



# Staying mobile after the Motability Scheme



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# Thank you for leasing a car through us

We understand that the Scheme may have provided you with support for a number of years, so we have put together this booklet to help you think about other mobility options and your next steps.

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There is a lot of information available, with many organisations providing guidance and support to help you find a solution for your future transport needs.

This guide highlights some of the things you may want to think about, but other organisations, such as Disability Rights UK or RiDC, could have more detailed and specific information to meet your individual needs. You will find more information about these organisations and the services they offer in the useful information and advice section which starts from page 16 of this guide.



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# Looking for another car

This section explores the things to consider when buying and owning your own car. However, if you only travel short distances or only need to drive occasionally, other mobility options may be a more cost-effective solution.

## Buying a new or used car

If you are going to buy a car independently you need to decide whether to buy a new or used vehicle. Don't forget that the dealer who provided your Motability Scheme car could be a great starting point to find out what's available. With a new car you get to choose exactly what you want, and being the first owner you don't need to think about the car's previous history. A new car also includes a warranty and you won't need to arrange an MOT until it's at least 3 years old.

Buying a used car can be a more cost-effective option but there are a number of things to consider. Whether you are buying privately or from a dealership, you should always check the car's log book or registration document to confirm previous ownership, age and mileage. There are also some key questions you should ask before you make a decision. These include:

- Has the car been involved in an accident?  
If it has, it may have a lower value, depending on repairs carried out. If the vehicle had significant repairs, there may be unforeseen problems that could incur costs in the future.
- Look at the car's mileage. The figure on the car's mileometer should be consistent with the documentation.
- Does the condition of the car match what it says? For example, is the bodywork or paintwork damaged? Do the doors open and close smoothly? What condition is the tread on the tyres? Is there a spare wheel (with a wheel nut locking key, if applicable) or a puncture repair kit?
- Check the Vehicle Identification Number (VIN) matches the documentation. This can usually be found on a metal strip at the base of the windscreen, under the bonnet or beneath the carpet on the driver's side.

You can check the MOT history of a vehicle at [gov.uk/check-mot-history](https://gov.uk/check-mot-history), or for added peace of mind, the RAC also offers a Car Data Check, often referred to as a HPI Check, which may be able to tell you more about the car's history. For further details and more information on the Car Data Check visit [rac.co.uk/carpasport](https://rac.co.uk/carpasport) or you can contact the RAC on **0330 159 1111**. Make sure you mention you're a former Motability Scheme customer as you may be entitled to a discounted rate.

If you are buying a used car, you may want to consider investing in a warranty. This is a written guarantee (not an insurance policy) and will usually cover mechanical and electrical parts and the labour involved to fit them. If you decide to take out a warranty, you should always shop around as the cost and levels of cover vary from company to company. You must also make sure you're aware of what you need to do to ensure the warranty remains valid (such as having your car serviced according to the manufacturer's handbook).

Before you commit to a purchase, don't forget to get an insurance quote. Insurance is covered in more detail on page 7.



## Payment options

You may be in a situation where you are able to pay for a car upfront.

Another option could be a bank or building society loan, or your dealer may have finance options available where you pay for the car in regular instalments. If you decide that this is the best route for you, speak to your dealer for more information.

Important things to consider include:

- How much would you pay for the car in total? Compare the cost of the car if you had bought it outright for cash, with what you will pay in total throughout the agreement.
- What is the Annual Percentage Rate (APR)? All lenders must quote this by law. The lower this figure, the cheaper it will be to borrow the money.
- What are the fees and penalties imposed, such as late or missed payments?
- What is the repayment period? Sometimes a longer repayment period seems like less, but can end up costing more. For example, in the instance below you could end up paying £1,200 more for the 3 year repayment option.

	Option 1 2 year repayment	Option 2 3 year repayment
Monthly repayment	£250	£200
Number of months	24	36
Total	£6,000	£7,200

## VAT exemption

If you buy a car that is extensively and permanently adapted for a wheelchair, and you are able to pay for the vehicle upfront, you may qualify for VAT exemption. For more information, contact HM Revenue and Customs National Advice Service on **0300 200 3700**.

