



# Your handbook

for the Motability Scheme



# Welcome to your handbook

It summarises the key things you need to know about your lease, from what's included, such as insurance, breakdown cover and maintenance, to what happens over the next three years.

Please keep this somewhere safe. If you need any more information you'll find all the latest details at [motability.co.uk](https://www.motability.co.uk).



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# The key benefits of your lease



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Our dealers are here to help you stay mobile with servicing, maintenance and repairs. All Scheme dealers are specially trained and are up-to-date with every aspect of the Motability Scheme.

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Breakdown recovery is included in your lease: 24 hours a day, 365 days a year.

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Insurance is included as part of your lease

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If you have trouble with your battery, speak to your dealer. Faulty batteries are replaced as part of our worry-free package.

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

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We understand circumstances change, so we've made updating your details easy.

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## Help at your fingertips

Create an online account and enjoy a host of benefits designed to help you flexibly manage your lease, including:

- Add your bank details to get payments like the End of Contract Payment faster
- Easily update personal details such as your address and phone number
- Manage your insurance and raise a new claim

Find out more at [motability.co.uk/account](https://www.motability.co.uk/account)



Your lease





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## Your worry-free package

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

### What's included:

- Use of the 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 and batteries.
- Insurance cover.
- Loss and damage protection.
- Dedicated support from a local Motability Scheme trained 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 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 does not stop you from driving the scooter or powered wheelchair safely.

# Your details

A woman with short reddish hair, wearing a dark jacket and a colorful striped scarf, is sitting in a wheelchair and smiling. She is outdoors, and in the background, a man in a grey jacket is standing near the open back of a white van. The setting appears to be a farm or a rural area with a wooden fence and trees.

## How we keep in touch

To help you make the most of your product during your lease, we send a monthly e-newsletter, featuring a range of articles, including Scheme news and updates. You also have access to *Lifestyle*, the customer magazine published quarterly.

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## If things change

If your contact details or address change, update these in your Motability Scheme online account. Sign in or create an account at **[motability.co.uk/account](https://www.motability.co.uk/account)**. You should also contact your dealer and your allowance provider to let them know if your details have changed.

## If your allowance stops

If your allowance provider decides you're no longer eligible for a qualifying allowance, you're responsible for keeping us informed. We'll need to arrange for the product to be returned, but you'll only pay the cost of the lease until you give it back.

## If your allowance is due to expire

If your mobility allowance is due to expire during your lease, please make sure it's renewed on time with your allowance provider.

If you have not already heard from them, you should contact them three months before your allowance is due to expire.

# Servicing, repairs and maintenance



If you need to contact your dealer, you can find their details in your Motability Scheme online account. Sign-in at [motability.co.uk/account](https://www.motability.co.uk/account)

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## Motability Scheme dealers

Our dealers are here to help you stay mobile with servicing, maintenance and repairs. All Scheme dealers are specially trained and are up-to-date with every aspect of the Motability Scheme.

### What your dealer takes care of:

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

## Servicing

Your annual service is an important part of making sure your product performs as it should. Your dealer will contact you when it's due. They'll either complete the work at your home address, or take your scooter or powered wheelchair away to service it.

The following will all be checked to make sure everything is in the best possible working order for you:

- Steering
- Battery
- Tyres
- Suspension
- Lights
- Indicators

Your scooter or powered wheelchair is just like any other vehicle – keep it serviced annually, and you'll get the best from it. You do not need to worry about cost – routine repairs are all included in your lease. Once your service is complete, your dealer will confirm what's been checked and give you the details of any work they've carried out.

## 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 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'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**.

## Getting a replacement product

If you're not able to drive your scooter or powered wheelchair due to an accident, repair or breakdown, 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'll 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.



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## 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 reduce your chances of breaking down.

### If you have a problem with your battery

If your battery performance is deteriorating please speak to your dealer. If there's a fault they'll replace it as part of our worry-free package.

### Top tips



#### Getting the most out of your battery:

- Fully charge it after every use to keep your product working at its best; we recommend 8 hours, for example overnight.
- If you do not 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.
- Take your charger with you if you know you're going on a longer trip than normal.
- Only use the charger supplied with your product.



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## 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.

### If you get a puncture in the UK

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 while away from your home, please call Motability Assist on **0800 953 5000**. They'll take you and your product home and where possible repair the puncture.

If they're unable to assist please call your dealer who'll be able to arrange the repair.

Never drive on a punctured tyre — you might cause further damage.

### If you get a puncture abroad

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.

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## Registering your vehicle

If you have leased a Class 3 product it must be registered with the DVLA. Class 2 products do not need to be registered.

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.
- Check the Highway Code to find out what roads you can drive on.
- If you want to check whether your Class 3 product is registered you can call the DVLA on **0300 790 6802**, or visit their website **[gov.uk/check-vehicle-tax](https://www.gov.uk/check-vehicle-tax)**.

You'll need your registration number to hand.

If you do not have this please contact your dealer who should keep a record of this.

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## The Highway Code

You need to comply with the Highway Code when using your scooter or powered wheelchair, you'll find the relevant sections at **gov.uk**.

The basics are:

- The speed limit on pavements is 4mph.
- Only Class 3 scooters fitted with front and rear lights, indicators and a horn are allowed on the road.
- You are not permitted to use the product on motorways or in bus or cycle lanes.





