

Your handbook for the Motability Scheme



Welcome to your car handbook



Inside you'll find everything you need to know about your lease. From what to do if you breakdown to information about your insurance, it's all inside.

Need something else? Visit **motability.co.uk**

Top tip: keep me in your glovebox
in case you need me on the road.

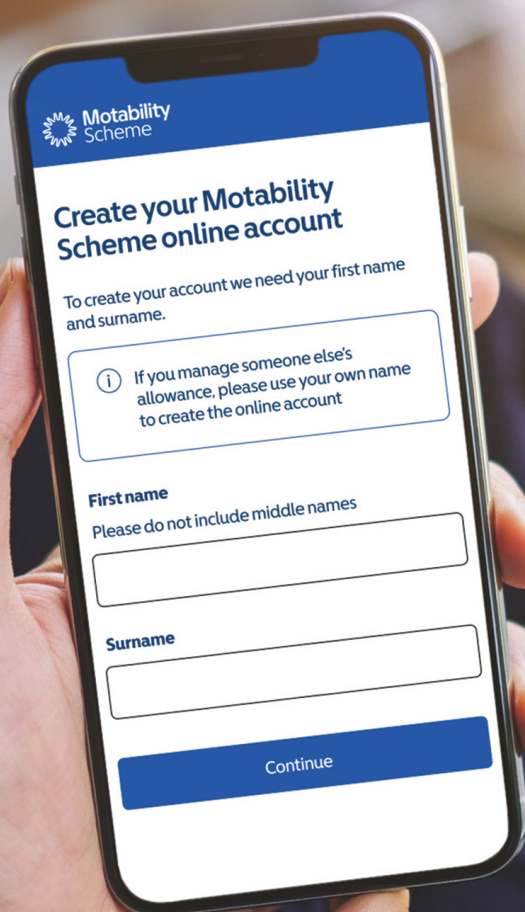


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Motability Scheme online account

Your online account can help you manage your lease flexibly and stay organised and in control.



 **Motability Scheme**

Create your Motability Scheme online account

To create your account we need your first name and surname.

 If you manage someone else's allowance, please use your own name to create the online account

First name
Please do not include middle names

Surname

Continue



You can:

-  Add your bank details for faster payments
-  Manage who can drive your vehicle
-  Book a tyre appointment with Kwik Fit
-  Easily update your details if anything changes

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



Using your car

You should use your car for the benefit of the disabled person.
For the full details, go to **motability.co.uk/useofcar**

Your drivers

As part of your package, you can insure up to three drivers.

There are a few rules around who can drive:

- ☀ You can only have one driver under 21
- ☀ Drivers under 25 can only drive certain cars. You can find more information about this at **motability.co.uk/drivers**
- ☀ If the disabled person lives in a care home where other drivers have access to the car, we might speak to you about fitting a location tracker. We might also do this if no drivers live at the disabled person's address
- ☀ If any drivers' details change or they receive a motoring conviction or penalty, you'll need to contact Direct Line Motability (DLM) straight away

To find out more visit **motability.co.uk/drivers**

FAQ

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

A. You can travel to your workplace and use your car for voluntary work, but you'll need specific cover for any other business use. You can contact DLM to arrange this.

Need to change your drivers?

You can do this in your online account. Just sign in and go to 'Insurance' to see, add or remove drivers.



If anything changes

If your circumstances change, you'll need to let us know. You might also need to tell your allowance provider and the DVLA.

If your allowance stops

If you are no longer receiving your mobility allowance, you'll need to let us know. Just call **0300 456 4566**. We'll then agree a date with you to return the car. You'll only pay the cost of the lease until the car is returned. And if you paid an Advance Payment, we might refund this to you on a pro-rata basis. You can find more information at **motability.co.uk/stoppedallowance**

If your allowance is ending

If your allowance will end during your lease, you'll need to contact your provider to renew it. It's a good idea to do this at least three months before your end date.

If your contact details change

Please let us know, so we stop sending post to your old address or contacting you on an old number or email address. You can easily update your address and contact details in your online account. Sign in or create your account at **motability.co.uk/account**

You'll also need to let your allowance provider and your dealer know. If you're driving your vehicle yourself, you'll need to let the DVLA know too. If you're a driver and your medical condition changes, you should contact the DVLA.

FAQs

Q. What if I go into residential care?

A. Your lease will continue as normal as long as you're still receiving your mobility allowance. You'll just need to let us know about the change of address.

