

Your  
**Handbook**  
for the Motability Scheme



# Welcome to years of worry-free mobility

We want you to find the experience of leasing with us as simple as possible. This handbook will help you through your lease agreement with us – **inside you'll find everything you need to know about:**



Maintenance



Insurance



Breakdown  
recovery

and many other frequently asked questions about leasing through the Motability Scheme.

Your Motability Scheme dealer is:



**Adaptacar**  
MOBILITY SPECIALISTS

Adaptacar Limited, Pathfields Business Park,  
South Molton, Devon, EX36 3LH UK

info@adaptacar.uk www.adaptacar.uk Tel: 01769 572785



## REMEMBER!

You can lease through the Motability Scheme if you receive **one** of these benefits:

- 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.

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## The Motability Scheme explained

# Your Worry-Free Package:

## An Overview

The Motability Scheme makes leasing a scooter or powered wheelchair easy. In return for receiving all or part of your mobility allowance for the length of the agreement, we will lease a Motability Scheme product to you.

### Here's what's included:

- Use of the scooter or powered wheelchair during your lease.
- Breakdown recovery from Motability Assist.
- Servicing, maintenance and repairs. Just get in touch with your dealer to arrange a call out or home collection.
- Replacement tyres and batteries.
- Insurance from RSA Motability (RSAM).
- Loss and damage protection.
- Dedicated support from a local Motability Scheme trained dealer.
- Help from our UK-based Customer Services team.
- And a rain cover to help keep your product dry!

Here's what's not included:

- Any optional extras not fitted as standard to your scooter or powered wheelchair.
- Any fines you may incur.
- Loss and damage excess, if applicable. Take a look at 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 doesn't stop you from driving the scooter or powered wheelchair safely.

## Your Motability Scheme lease agreement

We want your experience with us to be enjoyable and worry-free. Here are a few key points from our agreement with you to bear in mind:

- We remain the legal owners of the scooter or powered wheelchair throughout the agreement.
- Other people can help you to move the scooter or powered wheelchair (for example lifting it out of a car), but only you are allowed to drive it.
- Always keep the scooter or powered wheelchair under your control - don't lend or sell it to anyone else.
- Always tell us first if you need to fit any adaptations to your scooter or powered wheelchair.
- When your product is not being used, always keep it locked and secured to something fixed (like a railing) and where possible, covered from the elements.



Let us know straight away if you change your name, move house or the place where the scooter or powered wheelchair is kept. It's easy - just head to **[motability.co.uk/updatedetails](https://www.motability.co.uk/updatedetails)** or call us on **0300 456 4566**.



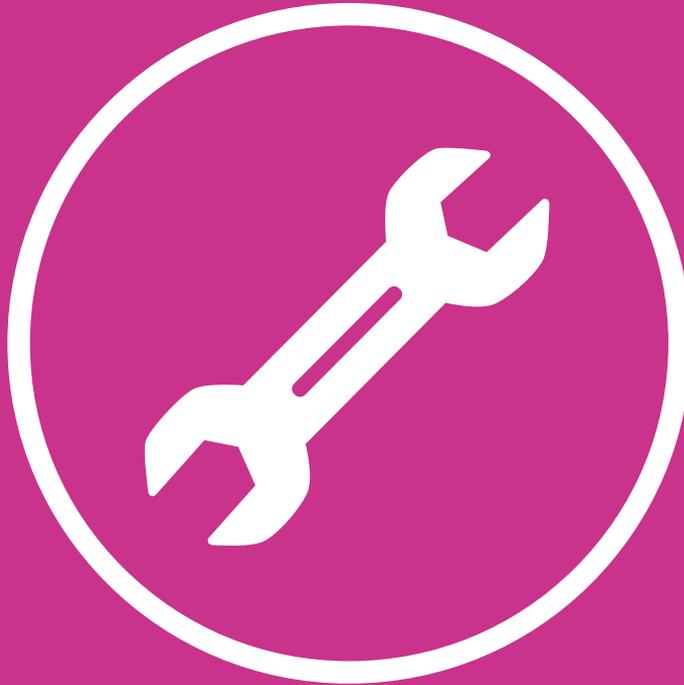
**Never miss the latest news** – sign up for our email newsletter at **[motability.co.uk/signup](https://www.motability.co.uk/signup)**

## Reported misuse

We take the misuse or improper care of any Motability Scheme product very seriously. It's how we protect the Scheme and keep costs down for everyone who benefits from it.

