

# Your guide to getting a Motability car



**Motability**

The leading car scheme for disabled people



“ **Motability  
has been an  
absolute lifeline** ”  
Miss Burrows, Surrey

# Hello

## A warm welcome to Motability

With a car from Motability you can look forward to worry-free motoring, which means you can get on and enjoy life with more independence. Whether it's a trip to the shops or a day out in the



countryside, a Motability car can make your journey easier and more relaxed.

Motability has been offering services to disabled people for over 30 years, by exchanging their mobility allowance for a brand new car. In fact, since the Scheme was set up in 1978 as an early public private partnership, Motability has helped over 2 million people get mobile with a brand new car. There are currently over 500,000 people enjoying the benefits of Motability, so you'll be in great company.

The Motability Scheme is directed and overseen by Motability, a charity that also raises funds and provides financial assistance to customers who would otherwise be unable to afford the mobility solution they need.

Motability Operations is a not-for-profit company responsible for the finance, administration and maintenance of Motability cars. When you lease a car through Motability, all or part of your higher rate mobility allowance is paid directly to Motability Operations for the length of the agreement.

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# How it works

With Motability you simply exchange your mobility allowance – either the Higher Rate Mobility Component of the Disability Living Allowance (currently £49.85 a week) or the War Pensioners' Mobility Supplement (currently £55.65 a week) – for a brand new car.

Your allowance will go directly to Motability, in exchange for a car. Included with the car is a whole host of benefits, so the only thing you actually need to budget for is your fuel.

You don't even have to be able to drive yourself as you can nominate up to two other drivers or, equally, if your child receives the allowance you can get a car on their behalf.

Most of our customers choose the three year lease agreement, although there is also a hire purchase option. You can find out more about hire purchase on page 8.

“ The new car has made life so much easier for us both ”  
Mr and Mrs Wilcox,  
Ryton On Dunsmore



# This is what you get

## Everything here is included:

- ✓ A new car of your choice every three years (or five years for WAV\* customers)
- ✓ Over 4,000 cars to choose from (around 400 with no advance payment)
- ✓ Insurance from RSA Motability
- ✓ Servicing and maintenance
- ✓ Full breakdown assistance from RAC
- ✓ Annual car tax
- ✓ Replacement tyres by Kwik Fit
- ✓ Window and windscreen repair or replacement
- ✓ 60,000 mileage allowance over three years or 100,000 for WAV customers
- ✓ Many adaptations at no extra cost

With Motability there really is nothing to worry about as everything is taken care of. We provide the car and the support you need so you can simply enjoy worry-free motoring. And if you need adaptations, you'll find many of the most popular ones add nothing to the cost.

You can read more about the many benefits in this guide.

\*Wheelchair Accessible Vehicles.

## OUR PARTNERS INCLUDE:





“ A Motability  
car makes so much  
difference to my life  
Mrs Ann Orme, Bristol ”

## Is it for you?



**Anyone aged three or over who currently receives either the Higher Rate Mobility Component of the Disability Living Allowance or the War Pensioners' Mobility Supplement and has at least 12 months' award remaining, is eligible to lease a car from Motability.**

### **This includes:**

- A parent/guardian who can order a car on behalf of a child aged three or over who is receiving the Higher Rate Mobility Component of the Disability Living Allowance.
- Non drivers who can name up to two other drivers (see page 9 for more information on named drivers).

# You get all this. Honestly.

Every part of Motability has been designed to benefit our customers, yet a lot of people find it hard to believe that there isn't a catch. There are honestly no hidden catches, all this is included:

## A new car of your choice

You get a brand new car every three years. A few months before your lease agreement expires we'll be in touch and, should you decide to continue with Motability, you can choose a new car for your next three year contract (provided you are still eligible).

## Insurance from RSA Motability

The all-inclusive package provides similar cover to what you would expect under a fully comprehensive policy. If you decide to leave Motability at a later date, you can request a letter confirming your claims history to take to your new insurer. Simply call RSA Motability on **0500 37 37 37** to talk about your options.

## Servicing and maintenance

All of your regular servicing and maintenance is included and taken care of by your dealer. So you'll have no unexpected repair bills and no worries about your Motability car.

## Breakdown assistance from RAC

You can enjoy worry-free motoring with complete peace of mind as full RAC breakdown cover is included. The Motability Assist helpline and roadside staff are specially trained to handle your calls and are available on **0800 73 111 73**, 24 hours a day, 365 days a year. Assistance is provided for recovery, either at the roadside or at home.

