

Family Fund Mobility Support

Your Handbook



Motability
Operations | Ltd

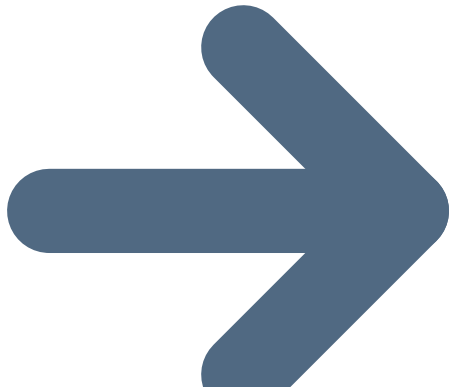
Working with
Family Fund
Helping disabled children



Family Fund Mobility Support provides discretionary support to families raising a disabled or seriously ill child under 3 enabling them to access a car leasing package for a limited period.

Welcome

to your handbook.
It summarises the key things you need to know about your lease, from what's included, like insurance, breakdown cover and maintenance, to what happens at the end of your lease.



Please keep this handy in your glovebox. If you have any questions during your lease you can call us on **0300 456 4566**. Please have your Customer Reference Number (CRN) to hand when you call. Your CRN will begin with 'FF' and can be found at the top of any letters we send to you during your lease.



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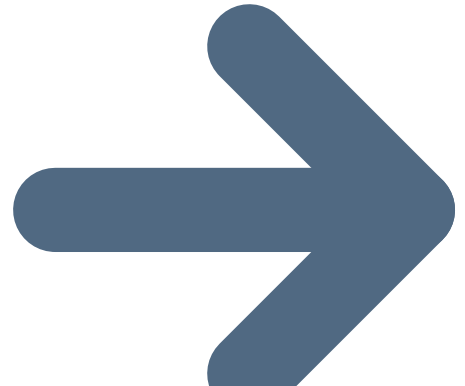
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Your details →

If your contact details change you need to let us know. Please call our Customer Services team on **0300 456 4566**. Or if your personal circumstances change you need to let Family Fund know by calling **01904 550010**.



Use of your car →

Our simple rules focus on the car being used for the benefit of the disabled child.

Who can drive your car?

Insurance cover is included for up to three named drivers, which can be yourself, family or friends. Two named drivers can be nominated at the time you place an application. If you require a third driver during your lease, they can be added to the insurance by calling RSA on **0300 037 3737**, letting them know that you are a Family Fund Mobility Support customer.

If you need to change drivers or add a temporary driver during your lease, this can also be done by calling RSA. Temporary drivers can be added for up to 30 days at a time – however, if you already have three drivers on your insurance policy you will need to swap out one of your existing drivers to accommodate this.

There are a few simple rules around who can drive:

1. Only one named driver under the age of 21 is permitted – this could be you, or another driver living at the same address.
2. Drivers under the age of 25 can only drive cars with a lower ABI Insurance Group and brake horsepower.
3. If any drivers' details change or they receive a motoring conviction or penalty, you'll need to inform RSA straight away as your insurance may be invalid.

Things to consider →



Your lease covers most of the running costs for your car, but you still need to budget for fuel and consumables, such as screenwash. Also, the items opposite may incur costs if they become relevant to you.

Mileage

Your mileage allowance is 20,000 per year. Any additional miles will be charged at a rate of 5p per mile.

Insurance excess

If you make an insurance claim you'll need to pay an excess. This excess varies depending on the age and experience of the driver. Full details are given in your Terms and Conditions Booklet. With windscreen or window damage, if replacement glass is required, you'll need to pay £50 excess. See page 14.

Road traffic offences

If you receive any parking or traffic fines these will need to be paid for by you.

Repudiated claims

If you do not comply with the insurance policy, for example allowing your car to be used by an uninsured driver, we may send you an invoice for the cost of any repairs or the write-off value of the car if the vehicle is damaged. Plus, RSA may look to recover from you any financial loss that they may have incurred. Full details are given in your Insurance Cover Booklet, or for a summary of your insurance cover see page 16.

Vehicle road tax

We'll pay for and arrange to tax your car each year throughout your lease. We are responsible for the Registration Document (V5c), if you need a copy please contact us on **0300 456 4566**.

Congestion Charges, Ultra Low Emission Zone (ULEZ) Charges and tolls

You will be responsible for paying any charges that you incur in your vehicle.