We follow up any information we receive, and if we discover serious misuse or severe damage, the agreement may be cancelled and you may not be able to lease another product from us in the future. We may also invoice you for any repairs or estimated loss in sale value.





**Day-to-day care**

# Your Motability Scheme dealer

Wherever you are in the UK, our dealers are here to help you stay mobile, with servicing, maintenance and repairs. We always make sure all dealers are specially trained and are up-to-date with every aspect of the Motability Scheme.

## So what will my dealer take care of?

- Annual service to keep your product in the best possible working condition, we'll let you know when it's due.
- Any repairs needed due to general wear, including all adaptations fitted at the start of your lease.
- You'll only need to pay for repairs if they're not covered either by the above, or as defined in your Insurance Cover Booklet.



**Something wrong?**  
Don't put it off – just call your dealer straight away to put it right.

## How to get the most out of your product

Your dealer will explain everything you need to know about running your new scooter or powered wheelchair – but there are a few things you can do to help keep it at its best.

### Before you go out, make sure that:



**The battery is fully charged**



**Lights, indicators, and any other electrics are working**



**Tyres are fully pressurised if you have air-filled tyres.**

# Repairs

If you think your scooter or powered wheelchair needs a mechanical repair, get in touch with your dealer as soon as possible. They'll let you know how repairs are going and will always let you know if there's going to be an unavoidable delay.

Any repairs you need that are due to everyday use are covered by our worry-free package (except if there is evidence of neglect or misuse).

If you don't feel that the repair has been handled well, just let us know on **0300 456 4566**.

## Getting a replacement

If you're not able to drive your scooter or powered wheelchair due to an accident, repair or breakdown then your dealer will aim to provide you with an alternative way of getting around.

# General condition

Of course, we understand that after three years of getting around there will be some general wear and tear, light scuffing and scratching to the products. However we do expect that when the product is returned at the end of the lease it's in a reasonable condition.

If your product needs more serious repairs you might need to arrange this before you return it to us.



# Batteries

Your battery is one of the most important parts of your scooter or powered wheelchair - so keep charging it regularly to keep it in good shape.

## Got a problem with your battery?

If you've got an issue with your battery performance, just speak to your dealer. If there's a fault they'll replace it as part of our worry-free package.



### TOP TIPS

#### How to get the most out of your battery:

- Fully charge it after every use to keep your product working at its best.
- If you don't use your product for a while, just charge it every two weeks to keep the battery in good condition.
- Letting your battery go flat will damage it.
- Only use the charger supplied with your product.

# Tyres

We'll replace tyres worn or damaged through normal use, as well as punctures to air-filled tyres, as part of your worry-free package.

## Stuck?

Got a puncture while you're out and about? Call Motability Assist on **0800 953 5000** and they'll take you and your scooter or powered wheelchair home. You can then call your dealer to arrange a repair.

## Away from the UK?

If you get a puncture while you're abroad and need to get it repaired locally, keep the receipt and contact us when you get back and we may be able to reimburse you.



### REMEMBER

Never drive on a punctured tyre - you might cause further damage!

# Tax

All Class 3 scooters and powered wheelchairs must be taxed.

## Here's what you need to know:

- Your dealer will organise this with the DVLA at the start of your lease as part of your worry-free package.
- The DVLA will get in touch each year to confirm your product is taxed - this will usually be the middle of the month before your tax is due to expire.
- Check the Highway Code - to find out what roads you can drive on.



