RSAM to register a claim. You will need to provide them with a crime number, which can be obtained from the police.

What to do if your car breaks down

On the road or motorway

- Try to get your car close to the kerbside, or onto the hard shoulder, well away from the traffic

- Switch off the engine and put on your hazard warning lights
- If it is possible, ensure all passengers leave the car on the side nearest the kerbside or the hard shoulder and move to a safe position away from the road. If you or your passengers are unable to leave the car, ensure that the vehicle is as close as possible to the kerbside or on the hard shoulder and remain calm
- Leave all animals in the car
- There are emergency phones on the motorway indicated by directional arrows on the marker posts and are usually one mile apart. Make your free emergency call (**UK – 0800 73 111 73, Republic of Ireland – 1800 535 005**), providing as much information as possible, such as:
 - Your name
 - Your car registration number, make and model
 - Your exact location
 - The nature of your breakdown
 - If you or any of the passengers use a wheelchair, need urgent medical attention or have other requirements.
- Once you have made your call, remain a safe distance away from the car and the road or motorway.

As a Motability Scheme customer, a specially trained Motability Assist customer service specialist will handle your call. If you need to let anyone know of your delay, Motability Assist will be happy to pass on a message.

Driving in Europe

You are permitted to take your car abroad within the European Union and to Iceland, Norway, Switzerland and Liechtenstein. Travel to or through any other country is not permitted. Three weeks before your trip you should call the RAC on **0800 731 3310** to request a free VE103 Vehicle on Hire Certificate. This certificate confirms you can use your Motability car abroad and is valid for 12 months. You will be offered RAC European Breakdown Cover when you request your VE103. If you choose to travel abroad without arranging breakdown cover you will be responsible for all recovery charges in the event of a breakdown.

For important information about taking your car abroad, please see page 28.

Republic of Ireland

Motability cars enjoy full cover in the Republic of Ireland. However, if you are travelling to the Republic of Ireland you will still need to request a VE103 in advance.

Other benefits of Motability Assist

The RAC website, **rac.co.uk**, provides useful motoring advice including a route planner and traffic information services.

Q Can I fit a tow bar to my car?

A Yes, make sure you speak to your dealer as they will be able to recommend a fitter and offer you advice on your car's towing power.

Q Do I need to remove my tow bar at the end of contract?

A In general, no. However if you want to keep the tow bar you will be liable for the removal costs and any costs relating to reinstating the bodywork to an acceptable condition.

Q What if I have a caravan attached to my car when I break down?

A If a problem with your car cannot be fixed on the spot, your trailer or caravan will be towed to your onward destination.

Q If I have a breakdown on the roadside, and my caravan requires a repair, can the RAC help?

A Unfortunately, as your caravan is not a Motability vehicle, the RAC will not be able to help under the Motability Assist package, and as such you will be liable for the cost of any repairs to your caravan.



We will contact you around three months before your agreement is due to end to advise you how to return your car and, if you wish, how to order a new one.

Ordering your new car

We want to make sure that the handover between your old and new car is as easy as possible. To make sure your new car is ready in good time, you should contact a Motability dealer three months before the end of your existing agreement to see what cars may be suitable and take some test drives.

We offer a firm 'price guarantee' to our customers, which will ensure that the price you agree with the dealer when your application is accepted, is the price you pay when you collect your car. The price guarantee stands however long it takes for your new car to be delivered. The only case where the price may alter is if the car description is changed subsequent to the original application.

You will probably find it useful to gather as much information as possible on what make or model to choose next. Customers regularly tell us that visiting a number of dealerships and test driving several cars is extremely helpful. Visit **[motability.co.uk](https://www.motability.co.uk)** to find your local dealers and browse our huge range of cars. If you need assistance or can't find exactly what you are looking for, call us on **0300 456 4566** for advice on a range of alternative car models.

About three months before the end of your lease, we will send you a copy of 'A guide to leasing your next car', to help you through the final stages of your agreement. It contains information about the renewal process and includes a 'countdown checklist', answers to frequently asked questions and an update on what's changed since you last applied for your Motability car. We will also send you a copy of the current Car Price Guide, but remember that this only contains a selection of the cars available – use our online car search tool to search the entire range. At this stage we would advise you to contact a dealer of the make and model of car you are interested in for further information and to arrange a test drive. Once you have made your decision, complete the online order with the dealer.

What if delivery of your new car is delayed?

