

# Your handbook for the Motability Scheme



# Welcome to your Wheelchair Accessible Vehicle (WAV) handbook



In this handbook, you'll find everything you need to know about your lease. From what to do if you break down 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.



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# Motability Scheme online account

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

**Motability Scheme**

## Create your Motability Scheme online account

To create your account we need your first name and surname.

*i* If you manage someone else's allowance, please use your own name to create the online account

**First name**  
Please do not include middle names

**Surname**

**Continue**



You can:

- ✿ Add your bank details for faster payments
- ✿ Manage who can drive your WAV
- ✿ 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://motability.co.uk/account).

# Using your WAV

You should use your WAV for the benefit of the disabled person. Go to [motability.co.uk/useofcar](https://www.motability.co.uk/useofcar) for more.

## 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 vehicles. 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 WAV, we might speak to you about fitting a location tracker. We might also do this if your 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

Visit [motability.co.uk/drivers](https://www.motability.co.uk/drivers) to learn more.

## FAQ

**Q. Can I use my WAV for business or voluntary work?**

A. You can travel to your workplace and use your WAV 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.

You can also call DLM on **0300 037 3737** and they'll change your drivers for you.



# If anything changes

You'll need to let us know. You might also need to tell your allowance provider and the DVLA.

## If your allowance is ending

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

## If your allowance stops

If you're not receiving your mobility allowance anymore, you'll need to let us know. Just call **0300 456 4566**. We'll agree a date with you to return the WAV. You'll only pay the cost of the lease until you return the WAV. And if you paid an Advance Payment, we might refund this to you on a pro-rata basis. You can find out more at [motability.co.uk/stoppedallowance](https://www.motability.co.uk/stoppedallowance).

## If your details change

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

You'll also need to let your allowance provider and your WAV supplier know. If you're driving your WAV 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 WAV, 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 depending on the age and experience of the driver. You can find more details in your Terms and Conditions Booklet.
- ☀ **Vehicle road tax**  
Your WAV will automatically get disability exemption from road tax. We'll arrange this each year throughout your lease. If you choose to pay tax privately or live on the Isle of Man, you'll need to arrange this.
- ☀ **Road traffic offences**  
You're responsible for paying any road or parking fines in your Scheme WAV and any courtesy or hire WAVs.
- ☀ **Mileage**  
Your five-year lease package includes a mileage allowance of 100,000 miles, or 60,000 miles for a three-year lease in a Nearly New WAV. We charge 5p per mile for any extra miles at the end of your lease.
- ☀ **If you do not comply with your insurance policy**  
We might send you an invoice for any repairs. We might also send an invoice for the write-off value of the WAV if it's damaged. And DLM could look to recover any financial loss. You can find more details of what's covered in your policy schedule.



# Adaptations and optional extras

Check with us before you add anything to your WAV. Then, let Direct Line Motability (DLM) know.

## Adaptations

These can help you drive, get in and out of your WAV, or store your equipment. Many are available at no extra cost if you order them with your WAV. You can find out more at [motability.co.uk/adaptations](https://www.motability.co.uk/adaptations).

Want to add adaptations during your lease? Speak to your WAV supplier and check with us. You'll need to pay any costs for these directly to your adaptations installer.

If you have any issues with the adaptations on your WAV, please speak to your WAV supplier first.

## Optional extras

When you applied, your WAV supplier will have talked to you about any optional extras you need, like privacy glass, parking sensors or heavy duty tie-downs. If you have any problems with these, please speak to your WAV supplier.

If you want to add optional extras during your lease, you'll need to pay for these, and you will not be reimbursed if you need to return the WAV early. If you add extras without our agreement, we might ask you to remove them at your own cost.

## Personalised number plates

You can add a personalised number plate to your WAV. 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 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).





# 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 WAV
- ☀ Theft, accidental or fire damage
- ☀ Repair or replacement glass, but there will be an excess for glass replacement
- ☀ In-WAV 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 WAV
- ☀ Personal items
- ☀ Non-standard equipment or optional extras
- ☀ Driving other WAVs or cars
- ☀ Unauthorised and uninsured drivers

Only drivers named on your Certificate of Motor Insurance who have been approved by 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 straight away, as your insurance might not be valid anymore.

**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. We own the WAV and insure it under our fleet policy, so you're not eligible for any no-claims discount.

Any no-claims discount you had before you joined the Scheme might not be accepted by insurers if you weren't the Scheme member. DLM might be able to 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:

- ☀️ Smaller chips may be repairable, depending where they are on your windscreen. You can speak to Autoglass for advice.
- ☀️ 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 WAV 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 6 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. Just call **+44 (0)151240 2894**
- ☀ You can ask for replacement tyres. Just call the Tyreline on **+44 (0)330 123 1531**
- ☀ 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 WAVs come with a five-year warranty. Or three years with a Nearly New WAV. This means your servicing, routine repairs and mechanical faults are covered.