### TAXING YOUR PRODUCT

If you want to check whether your product is taxed you can call the DVLA on **0300 790 6802**.



### WANT TO KNOW MORE?

For more information and the full Highway Code, head to **gov.uk**

## The Highway Code

Your scooter or powered wheelchair will allow you to get out and about – but you must comply with the Highway Code.

### Here's a quick overview:

#### On pavements:

- Give way to pedestrians.
- The speed limit for pavements is **4mph**.
- Be careful when mounting or dismounting pavements and kerbs – where possible use dropped kerbs.
- Don't overload your scooter or powered wheelchair – and don't hang bags off the steering controls.

#### On the road:

- Only Class 3 scooters which travel up to **8mph** and have front and rear lights, indicators and a horn are allowed on the road.
- No scooters or powered wheelchairs are permitted on motorways or in bus or cycle lanes.
- Class 3 scooters can only be used on dual carriageways if fitted with a flashing amber warning light.

# Using your product abroad

## Using your product in Europe

You can take your scooter or powered wheelchair abroad within the European Union free of charge for up to **30 days in any 12-month period**. However, you should be aware that neither your breakdown cover nor our dealer network extends outside of the UK.

If you're planning a longer trip (more than 30 days) give us a call on **0300 456 4566**. There are certain restrictions, so make sure you take a look at your Cover Booklet for more details.

If you need a repair while abroad, keep any receipts and contact our Customer Services team and we may be able to reimburse the costs once you return home.

### DID YOU KNOW?

Your breakdown provision is only for the UK. That means you'll need to make your own provision for onward travel in the event of a breakdown outside the UK.





# Insurance

# We've got you covered

Motability Operations Ltd and RSA Motability (RSAM) provide protection for all scooters and powered wheelchairs leased through the Scheme. RSAM provide aspects of your cover and manage the claims process for Motability Operations Ltd.



## Here's what's covered: ✓

- Damage that affects the normal and safe operation of the product.
- Theft of the product.
- Legal liability up to £2,000,000 per event.
- Uninsured loss recovery and legal expenses (up to £25,000).
- Cover whilst 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 which are supplied with the scooter or powered wheelchair at the start of your lease, by your dealer and are required to enable you to use the product.
- Replacement key(s) up to a limit of three times during the term of your lease, when the keys have been lost or stolen within the British Isles.

## What you're **not covered for:**



Your insurance and loss and damage protection covers most eventualities. Your Cover Booklet will give you the full picture, but here are the main conditions and exclusions.

- **Personal belongings** – you'll need to get your own insurance cover for personal items such as coats, bags, and walking sticks. One option may be to extend your household insurance cover.
- **Cosmetic damage** – damage that does not affect the normal and safe operation of the product.
- **Unauthorised and uninsured users** – remember only the person named as the person entitled to use the product on your Policy Schedule is insured to use the product. If you allow it to be used by another person, you may be held responsible for any loss, damage or legal liabilities and may not be allowed to lease another product through the Motability Scheme.

## Some **key things** you need to know

### **Your insurance and loss and damage protection:**

- Only the person named as being entitled to use the scooter or powered wheelchair on your Policy Schedule is insured.
- Other people are permitted to move (but not use) the product - as long as they have your permission.
- If you do not comply with the conditions set out in the Cover Booklet, RSAM may decline your claim and you may be invoiced for the cost of any repair or write off value, plus any financial losses RSAM has incurred.

## Something has happened - what do I do now?

If you have an accident or you need to make a claim for the theft of your product (regardless of whose fault it is), please contact RSAM on **0800 294 0790** as soon as you can - if possible within 24 hours of the accident. This will help us to get you mobile again as quickly as possible.

### Theft

To keep your product secure, you should lock it to a fixture such as a fence, railing or in a locked shed or building whenever it is not in use. This includes overnight storage.

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

1. Let the police know immediately. Give them as much detail as possible.
2. Make sure you get a Crime Reference Number from them.
3. Call RSAM on **0800 294 0790** who will advise you on what to do next.