Q. What if I go into hospital?

A. Allowance payments often stop if you've been in hospital for 28 days or more and start again when you come out. You should first contact your allowance provider if you'll be in hospital for over four weeks.



Running costs

Your lease covers a lot of the costs of running your car, but it does not cover everything. Here are some extra costs to be aware of:

☀ Insurance excess

If you make an insurance claim you'll need to pay an excess. This can vary based on the age and experience of the driver. You can find more details in your Terms and Conditions Booklet.

☀ Vehicle road tax

Your car will automatically get disability exemption from road tax and we'll arrange this each year throughout your lease. If you choose to pay road tax privately or live on the Isle of Man, you need to arrange this.

☀ Road traffic offences

You're responsible for paying any road or parking fines in your Scheme car and any courtesy or hire cars.

☀ Mileage

Your three-year lease package includes a mileage allowance. For more information, visit [motability.co.uk/mileage-allowance](https://www.motability.co.uk/mileage-allowance)

☀ Repudiated claims

If you do not comply with the insurance policy, we might send you an invoice for any repairs. We might also send an invoice for the write-off value of the car if it's damaged and Direct Line Motability (DLM) could look to recover any financial loss.



Adaptations and optional extras

Check with us first before adding anything to your car. Then, let Direct Line Motability (DLM) know.

Adaptations

Adaptations can help you drive, get in and out of your car, or store your equipment. Many are available at no extra cost if you order them with your car.

If you need to add adaptations during your lease, you'll need to check with us first. Then use a Motability Scheme installer and pay them directly. You can find out more at motability.co.uk/adaptations

Optional extras

You can get factory-fitted optional extras when you order your car, but you'll need pay for these. Contact your dealer if you have any problems with your optional extras.

You'll need to contact us for authorisation if you want to add optional extras during your lease.

If you add optional extras without our permission, you might be asked to remove them at your own cost.



Personalised number plates

You can add a personalised number plate to your car. It's your responsibility to make sure you follow the DVLA's instructions, and that your plate is not offensive to others. You'll also need to pay all of the costs.

You should remove your plates before the end of your lease if you want to keep them. You can add and remove personalised plates in your online account at motability.co.uk/account

FAQs

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

A. Yes, but you'll need to ask us for authorisation first. Your dealer will recommend a fitter and guide you on your car's towing power.



What your insurance covers

It's important to know what is and is not covered by your policy before you start your lease.

What's included?

- ☀ Loss of or damage to your car
- ☀ Theft, accidental or fire damage
- ☀ Repair or replacement glass, but there will be an excess for glass replacement
- ☀ In-car equipment, like radios or CD players
- ☀ Approved adaptations
- ☀ Replacement locks and stolen keys
- ☀ Lost keys

What's not included?

- ☀ Any excess you're responsible for in the event of damage or loss of the car
- ☀ Personal items
- ☀ Non-standard equipment or optional extras
- ☀ Driving other cars
- ☀ Unauthorised and uninsured drivers

Only drivers named on your Certificate of Motor Insurance who have been approved by Direct Line Motability (DLM) are insured to drive.

FAQs

Q. What if I, or a driver, receive a motoring conviction or fixed penalty notice?

A. You need to contact DLM immediately, as your insurance may no longer be valid.

Q. What if my keys are stolen?

A. Contact the police to get a crime reference number. Then contact DLM to make a claim.

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

A. The car is owned by Motability Operations and insured under a fleet policy, so you are not eligible for any no-claims discount.

Any no-claims history you had before joining the Scheme might not be accepted by insurers if you leave the Scheme. However, in most cases DLM can send you a letter to confirm your claims history on the Scheme if you need it.

Windows and windscreens

Chips or cracks to your windscreen, windows and glass sunroof are covered in your lease and will be repaired by Autoglass.

Here are some helpful tips about glass repairs:

- ☀ Chips smaller than a pound coin can usually be repaired
- ☀ Chips or cracks in the windscreen in front of the driver that are wider than 10mm are dangerous and need to be replaced
- ☀ If damaged glass is left untreated it can get worse. If replacement glass is needed, you'll need to pay an excess
- ☀ If your glass sunroof is damaged, contact DLM for advice

You can book an appointment online at **motability.co.uk/glass**

Or call **0344 387 7639**

Driving abroad

You can take your car abroad for up to 90 days in any 12-month period. You'll need to let the RAC know and get a VE103 certificate.

