



Motor Insurance

Disclosure of Material Facts

If you receive a confirmed diagnosis of MND you are required by law to inform the Driving and Vehicle Licensing Agency (DVLA). The notification is required in writing and should advise the nature and extent of the disability. When such facts are disclosed, a medical-in-conference form will normally be issued, which asks you to describe your medical condition in greater detail and to give permission for your doctors and specialists to make reports to the Medical Adviser at DVLA.

For some conditions, such as those which are progressive or intermittent, the DVLA issue time restricted licences, which are renewable, subject to medical reports on the driver. However, the licence, which is issued, is a full licence for all types of vehicle concerned. This means that insurers may not use a time-restricted licence as the sole justification for an increased premium, a higher excess, or refusal of cover.

Insurers can also apply a temporary loading or increased excess while a person is adapting to a recently acquired disability or condition, as long as there is evidence that the person represents an increased risk.

Insurance companies are able to charge more to reflect the increased cost of providing a service. If an individual vehicle has been specifically adapted to meet the needs of the person, insurance companies are able to set rates to reflect the greater cost of repairs to that vehicle. The new law says that insurers can treat disabled people differently if this is necessary for them to be able to provide a service to disabled people, or to the general public. Insurers need to take all reasonable steps to make sure that they do not have practices or procedures, which make it difficult for disabled people to use their services.

At present only a few particular insurers show a genuine understanding in this area and an enlightened concern for the needs of disabled drivers. Having said that, we would caution that it would be more unwise, when seeking motor insurance, to hide any relevant facts about your disability. You must make sure that your insurers are made aware of the nature and full extent of your disability as well as any other relevant factors, such as medication that you take which may affect your driving, and whether any special conditions have been imposed on your driving licence by the Licensing Agency at Swansea.

If the information you have given to an insurer changes or if new relevant facts emerge, the insurer must be informed. Some examples of this type of information, which must be passed on to the insurer, are:

- * change of job of any of the regular drivers of the car;
- * change of car;
- * development of relevant health problems;
- * change of address;
- * change in use of the car:
- * new drivers of the car;
- * accident;
- * conviction for a driving offence or a fixed penalty notice resulting in a licence endorsement.

Failure to inform the insurer of relevant information can invalidate the policy and may mean that the insurer will not pay out in the event of an accident. The insurer may overlook failure to report changes of circumstances in some cases, but this is unlikely if you failed to do so when the policy came up for renewal. If you are in any doubt about whether any facts are material or not, they should be disclosed rather than ignored.

BROKERS AND OTHER INTERMEDIARIES OFFERING SPECIAL SERVICES FOR DISABLED PEOPLE

In the following pages, we mention some of the firms that offer insurance schemes for motorists with disabilities. Inclusion does not imply any particular recommendation. Readers are advised to make their own enquiries and to use their own judgement in relation to their needs. You may find it helpful to talk to motorists with disabilities similar to your own, or to a specialist motoring organisation.

M J Fish & Co.,

3-4 Riversway Business Village, Navigation Way, Ashton-on-Ribble, Preston PR2 2YP. Tel (01772) 724442.

AA Insurance Services Ltd.,

Tel: 0800 444 777.

Bradford Peters Insurance Broker Ltd.,

1 Oak Court, Betts Way, London Road, Crawley, West Sussex, RH10 9GG. Tel (01293) 402222.

www.bradfordpeters.co.uk

Disabled Drivers Insurance Bureau.

Chartwell House, 292-294 Hale Lane, Edgware, Middlesex, HA8 8NP. Tel: 020 89580901 or 020 89580900/1.

L Hughes & Co.

Jubilee Road, Newtownards, Co Down, Northern Ireland, BT23 4WN. Tel: (02891) 817375.

SOURCES OF INFORMATION

Queen Elizabeth Foundation Mobility Centre - provides information on outdoor mobility including car adaptations and information and demonstration on ramps, car seats, back supports and cushions. Gives advice on allowances and runs a mobile assessment unit.

Damson Way, Fountain Drive, Carshalton, Surrey, SM5 4NR. Tel: (0208) 770 1151, Fax: 0208 770 1211 E-mail: info@mobility-qe.com

Disabled Drivers Association - information and advice on driving insurance, cars and travel. Ferry concessions for driver members with a lower limb disability.

Magazine "Magic Carpet" published quarterly.

National Headquarters, Ashwellthorpe, Norwich, NR16 1EX. Tel: (08707) 703333

Website: www.DDA.org.uk E-mail: ddahq@aol.com

Disabled Drivers Motor Club - information and advice on insurance, driving instruction, car conversions and travel. Bi-monthly journal and yearbook available. Ferry concessions for members.

Cottingham Way, Thrapston, Northants, NN14 4PL. Tel: (01832) 734724

Website: <http://web.ukonline.co.uk/ddmc> E-mail: ddmc@ukonline.co.uk

Disabled Motorists Federation - aims to promote the welfare of disabled people and to assist and encourage them to achieve mobility. Membership comprises disabled motorist clubs in England & Wales, magazine "Flying Mat" published quarterly.

Mr J E Killick, Honorary Secretary, 145 Knoyl Berry Road, Blackfell, Washington, Tyne and Wear, NE37 1JN. Tel: 0191 416 3172.

E-mail: Jkillick2214@compuserve.com

Mobility Advice & Vehicle Information Service (MAVIS) - set up by the Department of Transport. Offers assessment on driving, consultations and advice on car adaptations, information on all aspects of public and private transport and outdoor mobility for disabled people. Display a range of child seats for parents with disabilities to try out. Information is free. DTLR, O Wing, McAdam Avenue, Old Wokingham Road, Crowthorne, Berkshire, RG45 6XD. Tel: (01344) 661000, Fax: 01344 661066

Website: www.mobility-unit.detr.gov.uk/mavis.htm E-mail: mavis@detr.gov.uk

Royal Association for Disability & Rehabilitation (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. Tel: (0207) 2503222.

