



STEERING Wheel

Judge by ability, not disability

Spring 2011

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Are people losing money on motor insurance claims

Already this year, we have another instance of a disabled driver having an unfair deduction from their compensation following a road traffic accident. We have had a number of interventions with insurance companies on the same issue over the years and had thought perhaps that insurance companies understood the correct procedure but as we are still contacted by one member a year with a problem, we wonder if there are more people out there who have just accepted the insurance companies decision.

The other driver's insurance called to say they accepted the value in principle...

Our 2011 story concerns a member, whose car was written off when another driver collided with it. There was no dispute as to who was at fault and the car was valued at €10,000. The other driver's insurance called to say they accepted the value in principle and would pay the €10,000, when the assessor had viewed

the vehicle. The assessor noted the presence of hand controls and tax free status on the car and the insurance would only be paying €8000 as they would not re-imburse for taxes from which our member was exempt.

This was, of course, completely incorrect. The concessions available to a disabled driver cannot be treated in the same way as a business registered for VAT. The car involved was 2008 registered. An hour before the accident, our member could have sold the car for its €10,000 value and put full amount in their pocket with no liability to anyone. They are therefore entitled to the full value in compensation. Even if the car had still been within the two year limit before sale, any taxes considered to remain in the vehicle have to be refunded to Revenue so the value of loss to the claimant would still be €10,000. The matter was resolved satisfactorily in this case through our intervention but are there other cases not reported to us, where the disabled driver has suffered the loss?

New Elements to the Disabled Parking Card Scheme

As Minister for Transport, Tourism and Sport Leo Varadkar recently stated, the Disabled Parking Permit Scheme has been revamped. This is to make sure that more disabled parking bays are available to those who need them most. The revamp follows a comprehensive review of the existing scheme which was carried out in association with the Irish Wheelchair Association and the Disabled Drivers' Association.

The first most obvious change is the official title has been amended from Disabled Persons' Parking Card to Disabled Persons Parking Permit. This to be consistent with legislation and penalties and to emphasise the Disabled Persons Parking Permit is a legal permit with the same legal status as a driving licence.

The second key change is that the medical eligibility criteria now focus on the degree of mobility, or lack of it, the person has rather than the medical condition itself. The guidelines advised to GPs are now very specific in terms the level of mobility that applies, with very specific measures related to heart and respiratory impairments. The new application form reflects these changes but also gives GP's the opportunity to comment on relevant complicating factors outside the specific questions on the form. GP's will now only verify the existing medical situation with the issuing authorities deciding whether this meets the criteria. An appeals process is also being put in place.

The most costly elements of the new arrangements are the new measures to reduce the fraudulent use

of permits. Chief among these is the new hard plastic card. The card itself will be more difficult to copy. It will contain a standard high specification hologram to help enforcement officers verify genuine and contain a barcode with information on the cardholder to help participating councils identify the correct person is using the card or that card has not been lost, stolen or cancelled.

Observations in the city centres of Dublin, Cork and Galway has shown that Disabled Parking Permits are being used by people who don't have a disability to obtain free all day parking for work purposes. The legal restriction on imposing time limits on parking for those displaying Disabled Parking Permits has now been removed. This opens the way for local authorities to impose time restrictions

on parking so that turnover of spaces can be increased and a greater number of people can access them. The recommendation is that such restrictions should only be imposed in large urban areas where there is a high demand for spaces and that the time allowed should at least four hours. It should

be remembered that the exemption from parking fees is not in the legislation and is at the discretion of local authorities. Disabled persons should not facilitate the abuse of the Disabled Parking Permit as it could ultimately lead to local authorities eliminating or reducing the current benefit.

The Minister has signed the necessary Regulations to bring in all the changes by 1st June 2011. Some are already in place. It is hoped that innovations in the new scheme will make a real difference to parking for people with disabilities in towns and cities throughout Ireland'.

Another insurance tale

Another instance of strange insurance behaviour was a recent instance where we were contacted by a person who had been diagnosed with MS last year and voluntarily followed procedure in terms of licensing. They had at the time immediately informed their motor insurance company and were advised of continued cover. However, in February, some weeks prior to renewal of the policy our party was asked to supply the standard certification for fitness to drive from the GP which might have been expected in September.

