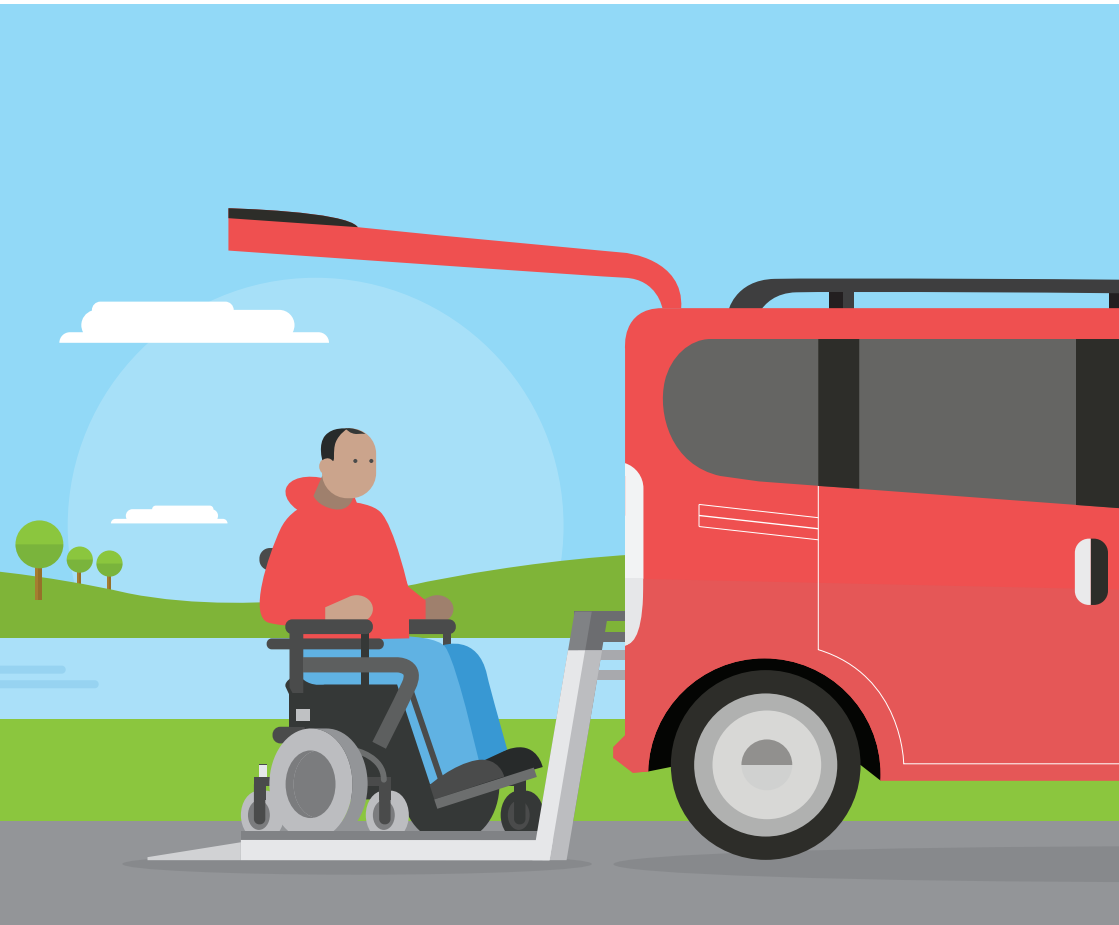


WHEELCHAIR ACCESSIBLE VEHICLE HANDY GUIDE



INTRODUCTION

Since 1975, Fish Insurance has been providing specialist insurance for people with pre-existing medical conditions, disabilities, and mobility issues. We provide cover for manual and powered wheelchairs, mobility scooters, in-home products such as stair lifts and hoists, as well as Wheelchair Accessible Vehicles (WAVs).

Fish Insurance have worked with Sirius to gather the information for this guide. Sirius design and manufacture a range of wheelchair accessible cars offering mobility solutions for drivers and passengers. Working closely with customers to identify and create innovative products for over ten years, Sirius understand the importance of independence and can provide vehicle customisation options to suit your individual needs.

The purpose of this guide is to provide some useful information to help you purchase a WAV that you feel is suitable for your needs.

