

Motor vehicle modifications (companion to Part 12)

Lifetime Care will pay for the reasonable and necessary motor vehicle modifications you need because of an injury you sustained from a motor vehicle accident.

This companion explains what motor vehicle modifications we'll pay for, what we won't pay for, what we mean by certain terms, and how we make our decisions.

When we use the word 'you', we mean the person covered by the Lifetime Care and Support Scheme (also known as 'the participant') or someone representing them, such as a parent, guardian or legal representative.

What we fund

Motor vehicle modifications

Motor vehicle modifications are major or minor changes to your vehicle to make it safer for you or easier for you to drive.

Minor modifications are temporary or permanent changes that don't change the structure or safety of the vehicle, and don't need to be certified by the licensing authority. For example:

- a seat belt buckle cover to help you to travel safely
- panoramic mirrors that give a wider image than a normal mirror
- fish eye mirrors to help eliminate blind spots
- a spinner knob on the steering wheel to make steering with one hand easier
- an indicator extension lever to bring the indicator within easy reach.

Major modifications are permanent changes to the structure of the vehicle and have to be certified by the licensing authority. For example:

- a left foot accelerator
- mechanical hand controls
- wheelchair hoist systems

- wheelchair restraining devices
- wheelchair access ramps.
- Major modifications must be prescribed by an occupational therapist who is qualified in driver assessment.

Electronic and electro-mechanical hand controls

So we can decide about funding electronic or electro-mechanical hand controls you, or someone on your behalf, need to:

- consult a range of industry specialists, vehicle modifiers and converters to get quotes
- give us at least two quotes from two different suppliers
- give us a written quote from the modification supplier.

We only consider funding electro-mechanical hand controls, such as space drive technology, if you can't use mechanical controls. Before you ask us to fund electro-mechanical hand controls, you should try mechanical hand controls in a modified vehicle first. If you find you do need electro-mechanical hand controls after that trial, you must include medical evidence that you can't use hand controls in your request for funding.

Insurance, repairs and maintenance of modifications

We'll pay the difference in comprehensive insurance costs between an unmodified vehicle and a modified vehicle.

We'll pay for maintenance and repair of an installed modification when it's:

- needed to keep the modification working
- limited to normal wear and tear
- not covered under warranty or by insurance.

If the cost of the modification has been shared between us and the owner of the vehicle (you or someone else), our contribution towards the cost of maintenance and repair will reflect the percentage we paid. For example, if we paid for 50% of the cost of modifying the vehicle, we'll pay 50% of the costs for maintaining or repairing that modification.

Replacements

We may replace a vehicle modification instead of fixing it when:

- it's not cost effective to repair
- the modification has lasted past its life expectancy
- the occupational therapist or engineer recommends new equipment
- the modification no longer meets your needs.

Modifications to workplace vehicles

We'll consider paying for minor modifications to more than one vehicle:

- if you'll be driving both your own vehicle and a work vehicle
- where you need modifications to a work vehicle, so you can return to work
- if they don't form part of your employer's legal obligations to make reasonable adjustments.

For example, we'd consider funding two steering wheel spinner knobs if you need to use a spinner knob in your private vehicle as well as your employer's vehicle.

Modifications to a subsequent vehicle

We'll consider funding major modifications to your vehicle every eight years. We may fund modifications to another vehicle sooner if:

- there's a change in your injury-related needs or circumstances that means you can't safely use your current modified vehicle
- there are circumstances that would make the funding reasonable such as:
 - you use a wheelchair and previously needed modifications for passenger access but have now returned to driving
 - the previous vehicle no longer meets your injury-related needs due to a change in your abilities
 - the previous vehicle can't be repaired and needs to be replaced.

If the owner of the modified vehicle wants to purchase a new vehicle, we'll consider paying for the transfer of the modifications to the replacement vehicle.

Driver rehabilitation services

If you need driving rehabilitation, we'll pay reasonable costs if:

- the driving rehabilitation is designed by an occupational therapist qualified in driver assessment
- the need is related to the motor accident injury
- the goal is for you to learn to use the vehicle modifications.

Driver rehabilitation can include lessons from a qualified driving instructor in a suitably modified vehicle with dual controls. We'll only consider paying for driving lessons for modified vehicles if:

- you have medical clearance
- you're medically fit to drive
- you can attend an off and on road assessment of your driving performance.

When reasonable, we'll also consider paying for:

- a medical examiner to certify you are fit to drive
- an off and on road assessment conducted by an occupational therapist qualified in driver assessment
- lessons recommended by an occupational therapist qualified in driver assessment
- minor modifications to a vehicle you own or have access to, so you can get your driver practice hours.