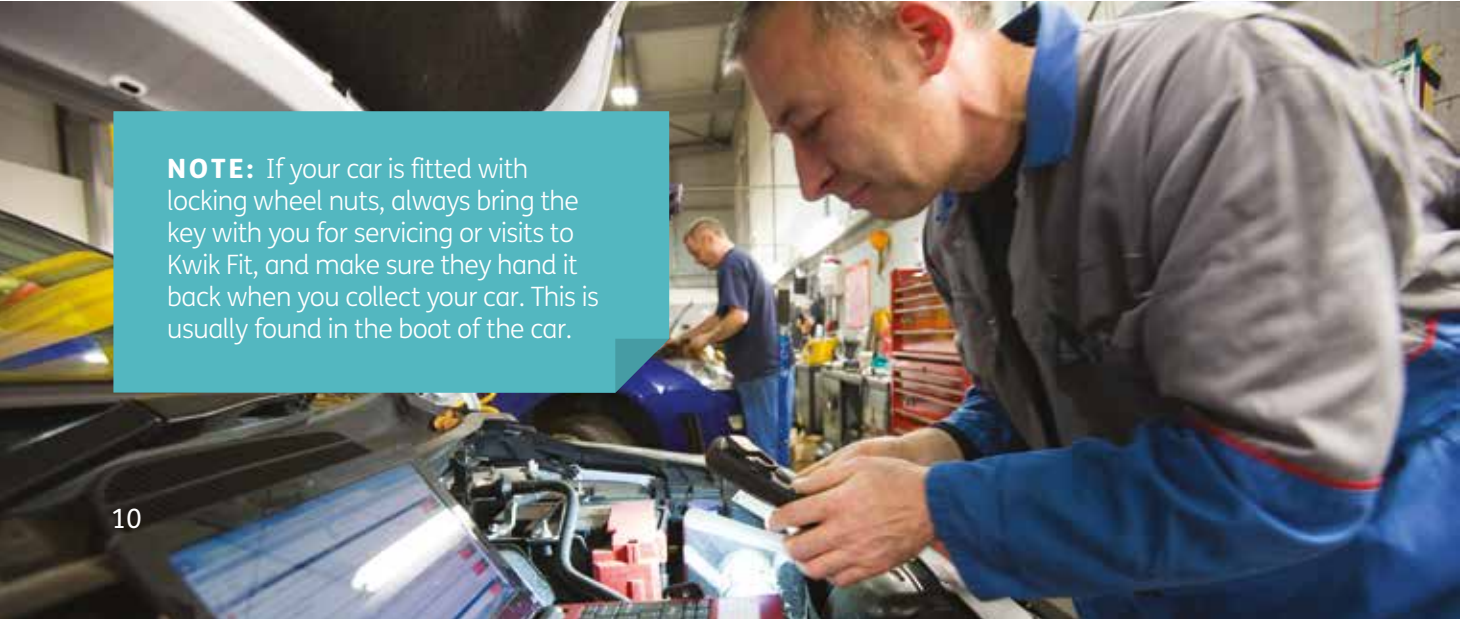
This includes any toll charges, Ultra Low Emission Zone (ULEZ) charges and the London Congestion Charge.

Please check if any relevant charges will apply before you travel and ensure you have taken the necessary steps to pay these charges.

If you need information on whether your car meets the ULEZ standards please contact us on **0300 456 4566**.

Servicing, repairs and maintenance →

Your car is covered for regular servicing or repairs due to general wear. Your dealer will get in touch when a service is due. Make sure your dealer completes and stamps your service book after each service.



NOTE: If your car is fitted with locking wheel nuts, always bring the key with you for servicing or visits to Kwik Fit, and make sure they hand it back when you collect your car. This is usually found in the boot of the car.

Additional repairs

If additional work, not covered as part of wear and tear is needed, your dealer will check with us before it is carried out. If this means extra cost to you, you may be able to claim through RSA.

Should ongoing repairs mean you'll be without your car for an extended period, we always do our best to provide a temporary replacement car, or an alternative solution.

At the time of servicing your dealer may also provide:

- Free wash and vacuum
- Free fluid checks
- 'While you wait' servicing and MOT test
- Transport from and to the dealership
- Car collection and delivery depending on distance

FAQ

Q. What repairs are covered?

- A. Loss and damage protection covers non cosmetic repairs (those affecting the safe, normal operation of the car). Therefore cosmetic damage repair is at your own cost.

