



Committee Secretary
Senate Standing Committees on Rural and Regional Affairs and Transport
PO Box 6100
Parliament House
Canberra ACT 2600

9th March 2018

The need for regulation of mobility scooters, also known as motorised wheelchairs

Thank you for the opportunity to respond to the Senate Inquiry.

Assistive Technology Suppliers Australasia (ATSA) is the peak industry organisation representing over 115 Australian suppliers of Assistive Technology (AT, historically known as aids and equipment) to people with a disability and seniors.

Our members include businesses and not-for-profit organisations of varying sizes who provide Australian-made and imported AT solutions which increase the independence, and life choices of users, and make their everyday living easier. ATSA works to ensure the market for AT is competitive, efficient, viable and appropriately regulated.

ATSA appreciates the opportunity to contribute to this Senate enquiry and would welcome the opportunity to present our recommendations to the Committee at any public hearing or provide you with any further information required for Committee deliberations.

Yours sincerely

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Assistive Technology Suppliers Australasia (ATSA)

Sub mission to

Senate Standing Committees on Rural and Regional Affairs
and Transport

Senate Inquiry;

**The need for regulation of mobility scooters, also known as
motorised wheelchairs**

9th of March 2018

Executive Summary

This Senate Inquiry provides the opportunity to better understand the needs of assistive technology (AT) users while ensuring their safety and that of the general community. It is also an opportunity to aid Australian AT businesses by aligning the Australian AT market with the international marketplace.

Powered mobility is critical for seniors and those with disability to live full and meaningful lives and engage in society. In developing regulatory policy, caution is required to fully understand the use of AT and the needs of users. To focus on knee-jerk regulation of the power mobility device itself, without understanding the contributing factors to injury and death relating to the use of mobility devices, risks damage to business and users from poor regulatory outcomes. ATSA believes in fairness and equity for seniors and people with disability, rather than over-regulation or poorly targeted regulation leading Australia into misalignment with internationally accepted standards, or worse, the introduction of new hazards to users.

Factors contributing to accidents include - the operating environment, the capability of the user, the suitability of the device for the user, the level of training and support provided and the behaviour of others who share the space where these devices are used.

Factors such as an ageing population, people living in smaller dwellings and increased road congestion in cities are important considerations in understanding AT use. There are more aged people who want to maintain their independence through utilising mobility scooters.

ATSA considers that the best approach to regulation of AT in Australia would be to adopt and apply the internationally recognised standards for powered mobility in the Australian regulatory framework. In doing so the Australian Government can better implement the UN Convention of the Rights of Persons with Disabilities and remove anti-business regulatory inconsistencies between the various levels of Government.

Any regulatory approaches need to be mindful of the principles of developing regulatory policy as adopted by COAG including the application of "Best Practice Regulation- A Guide for Ministerial Councils and Standard Setting Bodies".

The adoption of the Universal design principles set out in the Convention on the Rights of Persons with Disabilities and Optional Protocol, Article 2, Definitions, into Australian legislation will aid the design and importation of safe equipment and safe environments. This needs to be complemented with a well-supported and funded awareness program to improve the safety for all. In this regard, ATSA is willing to fully participate in the development and implementation of any such program.

Recommendation 1

There is a strong need to gain more detailed and current data on AT accidents and injuries to fully understand the contributing elements to deaths and injuries from the use of powered mobility to understand the size and significance of the regulatory problem. To achieve this, ATSA recommends:

- Introduction of mandatory reporting of AT accidents and standardised national data collection to aid in the identification on what prevention strategies should be employed.
- Fund appropriate research to analyse the data and provide regular reports to a federal body with recommendations.

Recommendation 2

There is a clear need to improve user and community education. This is relatively inexpensive to implement and should be done in advance of any costly regulation. It should include:

- A public awareness programme; the footpath is there for all to share – ‘pathway etiquette’
- Public awareness for motor vehicle drivers and pedestrian crossings
- Development of suitable training programmes for powered mobility users

example;

- <https://www.bluebadgeinsurance.com.au/mobility-scooter-guide>
- <https://www.acc.gov.au/system/files/Help%20cut%20mobility%20scooter%20accidents%20-%20v2.pdf>

Recommendation 3

The Commonwealth Government should align Australian Standards for AT devices with International Standards to ensure users of AT devices have access to a full range of devices to lead full and active lives like those in other AT markets.