### Keys

If your keys are lost or stolen, don't panic - just give RSAM a call to register a claim. Remember that 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). Claims are restricted to three sets of keys during the lease.

### Legal liabilities

In the event of an incident which has resulted in the accidental bodily injury or the death of others, or damage to property

through the use of your scooter or powered wheelchair, RSAM will cover the legal liabilities - as long as the person using the vehicle was the disabled person as listed on the Policy Schedule.

### Uninsured loss recovery

If you're involved in an accident caused by someone else who has been identified, RSAM will try to recover your uninsured losses from them. This is for anything that isn't covered by your insurance - for example, your personal belongings and personal injuries. And if you're injured, RSAM will also act on your behalf by appointing solicitors to act for you.

### Additional costs

Remember that your insurance and loss and damage protection will be invalidated if you don't comply with the policy conditions.



# Accidents

# Had an accident?

## Some do's and don'ts:

- **Don't** admit fault or deny the claim, negotiate, or promise to pay the claim, without written permission from RSAM.
- **Do** exchange details with everyone involved (including any witnesses) and each provide your name, address, phone number and name of your insurer.
- **Do** call RSAM as soon as possible on **0800 294 0790** to report the accident and register a claim (even if there is no apparent damage or injury).
- **Do** send all correspondence you receive concerning the accident to RSAM's claims department.
- **Do** fully cooperate with RSAM during investigations of the claim. If you don't, it could result in your claim being declined, and your exclusion from leasing through the Motability Scheme in the future.

## Getting your scooter or powered wheelchair repaired after an accident

First, contact RSAM as soon as possible on **0800 294 0790**. One of our dedicated claims handlers will assess the extent of the damage and where necessary make arrangements for repairs to be carried out.



### **DON'T FORGET!**

Your scooter or powered wheelchair will only be repaired to its original specification, and cosmetic damage that doesn't affect normal or safe operation isn't included in this cover.





## Breakdowns

# Here's how it works

- 24 hours a day, 365 days a year, Motability Assist helpline and recovery staff are available to help.
- If you breakdown when you are out and about, move your product to a safe place and call Motability Assist on **0800 953 5000**.
- Motability Assist aim to be with you within 40 minutes to take you and your product home.
- Motability Assist will send the most suitable solution for you – whether that's a specialist vehicle to recover you and your product, or an accessible taxi.
- Once you're home, contact your dealer if your product needs any repairs.
- 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 repairing we will help you find a local dealer.
- If you're at home and your product does not work please contact your dealer.
- If you're not able to drive your product due to a breakdown, your dealer will aim to provide you with an alternative way of getting around.



A 'fair usage' policy applies to this service - we reserve the right to charge you for the cost of recovery if usage is excessive.



**The end of  
your lease**

# What happens next?

As your existing lease comes to an end, it's time to start thinking about which Motability Scheme product might suit your needs for the next few years.

We've got a choice of more than 300 products, so start by talking to different dealers and getting lots of advice - use the **Find a Dealer** tool on **motability.co.uk** to find an expert near you.



## FIND OUT MORE

If a scooter or powered wheelchair is no longer suitable, remember we also lease cars and Wheelchair Accessible Vehicles

### Here's how it works:

- We'll get in touch around three months before your agreement is due to end.
- At around the same time we'll also give you a £100 End of Contract Bonus.
- Don't worry about returning your old product - your dealer will take care of this for you.
- All standard products are subject to a £100 Non-Refundable Payment. However, as an existing customer, as long as you complete your agreement and place an order for a new product before the end date of your current agreement you won't have to pay this.
- Once you've decided on your next product, place your order with the dealer you've chosen.
- We can't guarantee delivery dates - this is in the hands of the manufacturer and dealer, and they'll keep you updated. However if there's a long delay, your dealer may be able to extend the lease on your current product until your new one is ready.

