Motability Scheme

MOTABILITY.CO.UK

Your handbook for the Motability Scheme



Welcome to your scooter and powered wheelchair handbook

In this handbook, you'll find everything you need to know about your lease. From what to do if your product stops working to information about your insurance, it's all inside.

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



Top tip
Keep me somewhere safe, in case you need me later.

Contents

4 Motability Scheme online account

5 If anything changes

6 Costs to be aware of

7 What your package covers

8 Repairs and servicing

9 Batteries

10 Tyres

11 How to use your road-legal scooter

12 Your insurance cover

13 What your insurance covers

14 If you need to make a claim

15 What to do if you break down or have an accident

17 At the end of your lease

18 How to contact us

19 Useful contacts

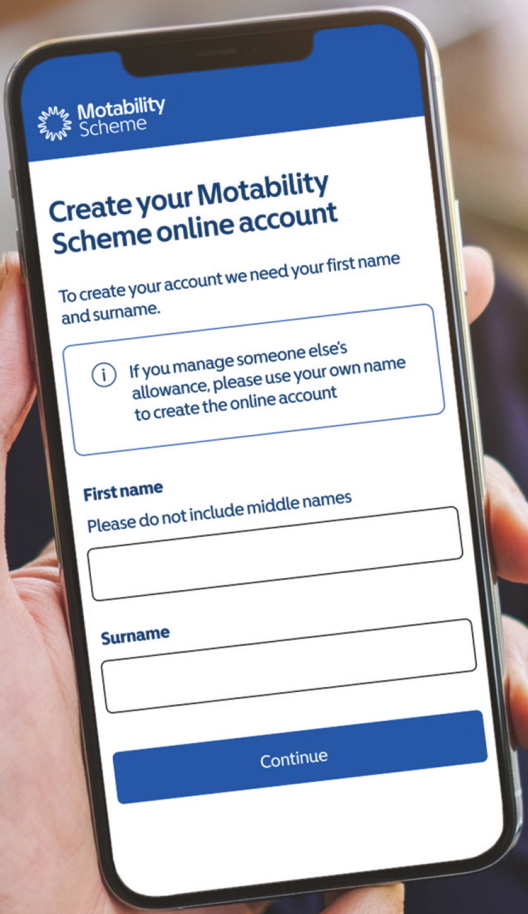
Motability Scheme online account

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

You can:

- Add your bank details for faster payments
- See important details about your lease
- Easily update your details if anything changes

Sign in or create your account at **motability.co.uk/account**, or scan the below QR code.



If anything changes

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

If your allowance is ending

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

If your allowance stops

If you're not receiving your mobility allowance anymore, you'll need to let us know. Just call **0300 456 4566**. We'll agree a date with you to return the product. You'll only pay the cost of the lease until you return the product. You can find out more at **motability.co.uk/stoppedallowance**.

If your details change

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

You'll also need to let your allowance provider and your dealer know.

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.



Costs to be aware of

Your lease covers a lot of the costs of running your product, 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. You can find more details in your Terms and Conditions booklet.

- **Road traffic offences**
  You're responsible for paying any road or parking fines for your Scheme product.

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

Replacement travel

If you're not able to drive your scooter or powered wheelchair due to an accident, repair, or breakdown, your dealer will try to give you another way to get around.



What your package covers

Here's what is and is not covered in your all-inclusive package.



What's included?

- Using your scooter or powered wheelchair during your lease
- Breakdown recovery from Motability Assist, provided by Autohome
- Servicing, maintenance and repairs. Just get in touch with your dealer to arrange a call out or home collection
- Replacement tyres
- Replacement batteries
- Insurance cover
- Loss and damage protection
- Dedicated support from a local Motability Scheme dealer
- Flexibly manage your lease with a Motability Scheme online account

What's not included?

- Any optional extras not fitted as standard to your scooter or powered wheelchair
- Any fines you might incur
- Loss and damage excess, if applicable. See your lease agreement and Insurance Policy Schedule for more information
- Cover for theft or damage to personal belongings in or around the scooter or powered wheelchair, including coats, mobile phones, walking sticks and money
- More than three claims for lost or stolen keys
- Any repairs for cosmetic damage which does not stop you from driving your scooter or powered wheelchair safely

Repairs and servicing

All scooters and powered wheelchairs come with a three-year warranty. This means your servicing, routine repairs and mechanical faults are covered.

Servicing

Your dealer will arrange your service for you. Once it's complete, your dealer will confirm what's been checked and give you the details of any work they've done.

