

### Introduction

If you have Motor Neurone Disease the illness may affect your ability to drive or increase your reliance on others to provide transport. If you still drive, there are facts you should know about vehicle adaptation, insurance and licence validity.

### Driving with MND

Once diagnosed with MND you must inform the Driver and Vehicle Licensing Agency (DVLA) if you wish to continue to drive. To do this write to the DVLA (Drivers Medical Branch) Swansea, SA99 1TU, advising them of the nature and extent of your physical disabilities with your driver number, name and date of birth.

You should also advise your insurance company of your diagnosis and of any feedback you receive from DVLA.

While the Scottish Motor Neurone Disease Association cannot recommend individual companies a short list of insurance companies which offer specific policies for disabled people is included at the end of this document.

If you choose to continue to drive you might decide that your present vehicle is either unsuitable for your current abilities or you might decide that you need a new vehicle to take account of your condition or transporting bulky equipment such as a wheelchair.

### Help with the cost of buying a car

Through the Motability Scheme limited help is available in the UK to those purchasing a car for use by someone with

a disability. To qualify you must be receiving one of the following benefits:

- Higher Rate Mobility Component of the Disability Living Allowance
- War Pensioners' Mobility Supplement

You should also expect to receive the allowance for the full length of the agreement you enter into with the scheme. But don't worry; applications are welcome as long as you have at least 12 months award length remaining when you apply.

Even if you don't drive, but still receive the appropriate mobility allowance, you can still apply for a car and propose two other people as your drivers.

In the UK, over 1.5 million disabled people qualify for the Higher Rate Mobility Component and over 17,000 qualify for the War Pensioners' Mobility Supplement. Currently, 400,000 disabled people have chosen to have their allowances paid to the Motability Scheme to meet the cost of having a car, powered wheelchair or scooter through a contract hire or hire purchase arrangement.

Claim forms for DLA are available from local social security offices, or you can contact the Benefit Enquiry Line (tel. 0800 88 22 00, textphone 0800 24 33 55) for a form and general advice. N.B. You have to be under 65 years of age on the date you first apply for DLA. Those aged 65 or older qualify instead for Attendance Allowance and/or Carers Allowance, neither of which allows access to the

**MND Scotland is the working name of the Scottish Motor Neurone Disease Association, the only charity funding research and providing care and information for those affected by MND in Scotland.**

Motability Scheme.

### How Motability works

There are four main ways in which Motability can turn your mobility allowance into the travel solution for your needs.

- A new car on a three-year contract hire lease.
- A new or used car on hire purchase, over a term of two to five years.
- A new or used powered wheelchair, or scooter on hire purchase, over a term of one to three years.
- A new or used powered wheelchair or scooter on contract hire lease for up to three years.

Once you have chosen which scheme you wish to join, you then agree to pay over all or part of your allowance to Motability for the duration of the contract hire, or hire purchase agreement.

95% of Motability customers choose contract hire as they find it's the best option to obtain and pay for a brand new car. They like the convenience of a single, regular payment that includes comprehensive insurance, servicing, maintenance and breakdown cover. If you choose to own your car you need to arrange these things for yourself.

### Choosing a car

Anyone choosing a new car needs to consider the following factors:

1. How much can you pay?
2. Do you prefer manual or automatic transmission?
3. Does the vehicle need power assisted steering?

4. Do you want a two, three, four or five door vehicle?
5. Do you want a hatchback, saloon or estate?

Once these have been considered, additional considerations may be made to take account of your own circumstances:

1. Ease of getting in and out?
2. Ease of loading and stowing a wheelchair or other mobility aids?
3. Suitability of the operating controls?

Motability has worked with ricability\* to identify the key features of a car that affect accessibility. Factors such as the angle to which doors open, height and width of door area, height of the seat from the ground, head height and space to carry a wheelchair were considered in order to categorise over 1,000 car models. Five categories were created labelled A to E. As and Bs tend to have the smaller measurements while Ds and Es tend to have the larger measurements. The report is downloadable from the ricability site. See "Further Information" at the end of this factsheet for details.