## Leasing a car

As you are used to leasing a car, you might prefer the benefits of a personal contract hire agreement. This is a long term rental agreement where maintenance is usually covered, but you hand the car back at the end of the term. Before you sign a contract hire agreement you should confirm what is included such as insurance, breakdown and maintenance. If insurance is not included you need to make sure you get the car fully insured as you are still liable for the loan if the car is written off. You should also check whether there is a mileage limit or additional charges if the car is handed back in a poor condition.



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## Insurance

There are a number of factors that need to be taken into consideration when arranging car insurance. If this is the first time you have had to insure your own vehicle this section highlights some of the key things to think about.

### No-claims bonus

As you have been on a leasing scheme, you will not have accrued any personal no claims bonus. However, for the majority of customers, RSA Motability (RSAM) are able to provide a claims history letter which you can send to your new insurer. Many insurers will accept this as proof of your claims history.

To request a copy for yourself or a named driver contact RSAM on **0300 037 3737** or by email to **rsam.help@uk.rsagroup.com**.

Please be aware if you have less than 12 months claims history, for example new drivers and drivers aged 16, RSAM will not be able to provide this letter.

### Insurance policies

When purchasing car insurance, there's a lot of choice, with many different levels of cover available. It's important to review the terms and conditions of the policy to make sure it has the right level of cover for you.

Insurance companies will consider a number of factors when calculating your risk and insurance premium. These include, but are not limited to: your age, the vehicle's make and model, your location and any driving convictions you may have. Whilst it's recommended that you take out fully comprehensive car insurance cover, there are other options available.

The highest level of cover is comprehensive car insurance. It will insure your vehicle for damage caused by fire or theft, third party damage, and will also cover accidental damage to your own vehicle. This is the most complete level of car insurance protection available and if something happens it provides peace of mind that your financial losses should be limited to the value of the excess on your policy.

Third party car insurance is the minimum level of insurance cover and the minimum legal requirement to drive on the UK's public roads. This cover will pay out for any damage to you, your passengers and people outside of your car, and any damage to someone else's property if sustained by a third party. However, this cover does have its limitations as it does not cover the cost of repairs to your own vehicle or if your vehicle was stolen or damaged by fire.

Third party, fire and theft car insurance is the next level of cover and includes all of the above as well as cover for your vehicle in the event of it being stolen or damaged by fire or attempted theft.

### Key things to think about

It's important to consider that there may be additional costs which you didn't have to pay on the Scheme. For example, if you make a change to your policy such as changing a driver, many insurance companies will require you to pay an administration fee. Make sure you ask your chosen insurer what these fees are, especially if you need to change your driver regularly.

You may also want to consider any driver car insurance. If you have a number of drivers with access to your new vehicle, this may prove cost effective. Insurers may stipulate that all drivers must have held a full UK driving licence for 12 months and have no claims or convictions. There may also be age limitations with your chosen insurer.

**Drivers under the age of 25** tend to face higher car insurance premiums. Age is a major factor when insurers consider your level of risk. If you are under 25, data shows that you are at a much higher risk of being involved in an accident and therefore making a claim.

There are a number of things you can do to keep the cost of your insurance premium down including: carefully selecting the make and model of your car so it falls into a lower insurance group, driving with care to avoid getting points on your licence, boosting the security on your vehicle and enhancing your driving skills with the Driver and Vehicle Standards Agency's Pass Plus course.

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**An insurance excess** is the amount of money you will have to pay your insurance company if you are involved in an accident. For example, if the damage to your car amounts to £1,000 and your excess is £100, you would have to pay £100 and the insurer would pay the remaining £900.

Usually, the excess is divided into two sections: compulsory excess which is set by the insurer and the voluntary excess. In many circumstances, if you increase your voluntary excess you will find that the overall insurance premium decreases as you are willing to pay more to the insurer in the event of an accident. You may also have to pay an excess for glass replacement. This usually ranges from £50 to £75, depending on the insurer.