This was duly done but subsequently a list of medication was requested to be completed and returned by a certain deadline or the policy would be revoked. This appeared to be an excess of detail of personal information and we were contacted. We agreed and contacted the Insurance Federation. We were of the opinion that the GP has legal responsibility with regard to fitness to drive and fitness to drive having been certified, the request for further information was an intrusion. As it happened, the Federation were inclined to agree.

Armed with this information and its source, the insurance company were contacted again. The end result was the request for the medication was withdrawn and the renewal was completed without further incident.

DDAI AGM at Access & Mobility Exhibition



As advised previously, Disabled Drivers Association will be holding its 2011 AGM at the City West Hotel in conjunction with the Access, Care & Mobility show on Friday, June 10th and Saturday June 11th. Our members will have an excellent opportunity to attend the exhibition as well as the AGM and possibly avail of competitive rates to spend the weekend in a top class hotel.

We will also be organising a seminar on Saturday which will include several topics of interest to disabled drivers. We will have a speaker from the insurance industry giving the insurers view of drivers and disability. A speaker from the SIMI will be giving a overview of trends in both the market for new cars and also for used cars. We will have a presentation from the RSA Vehicle Standards on how regulations coming into force in April 2012 are likely to affect the

adaptation of vehicles. The DDAI itself will also be taking the opportunity to clarify recently announced changes to the Disabled Persons Parking Scheme. It is planned to end the seminar with a panel discussion of points raised from the audience.

In addition to the seminar, members are invited to join our speakers, our Board members and the DDAI administration for lunch, where the seminar subjects or general DDAI matters can be discussed in an informal setting. Lunch can be booked for a fee of €15.

Last year we were able to offer a competitive accommodation rate for those wishing to stay over and we can offer a €88 per night bed and breakfast room rate at CityWest on Friday night or Saturday night or both. The single occupancy rate is €79

Saturday 11th June 2011

From

10.00am Attendees can take the opportunity to attend the Access, Care & Mobility Exhibition

12.30pm Lunch for participants in the Disabled Drivers Association Seminar & AGM

2.00pm Disabled Drivers Association of Ireland Seminar

Speakers
First Ireland Risk Management

Insurance Factors for Drivers with a Disability - Real and Perceived

Society of the Irish Motor Industry

Trends in the Car Market in Ireland - New Cars & Used Cars

Road Safety Authority

Implications of Vehicle Type Approval for Adapted Vehicles

Disabled Drivers' Association of Ireland

Changes to Disabled Parking Scheme from June 1st 2011

3.30pm Presenters Panel Discussion with audience.

Note The Disabled Drivers Association will have a stand as usual at the exhibition. Those intending to attend the Seminar and AGM can register at the stand from 10am on Saturday morning.

Saturday 11th June 2011

4.00pm *Annual General Meeting of the Disabled Drivers Association of Ireland*

Welcome by the Chairman

Minutes of the 40th AGM

Financial Report

Chairman's Address

Chief Executive's Report

Election of Directors

Any Other Business

Attendance

Members are encouraged to attend and participate at the AGM. Participation is strictly confined to paid-up Members of the Association. To help with planning members are asked to return the enclosed booking form, if attending.

Election of Directors

There are two directors' positions to be filled at this AGM. A member who seeks to be elected to the Board must return the enclosed nomination form by May 27th. The nomination form should be signed by the proposer and the seconder, who must both be members of the Association.

Order of Business

Submissions for inclusion on the Order of Business should be forwarded to the Chairman prior to, or at the start of the Meeting (at the latest).

Disabled BBC children's presenter is special guest at AGM and Annual Conference!



We are delighted to announce that BBC children's television presenter, singer, actress and playwright Cerrie Burnell will be the special guest speaker at the DDAI AGM and Annual Conference running alongside the Access, Care & Mobility Exhibition on Friday 10th and Saturday 11th June at CityWest, Dublin. Cerrie will be speaking on Friday 10th June so you'll get a chance to hear Cerrie's story in her own words and ask questions afterwards. Cerrie will also be doing a tour of the Exhibition where she'll

be meeting and chatting with exhibitors and visitors alike.