Before you travel

- ☀ You'll need a VE103 certificate that proves you have permission to take your vehicle abroad. Call the RAC Motability Assist travel line on **0800 731 3310** to get this. Make sure you call them at least three weeks before you leave
- ☀ Check you're allowed to take your car to the country you're visiting on the Scheme website
- ☀ VE103s are valid for 12 months
- ☀ When you ask for your VE103, you'll get RAC European Breakdown Cover
- ☀ When you get your VE103 certificate, you'll also receive a RAC European Breakdown booklet for more information
- ☀ You may need to pay an admin fee for your VE103 certificate. For more information visit **[motability.co.uk/ve103](https://www.motability.co.uk/ve103)**
- ☀ If you're away for more than 90 days, you'll need written permission from us
- ☀ You're responsible for checking and following the travel and driving rules in the country you visit
- ☀ If you live in Northern Ireland, you'll need a VE103 certificate to travel to the Republic of Ireland for any length of time

While you're away

- ☀ You can contact DLM while you're abroad. Just call **+44 (0)151240 2894**
- ☀ If you need to replace your tyres while abroad, you'll need to pay for these and keep your receipt. When you return home, contact Kwik Fit to check if you're eligible for a refund. You'll need to do this within 28 days of purchase.
- ☀ You cannot get cover for legal expenses and replacement locks.

Additional notes

Remember to take your Insurance Certificate with you.

You cannot take your Motability Scheme vehicle abroad for more than 12 months.



Repairs and servicing

All Motability Scheme cars come with a three-year warranty, meaning any routine repairs and mechanical faults are covered. We'll also cover your servicing.

Extra repairs

Your vehicle is covered for routine repairs. If something else is needed, your dealer will check with us before it's carried out.

We'll do our best to offer you a replacement vehicle or another solution if repairs mean you do not have access to your vehicle for a while.

Regular checks you should make

These can help keep your vehicle running smoothly. Your manufacturer's handbook should have more information on checks you should do. Usually it includes testing engine components, fluid levels and tyres.

Have an electric vehicle (EV)?

If you're leasing an EV and you've had a home chargepoint fitted through the Scheme, it'll have a three-year warranty.

If you have any problems with it, you should contact your chargepoint installer directly. We recommend you add it to your home insurance too.



FAQs

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

A. Your dealer will let you know when a service is due. Make sure your dealer completes and stamps your service book after each service. You can find more information at [motability.co.uk/servicing](https://www.motability.co.uk/servicing)

Q. What do I need to bring to a service?

A. If your car is fitted with locking wheel nuts, bring the key with you.

Q. What repairs are covered?

A. Your insurance covers non-cosmetic repairs. You'll need to pay for any cosmetic damage.



Tyres

Tyre repair and replacement is included in your lease package, and is normally done by Kwik Fit.

Tyres

You can book an appointment with Kwik Fit via your online account, or by calling them on **0330 123 1537**. Alternatively, you can visit a Kwik Fit centre.

Or, you can call **0330 123 1533** to make a mobile booking. You can also book an appointment with STS Tyre Pros if this is easier for you.

Legally, tyres should be replaced when the tread depth reaches 1.6mm, but Kwik Fit will replace your tyres when the tread falls below 2.0mm.

If you live in area that can have extreme weather, Kwik Fit can also fit winter tyres, socks or chains. You'll need to contact us to ask for this first. You'll also need to pay for the tyres and fitting, and for storing and refitting the standard tyres.

If you get a puncture, the RAC can help you reach your nearest Kwik Fit for repairs.

Find out more at motability.co.uk/tyres

FAQs

Q. Where can I find my tyre size?

A. You can find your tyre size on the side of the tyre, or ask your dealer if you're not sure.

Q. Will I get the same brand of tyres?

A. Kwik Fit are tyre experts and will replace your tyres with a suitable brand. These may not be the same tyres your car originally came with.

The quickest way to book is in the 'Tyres' section in your Motability Scheme online account. This will pre-fill your personal details and help you with the tyre size, saving you time. Sign in or create your account at motability.co.uk/account



What to do if you break down or have an accident

Our first priority is your safety, then to get you back on the road as soon as possible.

If you break down, contact the RAC to arrange repair or recovery. They're available to help all day, every day. You can report your breakdown through the myRAC app or by calling **0800 73 11173**

If you've had an accident, Direct Line Motability (DLM) will need to check any damage to your vehicle. Call **0300 037 3737**

FAQs

Q. Is replacement travel available if my car's off the road?

A. Yes, while repairs are happening we'll do our best to keep you mobile with another suitable option. Find out more at **motability.co.uk/replacement**

Download the myRAC app

myRAC is the best way to report a breakdown. Report your location through the app and the RAC will know where to find you. Just go to 'Breakdown' in your online account to get started.