## Annual car tax

We organise the tax disc and have it sent directly to your home (except in Northern Ireland and Isle of Man).

## Replacement tyres fitted by Kwik Fit

For no extra cost Kwik Fit will replace tyres worn or damaged by normal use, allowing you to enjoy peace of mind and no unexpected bills.

## Window and windscreen replacement

Should anything happen to your windows or windscreen you can get them repaired or replaced at no extra cost; leaving you free to drive away in a safe, secure car.

## 60,000 mileage allowance over three years

This generous allowance means you can get out and about more, without fear of incurring mileage penalties. However, when you return the car, if the total mileage is higher than the allowance there is a charge of 5p for every additional mile.

## Many adaptations are available at no extra cost

If you require adaptations to make your car easier, safer or simply more comfortable to use, you'll be pleased to know that many of the most popular ones are now available at no additional cost. Find out about our guide to adaptations 'Make it Yours' on page 15.

## A wide range of WAVs

A Wheelchair Accessible Vehicle (WAV) enables you to travel whilst seated in your wheelchair, as either a passenger or driver. There are now over 600 WAVs available with Motability, many costing less than you might think. WAVs come with a 100,000 mileage allowance and are based on a five year lease.

## And there's more...

### Over 4,000 cars to choose from

There are over 4,000 cars available to lease through Motability. To get you the best price, we renegotiate the car prices with manufacturers every three months. To see the entire range available now and search to find your perfect car, visit our online car price search tool at [www.motability.co.uk](http://www.motability.co.uk)

### Price guarantee

We offer a firm 'price guarantee' to our customers, which means that the price you agree with your dealer when your order is processed, is the price you will pay when you collect your car. The only time a price will change is if the car description is changed after the original order.

### Option to trade-in your old car

You can trade-in your old car at over a quarter of our dealerships, and use the value of your old car to help finance the advance payment of your new car. This means you don't have any sell-on worries or delays between cars. Find out which of your local dealerships offer this option by using our 'Find a Dealer' tool at [www.motability.co.uk](http://www.motability.co.uk)

### Fuel efficient cars

We offer around 400 lower emission 'green' cars. Not only do these vehicles have a less harmful effect on the environment, but they generally cost less to run too.

### You don't have to drive

Another great benefit of Motability is that you can still lease a new car even if you

don't drive. You simply nominate up to two drivers to help make motoring easier.

### You can get a car on behalf of your child

Parents of eligible children aged three or over can get a car on their behalf. This allows both the disabled child and their carers/families to enjoy greater independence and mobility.

### No forms, no paper work, no medicals

Plus, there are no medical questions, no credit checks and no waiting lists.

### Around 400 cars have no advance payment

Some larger or high specification cars require an additional upfront payment (or advance payment as we call it) to cover the difference between the cost of your car and your allowance; however there is a range of around 400 cars available with no advance payment. There are even some cars available that cost less than your weekly allowance, meaning you get some cash back!



## A couple of other things

If, like most customers, you opt for our lease agreement package almost everything is included.

However you will be responsible for paying for the following:

- **Fuel, oil and consumables** – such as washer liquid
- **Optional extras not fitted as standard** – such as leather seats
- **Adaptations** – some require an additional payment
- **Insurance claims** – there is a £75 minimum excess on any claim for loss or damage (full details can be obtained on application)
- **Fines** – any parking or speeding fines are your responsibility
- **Theft of, or damage to** – personal belongings in the car

### The hire purchase option

If you would prefer to buy your own car, you can do so with our hire purchase agreement. You will need to be receiving the allowance for the full length of your agreement.

You might prefer hire purchase if you:

- **Require an expensive car**
- **Require many complex adaptations**
- **Plan to cover over 60,000 miles in three years**
- **Want to own your car and use your mobility allowance to pay for it**

However hire purchase does not include most of the benefits of the lease agreement package, so you will be responsible for arranging and paying for:

- **Comprehensive insurance or additional gap insurance**
- **Breakdown assistance**
- **Servicing and repairs**
- **Replacement tyres**
- **MOT if the car is over three years old** (Four years in Northern Ireland)

If you are interested in hire purchase, call our Customer Services team to discuss your options.