Cerrie was born with a right arm which ended just below the elbow and does not wear a prosthetic. Living with a disability herself, Cerrie has made the best of the opportunity to be a role model and public figure. At 25 years old Cerrie attained a place on the BBC Talent Fund, run by the BBC, Channel 4 and the Actors Centre, introducing directors to disabled talent. Cerrie was soon noticed, landing television parts in 'Holby City,' 'EastEnders,' 'Grange Hill,' 'The Bill,' and 'Comedy Lab.'

Soon after having her first child, Cerrie landed a presenting job at the BBC on Cbeebies and with her warm and friendly demeanour, she proved to be a natural. However within a month of starting, she attracted controversy from a small number of parents regarding her disability but received overwhelming support

from many others as well as from various disability groups. Subsequently Cerrie appeared on 'The One Show,' raising awareness on disability and the prejudice that can surround it.

Cerrie is fast becoming a well respected and recognisable face. She was named in The Observer's list of the top ten children's presenters earning a favourable comparison with veteran television and radio presenter Valerie Singleton. Cerrie also featured in The Guardian's list of the 100 most inspirational women where she received praise for 'tackling disability head on'.

Alongside her work for Cbeebies, Cerrie has hosted Radar's People of the Year Awards, presented at the AMI Awards and continues to make regular television appearances. Featuring on shows such as BBC One's 'Celebrity Mastermind', Channel 4's 'Beauty and the Beast' and STV's 'The Hour'. Cerrie also recently



featured alongside other top television talent including Reggie Yates and Konnie Huq on Channel 4's 'Diverse

Nation', a documentary celebrating the on screen talent that showcase the rich diversity of the UK.

Full details of the exhibition, which is free of charge and open to everyone on www.accessandmobility.ie

Disabled Drivers' Association of Ireland Seminar In Association With Access, Care and Mobility Exhibition 2011

All welcome and admission is free

DATE: Friday 10th June 2011

LOCATION: Citywest Convention Centre, Saggart Co. Dublin

SEMINAR AGENDA

11:00am [Ms. Cerrie Brunell - Guest Speaker](#)

Ms Cerrie Brunell, BBC children's television presenter, singer, actress and playwright is special guest speaker. Cerrie will speak about her story in her own words and answer questions afterwards. Cerrie was born with a right arm which ended just below the elbow and does not wear a prosthetic. Living with a disability herself, Cerrie has made the best of the opportunity to be a role model and public figure. Cerrie has played television parts in 'Holby City,' 'EastEnders,' 'Grange Hill,' 'The Bill,' and 'Comedy Lab.' She currently presents Cbeebies on BBC TV. She was named in The Observer's list of the top ten children's presenters and has also featured in The Guardian's list of the 100 most inspirational women where she received praise for tackling disability head on.

[Gerry O'Connor, Director of Sales & Marketing, Unwin Safety Systems](#)

Presentation an official "wheelchair passport scheme", officially PAS 900 which gives drivers and carers of wheelchair users the information they need to transport the wheelchair and person as safe as is possible using the information that remains on the wheelchair even if they have not come across that particular service user previously.

[National Standards Authority of Ireland \(NSAI\)](#)

A representative from the NSAI will be discussing the system of vehicle-type approval that is being introduced in Ireland since 2009; the NSAI role in this; and its continued progression through staggered dates up until 2014.

1:00pm [Questions and Answers](#)

1:20pm [Close](#)

The Access, Care & Mobility Exhibition 2011



The Access, Care & Mobility Expo 2011 will take place on Friday 10th and Saturday 11th June 2010 in The City West Hotel Convention Centre, Saggart, Co. Dublin. This year we are holding the event in conjunction with the Disabled Drivers Association. The Access, Care & Mobility Expo will have many new products on display and you, as a visitor, will have the opportunity

to see, test and compare all of them: from converted vehicles, bathing & showers, lifts & hoists, seating & stair lifts, paediatric equipment, daily living aids and much more.

The exhibition gives you the opportunity to meet manufacturers and suppliers and get first hand advice and guidance on their products and services.

The Exhibition is open from 10am until 5pm on both Friday and Saturday and is open to the public. Admission is FREE.