Your WAV supplier is your first point of contact during your lease. They'll arrange your service and will try to complete any conversion repairs at your home. Or your WAV might be serviced at a car dealer nearby. Make sure the dealer completes and stamps your service book after.

If you're not able to use your WAV because of a critical repair, your WAV supplier will start your repairs within 72 hours.

## MOT tests

Your WAV supplier will contact you to arrange MOT tests. You'll have your first one when your WAV is three years old, then yearly after that.

If they do not get in touch, you should contact them. In Northern Ireland, you do not need an MOT test until your WAV is four years old.

## Yearly WAV check

Your WAV supplier will check the conversion parts of your WAV each year, at your home. This covers things like the ramp or lift, to make sure they're working correctly and still meet your needs.

If you have any questions or problems with your vehicle, please contact your WAV supplier. Especially if it's with the wheelchair tie-downs.

## Extra repairs

Your vehicle is covered for routine repairs. If something else is needed, your supplier will check with us before they do any work.

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



## FAQs

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

A. Your supplier will let you know. Make sure they complete and stamp your service book after each service. You can find more information at [motability.co.uk/servicing](https://www.motability.co.uk/servicing).

### Q. What do I need to bring to a service?

A. If your WAV is fitted with locking wheel nuts, bring the key for these with you.

### Q. Which repairs are covered?

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

# Tyres

We include tyre repair and replacement in your lease package. It's normally done by Kwik Fit. You can book an appointment with them in your online account.

## Your 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.

When you book Kwik Fit mobile, you'll need to have your WAV registration number and tyre size to hand. Your tyre size is embossed on the side of the tyre. They'll visit you within three working days.

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 might not be the same as your WAV came with from the supplier.

The quickest way to book is in 'Tyres', in your online account. This will pre-fill your details and help you with your 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 you're in an accident

Our 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 been in an accident, Direct Line Motability (DLM) will need to check any damage to your vehicle. Call **03000373737**.

## FAQ

**Q. Is replacement travel available if my WAV'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 WAV 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 WAV on the side, away from traffic, and move to a safe position away from the road. Leave animals in the WAV
4. Report your breakdown using the myRAC app as soon as possible. Or, call **0800 7311173**. 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** 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 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 WAV, call the RAC on **0800 7311173** 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**

# How to look after your WAV

Here's how to keep your WAV at its best:

- ☀ Wash it regularly, to maintain its paintwork
- ☀ If it needs a repair, contact your WAV supplier as soon as possible
- ☀ If you had adaptations fitted at the start of your lease, your installer will let you know if these need regular maintenance (at no extra cost)
- ☀ Make sure you answer your WAV supplier when they contact you about yearly checks and servicing
- ☀ If a service, repair or any maintenance has not been carried out to your satisfaction, please call us on **0300 456 4566**



## Your exhaust

We know all vehicles will show wear and tear with use. But we do not class damage due to heavy impact or using the wrong type of fuel as fair wear and tear.

## Underside of your WAV

Many WAVs have lowered floors which means less ground clearance. Take extra care when you're travelling on uneven roads or places with speed bumps.

If any serious damage or distortion to the underside of your WAV happens, like the chassis or engine, we will not consider this as fair wear and tear. If you think this has happened, please contact your WAV supplier straight away.

## Oil leaks

Report these to your WAV supplier. They'll arrange for these to be repaired at no extra cost. You'll only be responsible for damage caused by a leak if you did not report it early.

## Replacement vehicles

If your WAV is off the road for repair for more than 48 hours, where possible we aim to give you with a converted replacement vehicle to meet your needs.

Whoever is organising your repair can order you a converted vehicle. If you need extra help, please call us on **0300 456 4566**. If we're not able to give a suitable alternative, we'll find other ways to keep you mobile.



# At the end of your lease

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

## Keep your WAV for longer

If you have low mileage, 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 WAV in good condition and meet a few other criteria, you could get a Good Condition Payment at the end of your lease.

Find out what you need to do to get this at [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 WAV has passed its MOT test. Your supplier 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 your lease ends



# How you can contact us

We always aim to give you the highest-quality service. Whatever you need, we're 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 sure 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 to resolve this. If you're 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: contact DLM**

Call: 0300 037 3737  
[motability.co.uk/insurance](https://www.motability.co.uk/insurance)

## **Glass: contact Autoglass**

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

## **Breakdown: contact the RAC**

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

## **Tyres: 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: If you were born before 8 April 1948,  
call: 0800 731 0122

If you were born after 8 April 1948,  
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

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