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REQUIREMENTS

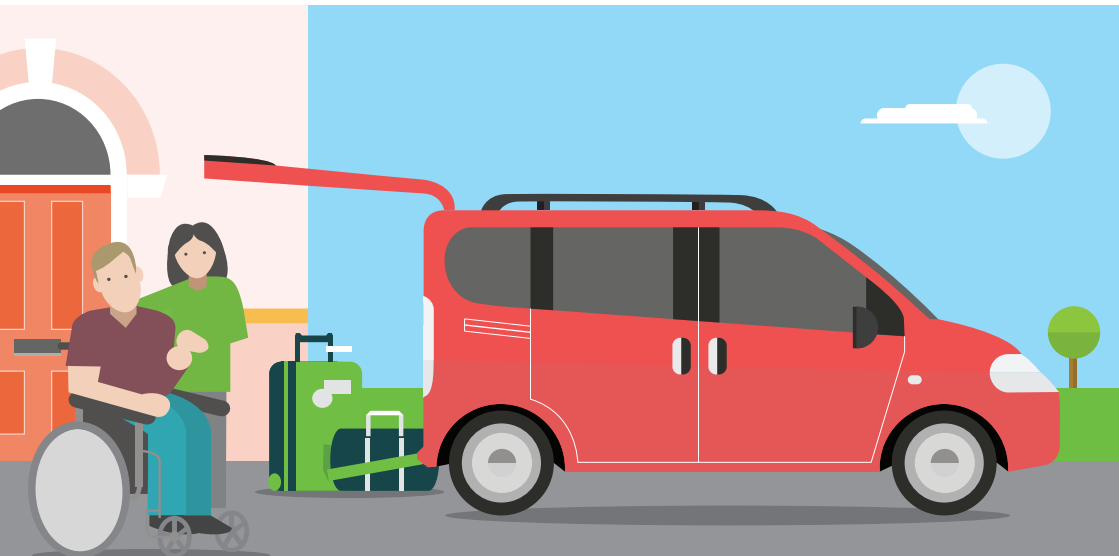
Buying a Wheelchair Accessible Vehicle is an expensive commitment. Before you choose a vehicle, you need to make sure it can meet your requirements. You should compile a list of everything you need the car to do, and keep looking until you find one that can deliver it all.

WHAT SIZE?

WAVs come in all shapes and sizes. You need to take a look at the sizes of WAV that are available and try to find the correct one for you.

Remember to think about how many other passengers there will be in the car. Can the car fit any other passengers and all your usual luggage and equipment in?

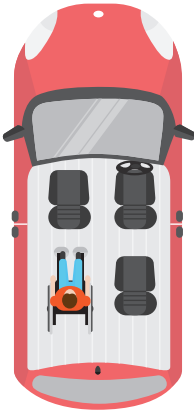
You also need to consider where the vehicle will be parked. Is it the right size to fit on the drive or in the garage? If you use multi-storey car parks, or ones with reduced height, you should check to make sure this won't cause a problem.



Call our team on 0333 331 3923
or visit [fishinsurance.co.uk](https://www.fishinsurance.co.uk)

TRAVELLING POSITION

Different types of WAVs have different seating arrangements. Choosing one that meets your requirements and helps you to enjoy safe and comfortable travel is important.



PASSENGER WAV

This is the most common type of WAV, where the wheelchair user travels as a passenger in the rear of the car.

This type of WAV comes in all shapes and sizes – and some big minibus-types can even take more than one wheelchair.

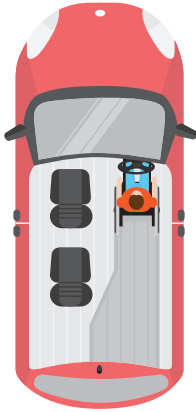
New passenger WAVs start at about £12,000.* If you're going to be sitting in the back, there are a few more things to consider. Will you be able to speak to the driver? Will you be able to see out of the window?



UP-FRONT PASSENGER WAV

These are passenger WAVs where the wheelchair user sits in the front next to the driver.

Many wheelchair users prefer this type of WAV, because they can talk to the driver. However, with starting prices from around £18,000,* they can often be more expensive than standard passenger WAVs.