If you break down

1. Try to get your car close to the kerb or the hard shoulder
2. Switch off the engine and turn on your hazard warning lights
3. If possible, ask passengers to leave the car on the side, away from traffic, and move to a safe position away from the road. Leave animals in the car
4. Report your breakdown using the myRAC app as soon as possible. Or, call **0800 73 11173**. Lines are open 24 hours a day
5. If you break down on a smart motorway and people are using the hard shoulder as an active motorway lane, call **999** and then call RAC Motability Assist

If you're in an accident

1. Check everyone is safe and do not admit fault
2. If anyone is injured, call **999** for an ambulance
3. Ask for the details of the other driver and any witnesses. Take pictures of the accident scene. If the other driver leaves without giving details call the police on **101**
4. Report the incident to DLM on **0300 037 3737** as soon as possible. Lines are open 8am to 7pm Monday to Friday, 8am to 4pm Saturday
5. If you cannot drive your car, call the RAC on **0800 73 11173** or **0333 202 1878** for roadside support and assistance. They're available to help all day, every day. If you're in the Republic of Ireland, call **1800 535 005**

At the end of your lease

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

Good Condition Payment

There are five things you need to do to get the Good Condition Payment (GCP).

This includes:

- ☀ Taking good care of your vehicle
- ☀ Returning all important items
- ☀ Getting an MOT
- ☀ Settling outstanding debt/charges
- ☀ Completing your lease

We understand your vehicle might have minor scuffs and scratches when you return it to us. But if there's more significant damage, you might need to cover the costs of repair.

You can use our online tool to see how much you could receive. Just go to motability.co.uk/gcp



Get ready for the end of your lease

- ☀ Check your bank details are up to date in your online account, to get your Good Condition Payment faster
- ☀ Make sure your car has passed its MOT test. Your dealer can help you arrange this
- ☀ If you have a personalised number plate you want to keep, remove it using your online account
- ☀ If you have adaptations, you do not need to remove these
- ☀ Make sure you return any documents and equipment we gave you. Restore your multimedia system to its factory settings
- ☀ If you live on the Isle of Man, check if your car tax will expire before the end of your lease





How you can contact us

We always aim to give you the highest-quality service. Whatever you need, we're always here to help.

How we'll keep in touch

During your lease, you'll get our quarterly e-newsletter. If you're not getting this, just make sure we have your correct email address. You can check and update this in your online account.

You can also visit **motability.co.uk** for all the latest information. Or, connect with us on Facebook, Instagram or YouTube.



If you have a comment or complaint

If you're not happy with our service, we'd like to hear from you so we can put things right.

If it's about a Scheme partner, like the RAC or Kwik Fit, it's best to speak to them directly to try and resolve this. If you are not sure who to speak to, call **0300 456 4566**. We aim to resolve your concerns within eight weeks.

If you're still not satisfied

Not happy with how we've handled your complaint? You can refer it to the Financial Ombudsman Service for free:

Financial Ombudsman Service

Exchange Tower, London E14 9SR

Call: **0800 023 4567**

complaint.info@financial-ombudsman.org.uk

financial-ombudsman.org.uk

When you're making a complaint, we'll ask you to give us:

- ☀ Your name and/or Customer Reference Number
- ☀ Your vehicle registration
- ☀ Your address and daytime contact number
- ☀ Details of what's gone wrong and when it happened
- ☀ What you'd like us to do to put things right



Useful contacts

Remember, digital services like your online account are available all day, every day to save you having to call.

Insurance enquiries: contact DLM

Call: 0300 037 3737
motability.co.uk/insurance

Glass enquiries: contact Autoglass

Call: 0344 387 7639
motability.co.uk/glass

Breakdown assistance: contact RAC

Call: 0800 73 111 73 / ROI: 1800 535 005
motability.co.uk/breakdown

Tyre enquiries: contact Kwik Fit

Call: 0330 123 1531
motability.co.uk/kwikfit

Motability Scheme Customer Services

Call: 0300 456 4566
motability.co.uk

Department for Work and Pensions

For DLA call: 0800 121 4600
For PIP call: 0800 121 4433
dwp.gov.uk

Department for Communities (NI)

For DLA call: 0800 587 0912
For PIP call: 0800 587 0932
nidirect.gov.uk

Social Security Scotland

Call: 0800 182 2222
mygov.scot/benefits

Veterans UK

Call: 0808 191 4218
veterans-uk.info



**Save useful
contacts**



Connect with the Motability Scheme

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