“With a Motability car all that worry is taken away because everything is included from insurance to RAC”

Mrs Ryan, Isle of Wight



# There are a few rules

## Named drivers

Named drivers are people you choose to drive your Motability car. Up to two named drivers are included in your lease; yourself and one other, or two named drivers (these can be friends, family or carers). You will simply need to tell your dealer about anyone you wish to drive the car (including yourself) when you order it, to ensure they are named as permitted drivers on your Certificate of Motor Insurance. You can add a third driver for an additional cost by simply calling RSA Motability on **0500 37 37 37**.

The claims history of any proposed driver will be considered and they must not have any serious driving convictions, disqualifications or endorsements within the last five years. There are also some restrictions and higher excesses for those drivers aged under 25 or with provisional licences. Only one named driver under 21 is permitted.

## Young drivers

People aged under 25 are allowed to drive Motability cars, and we also offer some extra support to these young drivers. Recipients of the Higher Rate Mobility Component of the Disability Living Allowance can learn to drive aged 16. Drivers aged 16-24 (whether yourself

or a named driver) are offered PASS PLUS, a free six hour course from the AA. It has been specifically designed to teach young drivers to drive more safely and can reduce the insurance excess once the course has been completed successfully. Just ask your dealer about PASS PLUS when you order your car.

Whilst being eligible to drive a car leased from Motability, drivers aged under 25 (whether yourself or a named driver) can only drive cars up to the ABI (Association of British Insurers) car group 18 (1 to 50 scale). For more information speak to your dealer or visit [www.thatcham.org/abigrouprating](http://www.thatcham.org/abigrouprating)

## Additional financial help

If your mobility needs mean you require a specific car, and you are unable to afford the advance payment required, essential adaptations or a WAV, don't worry, Motability may be able to provide financial help.

Financial help is only awarded towards the least expensive solution that meets your mobility needs and you should also expect to make a financial contribution. To ask about getting financial help call us on **0845 456 4566**.

**Motability is run for the benefit of all disabled people; therefore we are committed to combating fraud and the misuse of Motability cars. If the following terms and conditions of use are broken, we will take action:**

- The car must only be driven by the permitted drivers on the Certificate of Motor Insurance.
- The car must not be used as a taxi or delivery vehicle or for any unauthorised business use.
- The car should be primarily used for the benefit of the disabled customer, but the disabled person does not have to be in the car at all times.
- The car must not be lent, sub-leased or sold.

of worry-free  
motoring

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“The treatment and service from [my dealer] is second to none”  
Mr Hussey, Milton Keynes

# The next thing is to visit a dealer

So, now you're definitely interested in a Motability car, your next move is to visit a dealer. With nearly 5,000 dealerships offering Motability across the UK, there are plenty to choose from. Each has at least one Motability trained specialist who will advise you on which cars might best suit your needs.

## The specialists

Our friendly Motability specialists are located in around 5,000 car dealerships across the UK. All of our specialists have been through extensive Motability training, including meeting the needs of disabled customers. They are there in your local dealerships to help make choosing and ordering your car as easy as possible.

## The dealers

You'll be pleased to know there are 38 car manufacturers involved with Motability, including all the major manufacturers. If you'd like the very best service from a Motability specialist, choose to visit one of our Premier Partners; these are the dealerships we've recognised as being those that offer the highest level of service to Motability customers.

## How to find a dealer

Finding a convenient and accessible dealer is easy with our 'Find a Dealer' tool online. Simply visit [www.motability.co.uk](http://www.motability.co.uk) and enter your postcode or nearest town. The results will give you directions and a map to Motability dealers local to you. Alternatively, if you don't have internet access you can call us on **0800 093 1000** or take a look at the 'Your local Motability Dealers' list included in this pack.

## Booking an appointment

Once you have located a dealer, simply call them and ask to arrange an appointment with their Motability specialist at a time that suits you.

Some dealers are able to provide a home visit or transport to the showroom if you need it. If you want to test drive an automatic car you will need to arrange this when you call as there are often less of these models available on site. If you are opting for a WAV, you'll be pleased to know that all of the specialist WAV converters can travel to your home to help make this easier.