**There are many insurance companies**, so it's well worth looking around and checking online to see which insurance packages are available. Autonet Mobility is one example of an insurance broker who has offered to provide insurance quotes for customers leaving the Motability Scheme where possible. They will take into account your claims history letter from RSAM and can also offer additional benefits subject to terms and conditions of the actual policy. These may include:

- Glass replacement (windscreen, sunroof, side and back windows)
- 'New for old' replacement vehicles that are less than 12 months old
- Loss or damage to personal belongings inside your vehicle
- Medical expenses
- Personal accident compensation
- Breakdown cover with home start recovery from AXA Assist
- Motor Legal Expenses insurance
- Courtesy cars if your vehicle is off the road.

For further advice or to request a quote, please call Autonet Mobility on **0330 343 8394** or visit **autonetmobility.co.uk**.

## Taxing your car

To use a vehicle on the road it must be taxed. You can arrange tax for either 6 or 12 months from the Post Office or online via the DVLA website. What you pay depends on your car's engine capacity or what fuel it uses and its carbon dioxide emissions. You can find out what tax you need to pay by going to **gov.uk/dvla** or calling **0300 790 6801**.

If you are purchasing your Motability Scheme vehicle you will need to arrange the appropriate tax before driving the car. This means changing the vehicle tax class if your tax exemption was used on this vehicle. To arrange this you will need to complete the V5C/2 New Keeper Supplement from the V5C Registration Certificate (log book) and take it to a tax issuing Post Office. Details of your nearest tax issuing Post Office can be found at **postoffice.co.uk/branch-finder**. We will send you the V5C/2 when you make payment for the vehicle.

If you do not receive the higher rate mobility allowance but you are awarded standard rate mobility, you could be eligible for a 50% reduction in car tax. To apply you need to send the following by post to DVLA, Swansea, SA99 1DZ:

- Your statement of entitlement
- The vehicle registration certificate (V5C)
- A V10 form (you can get this from the Post Office)
- A certificate of insurance or cover note (you can send downloaded or faxed copies but not photocopies)
- An original MOT or GVT certificate (if your vehicle needs one)
- A cheque or payable order (made out to 'DVLA, Swansea') for 50% of the full rate of car tax for the vehicle.





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## Breakdown cover

Breakdown cover with the RAC was included in your Motability Scheme package so this may be something you wish to consider purchasing for additional peace of mind. If you are looking for a breakdown recovery company, you could start by considering the type of service you need.

As a former Motability Scheme customer, you may be entitled to an introductory discount from the RAC. However, other companies such as the AA and Green Flag also offer roadside assistance policies. If you tend to travel short distances close to your home, you may find your local garage offers a more suitable solution. Cost comparison websites are a good starting point to assess the different policies available.

## Servicing, maintenance and MOTs

Looking after your car can give you peace of mind that it's safe to drive and less likely to break down. There will be helpful tips in your manufacturer's handbook on how to check the engine oil and coolant levels, as well as tyre condition.

Although most trips to the garage are prompted by a visible issue, even if you think your car is running well, you should make sure the car is regularly serviced. Most cars need a service approximately 12 months from new or sooner depending on your mileage but you should check in your car manufacturer's handbook as this varies depending on the make and model. Some cars also have a symbol which appears on the dashboard when a service is needed. Don't forget, if you have chosen to buy a new car, it will have come with a manufacturer's warranty which should cover most mechanical faults or repairs for a few years after purchase.

If you bought your car from a dealership, they are likely to be able to carry out routine servicing, repairs and MOTs for you. However it can be worth checking out other independent garages or centres, such as

Kwik Fit, as they can offer competitive prices. When choosing a garage you should make sure the quote includes all parts, labour and VAT. It's also important that they stamp your car's service book so you can prove your car's service history if you choose to sell it.

