

MOTOR INSURANCE

It is easier than it has been in the past for a disabled person to obtain motor insurance. Most major companies offer cover, and there are several specialist companies in operation. Some may wish to discuss the nature of your disability, others will not. Many will allow you to take specially adapted vehicles abroad with prior notice.

The Government has indicated that it would consider higher premiums for drivers of specially adapted cars to be justified due to the higher cost of replacing them.

The Disability Discrimination Act 1995 makes it illegal to provide goods, facilities and services to a disabled person (including people with mental health problems) on terms which are unjustifiably different from those given to other people.

Since 1996, the Disability Discrimination Act has made it illegal to refuse insurance, or charge higher premiums, unless the company can demonstrate statistically higher risks as a direct result of a specific condition.

Insurance companies may not exclude people with a disability from obtaining cover, but they may exclude claims arising from the disability. This would have to be justified based on the assessment of any extra risk the disability would pose.

ROYAL ASSOCIATION FOR DISABILITY & REHABILITATION (RADAR)

Telephone: 0207 2503222

RADAR publish mobility fact sheets on motoring with a wheelchair, exemption from vehicle excise duty, VAT, licences, assessment centres, insurance, allowances, car adaptations and can give details of the discount facilities available from car manufacturers.

12 City Forum
250 City Road,
London,
EC1V 8AF

Website: www.radar.org.uk

DISABLED DRIVERS' INSURANCE BUREAU

Telephone: 0208 9580900

Chartwell House
292-294 Hale Lane
Edgware, Middlesex HA8 8NP,

ALEXANDER FORBES MOBILITY SERVICES

Telephone: 0208 8695501

Offer insurance for electric wheelchairs and scooters.

in Connect Wyre Forest
10-12 Blackwell Street
Kidderminster
DY10 2DP

Telephone: 01562 60241 (Business Line)

Telephone: 0800 970 7202 (Helpline)

Fax & Minicom: 01562 68248

Email: info@nwdial.org.uk

Website: www.nwdial.org.uk



Registered Charity No: 1053933

MOBILITY PLUS MOTOR INSURANCE

PO Box 5
Civic Drive
Ipswich IP1 2ED

Telephone: 0800 854813
Fax: 01473 202178

ROYAL SUN ALLIANCE INSURANCE (MOTABILITY)

First response:

Claims helpline:

Customer services:

Oreals House
Edmonds Street
Liverpool L69 3SJ

Telephone: 0500 474747

Telephone: 0500 171717

Telephone: 0500 373737

FISH INSURANCE

Website: www.fishinsurance.co.uk

Telephone: 0500 432 141

EN ROUTE INSURANCE

Offer motor and wheelchair and scooter insurance for disabled persons.

Grove Mills
Cranbrook Road
Hawkhurst
Kent. TN18 4AS

Telephone: 0800 7837245

Website: www.enrouteinsurance.co.uk

It is also worth approaching the usual insurance companies for quotes as well as approaching more specialist insurers such as those given above.

We cannot be held responsible for the level of service provided by the organisations included in this publication.

All details correct at time of publication, if you find that this info is inaccurate please call us.

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