# Need to leave the Scheme?

**We'll be sad to see you go. But, when the time comes to give back your old scooter or powered wheelchair at the end of your lease you can:**

- Remove any adaptations you've paid for outside of your lease. Just make sure the product itself is left in good condition after this. Any adaptations included as part of your lease will need to stay.
- Return all documentation including the manual, keys (including any spare keys), and the charging unit with the scooter or powered wheelchair.





## Ending your agreement early

You have agreed to lease your scooter or powered wheelchair for the full length of the lease agreement with Motability Operations Ltd.

However, if your allowance stops contact us on **0300 456 4566** as soon as possible, and we will discuss options with you. Please see page 27 for more information.

- If your circumstances change and you feel you may need to end your lease early, call us to discuss this further.
- In the unfortunate event that a customer passes away during their lease, a family member should contact us.



**Your allowance**

# Your allowance

## If your allowance stops

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

## If your allowance is due to expire

If your mobility allowance is due to expire during your lease, please ensure it is renewed on time with the DWP or Veterans UK.

If you haven't already heard from them, you should contact DWP or Veterans UK three months before your allowance is due to expire.

If you have less than 12 months' allowance when your current lease is due to end, you'll be offered the opportunity to extend your current lease until you have confirmation of your new award.

## DID YOU KNOW?

You must have at least **12 months' allowance** remaining before you make a new application on the Scheme.



## Don't forget!

If your circumstances change you need to let us know. Here's how:

- Update your contact details at [motability.co.uk/updatedetails](https://www.motability.co.uk/updatedetails)
- If your medical condition changes, let the DVLA know immediately.
- If your mobility allowance changes, call our Customer Services team on **0300 456 4566**.



Never miss the latest news – sign up for our email newsletter at [motability.co.uk/signup](https://www.motability.co.uk/signup)



## Comments and complaints

**We always aim to provide the highest quality service. If, however, you feel the service has fallen below the standard you expect, we'd like to hear from you so we can put things right.**

### **What to do if you have a comment or complaint**

- Most concerns are best dealt with by the people most closely involved. So in the first instance, please contact the relevant service provider directly. If you're unsure who you need to speak to, please call us on **0300 456 4566**.
- Share the details of your complaint with us, so we can understand your concerns and if necessary get in contact with you or the service provider.
- We aim to fully resolve any complaint within eight weeks.

### **When making a complaint please provide**

- Your name and/or Customer Reference Number.
- Details of your scooter or powered wheelchair.
- Your address and daytime contact number.

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

### **What to do if you are still not satisfied**

If you are still not satisfied 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:

**Financial Ombudsman Service,  
Exchange Tower, London E14 9SR.  
0800 023 45 67**

**[financial-ombudsman.org.uk](https://financial-ombudsman.org.uk)**

**[complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)**





## General contacts

For any issues with your product please contact your dealer directly. For general enquiries about the Motability Scheme or your agreement, 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 telephone 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](https://www.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](https://www.dwp.gov.uk)

**Department for Social Development (NI)**

Telephone: 028 9090 6182  
[dsdni.gov.uk](https://www.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](https://www.veterans-uk.info)

**For Motability Assist contact: Autohome Assist**

Telephone: 0800 953 5000  
[autohome.co.uk](https://www.autohome.co.uk)

**For Insurance enquiries, contact:**

RSA Motability  
Customer Services  
Telephone: 0800 294 0790

**If you have specialist Minicom equipment, please call:**

0500 64 63 62

Outside UK:

+44 (0)151 240 2894

(Lines open 9.00am – 5.00pm  
Monday to Friday)

**For enquiries about the Vehicle Excise Duty (VED) exemption, contact:**

DVLA Customer Enquiries  
(Vehicles) Swansea SA99 1BL  
Telephone: 0300 790 6802  
[dvla.gov.uk](https://www.dvla.gov.uk)

# Everything you need to know

Telephone: **0300 456 4566**  
Lines are open 8.00am to 7.00pm  
Monday to Friday and 9.00am to  
1.00pm on Saturdays.



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

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