Once your car is three years old (or four years old if you live in Northern Ireland) it will require an MOT test. An MOT test checks the condition of the important safety-related items on your car. The test cost will vary depending on the type of vehicle you have, and there is a limit to the amount a garage can charge for this. You can find information on MOT charges at [gov.uk/mot-test-fees](https://www.gov.uk/mot-test-fees)

During the test the garage may identify areas that need repair in order for the car to pass. The garage should always discuss any additional work and costs with you in advance. If you are unhappy with their quote, don't forget you can always contact another garage for a second opinion. Once your car has passed its MOT, you should keep hold of the MOT certificate as this proves your car is roadworthy. Thereafter, your car must be retested once a year.

### More information

Disabled Motoring UK provides information on motoring, insurance and car tax as well as advice on alternative transport solutions on their website [disabledmotoring.org](https://www.disabledmotoring.org)

Both the RAC and the AA are useful resources for general motoring advice, information on buying a used car and insurance, as well as breakdown cover. You can find their contact details in the 'Useful information and advice' section of this guide, starting on page 16.

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## Adaptations

Typically, adaptations fall into three categories: they can help you drive, stow your wheelchair or scooter, or help you get in and out of the car.

You may already be aware of the benefits that adaptations can bring, but there is a lot of information available if you need to know where to start. For example, RiDC has produced some useful information on car controls which can be found at [ridc.org.uk/content/car-controls](http://ridc.org.uk/content/car-controls). If you would like practical and independent advice on which adaptations would best suit your needs you could visit a Driving Mobility centre. With 20 centres across the UK, Driving Mobility employs occupational therapists and driving instructors who are well positioned to offer independent advice. A typical assessment will help you to understand what types of adaptations could help improve your driving or travelling experience. To find your nearest centre, call **0800 559 3636** or visit [drivingmobility.org.uk/find-a-centre](http://drivingmobility.org.uk/find-a-centre). Please note there may be a charge for assessments. When choosing an installer to fit adaptations to your car, you may find it useful to use the 'Find adaptation installers' tool at [motability.co.uk/findadealer](http://motability.co.uk/findadealer). To find your nearest adaptation installer, simply enter your town or postcode. You can also search by selecting an adaptation type or by adaptation installer.

## Replacing Motability Scheme adaptations

If you joined the Scheme before 2014 and had adaptations fitted to your car, and you lose your allowance as a result of an unsuccessful DLA to PIP reassessment, we will help with the costs of fitting new adaptations of the same type to a non-Scheme vehicle, within our given timescales. Please contact our Customer Services team on **0300 456 4566** and we can discuss your individual situation and look at the options available to you.





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# Other mobility options

If you have decided buying a car is not right for you, we have listed other options you may want to consider to help keep you mobile.

## Dial-a-Ride

Dial-a-Ride is a scheme run for disabled people who find it difficult to access public transport. You may find there is a Dial-a-Ride scheme operating near you, with accessible minibuses which may cover routes in your local area. Depending on the types of journeys you do, Dial-a-Ride could be a more cost-effective option to a regular taxi service, and rides can usually be booked anytime between early morning and late evening.

You will need to book in advance as you will be travelling with other people going to different destinations and the route is planned based on the requirements of everyone who is travelling. The company which organises the scheme will make sure you get to your destination at the required time. Your local Dial-a-Ride group may need you to register with them in advance before you can book journeys. To find out if there is a scheme near you, contact your local council or Citizens Advice Bureau (CAB).

### Did you know?

Transport options differ depending on where you live, so if you want to find out what specific schemes are available in your area, it's worth contacting your local council or CAB. See the useful contact details in the 'Useful information and advice' section of this guide.

## Car sharing schemes

There may be a car sharing scheme operating in your area. Car sharing is when two or more people, travelling to the same destination or to different places along one route, get together to share the car journey. Your local council or CAB should be able to provide you with details of any schemes operating in your area.

## Public transport

You may find the thought of using public transport quite daunting, however many rail and bus operators offer a service that is accessible to people requiring specific assistance.