This approach would also align Australian legislation with Convention on the Rights of Persons with Disabilities and Optional Protocol Article 20, Personal mobility.

Recommendation 4

Amend the Australian Road Rules to adopt the international Standard and agree to amend any Federal and State legislation that is inconsistent with the international standards. I.e.:

- Removal of Australian-specific weight limits for powered mobility devices and
- Increase speed limit to 12km per hour with a slow switch to 6km for high pedestrian areas

Recommendation 5

Utilise data collected from Recommendation 1, re: Mandatory national data collection to influence Australian Design Standards for infrastructure.

Mandate the adoption of Universal Design principles as set out in the Convention on the Rights of Persons with Disabilities and Optional Protocol, Article 2, Definitions, for infrastructure developments, to provide safe environments for all users.

Recommendation 6

Introduction of Industry Self-Regulation Structure, based on adherence to Codes of Conduct/Code of Practice.

- Consider the possibility of using a peak body like ATSA, to establish a light touch, low cost regulatory framework.
- Only allow for accredited suppliers the ability to sell powered ability devices; i.e. They follow strict adherence to Codes of Conduct/Code of Practice and can ensure the powered mobility unit complies with current safe regulatory standards are sold
- The seller adheres to an appropriate code of practice, like ATSA Code of Practice
- The seller to provide approved, basic training at time of supply to the user
- Establish Accreditation Scheme

Current available information

ATSA supports the intention of the enquiry to provide a safe environment for all power mobility users and those who they share the environment with. However, there is a dearth of accident and injury data in Australia to be able to support cost-beneficial regulation of the AT market. As such there is a lack of unambiguous evidence as to the causes of the reported number of deaths and injuries. The fact that the most current information on the number of deaths is over 8 years old is concerning. Without such rigorous research, we risk applying incorrect solutions to a poorly understood problem, costing business and users with unnecessary, or worse, dangerous red tape.

Between January 2000 and January 2010, there were 2211¹ recorded deaths of pedestrians on Australian roads. During the same period, 62² deaths were recorded against users of powered mobility devices. Of these 62 deaths, 30 of these were the result of been struck by a car. This indicates that the accident and injury rate is very low compared to pedestrian accidents. The relative risk to users and the general public of AT use is also very low in comparison. Any regulatory controls proposed needs to be mindful of the need to be appropriate and proportionate to the actual level of risk, not perception of risk. ATSA does not consider the data currently supports the need for new or more draconian speed or weight restrictions on powered mobility.

Despite the dearth of data, the ACCC report³ stated that; “A large proportion of deaths occurred when motorised scooter users were crossing a road, attempting to alight from the scooter and entering or approaching intersections”.

In 2010, the ACCC report⁴ recommended to “continue to enhance data collection and analysis” and to “consider undertaking research of design features of powered mobility”. However, ATSA found only one such Government report post the ACCC 2010 report⁵, the “Mobility scooter usage and safety survey report”⁶, a collaborative paper, between the Australian Government, ACCC, NRMA, Choice, Flinders University and NSW Health Support Services. After enquiries by ATSA, it was found that despite the recommendation to continue with the research, the group was disbanded due to a lack of funds.

The conclusions from both papers did not point to speed or weight as a contributing factor to accidents or injuries but instead recommended improved training, education in the use of the power mobility devices for the user. They also highlighted poor selection of the powered mobility device as

¹ Australian Road Deaths Database (Data current to January 2018) Fatalities 28/02/2018, 4:34pm

https://bitre.gov.au/statistics/safety/fatal_road_crash_database.aspx

² ACCC report ‘Targeted Study of Injury Data Involving Motorised Mobility Scooters, 2010,

<https://www.productsafety.gov.au/system/files/Targeted%20Study%20of%20Injury%20Data%20Involving%20Motorised%20Mobility%20Scooters.pdf>

³ ACCC report ‘Targeted Study of Injury Data Involving Motorised Mobility Scooters, 2010,

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⁴ ACCC report ‘Targeted Study of Injury Data Involving Motorised Mobility Scooters, 2010,

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⁵ ACCC report ‘Targeted Study of Injury Data Involving Motorised Mobility Scooters, 2010,

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⁶ Mobility scooter usage and safety survey report; A collaborative project involving the Australian Competition and Consumer Commission, NRMA Motoring & Services, CHOICE, EnableNSW and Flinders; Sept 2012 University

<https://www.productsafety.gov.au/system/files/Mobility%20scooter%20usage%20and%20safety%20survey%20report.pdf>

a factor and the ACCC report⁷ also recommended an awareness programme for other road and path users.