(\* *The Research Institute for Consumer Affairs, a national research charity dedicated to providing independent information of value to disabled and older consumers.*)

### Adaptations to Vehicles

Motability produces an adaptation guide called "Make It Yours," which is available to download from their website or can be ordered by calling 0845 456 4566. Some of the more common adaptations to vehicles include;

- Wheelchair hoists
- Steering wheel aids

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- Swivel seats
- Steering wheel aids
- Push/pull or radial hand controls

Check carefully the costs of any adaptations you order as some are included in the basic lease, but others will increase the costs of your deposit. Expert assessment and advice on suitable adaptations can be obtained from an assessment centre on 0800 559 3636.

If you make any adaptations to a contract-hire vehicle yourself you will need to advise Motability to ensure the insurance is appropriately adjusted.

### **Zero Rated VAT**

Vehicles are only free from VAT (zero rated) if they are specifically designed or adapted to carry a disabled person in a wheelchair and no more than five other persons. The design or adaptation must include a permanently fitted hoist or ramp and suitable clamps to secure the wheelchair.

To obtain relief from VAT, you will need to complete the eligibility declaration form from the vehicle supplier. Note that to obtain the relief from VAT the vehicle must be adapted prior to delivery to the purchaser. VAT cannot be reimbursed on a vehicle, which is adapted at a later date even if the supplier arranges the conversion. Other disability-related adaptations to the car (such as the fitting of supplementary hand controls) will not make the whole vehicle free from VAT, but the installation, repair and maintenance of the adaptations will themselves be zero rated.

### **Vehicle Excise Duty (Road Tax)**

If you are disabled and in receipt of the higher rate mobility component of the

Disabled Living Allowance, you will be exempt from vehicle excise duty/road tax.

The Disability Living Allowance Unit should automatically send you an application form (DLA 403) for a vehicle exemption certificate, but if not, contact the Unit for a copy (Warbreck House, Blackpool FY2 0UE).

If you receive the war pensioners' mobility supplement you should obtain a copy of the application form WPA 67 from the War Pensions Directorate, North Fylde Central Office, Norcross, Blackpool FY5 3TA.

Once you have completed and returned these forms, an exemption certificate (DLA 404/WPA 442) will be issued and can be used to claim exemption from Vehicle Excise Duty (VED) if the vehicle is to be used by, or for the purposes of, the disabled person.

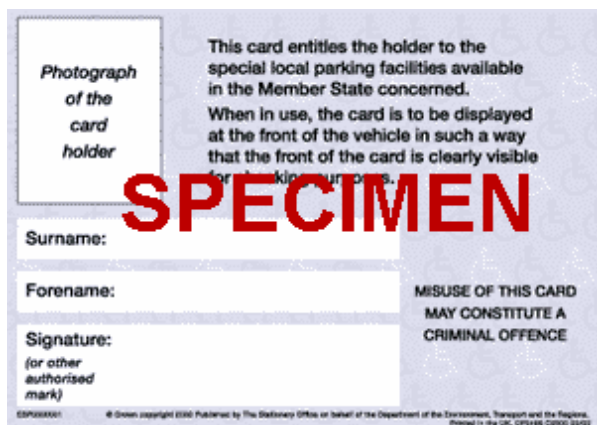
Just as when applying for an ordinary tax disc you also need to enclose the vehicle registration document (V5), certificate of insurance or cover note and the MOT certificate (if applicable). If satisfied, the Vehicle Registration Office will issue a 12 month exempt licence and exempt licence disc.

#### **When applying for exemption from Vehicle Excise Duty (Road Tax) enclose the following...**

- Exemption certificate from the DLA unit (DLA404)
- Application for a vehicle license
- Registration document
- Insurance certificate/cover note
- MOT certificate if relevant

The licence disc must be displayed on the vehicle and renewed on expiry like the ordinary tax disc.

### Disability Blue Badge



The local authority for the area where you live is responsible for the issue a disabled (Blue Badge) parking permit to people with MND. Get the application form through your local authority's social work department. You can find the details of how to contact your local council in the appendix.

The Badge is for residents of the UK only and is now accepted in 18 European countries; visitors from other countries cannot obtain the Badge itself, but they may be able to use their own country's badge while staying in the UK if their country has a reciprocal agreement.