Repairs

If you think your product needs a mechanical repair, get in touch with your dealer as soon as possible. They'll complete any repairs at your home or at a dealer. They'll let you know how things are going and if there's going to be an unavoidable delay.

Any repairs due to everyday use are covered by your all-inclusive package (except if there's evidence of neglect or misuse).

If you do not feel that the repair has been handled well, just let us know on **0300 456 4566** or talk to us on web messenger.





FAQs

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

A. Your supplier will let you know. Make sure they complete and stamp your service book after each service. You can find more information at **motability.co.uk/servicing**.

Q. Which repairs are covered?

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

Batteries

Your battery is one of the most important parts of your product. Charging it regularly will keep it in good shape, optimise your product's range and lower your chances of breaking down.

Here are some tips to get the most out of your battery:

- Fully charge it after every use. We recommend eight hours, overnight
- If you do not use your product for a while, still charge it every two weeks
- Letting your battery go flat will damage it
- Take your charger with you if you know you're going on a longer trip than normal
- Only use the charger we give you with your product
- Refer to the user manual supplied with the product, this will state the manufacturer's recommended charging process





Problems with your battery?

Please speak to your dealer. If there's a fault they'll replace it as part of your all-inclusive package.

Tyres

We include tyre repair and replacement in your lease package.

If you get a puncture at home

If you're at home when you notice tyre damage, call your dealer and arrange a time for the repair. They might repair it at your home, if not they'll take it away for a short while.

If you get a puncture away from home

If you get a puncture while away from your home, call Motability Assist on **0800 953 5000**, lines are open 24/7. They'll take you and your product home and repair the puncture, if they can.

If they cannot help, please call your dealer and they'll arrange a repair. Never drive on a punctured tyre, as you might cause more damage.

If you get a puncture abroad

If you need to get it repaired locally, keep the receipt and contact us when you get back. We might be able to reimburse you.



How to use your road-legal scooter

If you have a Class 3 product, it'll need to be registered with the DVLA.

If your scooter is road legal, you'll need to keep to the rules of the road and your dealer will need to register it with the DVLA at the start of your lease. If you want to check whether it's registered, you can call the DVLA on **0300 790 682** or visit **gov.uk/check-vehicle-tax**. You'll need your registration number to hand. If you do not have this, ask your dealer.



Use the Highway Code

You can check the Highway Code to see which roads you can drive your road-legal scooter on.

You'll need to comply with the Highway Code when you're using your scooter or powered wheelchair. Here are the basics:

- The speed limit on pavements is 4mph and 8mph on the road
- You can only drive on the road if your scooter has been fitted with front and rear lights, indicators and a horn
- You're not allowed to use the product on motorways, or in bus or cycle lanes

Your insurance cover

We've arranged insurance cover for your scooter or powered wheelchair through Direct Line Motability (DLM). For full information, refer to your Insurance Cover Booklet.

Using your product abroad

You can take your scooter or powered wheelchair abroad within the European Union at no extra charge, for up to 30 days in any 12-month period.

So you know, neither your breakdown cover nor our dealer network covers outside of the UK. If you're planning a longer trip (more than 30 days) give us a call on **0300 456 4566** or talk to us on web messenger. There are some restrictions, so make sure you look at your Cover Booklet.

If you need a repair while you're abroad, keep any receipts and contact us. We might be able to reimburse you.

If you break down abroad

Your breakdown cover is only for the UK. That means you'll need to make your own arrangements for onward travel if you breakdown outside the UK.

Important points about your insurance policy

- Only the person named on your insurance is insured to use your product
- Other people are allowed to move (but not use) your product, if they have your permission



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?

- Damage that affects the normal and safe use of your product
- Theft of your product
- Legal liability up to £2,000,000 per event
- Uninsured loss recovery and legal expenses (up to £25,000)
- Cover while you're using your scooter or powered wheelchair in the European Union for up to 30 days within a 12-month period
- Cover for permanently fitted adaptations and/or accessories your dealer gave you with your scooter or powered wheelchair at the start of your lease, if you need them to use the product
- Replacement key(s) up to three times during the term of your lease, when the keys have been lost or stolen in the British Isles

What's not included?

- **Personal belongings:** you'll need to get your own insurance cover for personal items like coats, bags, and walking sticks. One option could be to extend your household insurance cover
- **Cosmetic damage:** damage that does not affect the normal and safe use of your product
- **Unauthorised and uninsured users:** remember, only the person named on your insurance is insured to use your product. If you let another person use it, you might be responsible for any loss, damage or legal liabilities. And you might not be allowed to lease another product through the Motability Scheme

If you need to make a claim

If you have an accident or you need to make a claim (whoever is at fault), sign in to your Motability Scheme online account and go to 'Insurance'. Then go to the Direct Line Motability (DLM) portal and raise your claim online. Or call DLM on **0800 294 0790**.

