

BUYING A CAR FACTSHEET

There are quite a few options to consider when you're buying a car; whether to go for a brand new vehicle, a second hand one, or lease one through organisations like Motability. The information below will help you with your choice.

Q How do I decide?

A The most important thing is getting a car that you're comfortable with so, whatever option you choose, try out as many as possible.

If you're an experienced driver you'll already know what to look out for – how easy it is to get in and out, the position of the controls and whether you can reach them comfortably, whether you feel that the car is a good fit for you.

If you're new to driving you can ask other beneficiaries about their experiences. You can also read articles and reviews by disabled drivers Motability's Lifestyle magazine, in motoring newsletters, on the Disability Now website www.disabilitynow.org.uk and in Disabled Motoring UK's monthly magazine.

It is a good idea to try out the access to a vehicle in the showroom and also, where possible, to test loading any equipment (e.g. wheelchairs) you use regularly.

Q Is a new car the best option?

A Buying a new car allows you to make decisions about the specifications before you get it.

Specifications vary greatly and are always changing; so it's important to test all the cars you're interested in. Mobility Centres and the Mobility Road Show may be able to help you with this.

Many new cars come with rain sensing windscreen wipers, automatic wing mirrors and cruise control as standard but choosing a top of the range vehicle will give you additional features like automatic lights, an electric handbrake and parking sensors. Additional features come at a price but sales staff will talk you through the best deals. They often look great and can be cheaper than paying for these adaptations to be added in.

Q Is second hand a better idea?

A There are advantages to buying a second hand car – but it doesn't always work out cheaper.

If the car has already had adaptations made they may not be the right ones for you so check the spec carefully before you decide to buy.

Q What about a Motability Car?

A You may qualify to lease a car through Motability if you receive the higher rate mobility component of the Disability Living Allowance (DLA) or the enhanced rate of the mobility component of Personal Independence Payment (PIP).

Motability are highly experienced in helping people find the right car and choose the right adaptations; and leasing your car will free up some of your money to spend on other needs.

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Ask other beneficiaries, who have been using the scheme for some time, how Motability works for them – or see our *Motability factsheet*.

Q Can the Trust help with the cost of buying a car?

A You can apply to the Trust for a Major Advance on your future Annual Grants to buy a new or second hand car. If you are unable to cover the cost from your current Trust income. See our *Major Advances factsheet* for further information.

Q What if I need adaptations to my car?

A If you are going to need adaptations, don't buy a car until you have checked with an Adaptation Garage whether the car you've chosen can be adapted to your requirements.

Adaptations are expensive and some new cars may not be the right specification to fit the adaptations you need. In the same way, a used, adapted car may not have the right adaptations for your needs.

As you know, your needs change over time, so it's useful to think about what you might need later on as well as what you need right now. See our *Adapting Your Car factsheet* for more information about adaptations and how to find an Adaptation Garage.

Q Can I buy a car VAT free?

A It is possible to reclaim VAT on adapted cars but HMRC have very strict rules and not all beneficiaries are eligible. See our *VAT factsheet* for more information.

Q What about insurance?

A Insurance companies are not allowed to discriminate on the grounds of disability so you will be able to secure insurance with all the main providers. However, prices can vary and it might be useful to contact a more specialist company who acknowledge that disabled drivers pose a lower risk, and that adaptations are expensive.

You'll need to check that your adaptations are covered by your policy as well as your car – and that the theft of any mobility equipment left in the vehicle is also covered. Mobility Centres and disabled driver organisations have lists of specialist insurance companies. These include:

- Chartwell 0845 260 7051
- Fish 0800 012 6329
- Lockton 020 7933 0000
- Premier Care 01476 591104
- En –route 0800 783 7245
- First Senior 01582 840067
- Mobility Insure www.mobilityinsure.com

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When it was difficult for disabled people to get car insurance, the Trust put arrangements in place for beneficiaries to be covered by a fleet insurance policy. This policy is still in place and individual beneficiaries can arrange their insurance through the Trust. However, it is generally significantly cheaper for beneficiaries to arrange their own insurance policy.

If you are insured through the Trust we will need to be kept up to date about which car you drive, whether you're keeping the old one for any length of time, and the dates you bought or sold the different vehicles. You will also need to notify us of any additional named drivers, and on a yearly basis you will be required to provide information on your named drivers, (including their licence number and an up to date DVLA check). If you don't do this each time a change occurs your insurance will become void and you will be driving illegally. Please note that all drivers must have no more than 6 points on their licence – and drivers must be 25 years or older to be added to our policy (unless they are paid carers).

Q Where can I get further information?

- A** If you need further help and advice about buying a suitable car you can contact the Health & Wellbeing team on 01480 474074 or email Hello@thalidomidetrust.org

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