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## Using your product abroad

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. We may be able to reimburse the costs once you return home.

### 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 break down outside the UK.

# Insurance



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.

## Important points about your insurance

- Only the person named on your insurance is insured to use your product
- 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, our insurance provider may decline your claim. You may also be invoiced for the cost of any repair or write off value, plus any financial losses our insurance provider has incurred.

## What you're covered for:

- 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, 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 on your insurance is insured to use your 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.



## If you need to make a claim

If you have an accident or you need to make a claim (regardless of whose fault it is), sign in to your Motability Scheme online and go to 'Insurance'. From here you can access your Direct Line Motability (DLM) portal and raise your claim online. Alternatively, you can 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.

## 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's 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.
3. Call DLM on **0800 294 0790**. They'll advise you on what to do next.

## Lost or stolen keys

If your keys are lost or stolen, sign in to your online account or give DLM 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, DLM 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, DLM will try to recover your uninsured losses from them. This is for anything that is not covered by your insurance, for example, your personal belongings and personal injuries. And if you're injured, DLM will also act on your behalf by appointing solicitors to act for you.

# Accidents



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## If you have an accident

Some dos and do nots:

- **Do not** admit fault or deny the claim, negotiate, or promise to pay the claim, without written permission from DLM.
- **Do** exchange details with everyone involved (including any witnesses) and each provide your name, address, phone number and name of your insurer.
- **Do** register your claim as soon as possible. You can do this online through your DLM insurance portal, accessed through your Motability Scheme online account, or by calling **0800 294 0790**.
- **Do** send all correspondence you receive concerning the accident to DLM's claims department.
- **Do** fully cooperate with DLM during investigations of the claim. If you do not, it could result in your claim being declined, and your exclusion from leasing through the Motability Scheme in the future.

## Getting your product repaired

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

### 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.

# Breakdowns





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## If you have a breakdown

24 hours a day, 365 days a year, the Motability Assist helpline and recovery staff are available to help.

If you break down, move your product to a safe place and call Motability Assist, provided by Autohome, on **0800 953 5000**. They'll aim to be with you within 40 minutes to take you and your product home. Whether a specialist vehicle is needed to recover you and your product, or an accessible taxi, they'll send the most suitable solution. Once you're home, if your product needs any repairs, contact your 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.

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.

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 app



**Motability Recovery** is an app for scooter and powered wheelchair users.

You need to download the app before you break down. Visit the App Store or Play Store, search for 'Motability Recovery' and follow the simple on-screen 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, helping them find you more quickly.



# At the end of your lease



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## Getting a new product

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.

Start by talking to your dealer and getting their advice. You can talk to as many different dealers as you want, use the 'Find a Dealer' tool on [motability.co.uk](https://www.motability.co.uk) to find an expert near you.

### The Scheme has more to offer



Did you know that if your needs have changed the Motability Scheme also leases cars - both adapted and standard - and Wheelchair Accessible Vehicles too?

## Here's how it works:

- We'll get in touch around three months before your agreement is due to end.
- Once you've decided on your next product, place your order with the dealer you've chosen.
- We cannot guarantee delivery dates 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.
- When your new product is ready your dealer will arrange for the return of your old product.
- At the end of your agreement we'll send you a £100 End of Contract Payment once you've handed back your product. Save your bank details in your Motability Scheme online account to get this by bank transfer.



## If you need to leave the Scheme

We'll be sad to see you go. But, when the time comes to give your scooter or powered wheelchair back 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.

If your allowance stops, contact us on **0345 155 6011** as soon as possible, and we'll discuss options with you. Please see page 11 for more information.

- If your circumstances change and you feel you may need to end your lease early, call us on **0300 456 4566** to discuss this further.
- In the unfortunate event that a customer passes away during their lease, a family member should contact us.

# Comments or complaints



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We always aim to provide the highest quality service. However, if 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**.
- 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'd like us to do to put things right.

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

If you're 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)**

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## Contacts

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For any issues with your product please contact your dealer directly.

For general enquiries about the Motability Scheme or your agreement, please contact:

**Customer Services**  
Call: **0300 456 4566**

**motability.co.uk**

Calls may be recorded and monitored to improve customer service

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For Motability Assist breakdown contact:

**Autohome Assist** Call: **0800 953 5000**

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For Insurance enquiries:

Call (UK): **0800 294 0790** Call (Outside UK): **+44 (0)151 240 2894**

If you have specialist **Minicom equipment**, please call:  
**0800 980 5693** (Lines are open 9am–5pm Monday to Friday)

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

**DVLA Customer Enquiries (Vehicles) Swansea SA99 1BL**

Call: **0300 790 6802** Visit: **dvla.gov.uk**

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**Department for Work and Pensions:**

Disability Living Allowance:

**0800 121 4600**

Personal Independence Payment:

**0800 121 4433**

**dwp.gov.uk**

**Department for Communities (NI):**

Disability Living Allowance:

**0800 587 0912**

Personal Independence Payment:

**0800 587 0932**

**nidirect.gov.uk**

**Veterans UK**

**0808 191 4218**

**veterans-uk.info**

**Social Security Scotland:**

Child and Adult Disability Payment

**0800 182 2222**

**mygov.scot/benefits**

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Your Motability Scheme dealer is:



Connect with the Motability Scheme

# motability.co.uk

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