Car care tips

1. Wash your car regularly to maintain its paintwork
2. Ensure any faults are put right quickly. So if your car needs a repair, contact your dealer as soon as possible
3. Respond to any manufacturer recall promptly
4. All our new cars come with at least a three year warranty, so any non cosmetic repair required due to general wear, or mechanical fault is covered, unless there's evidence of neglect or misuse
5. Regular servicing is the best way to ensure your car continues to run safely, reliably and efficiently
6. If a repair hasn't been handled to your satisfaction, call us on **0300 456 4566**

Regular checks you should make

Please refer to your manufacturer's handbook for recommendations of regular checks that you should carry out. This may include things like engine oil, engine cooling system and windscreen washer fluid levels, tyre pressures, lights and tyre treads.

Tyres →

The cost of tyre repairs is covered in your lease, so if you need a tyre repair simply book an appointment with your local Kwik Fit by calling **0330 123 1531**.

If it's more convenient, Kwik Fit Mobile can come to your home or workplace within three working days, call them on **0330 123 1533**.

When you visit a Kwik Fit repair centre

You will need to let them know that you're a Family Fund Mobility Support customer. If your car has locking wheel nuts, Kwik Fit will need the key, so please bring it with you. This is usually found in the boot of your car.

When you book Kwik Fit Mobile

You will need to have your car registration number and tyre size to hand when you call. Your tyre size is embossed on the side of the tyre. Kwik Fit Mobile is committed to visiting you within three working days.



If you get a puncture

Wherever possible, do not drive your car on a punctured tyre. RAC will be able to attend to either change or repair your tyre, or recover you, so that you can travel to a Kwik Fit centre to get the tyre replaced at no extra cost.

As a result of manufacturers seeking to improve fuel economy and reduce vehicle emissions, new cars often come with a tyre inflation kit rather than a spare wheel. Your dealer can confirm which your car comes with.

If your car is equipped with a tyre inflation kit, details of how to use this are written on the device. Again, RAC will be able to help if needed.

Winter tyres

If you live in an area prone to extreme weather conditions, you may consider winter tyres, chains or socks. Kwik Fit can fit these for you, but you'll need to contact us to authorise this first, cover the cost of the tyres and fitting, and for standard tyres to be stored and refitted when the weather improves.

When to replace your tyres

By law, when the tread depth of a tyre falls to 1.6mm they should be replaced. However, Kwik Fit will replace tyres on our cars when the depth falls to 2.0mm. There's no limit to the number of tyres that you can have replaced during your lease. Kwik Fit will always be sure to fit an appropriate tyre brand to optimise the safety and performance of your car.



Windows and windscreens →

Chips or cracks to your windscreen are covered in your lease. They can be repaired by Autoglass without affecting your insurance. Call **0300 037 9944** to make an appointment.

You'll just need to confirm you are a Family Fund Mobility Support customer and show your Certificate of Motor Insurance.



Small chips

In most cases, if a chip is smaller than the size of a pound coin, Autoglass can perform a specialist repair rather than completely replacing the glass.

Large chips or cracks

Chips or cracks in the windscreen directly in front of the driver, more than 10mm in diameter, are considered dangerous and the windscreen should be replaced. In the rest of the windscreen wiper sweep area, up to 40mm damage is acceptable.

Replacement Glass

Left untreated, damaged glass can get worse, so act quickly. If replacement glass is required, you'll need to pay a £50 excess.

Sunroof damage

If you have a glass sunroof and it is accidentally damaged, please contact RSA on **0300 037 3737** for advice.

Condition of your car →

We ask that you take good care of the car throughout your lease.

We realise your car will show signs of wear and tear over time. So, minor scuffs and scratches will be accepted when your car is returned at the end of your lease.

However, if your car is damaged when you hand it back, we may look to you to cover the costs of repair. If you're in any doubt about the level of repair required, please contact RSA on **0300 037 3737** and they'll confirm what action to take.

Exhaust system

Normal deterioration is inevitable. But damage due to heavy impact or the use of the wrong type of fuel, is not regarded as fair wear and tear.

Oil leaks

Please report these to your dealer, who will repair it at no extra cost. You'll only be responsible for damage caused by a leak that has not been reported early.

Underside of your car

Serious damage or distortion, such as to the chassis or engine, is not considered fair wear and tear. If you suspect damage, please contact your dealer immediately.



Insurance →



We've arranged insurance cover for your car through RSA. So if you have an accident, or you need to make a claim, call RSA on **0300 037 3737** as soon as possible.