If you can, try to raise your claim within 24 hours of the accident to help us get you mobile again as quickly as possible.

Lock your product to a fixture like a fence, railing or in a locked shed or building whenever you're not using it. This includes storing it overnight.

Here's what you need to do if your product is stolen or taken without your permission:

1. Let the police know straight away. Give them as much detail as possible
2. Make sure you get a Crime Reference Number
3. Call DLM on **0800 294 0790**. They'll tell you what to do next



If your keys are lost or stolen

Sign in to your online account or give DLM a call to register a claim. Remember, you'll need a Crime Reference Number if you think they've been stolen (you'll get one of these when you report it at your local police station). You can only claim for three sets of keys during your lease.

Legal liabilities

If there's an incident that results in the accidental bodily injury or death of others, or damage to property by your scooter or powered wheelchair, DLM will cover the legal liabilities. They'll do this as long as the person using the product was the disabled person listed on your policy.

What to do if you break down or have an accident

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

Uninsured loss recovery

If you're involved in an accident caused by someone else who has been identified, DLM will try to recover your uninsured losses from them.

This is for anything that's not covered by your insurance, like your personal belongings and personal injuries. And if you're injured, DLM will appoint a solicitor to act for you.

If you're in an accident

1. Check everyone is safe and do not admit fault
2. Ask for the details of the other driver and take pictures of the accident scene
3. Report the incident to DLM on **0800 294 0790** as soon as possible

Lines are open 9am to 5pm, Monday to Friday.



If you break down

1. Move your product to a safe place
2. Open the app and click 'Rescue me' to send a text message with your exact location to Motability Assist (see below to download the app). If you do not have the app, you can call **0800 953 5000**
3. They'll aim to be with you within 40 minutes, to take you and your product home
4. Once you're home, if your product needs any repairs or does not work, contact your dealer
5. If you're not able to drive your product because of a breakdown, your dealer will aim to give you another way of getting around
6. If you're on holiday in the UK with your product and need help, Motability Assist will take you and your product back to wherever you're staying. If your product needs to be repaired, we'll help you find a local dealer
7. A 'fair usage' policy applies to our breakdown service. We reserve the right to charge you for the cost of recovery if usage is excessive

Download the Motability Recovery App

Visit the App Store or Play Store, search for 'Motability Recovery' and follow the instructions.

If you do break down, simply open the app and click 'Rescue me' to send a text message with your exact location to Motability Assist, to help them find you quicker. You will need location services turned on for both your phone and the app.

Download the app by scanning the QR code.

Getting your product repaired

First, contact DLM as soon as possible on **0800 294 0790**. Lines are open 9.00am to 5.00pm Monday to Friday.

They'll assess the extent of the damage and arrange a repair, if one is needed.

Remember, your scooter or powered wheelchair will only be repaired to its original specification. Cosmetic damage that does not affect normal or safe operation is not included in this cover.

At the end of your lease

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

You might be eligible for an End of Contract Payment

Once your dealer's confirmed your product has been returned, you'll be eligible for a £100 End of Contract Payment.

Visit **motability.co.uk** and search 'End of Contract Payment' for more.

If you're leaving the Scheme

We'll be sad to see you go. Just contact your supplier to agree a time to return your product at the end of your lease.

Get ready for the end of your lease

- Check your bank details are up to date in your online account, to get your End of Contract Payment faster. If you don't have an account we'll send you a cheque in a couple of weeks
- Make sure you return any documents and equipment we gave you, including charger and keys
- Plan for your next product on the Scheme by viewing what's available at **motability.co.uk/scooters**



How to 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 Autohome, 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**. Lines are open 8.30am to 6.00pm Monday to Friday and 9.00am to 1.00pm on Saturday. We aim to resolve your concerns within eight weeks.

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

- Your name and/or customer reference number
- 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

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 45 67**
complaint.info@financial-ombudsman.org.uk

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: 0800 294 0790
motability.co.uk/insurance

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

Published by Motability Operations Limited. Registered Office: 6th Floor, 22 Bishopsgate, London EC2N 4BQ. Registered in England and Wales Company No. 1373876. Motability Operations Limited is authorised and regulated by the Financial Conduct Authority. Calls may be recorded and monitored to improve customer service.

PWS HB 07/26