## Top tips at the dealership:

- ✓ **Book an appointment** with the Motability specialist to discuss your requirements.
- ✓ **Visit several Motability dealers** when choosing a car. It will give you a better idea of what type of cars best suit your needs.
- ✓ **Make the most of the dealers' expertise;** don't be afraid to ask them questions.
- ✓ **Don't feel pressured** to make a decision; the final choice is yours so don't rush into it.
- ✓ **Take a test drive;** drive or ride in every car you are interested in.
- ✓ **Ask about trade-in;** you may be able to use the value of your old car against the advance payment of your new one.
- ✓ **If you're planning to name a driver under the age of 25,** ask about young driver restrictions.

# What to take

A visit to a dealership is the most important stage in deciding if a car is right for you. To make the most out of your visit to a dealership, it pays to plan ahead. Here are a few suggestions:

- ✓ **Take someone with you;** choosing a car is a big decision and having someone there to talk things over with often helps.
- ✓ **If you wish to nominate a driver, they should come with you** and test drive the car too.
- ✓ **If you use a wheelchair or any other mobility aid,** take that with you so you can try the car out for size and accessibility.
- ✓ **Write down any questions** you have and take these with you as a reminder.
- ✓ **Make a check list of any specifics or extras** you want in your new car (adjustable seats, electric windows, etc). This will help your dealer in finding you a suitable car.



## Useful tips for choosing a car

**When choosing a car there is a lot to consider, here are a few key decisions that can help make finding the right car easier.**

To start, **calculate the cost of your car** by considering costs such as the advance payment and fuel. Don't forget cars vary significantly in terms of fuel type, engine size and efficiency.

**Think about your lifestyle** and review which cars best suit you and the journeys you regularly make.

Next, **assess what is important to you in a car;** anything from the size and body

style of your vehicle (saloon, estate, hatchback, and MPV for example) to car specifications (both those fitted as standard and optional extras).

**Consider greener choices;** certain makes and models can be both cheaper and more environmentally friendly to run.

Then, once you've evaluated everything that's important to you, visit a couple of dealerships and **take those all important test drives** to help you choose your car.

**For more help and advice, order 'Choosing your car'** – see page 15 for more details.



## Your handy test drive checklist

Test drives are the best way to decide if a car is right for you, so we've devised this checklist. You can use it to remind yourself what to look out for or you can actually check off each point as you go. Remember the test drive is for you and your benefit, so take your time.



- Make sure you know how far you're going on your test drive;** 'around the block' might not be enough to make a decision about the car.
- Drive on a number of different roads,** try several manoeuvres (such as reverse parking), making sure you can see from every angle.
- Try a hill start;** you'd be surprised how much it can vary in different cars.
- If getting in and out of cars is an issue, practise several times whilst in the dealership.**
- Check that the car doors are wide enough for you and any mobility aids you need to get in and out easily.**
- Check that the doors aren't too heavy or difficult to open and close.**
- Make sure you can reach the seatbelt** (they are further back in 3-door and 2-seater cars).



“ Now I am able to go out wherever and whenever I want ”

Elizabeth, London

# Want to know more?

We know there's a lot to take in, and you want to get to the good bit (your brand new car) so if you'd like to know more about any part of Motability, these helpful contact numbers and free brochures are also available.

## Checking your eligibility

If you would like assistance checking whether you are eligible for either the Higher Rate Mobility Component of the Disability Living Allowance or the War Pensioners' Mobility Supplement, you should contact one of the following agencies:

- For enquiries about the Disability Living Allowance, please contact the Disability and Carers Service on **08457 123 456** or visit **[www.direct.gov.uk](http://www.direct.gov.uk)**
- For enquiries about the War Pensioners' Mobility Supplement (WPMS), please visit the Service Personnel & Veterans Agency at **[www.veterans-uk.info](http://www.veterans-uk.info)** or call **0800 169 2277**.



## Adaptations guide

If you think you might need any adaptations to make either your car's accessibility or driving easier, you can find out more in our '**Make it Yours**' adaptations guide.



## WAV guide

We have a wide range of WAVs available. If you use a wheelchair and would like to remain in it while travelling in your vehicle, our '**Guide to Wheelchair Accessible Vehicles**' contains some useful advice.



## Price guide

You can use the '**Car Price Guide**' to see a selection of the 4,000 cars that we have to offer. You can see how much (if anything) you pay upfront, fuel consumption and even the cars' CO<sub>2</sub> emissions. The full list of cars is only available at **[www.motability.co.uk](http://www.motability.co.uk)** or you can call us on **0800 093 1000** to discuss your needs.