For further information please visit www.accessandmobility.ie

April 29 2012 and Adapted Vehicles

Since April 2009 a system of vehicle type approval has been introduced in Ireland and from staggered dates up until 2014 most vehicle types will be required to be approved before they can first enter into service in Ireland. Currently new passenger cars (apart from special purpose M1 vehicles) and buses made in a single stage (complete M2 and M3 vehicles) are required to have type approval in the form of either ECWVTA (EC Whole Vehicle Type Approval), NSSTA (National Small Series Type Approval) or IVA (Individual Vehicle Approval) in order to be registered in Ireland. New special purpose vehicles of category M1 will require approval from April 29 2012 onwards in order to be registered. Vehicles that can be categorised as special purpose vehicles include wheelchair accessible passenger cars and disabled person's vehicles.

Sl. No. 157 of 2009 and
Sl. No. 158 of 2009

transposes into national law the framework directive (2007/46/EC) for vehicle type approval. S.I. 158 of 2009 defines a "disabled person's vehicle" as "a vehicle that is adapted or specially constructed so as to enable a person who has a disability to travel in the vehicle, whether as the driver or a passenger, in safety and reasonable comfort". From April 29 2012, **new** disabled persons vehicles of category M1 vehicles will require either ECWVTA, NSSTA or IVA in order to be registered. A new wheelchair accessible M1 passenger car (as defined in Annex II of the Framework Directive 2007/46/EC) will also require ECWVTA, NSSTA or IVA in order to be registered after April 29 2012.

Schedule 3 of S.I. No. 158 of 2009 sets out the technical requirements vehicles must meet for NSSTA and IVA approvals in Ireland. The NSAI (www.n sai.ie) are Irelands approval

authority and developed inspection procedures and have appointed test centres for these national approval schemes. The NSAI should be contacted with regard to making an application for NSSTA or IVA for new vehicles that are manufactured or converted and fall under the scope of these Regulations.

Above is a very technical statement from the RSA and the real implications that this will have for disabled persons seeking to adapt their vehicles after April 29th 2012 is something that will need to be teased out over the coming months. DDAI members have an early opportunity to do this when this forms one of the presentations at our seminar on June 11th at the Access & Care & Mobility Exhibition.

Meanwhile Tom Cullen of SIMI writes

With just 6 weeks to go until Scrappage ends, the scheme really has proved to be a success. So far this year, sales of new cars are up 11% which shows that motorists are again, taking advantage of the great offers under this initiative.

The success is partly due to the “value for money” opportunity for customers. The value of the new car became more affordable under scrappage, and even people who weren’t in the market for a new car have found that it made sense

to buy now.

Another important saving for the consumer is the running costs of these new cars. With scrappage targeted at low emission cars, Road Tax and fuel costs are significantly reduced.

In the last 18 months we’re thankfully seeing some recovery in our sector, with 2,200 more employed in the industry. While it would be wrong to say that the industry has turned a corner,

there have certainly been some encouraging signs. The introduction of the Scrappage scheme was a significant part of our recovery. It brought additional business, when it was needed most and at the same time, the scrappage scheme channelled significant additional revenue into the Government coffers. The outlook for the next 18 months for the car buyer is the focus of SIMI contribution to the DDAI seminar.

Annual Super Draw Results

The Mediterranean cruise has proved so popular so we are retaining it as the main prize in the 2011 draw. The proceeds of our Annual Super Draw make a significant contribution to our income. Your generosity is needed and greatly appreciated in the straightened times we find ourselves.

Michaela O'Callaghan, Shanballymore, Co Cork was the lucky winner of the first prize of luxury Mediterranean cruise for two with Royal Caribbean. The cruise accommodation comprises of a superb balcony cabin with ocean views. Almost all the essentials on board, including meals, tips and entertainment are included. The cruise includes flights from Dublin to the embarkation point in

Malaga, a stop in Valencia, just up the coast and then a sail across the Med to Rome and the opportunity to explore the Ancient City. Livorno up the coast of Italy is the next port of call, where cruisers can choose to visit Florence or Pisa nearby. A visit to the port of Ajaccio, takes them to the birthplace of Napoleon Bonaparte, Corsica. There follows a final day at sea to complete the seven night trip. Someone may be getting a very nice present from Michaela this Christmas. On board entertainment includes everything from ice-skating, rock climbing and golf to nightly shows, casino and a choice of restaurants and bars. We hope the O'Callaghans have a great time next month and maybe they will send us a card and a few pics.