You do not need to own a car to qualify for one of these permits. The permit is issued to the person with a disability and is displayed on the dashboard of any car in which that person is travelling. This gives complete flexibility to the person

who owns the permit and allows any friend or family member to benefit from the special rules applicable to the "Blue Badge" scheme, but ONLY while transporting the owner of the permit.

Local authorities and owners of car parks are very aware of the abuses made by able-bodied people of the previous Blue Badge scheme and take special interest in who is present when a "Blue Badge" is used. It is for this reason the badge is now issued only for a limited period and carries a photograph of the user.

If you are refused a Blue Badge there is no right of appeal against this decision if you do not meet the eligibility conditions. You can, however, make another application when you feel you do meet the conditions.

### The Powered Wheelchair and Scooter Scheme

Information about the powered wheelchair and scooter scheme is available to download from the Motability website..

Like the car scheme the wheelchair and scooter scheme offers options to either hire or purchase the vehicles according to your personal preferences.

If you would like to receive any publications relating to the various Motability options, please contact Motability Operations on: **0845 456 4566**.

### Further Information

#### Used Wheelchair Accessible Vehicles & MPV's

Mobility Nationwide, UK home demonstrations available Tel: 0845-6449360  
[www.mobilitynationwide.co.uk](http://www.mobilitynationwide.co.uk)

Details of Motability's powered wheelchair and scooter schemes

[www.motability.co.uk/main.cfm?Type=WS&Objectid=2216](http://www.motability.co.uk/main.cfm?Type=WS&Objectid=2216)

Ricability report on car features:

[www.ricability.org.uk/reports/report-mobility/carmeasurement/contents.htm](http://www.ricability.org.uk/reports/report-mobility/carmeasurement/contents.htm)

### Insurance Firms

**Freespirit Solutions** is operated by **P J Hayman & Co**, Stanstead House, Rolands Castle, Hampshire PO9 6DX Tel: 0845-2305000 [www.pjhayman.com/](http://www.pjhayman.com/)

**Chartwell Insurance**, Chartwell House, 292-294 Hale Lane, Edgware, Middlesex HA8 8NP. Tel: 0208 958 0090/0091, **0845 2607051 or 0845 2607052**  
[www.chartwellinsurance.co.uk](http://www.chartwellinsurance.co.uk)

**Disabled Insurance Services Ltd**, 9 King Street, Drighlington, Nr Bradford BD11 1AA.  
Tel: (0113) 285 4770, Fax: (0113) 285 3149, Minicom: (0113) 285 4721

**Fish Insurance** Freephone 0500432141 [www.fishinsurance.co.uk/](http://www.fishinsurance.co.uk/)  
2-4, Riversway Business Village, Navigation Way, Riversway, Preston, Lancashire PR2 2YP Tel: **01772 724442**

**Privilege Insurance**,  
(Underwritten by Direct Line Insurance) **0845 246 0515** [www.privilege.com/](http://www.privilege.com/)

### Useful Contacts

Scottish Driving Assessment Service, Astley Ainslie Hospital, 133 Grange Loan, Edinburgh EH9 2HL Tel : 0131-537-9192 Fax : 0131-537-9193  
Email : [marlene.mackenzie@nhslothian.scot.nhs.uk](mailto:marlene.mackenzie@nhslothian.scot.nhs.uk)

DVLA Medical Unit,	0870 600 0301	<a href="http://www.dvla.gov.uk">www.dvla.gov.uk</a>
Mobilise	01508 489449	<a href="http://www.mobilise.info">www.mobilise.info</a>
Disabled Motorists Federation	0191 416 3172	<a href="http://www.freewebs.com/dmfed">www.freewebs.com/dmfed</a>
Disability Benefits Helpline	08457 123456	<a href="http://www.disabilitybenefits.co.uk">www.disabilitybenefits.co.uk</a>
Motability	0845 456 4566,	<a href="http://www.motability.co.uk">www.motability.co.uk</a>
	textphone 01279 632273	

BBNav (Satnav highlighting disabled parking bays, Blue Badge concessions and shopmobility schemes, [www.bbnav.co.uk](http://www.bbnav.co.uk)

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