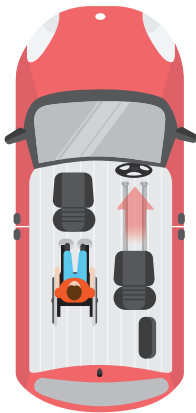
DRIVE-FROM-WHEELCHAIR WAV

This could be the option for you if you want to drive the vehicle yourself.

These WAVs are adapted so that you can operate the driving controls – usually by replacing the pedals with hand controls.

It's important to remember you'll need to be able to get in and out of the vehicle yourself. This could involve using a ramp or lift. More expensive WAVs may have door opening and lift moving operated by the touch of a button. These tend to be more expensive than other types of WAV, with prices for a new vehicle starting from around £25,000.*

Sirus specialise in up-front and drive-from vehicles as they can often provide the most independence and inclusive social atmosphere.



INTERNAL TRANSFER WAV

If you want to drive, but feel like it would be uncomfortable or impractical while sat in your wheelchair, this could be the right choice for you.

Some internal transfer WAVs allow you to get in and secure your wheelchair, before switching over to the driver's seat. These seats can be made to move, either rotating or moving backwards into the rear of the vehicle, allowing you to easily transfer from your wheelchair.

* Values provided by Sirus Automotive Ltd (2017)

COMFORT AND CONVENIENCE

It's not just the look and layout of the WAV that is important, you need to think about your comfort and the function of the vehicle too.

Check that you have enough headroom in the vehicle to get in and sit comfortably without ducking your head. Some WAVs have a lowered floor to give you increased headroom. Remember that you won't always be travelling on smooth roads, so you need to have enough room without your head hitting the roof if the vehicle goes over speedbumps or potholes. If you'll be sitting over or behind the rear wheels, it could be a bumpier ride, so keep this in mind.

You should think about the comfort of any other passengers too. If there are other passenger seats in the back, have they been narrowed to accommodate the wheelchair? Is there enough room for other passengers to feel comfortable on long journeys?



GETTING IN AND OUT

It seems obvious, but you need to make sure that you and your wheelchair can fit through the door.

The ramps and doors on some vehicles can be fairly narrow, so if you have a large wheelchair it's best to check it will definitely fit.

You also need to think about whether the vehicle has side or rear entry. Will you be able to get access to the door when the vehicle is parked in its usual place?

Does the vehicle have a ramp or lift? And (if applicable) can the person who is helping you easily get in and out of the vehicle?

KEY MEASUREMENTS

The measurements you need to think about when looking at WAVs are:

- ✓ Total height when seated in your wheelchair
- ✓ Track width
- ✓ Width between armrests



SAFETY AND SECURITY

WAVs can be a big investment. This means you must make sure your vehicle is protected.

Does it have an alarm? Does it have a tracking device so that it can be found if it's stolen?

You need to check your wheelchair is compatible with the WAV and will be safe and secure on journeys.

If you're using tie-downs, your wheelchair will need tie-down attachments that allow you to secure it in the vehicle.

Some WAVs come with docking systems to fix your wheelchair in place while on the move. This requires a special attachment to be put on the bottom of your wheelchair. These aren't compatible with all wheelchairs, so make sure to check first.

PLAN FOR THE FUTURE

Will you be moving home or getting a new wheelchair soon?

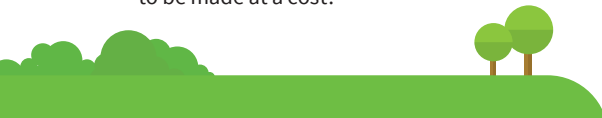
Will you need more seats or have to carry different luggage or equipment with you?

Make sure the vehicle will still be suitable.

FEATURES AND BUILD QUALITY

Even if you have no technical knowledge of cars, there are some functional things you need to think about before you make a purchase.

- ✓ Has the fuel tank been altered? This can mean it might not go as far before it needs refuelling.
- ✓ Does the car have all the adaptations you require? Or will further modifications have to be made at a cost?
- ✓ If you won't be driving, is the driver comfortable with this type of vehicle?
- ✓ Do all the fixtures and fittings seem as though they are good quality, safe, and secure?