Unfortunately we cannot guarantee the delivery date of the new car, as delivery arrangements are in the hands of the manufacturer and dealer. Your dealer will be able to update you on its progress. If there is an unavoidable delay before your new car is ready, you may be able to stay in your current car until the new one is ready. Please contact your dealer to arrange this.



Customer complaints

We aim to provide you with the highest quality of service at all times. Unfortunately, sometimes things can go wrong. If you feel our service has fallen below the standard you expect we would like to hear from you so we can put things right as quickly as possible.

What to do if you have a comment or complaint

Most comments or complaints are best dealt with by the area most closely involved so, in the first instance, please contact the relevant service provider directly. For example, this could be us, RSAM, the RAC, Kwik Fit, your dealership – a list of contacts is provided at the back of this handbook. If you are unsure about the area you need to speak to, please call our Customer Services team on **0300 456 4566**.

You can make a complaint by telephone, email or by post. We would prefer to talk to you so that we can try to resolve your complaint as quickly as possible so please include your contact details if you do write to us or email us.

We will always try to resolve your comment or complaint straightaway. However if this is not possible we will fully investigate the issues you have raised and aim to resolve them as quickly as we can. We will keep you updated on our progress when investigating your complaint.

When making a complaint please provide

- Your full name and/or customer reference number
- Your vehicle registration number
- Your full address and daytime contact number

- Details of what's gone wrong and how and when it happened
- Details of anything specific you'd like us to do to put things right.

Where you have indicated that you would prefer for your concerns to be dealt with in writing you will receive a written acknowledgment of your complaint – usually within four working days of us receiving your query.

We aim to fully resolve all complaints and provide you with our final response within eight weeks of you raising the matter with us.

What to do if you are still not satisfied

If you remain dissatisfied 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.

Complaint referral contact details

Financial Ombudsman Service
Exchange Tower, London E14 9SR
Tel: **0300 123 9123**

Website: **financial-ombudsman.org.uk**

Email: **complaint.info@financial-ombudsman.org.uk**



Ask me about
 **Motability**
The leading car scheme for disabled people

Useful contacts

For general enquiries about the Motability Scheme, your contract hire agreement or your car, please contact:

Motability Operations Ltd
City Gate House, 22 Southwark
Bridge Road, London SE1 9HB
Telephone: **0300 456 4566**

If you have specialist Minicom equipment, please call our textphone number on **0300 037 0100**
(Lines are open 8.00am to 7.00pm Monday to Friday and 9.00am to 1.00pm on Saturdays)

motability.co.uk

Phone calls may be recorded and monitored for the purpose of improving customer service.

For enquiries about the Disability Living Allowance or Personal Independence Payment, contact:

Department for Work and Pensions
Telephone: **03457 123 456**
dwp.gov.uk

Department for Social Development (NI)
Telephone: **028 9090 6182**
dsdni.gov.uk

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

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

For enquiries about your driving licence or the Vehicle Excise Duty (VED) exemption, contact:

DVLA
Telephone: **0300 790 6801**
dvla.gov.uk

For breakdown assistance, contact:

RAC Motability Assist Customer Services
Telephone (UK inc. NI): **0800 73 111 73**
Call from mobile: **0333 202 1878**
Text from mobile: **07855 828282**
Republic of Ireland: **1800 535 005**
(Lines open 24 hours, 365 days a year)
rac.co.uk

For insurance enquiries, contact:

RSA Motability Customer Services
PO Box 40
New Hall Place, Old Hall Street
Liverpool L69 3SD
Telephone: **0300 037 3737**
If you have specialist Minicom equipment, please call **0500 64 63 62**
Outside UK: **+44 (0)151 240 2894**
(Lines open 8am – 8pm Monday to Friday, and 8am – 4pm Saturdays)
motability.co.uk/insurance

For glass enquiries, contact:

Glassline
Telephone: **0500 355 355**
Outside UK: **+44 (0)1234 279853**
(international dialling rates apply)
motability.co.uk/glassline

For tyre enquiries, contact:

Motability Tyreline (Kwik Fit)
Telephone: **0330 123 1531**
Outside UK: **+44 (0)1698 802 022**
Book online at **motability.co.uk/kwikfit**



Everything you need to
know about running
your Motability car
during your lease



Telephone: **0300 456 4566**

Lines are open 8.00am to 7.00pm Monday to
Friday and 9.00am to 1.00pm on Saturdays.

If you have specialist Minicom equipment,
call our textphone number on **0300 037 0100**

Visit: **[motability.co.uk](https://www.motability.co.uk)**



Motability

The leading car scheme for disabled people

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