Below we've summarised some of the things that are covered by your insurance and some that are not. For full information, refer to your Insurance Cover Booklet.

Your cover includes

- Loss of, or damage to your car, but you will need to pay an excess
- Theft, accidental or fire damage
- Repair or replacement glass but an excess will apply for windscreen replacement
- Built-in equipment that came with the vehicle and is a permanent fixture
- Approved adaptations and optional extras authorised by us and RSA
- Replacement locks and stolen keys

Your cover does not include

- Any excess payable by you for any loss of, or damage to the car
- Personal belongings
- Non-standard equipment or optional extras which have not been authorised by us and RSA previously
- Misplaced keys
- Driving other cars
- Unauthorised and uninsured drivers

FAQs

Q. What if I, or one of my drivers, receive a motoring conviction licence endorsement or fixed penalty notice?

A. You must advise RSA immediately as this may invalidate your protection.

Q. Am I eligible for any no-claims discounts?

A. As the car is owned by Motability Operations Ltd, you will not accrue no-claims discounts, and any previous no-claims history held may no longer be accepted by insurers. However, in the majority of cases RSA can provide a letter confirming the claims history for the vehicle provided by Family Fund Mobility Support if required. For more information, contact RSA on **0300 037 3737**.

NOTE: Only drivers approved by RSA and named as permitted drivers on your Certificate of Motor Insurance are insured to drive.

Accidents and breakdowns → We're always here to

Broken down?

Contact the RAC, to arrange repair or recovery
24 hours a day, 365 days a year. **Call 0800 73 111 73.**


Had an accident?

Contact RSA, to assess the damage.
Call 0300 037 3737.


Lost your keys?

Contact your dealer to arrange replacement keys.
You'll need to cover this cost.


help if something goes wrong.



Our first priority is your safety, then to get you mobile as soon as possible. If your car can't be repaired at the roadside, or is deemed undriveable, we will make sure you get to your destination. We can take you and any passengers to a single destination. If repairs are required, you'll need to pay the excess before this starts.



While repairs are being carried out, we will do our best to keep you mobile with a temporary replacement vehicle or another suitable option.



If your keys are locked inside the vehicle, arrange a locksmith through the RAC on **0800 73 111 73**. If your keys are stolen rather than lost, you could contact RSA to make a claim for the cost of the replacement keys or locks, providing them with a crime reference number from the police.



NOTE: If a replacement car is required, you'll need to pay a £1 fuel deposit by credit or debit card which will be refunded to you when the car is returned with a full tank of fuel.

Driving abroad →



You can take your car abroad for up to 90 days in any 12 month period and travel anywhere within the European Union, plus Iceland, Norway, Switzerland and Liechtenstein. Please let RSA know at least three weeks before your journey.

Before you travel

- You will need a VE103 (Vehicle on Hire form). This proves you have permission to take the vehicle abroad and is usually valid for 12 months. Call the RAC travel line on **0800 731 3310** to request a form at least three weeks before you travel.
- When you request your VE103 you'll be able to include RAC European Breakdown Cover at no extra cost. If you choose to travel abroad without arranging breakdown cover you'll be responsible for all recovery charges in the event of a breakdown.
- Make sure you take your Insurance Certificate with you.
- If you are away for more than 90 days, please contact RSA on **0300 037 3737** at least three weeks before your journey.
- If you are going abroad for six months or longer, contact us on **0300 456 4566**.

While you're away

- If you need to contact RSA while abroad, please telephone **+44 (0)151 240 2894**
- Cover for legal expenses and replacement locks is not available
- If you need your tyres replaced, call the Tyreline on **+44 (0)330 123 1531**
- If you have to buy tyres while abroad, keep the receipt and contact Kwik Fit on your return, as you may be entitled to a refund



At the end of your lease →

As your child approaches their third birthday, we will be in touch about handing your car back.



Things you need to do during the last three months of your lease

- An MOT test may be due before you hand your car back. If this is required your dealer will be in touch to arrange this.
- Return all items that originally came with the car (such as the manufacturer handbook, service book, spare keys etc.). Multimedia or sat nav systems should be restored to factory settings.

Returning your car

As your child approaches their third birthday we will send you some more information to explain what you need to do to return your car. In the meantime, you can find further information at [motabilityoperations.co.uk/familyfund](https://www.motabilityoperations.co.uk/familyfund)

Ending your agreement early

If your circumstances change please call Family Fund on **01904 550010**. If you need to end your lease early as a result of these changes please contact us on **0300 456 4566** as soon as possible, to make arrangements to return your car.

