

# Your handbook for the Motability Scheme



# Welcome to your 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](https://www.motability.co.uk).

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



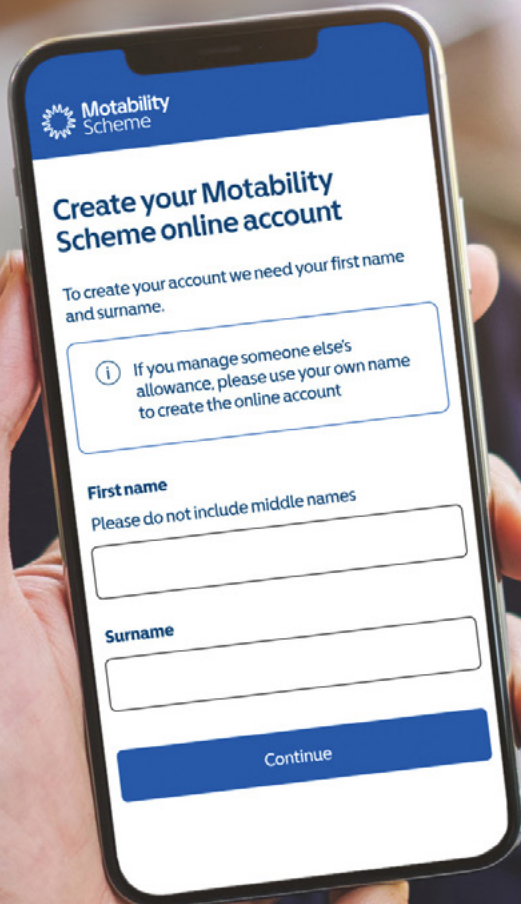
# Contents

---

<b>4</b>	Your Motability Scheme account
<b>5</b>	Using your car
<b>6</b>	If anything changes
<b>7</b>	Running costs
<b>8</b>	Adaptations and optional extras
<b>9</b>	What your insurance covers
<b>10</b>	Windows and windscreens
<b>11</b>	Driving abroad
<b>12</b>	Repairs and servicing
<b>13</b>	Tyres
<b>14</b>	What to do if you break down or have an accident
<b>16</b>	At the end of your lease
<b>18</b>	How you can contact us

# Motability Scheme online account

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



The image shows a hand holding a smartphone displaying the Motability Scheme online account creation form. The form is titled "Create your Motability Scheme online account" and includes a note: "To create your account we need your first name and surname." There is an information icon and text: "If you manage someone else's allowance, please use your own name to create the online account". Below this are two input fields labeled "First name" and "Surname", with the instruction "Please do not include middle names". At the bottom is a blue "Continue" button.



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](https://www.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](https://www.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](https://www.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](https://www.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 easily 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](https://www.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 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](https://www.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 an allowance of 60,000 miles. We charge 5p per mile for each mile over this.

## ☀ 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](https://www.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](https://www.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 and optional extras
- ☀ Replacement locks and stolen keys
- ☀ Misplaced 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 and 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 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 accidentally, contact DLM for advice

You can book an appointment online at [motability.co.uk/glass](https://www.motability.co.uk/glass).

Or call **0300 037 9944**.

# Driving abroad

You can take your car abroad at no extra cost for up to 90 days in any 12-month period. You can go anywhere in the European Union, and to Iceland, Norway, Switzerland and Lichtenstein.

## Before you travel

- ☀ You'll need a VE103 form that proves you have permission to take your vehicle abroad. You can ask the RAC Motability Assist travel line for this. Just call them on **0800 7313310** at least three weeks before you leave. VE103s are usually valid for 12 months
- ☀ When you ask for your VE103, you can choose to include RAC European Breakdown Cover at no extra cost. If you break down without cover, you'll be responsible for the costs
- ☀ If you'll be away for more than 90 days, you should contact DLM at least three weeks before your journey
- ☀ If you'll be abroad for between six and 12 months, you'll need written permission from us. Contact our Customer Services team on **0300 456 4566** at least three weeks before you travel, to ask for permission

## While you're away

- ☀ You can contact DLM while you're abroad. Just call **+44 (0)151240 2894**
- ☀ You can ask for replacement tyres. Just call the Tyreline on **+44 (0)330 123 1531**
- ☀ If you have to buy tyres while you're abroad, keep the receipt and contact Kwik Fit when you return. You might be eligible for a refund
- ☀ You cannot get cover for legal expenses and replacement locks

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.

If repairs mean you'll be without your car for a while, we'll do our best to offer you a replacement vehicle or another solution.

## 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 your first 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 locking wheel nut 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. You can book an appointment with them in your online account.

## Tyres

You can go to a Kwik Fit centre, or Kwik Fit mobile can come to you, usually within three working days. If you do not book using your online account, you can call **0330 123 1537** to book at a Kwik Fit centre.

Or, 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 an 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](https://www.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. This may not be the same as your car came with from the dealer.

The quickest way to book is in 'Tyres' 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](https://www.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 **08007311173**.

If you've had an accident, Direct Line Motability (DLM) will need to check any damage to your vehicle. Call **03000373737**.

## 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](https://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 73 111 73. 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. If the other driver leaves without giving details call the police on **101**
3. Ask for the details of the other driver and any witnesses using one of the forms opposite. Take pictures of the accident scene
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 73 111 73** 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.

## Keeping your car for longer

If you've driven fewer than 20,000 miles, we might be able to extend your current lease. If you're eligible, you'll see this option in your online account once you're in the last three months of your lease.

## Good Condition Payment

If you return your car in good condition at the end of your lease, you could get a Good Condition Payment. 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](https://www.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 will 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 monthly e-newsletter. If you're not getting this, just make we have your correct email address. You can check and update this in your online account.

You can also visit [motability.co.uk](https://www.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 45 67

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

[financial-ombudsman.org.uk](https://www.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](https://www.motability.co.uk/insurance)

**Glass enquiries: contact Autoglass**

Call: 0300 037 9944  
[motability.co.uk/glass](https://www.motability.co.uk/glass)

**Breakdown assistance: contact RAC**

Call: 0800 73 111 73 / ROI: 1800 535 005  
[motability.co.uk/breakdown](https://www.motability.co.uk/breakdown)

**Tyre enquiries: contact Kwik Fit**

Call: 0330 123 1531  
[motability.co.uk/kwikfit](https://www.motability.co.uk/kwikfit)

**Motability Scheme Customer Services**

Call: 0300 456 4566  
[motability.co.uk](https://www.motability.co.uk)

**Department for Work and Pensions**

For DLA call: 0800 121 4600  
For PIP call: 0800 121 4433  
[dwp.gov.uk](https://www.dwp.gov.uk)

**Department for Communities (NI)**

For DLA call: 0800 587 0912  
For PIP call: 0800 587 0932  
[nidirect.gov.uk](https://www.nidirect.gov.uk)

**Social Security Scotland**

Call: 0800 182 2222  
[mygov.scot/benefits](https://www.mygov.scot/benefits)

**Veterans UK**

Call: 0808 191 4218  
[veterans-uk.info](https://www.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.