The Equality Act 2010 (previously the Disability Discrimination Act) has improved accessibility on public transport as it has given the government the authority to set minimum standards. You can find out what the government is doing to make public transport more accessible at [gov.uk/transport-disabled](https://www.gov.uk/transport-disabled). We have also included a number of helpful contacts and links in the 'Useful information and advice' section of this guide.

### Trains

Many train operators provide a 'Passenger Assist' service, where free help can be arranged for getting on and off the train and with baggage. You can book passenger assistance through National Rail Enquiries by calling **03457 48 49 50** or visiting their website, at [nationalrail.co.uk](https://www.nationalrail.co.uk)

Once you've booked Passenger Assist, it's treated like a reservation. A record of the assistance you've booked is emailed to both yourself and staff at the relevant stations. Please note that train companies ask for at least 24 hours notice so that arrangements can be made.

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## Buses

Timetables and maps, as well as the information you'll find onboard, vary from bus to bus and area to area. Online and telephone journey planning is available from Traveline on **0871 200 2233** or by visiting **traveline.info**. Most buses now offer easy access, often with low floors, making boarding and alighting more comfortable, and provide access for wheelchair users. Your local bus company will be able to provide you with information on accessibility, bus stop locations and service frequency.

## Taxis

If you make infrequent and short journeys you may find a taxi is a more cost effective option to owning and running your own car. If you have specific requirements, most taxi companies offer accessible solutions.

You can find taxi companies near to you in your local phone book, yellow pages or at **yell.com**

## Mobility scooters

If you only make short journeys or have a good public transport network, you may decide to purchase a mobility scooter. Scooters can range from small portable models, designed for use only in places such as shopping centres, to large models fully enclosed with a weatherproof cover. Most scooters have a maximum speed of either 4mph or 8mph. The distance that can be covered with a fully charged battery will depend on many factors, including the weight of the user, gradients on the route, the age of the battery and the temperature.

Class 3 vehicles that go up to 8mph must be registered with the DVLA. In order to register a Class 3 vehicle, you will need to complete form V55/5 (for used vehicles) or V55/4 (for new vehicles). You can order these at **gov.uk/dvlaforms** and then send the completed forms to DVLA Swansea SA99 1BN.

Permit schemes have been developed across the UK by the Confederation for Passenger Transport (CPT), and in London by Transport for London (TfL), for the transport of scooters on low-floor buses. If your bus company has signed up to the CPT scheme, they'll issue you with a credit-card sized permit, which can be shown to the driver to confirm that you're allowed to travel with your scooter. Your scooter will have to meet size and weight criteria, and you should have been assessed in safe use of your scooter on the bus. A database is available online which lists suitable models and provides a list of bus companies signed up to the scheme. Visit **ridc.org.uk/content/mobility-scooters-buses** for more information.

Driving Mobility offers independent, professional information and advice and could help you find the scooter that best suits your needs. To find your nearest centre, visit **drivingmobility.org.uk/find-a-centre** or call **0800 559 3636**. Please note that there may be a charge for assessments.

To find a local scooter dealership, you might like to use our 'Find a scooter dealer' tool at **motability.co.uk/findadealer**. Even though you are unable to lease through the Scheme, your local dealer should be able to provide some helpful advice on choosing and purchasing a suitable product.



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# Useful information and advice

Here we've listed further sources of useful information and advice, including details and information on the services they provide.

## The AA

Telephone: **0800 085 2721**

**theaa.com**

The AA provides general motoring advice as well as breakdown cover.

## Autonet Mobility

Telephone: **0330 343 8394**

**autonetmobility.co.uk**

Autonet Mobility works with a number of insurance companies and will provide insurance quotes where possible for customers leaving the Motability Scheme.

## Blue Badge Scheme

**gov.uk/browse/driving/blue-badge-parking**

The Blue Badge Scheme provides nationwide parking concessions for people with severe mobility problems who travel either as drivers or passengers. If you currently have a Blue Badge you can continue to use this badge until it expires. Losing a higher rate mobility allowance does not mean categorically that you will not qualify for a Blue Badge in the future, it just means you do not automatically qualify. Your local council is responsible for deciding who is eligible for a blue badge and you may still be able to qualify under a 'further assessment' route where they will look at evidence of your disability which may include an independent mobility assessment. If you have any queries about qualifying for a blue badge, you should contact your local council.