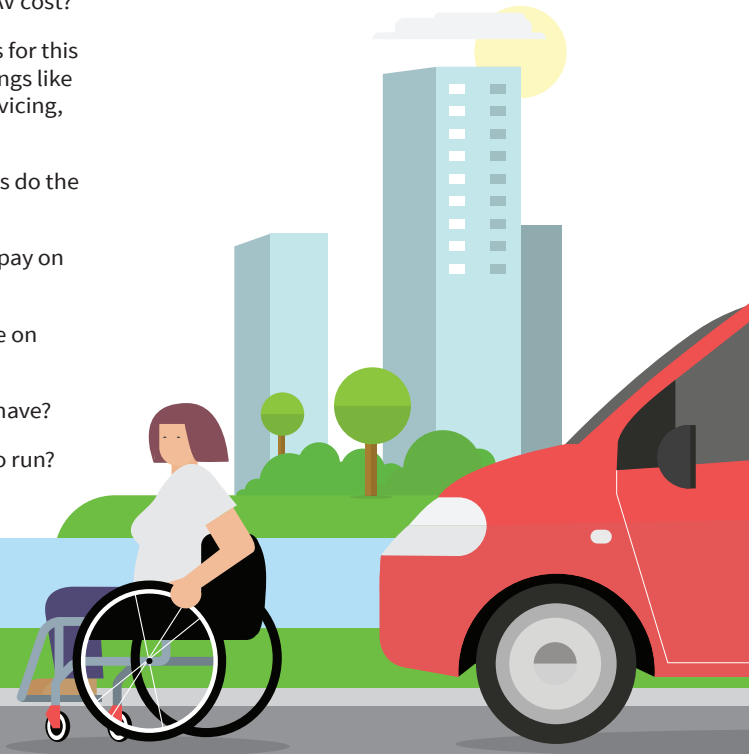
ENVIRONMENT

It's important to consider how environmentally friendly your new WAV is. If the vehicle is more economical, it can not only reduce your running costs, but your insurance premium too.

- ✓ Is the WAV petrol or diesel?
- ✓ What size engine is it?
- ✓ How many miles per gallon can it do?
- ✓ Is the vehicle suitable for the length of journey you want to take? A smaller vehicle might be suited to city-centre driving, while a larger vehicle could be better if you regularly make long motorway trips.

COST CONSIDERATIONS

- ✓ How much does the WAV cost?
- ✓ Do you get any benefits for this price? This could be things like free insurance, free servicing, or free MOT.
- ✓ What payment methods do the dealership accept?
- ✓ Is it possible for you to pay on finance?
- ✓ What is the interest rate on these payments?
- ✓ What warranty does it have?
- ✓ How much will it cost to run?



NEW OR USED

THE PROS AND CONS OF BUYING A NEW OR USED WAV

PROS OF BUYING A NEW WAV:

When you buy a new WAV, you will undergo an assessment so that the vehicle can be custom-made according to your needs. The vehicle will be covered under the manufacturer's warranty and the converter will usually offer a warranty on the conversion itself.

CONS OF BUYING A NEW WAV:

New WAVs are more expensive than used ones. You may also have to wait for the vehicle to be made and adapted to your needs.

PROS OF BUYING A USED WAV:

Used WAVs are cheaper than their new counterparts. You don't have to wait for the adaptations to be made to the vehicle, making the buying process a whole lot quicker.

CONS OF BUYING A USED WAV:

If your needs are very specific, you may find it really hard to find a used vehicle that meets your requirements. As the vehicle is not new, and will have some degree of wear and tear, it may need more repairs. If the vehicle is old enough to be out of the manufacturer's warranty, you can't turn to them if something goes wrong with the conversion or the base vehicle.

