



Motability

The leading car scheme for disabled people

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PIP, the Motability Scheme and You

A guide for existing Motability Car Scheme customers looking to choose their next car.

What's changing?



The Government has started to replace Disability Living Allowance (DLA) with Personal Independence Payment (PIP) for disabled people aged between 16 and 64. If you are awarded the Enhanced Rate of the Mobility Component of PIP, you will continue to be able to lease a car through the Motability Scheme.

What does that mean for you?



PIP will replace DLA for disabled people aged between 16 and 64, even if you currently have an 'indefinite' or 'lifetime' award. Disabled children will continue to receive DLA until they reach the age of 16. DLA will also continue to be available for those who were aged 65 and over on 8 April 2013.

The nationwide roll-out of PIP is not due to be completed until 2018. To begin with, the Department for Work and Pensions (DWP) is contacting claimants on fixed term awards, so if you've got a lifetime or indefinite award you may not see any changes at all during your next lease.

The most important thing you can do at this stage is ensure that the DWP has your correct contact details. You don't need to do anything else until the DWP writes to you, however, once they have contacted you make sure you respond within their given timescales.

PIP and your next lease



I'm due to choose my next car now; what should I do?

Do you have 12 months or more of your allowance remaining? If so, go ahead and choose your new car as usual.

If you have less than 12 months remaining, or you have a letter from the DWP inviting you for a reassessment for PIP, let us know on **0300 456 4566**. We will discuss extending the lease on your existing car so you can keep it until you find out the result of your reassessment.

How could the reassessment affect my eligibility for Motability?

When the DWP does invite you to apply for PIP, there could be one of two outcomes:

- You are awarded the Enhanced Rate of the Mobility Component of PIP. There is no change and you stay in your car
- You are not awarded the Enhanced Rate of the Mobility Component of PIP. Unfortunately, we can only supply cars to people who receive one of the relevant mobility allowances. We'll be in touch to help you return the car and support you through this transition (see overleaf).

If I am not awarded the Enhanced Rate of the Mobility Component of PIP, what will happen?

You will have around six weeks from the DWP's decision to return your car. We'll write to you giving you all the information you need, including details of our transitional support package of up to £2,000 (see overleaf). You will also be eligible for a pro-rata refund of any Advance Payment you made.

What will happen about the remaining lease payments on my agreement?

As soon as the car is returned you won't have to pay any further lease payments.

Is there more advice and support available?

We've created an information pack for customers leaving the Motability Scheme, packed with advice on how to go about sourcing alternative transport, including used cars.

To help with insurance, RSA Motability (RSAM) will supply a claims history letter to each customer. We will provide details of an insurance broker with access to over 20 insurers, all of whom accept this letter to support a no claims discount.

All the latest information about PIP and our support package is available at motability.co.uk/pip

How Motability can support you

If the DWP informs us that you're not eligible for the Enhanced Rate of the Mobility Component of PIP, we will write to you about returning your car. We're keen to support you through this transition and our financial support is available as long as you return the car to the dealership in good condition and by the agreed date. Here's what to expect:

- Up to £2,000 financial support dependent on when you first joined the Scheme (see below*)
- No further lease payments
- Advance Payment refunded on a pro-rata basis
- Where relevant, financial support to fit the same adaptations to a non-Scheme vehicle
- Copy of the 'Staying mobile after Motability' guide which includes advice on buying a used car, information on insurance, maintenance and other mobility solutions
- Full claims history letter and details for Autonet Mobility, who are able to provide insurance quotes for former Motability customers
- A fair market price for your car in case you choose to buy it.

The package has been carefully designed to support our customers through the initial phase of PIP implementation. This package will be reviewed in 2015, to take account of economic conditions and any possible changes the Government may make to PIP.

**Please note that £2,000 is only applicable for customers who first joined the Motability Scheme before 2013. This amount is reduced to £1,000 if you became a customer during 2013, or the standard £250 Return to Dealer payment if you joined after this date, when more information on PIP became available.*