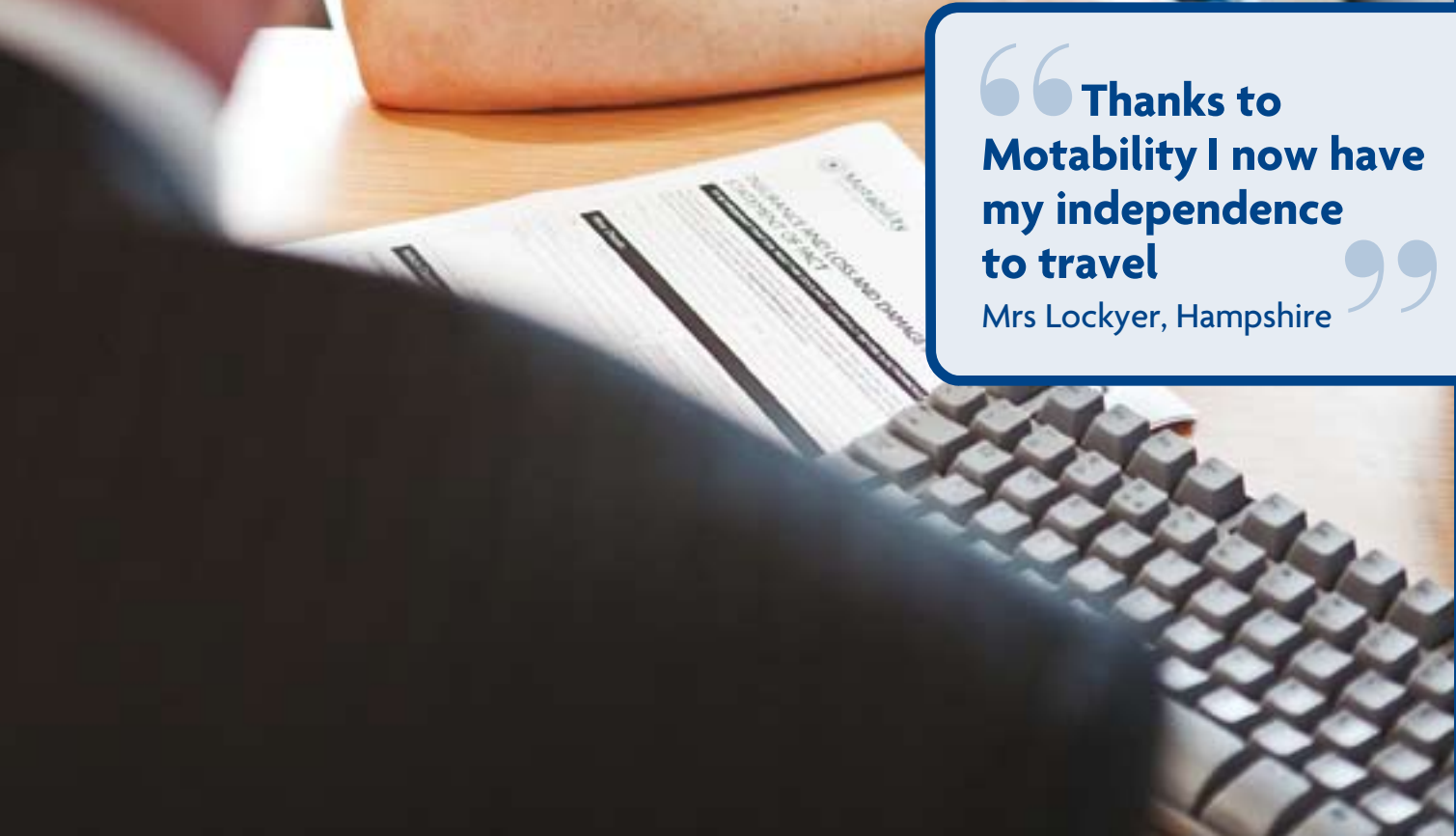
## Watch our DVD

You'll find our DVD '**Easy Driver**' enclosed. This short, light-hearted film shows two customers discovering the many benefits of Motability and deciding which cars are best for them. It also includes top tips for ordering and choosing your car.

You can download each brochure at **[www.motability.co.uk](http://www.motability.co.uk)** or call **0800 093 1000** to order your free copy.