The large Ballintubber suite of Mayo Crystal glassware will be occupying the sideboard of **Anthony Buckley** of Gardiners Hill, Cork and once again there will be an opportunity for another winner before Christmas 2011.

Sharon Gallon from Donnybrook, Dublin 4 has reported that her nephew had the day of his young life at Old Trafford where it was Manchester United 1 Everton 0 a couple of weeks ago. As the flexibility of packages available has reduced and Man United fans will win enough in 2011, this year someone can look forward to being the owner of and Apple iPad for Christmas 2011.

If **Julian McAllen** of Kildorrery was watching a

brand new 40" Samsung LCD TV from Toss Bryan's in Fermoy last Christmas, this Christmas another person in Ireland may at last be able to watch RTE, TV3 and the other Irish stations on digital on their new telly as the digital

rollout continues across the country.

Our thanks to all those who supported the draw, especially those who braved the inclement conditions to return their

tickets. proceeds of our Annual Super Draw make a significant contribution to our income. Your generosity is needed and greatly appreciated in the straightened times we find ourselves.

Annual Members Spring Draw Results

1st Prize

The Winner of the 1st Prize of 3 Nights, Dinner, B & B at **Knock House Hotel**, Knock, Co. Mayo was **W Sisk**, Carrigaline, Co. Cork.

1st Prize

The 2nd Prize of an **Amazon Kindle** Wireless Reading Device with free 3G & Wifi went to **Mary Prendergast**, Kilmallock, Co. Limerick.

1st Prize

3rd Prize was a **HowMedics Back & Shoulder Massage Cushion** with heat which was won by **Brigid McDaid**, Inver, Co. Donegal. We apologise for the transport hiccup that delayed the delivery.

Change in Eastlink Toll arrangements

East-Link Toll Bridge Ltd who operate the toll bridge between Ringsend on the south side of the Liffey and East Wall Road (the O2) on the north side have changed the method of operation of the toll for disabled persons who have a toll exemption. East-Link will now adopt the system in operation on the West-Link, where toll exemption is identified through the National Vehicle Data File (NVDF) by cameras reading the vehicle registration number.

Users will be required to approach a **manned** booth at the toll and inform the operator that their vehicle is tax exempt. The vehicle registration number will be read automatically and its tax status checked with the NVDF. Should the cameras fail to read the number the driver will be required to quote it to the operator who will input the number manually. The toll exemption will apply only to vehicles tax exempt under the Disabled Drivers and Disabled Passengers Tax Relief Scheme. When a disabled person is travelling in a vehicle that is not tax exempt, they will be required to pay the toll.

As a result of this, East-Link will no longer be issuing the three year laminated concession pass, they have issued for many years. This will mean that disabled drivers who have been using the East Link pass at other toll roads, who still require a photo ID pass, will have to obtain a photo ID pass from another toll operator when their East-Link pass expires.

The toll exemption will apply only to vehicles tax exempt under the Disabled Drivers and Disabled Passengers Tax Relief Scheme.

It is to be hoped that the other toll operators adopt a similar system to Westlink and Eastlink. Most of the technology is already in place for the E-Toll system. It would eliminate a lot of delay and administration time for both the disabled person and the toll operator.

Access, Care & Mobility Exhibition 2011

In conjunction with the Disabled Drivers Association of Ireland

When: Friday 10th June - 10:00am until 5:00pm
Saturday 11th June - 10:00am until 5:00pm



Where: Citywest Convention Centre, Saggart, Co. Dublin



If you have restricted mobility, you can't afford to miss the Access, Care & Mobility Exhibition 2011. See and try out the largest range of mobility products, including adapted vehicles, wheelchairs, ramps, hoists, scooters, stairlifts, bathroom equipment, beds and many other products & services from a wide range of exhibitors.

Admission is **FREE**

***Exhibition space available: Contact Richard on 01 2063387**

For further information, please visit www.accessandmobility.ie

E-mail: accessandmobility@gmail.com Tel: 01 - 2063387