ATSA obtained data from Blue Badge Insurance Australia (refer to Appendix 1 for details) on insurance claims relating to the use of powered mobility devices. It was significant to note that to date there have been NO CLAIMS regarding 3rd party person injuries.

Recommendation 1

There is a strong need to gain more detailed and current data on AT accidents and injuries to fully understand the contributing elements to deaths and injuries from the use of powered mobility are, and the size and significance of the regulatory problem. To achieve this, ATSA recommends:

- Introduction of mandatory reporting of AT accidents and standardised national data collection to aid in the identification on what prevention strategies should be employed.
- Fund appropriate research to analyse the data and provide regular reports to a federal body with recommendations.

Recommendation 2

There is a clear need to improve user and community education. This is relatively cheap to implement and should be done in advance of any costly regulation: It should include:

- A public awareness programme; the footpath is there for all to share – ‘pathway etiquette’
- Public awareness for motor vehicle drivers and pedestrian crossings
- Development of suitable training programmes for Powered mobility users

example;

- <https://www.bluebadgeinsurance.com.au/mobility-scooter-guide>
- <https://www.accc.gov.au/system/files/Help%20cut%20mobility%20scooter%20accidents%20-%20v2.pdf>

Inconsistency between International and Australian Standards

The relevant European Standard, BS EN 12184:2014,2014 Electrically powered wheelchairs, scooters and their chargers — Requirements and test methods, sets a 15 km/per/hour speed limit with a slow switch to 6 km/hr for high pedestrian areas. Most countries have elected to impose a 12 km/hr limit with a slow speed switch to 6 km when the device is being operated in high pedestrian areas. Australia has a 10 km/hr limit contained in Australian Road Rules, as at 6 November 2015.

Most international manufacturers of powered mobility devices manufacture their devices to meet the European Standard. As a consequence, Australian importers expend resources to ‘de-tune’ units on arrival to comply with the Australian 10 km limit and pass this cost on to AT users. In addition consideration need to be taken of the possibility that units imported to Australia via the internet, directly by users may not be ‘de-tuned’ resulting in non-compliance with the current Australian regulations as the buyer may not be aware of the Australian regulations or have the wherewithal to get the device modified.

⁷ ACCC report ‘*Targeted Study of Injury Data Involving Motorised Mobility Scooters, 2010*, <https://www.productsafety.gov.au/system/files/Targeted%20Study%20of%20Injury%20Data%20Involving%20Motorised%20Mobility%20Scooters.pdf>’

In the European Standard, BS EN 12184:2014 there are no weight restrictions. The draft Australian SA TS Technical Specification AS TS 3695.3:201X, "Requirements for designation of powered wheelchairs and mobility scooters for public transport and/or road-related area use" that is out for public comment, sets the maximum un-laden mass to 170 kg and a maximum speed of 10 km per hour for powered mobility devices.

In addition to these variations in power, weight and speed requirements between Australia and Europe, Australia has regulatory inconsistencies between the Federal and State legislation relating to AT devices. The principle disharmony is the maximum allowable weight of the units.

For example, the nationally adopted Australian Road Rules, as at 6 November 2015 and the NSW Road Rules 2008 under the Road Transport (Safety and Traffic Management) Act 1999 define a disability scooter to be also a wheelchair, and under the rule 288 Driving on a path:

- (3) A driver may drive a motorised wheelchair on a path if:
 - (a) the un-laden mass of the wheelchair is not over **110 kg**; and
 - (b) the wheelchair is not travelling over 10 km/h; and
 - (c) because of the driver's physical condition, the driver has a reasonable need to use a wheelchair.