Comments or complaints →

We always aim to provide the highest quality service. If, however, you feel the service has fallen below the standard you expect, we'd like to hear from you so we can put things right.



What to do if you have a comment or complaint

1. Most concerns are best dealt with by the people most closely involved. So in the first instance, please contact the relevant service provider directly.
2. If you're unsure who you need to speak to, please call us on **0300 456 4566**.
3. We aim to fully resolve any complaint within eight weeks.

When making a complaint please provide

- Your name and/or customer reference number
- Your vehicle registration number
- Your address and daytime contact number
- Details of what's gone wrong and how and when it happened
- What you would like us to do to put things right

What to do if you are still not satisfied

If you are still not satisfied with how your complaint has been handled or concluded, or eight weeks have passed and you feel we have not responded appropriately, you may refer your complaint to the Financial Ombudsman Service, free of charge:

Financial Ombudsman Service,
Exchange Tower, London E14 9SR.

0800 023 45 67

financial-ombudsman.org.uk

complaint.info@financial-ombudsman.org.uk



Emergency contacts →



Insurance enquiries: Contact RSA
Call: **0300 037 3737**



Glass enquiries: Contact Autoglass
Call: **0300 037 9944**



Breakdown assistance: Contact RAC
Call: **0800 73 111 73 / ROI: 1800 535 005**



For tyre emergencies, contact RAC. For non-emergency tyre assistance: Contact Kwik Fit
Call: **0330 123 1531**

Customer Services

For general queries about your lease call: **0300 456 4566**

Please remember to have your Customer Reference Number (CRN) to hand

Family Fund

If your circumstances change or you would like to talk about further support call: **01904 550010**

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Motability Operations Limited is authorised and regulated by the Financial Conduct Authority.
Calls may be recorded and monitored to improve customer service.

If you need to contact any of our partners, please tell them that you are a Family Fund Mobility Support customer when you call. If you have any problems please call our Customer Services team.

If your car breaks down

- 1 Try to get your car close to the kerb or on the hard shoulder, well away from the traffic.
- 2 Switch off the engine and switch on your hazard warning lights.
- 3 If possible, ensure all passengers leave the car on the side nearest to the kerb or hard shoulder, and they move to a safe position away from the road. Leave all animals in the car.
- 4 If you or your passengers are unable to leave the car, ensure the vehicle is as close as possible to the kerb or on the hard shoulder.
- 5 Call the RAC on **0800 73 111 73** as soon as possible. (Lines open 24 hours a day.)
- 6 If you break down on a smart motorway and the hard shoulder is being used as an active motorway lane, call **999** and then call the RAC.

If you're in a car accident

- 1 Ensure everyone is safe and don't admit fault.
- 2 If anyone is injured, call **999** for an ambulance. If the other driver leaves without giving details, call the police on **101** (the non-emergency number).
- 3 Make a note of the other driver's details and any witnesses by filling out one of the forms opposite. Take pictures of the accident scene.
- 4 Report the incident to RSA on **0300 037 3737** as soon as possible. Tell them you are a Family Fund Mobility Support customer. Lines are open 8am to 8pm Monday to Friday, 8am to 4pm Saturday. (If it is outside these hours, make sure you report the incident when the lines are next open.)
- 5 If you are unable to drive your car, call the RAC on **0800 73 111 73** or **0333 202 1878** for roadside support and assistance. They are available to help 24 hours a day, 365 days a year. If you are in the Republic of Ireland, call **1800 535 005**.

Had an accident?

Fill out the other driver's details

Details of passengers in their vehicle

Vehicle make/model/colour

Police Officer/Station (if applicable)

Witness' details
Name

Phone

Email

Had an accident?

Fill out the other driver's details

Details of passengers in their vehicle

Vehicle make/model/colour

Police Officer/Station (if applicable)

Witness' details
Name

Phone

Email

Accident or breakdown Turn over the page for assistance



Had an accident?

Fill out the other driver's details

Name

Phone

Email

Date of accident

Time

Location of accident

Their vehicle registration

Their insurer

Their insurance policy number

Had an accident?

Fill out the other driver's details

Name

Phone

Email

Date of accident

Time

Location of accident

Their vehicle registration

Their insurer

Their insurance policy number