“ Thanks to  
Motability I now have  
my independence  
to travel ”  
Mrs Lockyer, Hampshire



# Ordering your brand new car

Once you have chosen your car, the specialist will go through the online ordering process with you, which doesn't take long.

If you have chosen a car with an advance payment or require adaptations, you can discuss these with your dealer at this point.

## You will need to provide the dealer with:

- Both parts of your driving licence**
- Award entitlement notice**
- Proof of address** (e.g. utility bill)
- Driving licences of your named drivers** (if any)
- Details of any previous accidents and driving convictions that you or your named drivers have**

Once your dealer has submitted your order, we will automatically receive it for processing. Once processed, we will send you an acceptance letter containing your Personal Identification Number (PIN). This may take a week or so. Please keep your PIN in a safe place as you will need it when you collect your car.

Your dealer will advise you when your car will be delivered. It could be a few weeks, but please stay in touch with your dealer in case there are delays.

## Collecting your car

**This is the part you've been waiting for – collecting and driving away in your brand new car.**

There are a few things you need to do when you collect your car on the agreed date (or have it delivered if you have chosen a WAV).

## Take with you:

- Your PIN**, you will need this to 'sign' your agreement
- A list of your added features/adaptations** (if any), so you can check they are all included
- Your advance payment**, if applicable

Your dealer will give you a 'tour' of the car. If you don't recognise any features please ask your dealer before you drive away.

You will be asked to sign your lease agreement and insurance documents. This is done electronically by entering your PIN into the online system.

And, if you have chosen a car with an advance payment, you will need to pay it in full to your dealer.

## You will leave there with:

- **Your new car**
- **Your welcome pack including a handbook and terms and conditions**
- **Your car tax disc** (Motability will hold the V5 registration document)
- **Your copy of the lease agreement and insurance documents**
- **A smile on your face!**



“ A Motability car gives you a better quality of life ”  
Mr Bow, Birmingham

# That's it!

Once you've picked up your brand new car you've got three years of worry-free motoring to enjoy. And, if you need us or any of our partners during your lease, we're only a phone call away.

All you have to do now is call a dealer and book a test drive.

Happy motoring!

## Useful contact details

### For enquiries about Motability

#### Motability Operations

City Gate House  
22 Southwark Bridge Road  
London SE1 9HB  
Telephone: **0800 093 1000**  
(Lines open daily, 8am-8pm)

[www.motability.co.uk](http://www.motability.co.uk)

If you are an existing Motability customer, please call our Customer Services Team: **0845 456 4566**

If you have specialist Minicom equipment, call our text phone: **0845 675 0009**

### For enquiries about the War Pensioners' Mobility Supplement

Service Personnel and Veterans Agency  
Telephone: **0800 169 2277**  
[www.veterans-uk.info](http://www.veterans-uk.info)

### For enquiries about the Higher Rate Mobility Component of the Disability Living Allowance

Disability and Carers Service  
Telephone: **08457 123 456**

Disability Living Allowance (NI)  
Telephone: **028 9090 6182**

### For enquiries about Vehicle Excise Duty (VED) exemption

DVLA  
Telephone: **0300 790 6802**  
[www.dvla.gov.uk](http://www.dvla.gov.uk)

DVA Northern Ireland (DVANI)  
Telephone: **0845 402 4000**  
[www.dvani.gov.uk](http://www.dvani.gov.uk)

Want to know more?  
visit [www.motability.co.uk](http://www.motability.co.uk) or call **0800 093 1000**



“ Towards the end our own car was starting to cost a lot of money, with repairs and servicing ”  
Mr Goodman, London

# And just before you go

If you've got a spare ten minutes it's well worth watching the attached DVD. In a simple and fun way it contrasts the benefits of leasing a Motability car over buying a second hand vehicle. Also included are ten top tips to consider when thinking about leasing a car from Motability. Both the film and tips are presented with the option of subtitles or a BSL interpreter.

Now that really is it!



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

Telephone: 0800 093 1000 (lines open daily 8am-8pm).



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Calls may be recorded and monitored to improve customer service.  
The quotes used inside are real but to protect the identities of the people featured, models have been used.

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**Mixed Sources**  
Product group from well-managed  
forests and other controlled sources

Cert no. SGS-COC-603114  
[www.fsc.org](http://www.fsc.org)  
© 1996 Forest Stewardship Council