What we don't fund

We don't pay for motor vehicle modifications or expenses:

- that are major modifications to more than one vehicle at the same time
- relating to pre-existing or co-existing conditions
- that won't provide any functional benefit to you over time, for example, if you hardly ever use the modified vehicle, and other forms of transport are more cost effective or appropriate

- intended for you but you won't use because you're not medically cleared and licensed to drive
- if you've haven't been assessed as fit to drive
- that are part of a universal service obligation or legal obligation to make reasonable adjustments, such as altering a road or footpath
- that compensate for the lack of public transport in your local area
- that don't comply with the requirements of a registration body, current national medical standards or the applicable Australian Standards and design rules
- related to buying a vehicle
- relating to general costs associated with owning a motor vehicle including licensing, registration, compulsory third-party insurance and comprehensive insurance
- to change the vehicle back to its standard configuration after major modifications have been made
- that form part of the supplier's or vehicle modifier's warranty or insurance policy, such as repairs
- relating to loss, theft or damage to the motor vehicle or its modifications
- for maintenance and repairs that all vehicle owners are reasonably expected to carry out on a vehicle to keep it in safe working order
- for day-to-day running costs such as oil, petrol, parking fees or tolls
- for maintenance or repairs for aesthetic reasons, or to add value to a vehicle
- for cancellation fees for non-attendance at driving lessons as part of driving rehabilitation
- for driving lessons if you're charged with a driving offence such as drink driving or speeding during your driving rehabilitation
- for driving rehabilitation when your licence is suspended or cancelled
- for initial lessons for a new learner driver where the need isn't related to the motor accident injury and there are no modifications to the vehicle.

How we decide

We follow Lifetime Care funding principles to decide which, if any, modifications your motor vehicle might need and what we'll fund. We may also refer to other guidelines to help us in this process.

We'll pay for a motor vehicle modification if you:

- have a physical, sensory and/or cognitive disability because of the motor accident injury which prevents you from driving safely, or travelling as a passenger in your current vehicle
- have reached a level of maximum recovery and stability in your ability to drive or be transported as a passenger in a vehicle
- need modifications so you can get in and out of the vehicle, you can be transported safely in a wheelchair, or you need to transport a wheelchair
- own or have access to a motor vehicle or you're planning to buy a vehicle to modify
- intend to be a driver of the modified vehicle and will get or keep your licence.

We'll help you decide on what vehicle modifications you need by:

- considering your needs and your social and physical environment
- considering whether your needs for vehicle modifications are likely to change
- identifying and recommending the most appropriate and cost-effective option.

Information we may need to make our decision

We may ask you for information to help us assess your needs, including:

- how often you need to access the vehicle, especially if it's used by family members
- evidence the modification is suitable
- information about the suitability of the modification and the cost of a vehicle you used or owned before the motor accident injury, including its age, condition and ownership

- evidence the vehicle being modified is in good condition, will stay roadworthy and is fit to be registered
- the suitability of the modification and the cost of a new vehicle (that you have bought or intend to buy), including age, condition and intended ownership
- that there's a documented agreement between you and the vehicle owner stating they agree to the modification and your ongoing use of the vehicle if you don't own it
- that you have successfully trialled the recommended modification where possible
- you have a recommendation from an occupational therapist experienced in vehicle modifications
- you have two quotes for the recommended modifications (or can explain why only one is available)
- you have a medical certificate by a treating medical practitioner stating that you're medically cleared to return to driving (if you're intending to drive the modified vehicle), and you've been assessed by an occupational therapist qualified in driver assessment and who is certified by the appropriate licensing authority.

Our funding principles

When we're making decisions about funding motor vehicle modifications we follow these guidelines.

- Planning, decision-making and risk assessment activities are collaborative, and this is evident in plans and requests for services.
- Our aim is to help you be as independent as possible and to participate in the community.
- The treatment or service must relate to the motor accident injury.
- Services should be flexible and tailored to meet your needs.
- The treatment, item or service benefits you, is appropriate, represents value for money, and is cost effective.
- The provider is appropriate to your needs.
- Decisions are made within 10 working days if the cost is less than \$10,000 and 20 days if the cost is more than \$10,000.

We'll document our decisions and communicate them via a 'certificate' (a certificate is a letter we'll send you about the decisions we've made).

Your rights

- You have the right to refuse services.
- You have the right to dispute any decision we make about your needs.

Our process for making decisions

- We'll need to get some information about the motor vehicle modifications you want us to pay for.
- After we get this information, we'll make a decision within 10 working days if the cost is less than \$10,000 and 20 days if the cost is more than \$10,000.
- We'll let you know our decision by letter. This is known as a 'certificate'.
- You don't have to agree with our decisions. You have the right to dispute any decision we make. That's OK and we can help you do this.

Making an agreement

We may need you to sign a formal agreement that describes the conditions of use, maintenance, insurance and ownership of the vehicle.

The agreement may cover one or more of the following:

- changes of ownership
- how often future modifications are made
- maintaining and repairing the vehicle's adaptations or modifications
- ongoing costs related to the modification such as insurance
- repaying our contribution if the vehicle is sold.

For more information contact Lifetime Care

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