## Citizens Advice Bureau

Telephone: England - **03444 111 444**, or if not yet available in your area, you can search for your local CAB online;

Wales - **03444 77 20 20**;

Scotland - **0131 550 1000**;

Northern Ireland – list of local office numbers available online at **citizensadvice.org.uk**

The Citizens Advice website has a specific section on transport options for disabled people, simply type 'transport' into the search tool on the homepage. They can also provide advice on benefits you may be entitled to and help you fill out the relevant forms. You can use their search tool to find your local Citizens Advice Bureau, or alternatively you can get advice over the telephone.

## AccessAble

**accessible.co.uk**

The AccessAble website (previously DisabledGo) gives details of accessible buildings, sites and areas including stations. All access information has been collected in person by AccessAble's team of surveyors.





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### Disabled Motoring UK

Telephone: **01508 489 449**

**disabledmotoring.org**

Disabled Motoring UK is a membership organisation for disabled drivers, passengers and Blue Badge holders. Information officers can answer your questions on accessible parking, vehicle adaptations, congestion charging and other issues that affect disabled people. They also offer discounts on ferry travel, breakdown cover and insurance. Their monthly magazine, Disabled Motoring, includes information on current campaigns, the latest news and reviews of cars, scooters and mobility aids as well as features on everything from accessible holidays to days out.

### Disability Rights UK

Telephone: **0330 995 0400**

**disabilityrightsuk.org**

Disability Rights UK is a charity which was formed in 2012 through a merger of Disability Alliance, Radar and the National Centre for Independent Living. They produce high quality information, including a range of free factsheets and helpful brochures, as well as products and services developed by and for disabled people.

### Gov.uk

**gov.uk/transport-disabled**

This website provides transport and travel information for disabled people on trains, planes, cars, buses, coaches, taxis and minicabs.

### Driving Mobility

Telephone: **0800 559 3636**

**drivingmobility.org.uk**

As mentioned on page 11 and page 14 of this guide, Driving Mobility can give practical advice about adaptations and carry out assessments for cars and scooters. There are 20 centres in the UK and they are well informed on most mobility and disability issues.



### The RAC

Telephone: **0330 159 1111**

**rac.co.uk**

The RAC provides general motoring advice as well as breakdown cover.

### Research Institute for Disabled Consumers (RiDC)

Telephone: **020 7427 2460**

**ridc.org.uk**

RiDC is a national research charity dedicated to providing information to enable disabled and older people to live independently. The charity produces a number of useful publications including guides on motoring, scooters, powered wheelchairs, walking aids and public transport.

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## Allowances

### Access to Work

Telephone: **0800 121 7479**

**[gov.uk/access-to-work](https://www.gov.uk/access-to-work)**

An Access to Work grant helps to pay for practical support to enable you to do your job. This can include money to pay for things such as specialist equipment at work; travel when you can't use public transport; or a communicator at a job interview.

### Benefits adviser

**[gov.uk/benefitsadviser](https://www.gov.uk/benefitsadviser)**

Benefits adviser is an online tool provided by the Department for Work and Pensions (DWP) which helps you work out what benefits you may be entitled to, how to claim and what happens if your circumstances change.

### Information on the appeals process

**[gov.uk/pip/appeals](https://www.gov.uk/pip/appeals)**

If you are unhappy with a Personal Independence Payment (PIP) decision, you can make a formal request to have that decision looked at again by the DWP (known as a 'mandatory reconsideration'). More information can be found at **[gov.uk/mandatory-reconsideration](https://www.gov.uk/mandatory-reconsideration)**

If you are still unhappy following the reconsideration you may appeal directly with Her Majesty's Courts and Tribunals Service, more information can be found at **[gov.uk/pip/appeals](https://www.gov.uk/pip/appeals)**







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CAR SMG 01/21