



Primary impact area:  
**Social**

Impact area:  
**Financial Inclusion**

Geographic location of impact:  
**UK**

Investment commencement:  
**2010, 2019**

SDG alignment:



## Motability Operations

**Access to reliable transportation enables independence, choice and control. Motability Operations delivers affordable leasing to more than 600,000 disabled people in the UK.**

Motability Operations (MO) operates the Motability Scheme which enables disabled people to exchange certain mobility allowances to lease a new car, Wheelchair Accessible Vehicle, scooter or powered wheelchair, providing worry-free independence and meeting their transportation needs.

Around a third of eligible people in the UK choose to use their Disability Living Allowance or Personal Independence Payment to lease a Motability Scheme car which comes with a worry-free package of insurance, maintenance, breakdown assistance and an allowance of 60,000 miles. Today, over 600,000 disabled people and their families benefit from the mobility available through the Scheme; from everyday journeys to the shops or doing the school run, to accessing healthcare, education and employment.

MO's customers are keen to look for greener choices and as such, MO offers a range of lower-emission vehicles including hybrids, combined fuel and new technology products, which in turn may have lower running costs.

MO's business model is designed to ensure their operation is stable and sustainable in the long term. This enables them to provide customers with sustained affordability throughout the economic cycle. All profit is retained in the Scheme for the benefit of customers.

*"The investments by institutions like QBE supports our ability to operate the Motability Scheme sustainably which in turn means we can continue to enhance the lives of disabled people across the UK by providing reliable and worry-free solutions for their transportation needs."*

**Dominic Hart**  
Head of Treasury at  
Motability Operations.

## Case study: Owen's Story



Motorsport fan and YouTuber Owen has been a Motability Scheme customer since he was five years old. Now aged 22, and driving himself, Owen believes that the Scheme offers “excellent peace of mind”.

Owen has spina bifida, so has reduced mobility in his legs. His friends and family members often ask him how he drives, they think it's 'magical' he explains, “I've thought about posting videos on my YouTube channel explaining how I drive and how the Scheme works.”

“My car allows me to do all the things I want to, to go out and see friends, go to motorsport events and stay independent.”

## Case study: Bianca's Story



The Motability Scheme has given Bianca and her family a new lease of life, enabling them to continue to go on journeys and adventures together. Bianca has a five-year-old son Anthony, who has cerebral palsy. Bianca explains how the Scheme has allowed them to spend time together as a family - with Anthony's brother and sister.

“They didn't just take into account that I have a disabled child, they took into account my whole family.”

“The Motability Scheme has made a massive difference to my life, we wouldn't be able to go on the journeys and adventures we go on without the Scheme.”

# About Premiums4Good

**Premiums4Good is an innovative initiative that sees QBE invest everyday premiums to make an extraordinary difference to communities across the globe.**

Through Premiums4Good, we invest customers' premiums into investments that have additional social or environmental benefits at no extra cost to the customer.

These investments include social impact bonds, social bonds, green bonds and infrastructure, supporting a range of projects and programs that seek to create change.

From renewable energy initiatives and sustainable infrastructure, to social services and programs to support vulnerable people and communities - Premiums4Good helps us, together with our customers and partners, make a difference.