

Managing fraud and misuse

Countering misuse

The Scheme works with a range of partners, including dealers, the DWP and Police to ensure that effective procedures are in place to protect the Scheme and that all allegations of Scheme misuse are responded to effectively.

In 2017, Motability Operations Limited evaluated 17,000 allegations (13,750 in 2016) relating to fraud or abuse of the Scheme, to determine what action may be required.

Enforcement action was taken in 7,722 cases (5,379 during the previous year). As a result, 3,869 customers were removed or prevented from re-applying to the Scheme (2,963 in 2016).

Misuse could include:

- The disabled person not receiving the majority of the benefit of the car.
- Driving whilst uninsured or banned or not in accordance with licence.
- Using the car in a criminal act.
- Lending, sub-leasing or selling the car.
- Using the car for unauthorised business purposes, for example, as a taxi or delivery vehicle.
- Using the car for unauthorised business purposes, for example, as a taxi or delivery vehicle.
- Not taking proper care of the car.

Customers, nominated drivers and car dealers are required to sign a Statement of Responsibilities to confirm they fully understand terms of use.

The ways in which to report misuse are clear and available on the Motability website.

Use of Motability Scheme cars

If the disabled person is in the car, either as a driver or passenger, they will be deriving benefit, however, there are also circumstances where the car is driven without the disabled person present but still for their benefit. Examples of this include:

- Shopping.
- Spouse or parent going to work to bring home income for the family.
- Social or leisure activities which contribute to the well-being of the family.

It is unacceptable for the car to be used by one family member as if it were their own, rather than a family car. Examples of this could include:

- Individual holidays.
- Periods spent away from home or commuting to work if the disabled person would derive more benefit from the car being available to them at home.
- The disabled person's child taking the car away to university.

Care homes

If the disabled person lives in a care home, the car may be kept there for members of staff use as nominated drivers, if the use is for the benefit of the resident disabled person. The car may also be kept at the home of the family of the disabled person and used by them to visit the disabled person and take them out, or, in the case of residential schools, to take them home for weekends and holidays. In most cases, it is not acceptable for the family to use the car for their own purposes in this scenario.

Location trackers

The Motability Scheme lease package includes insurance cover for two named drivers, however regardless of who is driving the car; it should always be used for the benefit of the disabled customer.

To ensure that customers gain direct benefit from their car, and to protect the Scheme from potential abuse, we may talk to some customers about fitting a location tracker. An example of this could be if the named drivers don't live with the disabled person, or they live in a care home where a number of drivers have access to the car. We will always speak to a customer before fitting a location tracker to their car. In some cases this has resulted in a clear understanding that the proposed use of the vehicle is outside of Scheme rules, and has resulted in the vehicle application being withdrawn by the Scheme or, frequently, independently by the customer.

Tracker data is reviewed to monitor how the vehicle is being used and to confirm that the disabled customer is receiving the anticipated benefit. If inappropriate vehicle use is suspected the customer is contacted to discuss how the vehicle is being used. The customer will be warned of any unacceptable use and the continued use of the vehicle outside of Scheme rules will result in the lease agreement being terminated.