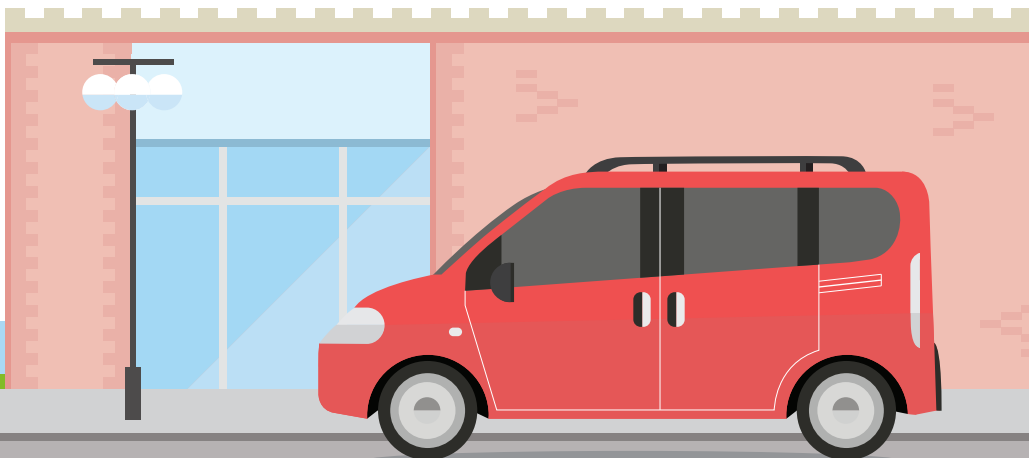


TEST DRIVE TIPS

It's important that you test drive the vehicle to make sure it meets all your requirements. Here is our checklist for making sure you get the most out of your test drive:

- ✓ Does the vehicle comfortably fit where you would be storing it (in a garage, on a drive, on the road)?
- ✓ Is there enough room for it to operate (e.g. for the ramp to lower and extend)?
- ✓ Can you access and exit the vehicle with ease?
- ✓ Can you and your chair fit comfortably in the vehicle?
- ✓ How is your eye level and visibility?
- ✓ Do you feel secure and comfortable when positioned in the vehicle?
- ✓ Do you feel safe and secure when in motion?
- ✓ If you are the driver, do you feel comfortable with the controls?
- ✓ If you are a passenger, do you like your position in the vehicle in relation to the driver?
- ✓ Do you like the way the interior and exterior of the car looks up close, in person?

Ask questions! No question is too silly! If you want to know something, now is the time to ask the demonstration driver.



LEGAL STUFF

You can buy a vehicle VAT free if you fill in an eligibility declaration form from HMRC and if the vehicle has been converted prior to its first registration.

You also won't need to pay VAT on maintenance or repairs. In order to qualify for VAT relief, the car you're buying must have been designed or permanently adapted for the person who uses the wheelchair. It can't carry any more than 12 people and has to be for domestic and personal use, not business use.

You can get discount on your vehicle tax, or sometimes be completely exempt. You can check your eligibility for vehicle tax exemption over on the Gov UK site www.gov.uk/financial-help-disabled/vehicles-and-transport.

MOTABILITY

Motability is a non-profit organisation that provides mobility solutions for people with disabilities.

The Motability Scheme enables you to use your mobility allowance to help you obtain a suitable WAV on a five year lease.

As a national charity, they are often able to offer grants to provide financial help towards the cost of a vehicle, vehicle adaptations and driving lessons.

You can find more information about the scheme and grants on the Motability website www.motability.co.uk.



INSURANCE

When looking at car insurance quotes for your new WAV, you may notice that some insurers quote a very high premium. This is because some general insurers may just look at standard risks. This means they can treat all modifications equally, whether they are disability modifications or modifications made to alter the performance or look of the vehicle.

Fish Insurance have been providing specialist insurance for those with disabilities and pre-existing medical conditions since 1975. This means we know that disabled drivers and those driving WAVs can represent a lower risk, so we can offer disabled car insurance with significant discounts.

Car insurance from Fish aims to make sure that you have the right amount of cover for your needs. A Fish Car Insurance policy has the following key benefits:

- ✓ Breakdown cover including home start as standard
- ✓ Repair and replacement to modifications and adaptations made to the WAV are covered
- ✓ Your wheelchair and other mobility aids are covered when transported in the vehicle
- ✓ If your car is stolen, any settlement you receive will take into account modifications
- ✓ If you need a courtesy car, we will do our best to find you one with all the adaptations you require.

A suitable courtesy car may not be available if your needs are very specific, so a mobility allowance of up to £700 is included to help you get out and about while your WAV is being repaired

Our staff are fully trained to assist those with disabilities and pre-existing conditions to secure insurance cover and our forty years of experience in this market means our claims team is able to provide an informed, empathetic, swift and professional service at a time when you may have a lot of important decisions to make.

Call us for
a quote on

**0333 331
3923**

Call our team on 0333 331 3923
or visit fishinsurance.co.uk

FAQs

Q Who is entitled to use the Motability scheme?

In order to be eligible for the Motability scheme, you must receive one of the following benefits; Higher Rate Mobility Component of Disability Living Allowance, Enhanced Rate Mobility Component of Personal Independence Payment, War Pensioners' Mobility Supplement, or Armed Forces Independence Payment.

Q How much do WAVs cost?

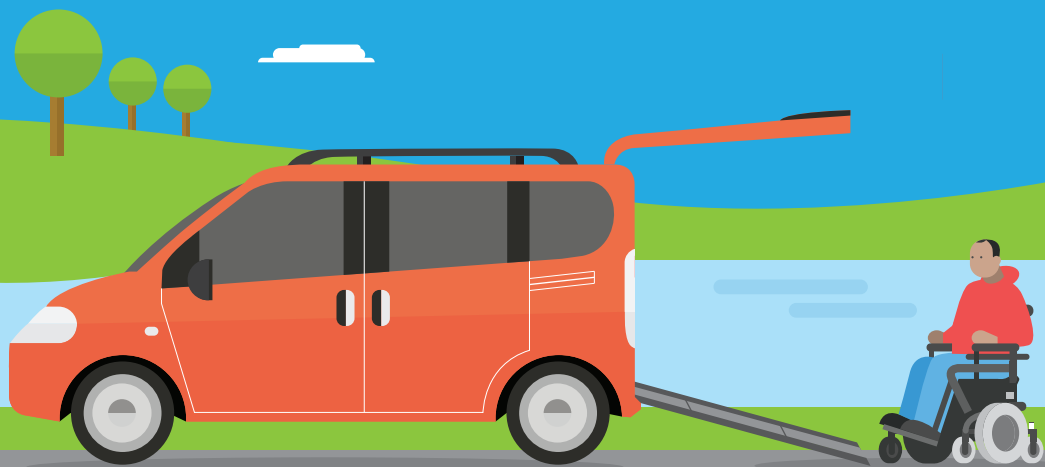
Prices start from around £12,000,* with the cost depending on the condition, layout, and features of the WAV. Experienced WAV dealers can help find a WAV and payment method that suit almost any budget.

Q Do all wheelchairs fit in all types of WAV?

Some wheelchairs may be too large for smaller WAVs, making it important to check the width of your tracks and height of your chair. Some WAVs come with docking systems to secure your chair. These are not compatible with all wheelchairs, so it is always wise to check.

Q Will my insurance premium be sky high because of my vehicle's modifications?

Not necessarily. Some general insurers may treat disability modifications the same as modifications intended to improve the look or performance of the vehicle, and therefore charge a high premium. The same is not true for specialist insurers like Fish Insurance, who know that disabled drivers often present a lower risk, and can therefore offer discounts.



* Values provided by Sirius Automotive Ltd (2017)

USEFUL CONTACTS

MOTABILITY:

Information about different types of WAV and how to choose the right one for you

www.motability.co.uk/cars-scooters-and-powerchairs/

RICA:

Guides explaining everything from car controls to getting a wheelchair into a car

www.rica.org.uk/content/motoring

GOV.UK:

Find out where Blue Badge holders can park in any postcode

www.gov.uk/where-registered-disabled-drivers-can-park

DISABLED MOTORING UK:

Find out whether you are eligible for a 100% Road Tax exemption

www.disabledmotoring.org/motoring/road-tax-exemption

DISABILITY RIGHTS UK:

More information on being a disabled driver and the benefits you may be entitled to

www.disabilityrightsuk.org

SIRUS AUTOMOTIVE

Sirus are the UK's leading provider of drive from wheelchair and wheelchair passenger upfront vehicles

www.sirusautomotive.co.uk



Call our team on 0333 331 3923
or visit fishinsurance.co.uk



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FISHINSURANCE.CO.UK/PRODUCTS/CAR-INSURANCE

Find us socially, search for 'fish insurance'



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You can check this on the Financial Services Register by visiting the FCA's website at www.fca.org.uk or by contacting them on 0800 111 6768. ^Calls to 0333 numbers are usually chargeable at a local rate from both UK landlines and mobile phones. These calls are usually included within network providers' "free minutes" packages. Limitations and exclusions apply to all Fish Insurance policies.

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