However, In Queensland, Transport Operations (Road Use Management) Act 1995, Transport Operations (Road Use Management—Road Rules) Regulation 2009 the definition of a disability Scooter is also a wheelchair, and under the rule 288 Driving on a path

- (3) A driver may drive a motorised wheelchair on a path if—
 - (a) the unladen mass of the wheelchair is not over **150kg**;
 - and
 - (b) the wheelchair is not travelling over 10km/h; and
 - (c) because of the driver's physical condition, the driver has a reasonable need to use a wheelchair.

Is physics and risk different in Queensland compared to the rest of Australia or the rest of the world?

These issues would be overcome if the Australian federal Government adopted the international approach in the Australian Road Rules and amended all disharmonious weight restrictions in state legislation and adopted the Universal Design Principles set out in the Convention on the Rights of Persons with Disabilities and Optional Protocol, Article 2, Definitions, and design safe environments to be useable by all people.

The powered mobility products sold in Australia are predominantly supplied from overseas manufacturers who generally follow the European standards. To restrict the weights below 150kg prohibits many powered mobility devices from the Australian market and imposes significant hardship and cost to the those who rely on the various options that provide them independence. To sustain the argument of weight restrictions, when the remainder of the world does not have weight restrictions on powered mobility, is placing the aged and disability sectors at a disadvantage by prohibiting them of AT options. This is contrary to the Convention on the Rights of Persons with Disabilities and Optional Protocol Article 20, Personal mobility;

State parties shall take effective measures to ensure personal mobility with the greatest possible independence for persons with disabilities, including by;

- a) *Facilitating the personal mobility of persons with disabilities in the manner and at the time of their choice, and at affordable cost;*
- b) *Facilitating access by persons with disabilities to quality mobility aids, devices, assistive technologies and forms of live assistance and intermediaries, including by making them available at affordable cost;*

There are local manufacturers of powered mobility who rely on exports to sustain their business. If Australia adopted a different standard to the rest of the world, it will generate excessive costs to heavily modify or manufacture different units, one for the world market based on International Standards and one for the small Australian market. The expectation would be that these manufacturers would need to recover their costs and result in a significant price increase for the local market.

If Australia was to move further away from internationally recognised standards, international manufacturers have already indicated that they will not build specific models for the small Australian market. Already ATSA has been notified that a major supplier of powered mobility would withdraw from the Australian market if a non-international standards approach was taken. This would be a terrible result for users of AT in Australia and disadvantage many Australians wishing to live full and active lives with the help of mobility devices.

ATSA has been informed by a major Australian exporter of power wheelchairs that any lowering of powered mobility speed limits would have an extreme and tremendously detrimental effect on powered mobility supply in this country.

“Some suppliers of low quantity specialised product would find the cost of doing business here too high and simply stop bringing in such items. The cost to engineer, and then produce small quantities of motors would be high and that is before EMC, crash and Australian standards testing requirements. These costs would force prices to an obscene level but also drastically reduce choice to the market when many suppliers simply pull out leaving many clients without the best equipment match for their needs. At present mutual international standards recognition helps ensure costs for compliance is spread across the globe not just Australia. As an Australian manufacturer we would drop a number of our product offerings in this country as a result of decreased speed requirements. This lack of choice would impact heavily on people with specific requirements as a result of their condition. This is not simply a choice like Ford or Holden but a choice like independence or existence.”

While speeds of powered mobility can be electronically limited this is not a great option as you have a motor permanently spinning at a speed below its optimum efficiency, heat dissipation can also be an issue with a motor producing the same current but spinning 40% slower. We would expect motor brush life to drop in such circumstances. Programming units can be purchased in multiple countries from multiple sources. Only electronically slowing down wheelchairs would give rise to a black-market programming industry.

Since the evidence is not clear to justify changes to standards for power mobility safety, ATSA strongly recommends that no regulatory change proceed without clear and compelling data. The only regulatory change justifiable is alignment with international standards and the complete harmonisation between State and Commonwealth legislation. Without compelling evidence, Australia going it alone cannot be justified. Australia needs to keep in step with the rest of the world or it will drive up costs, remove choice from consumers and create unintended consequences, i.e. loss of choice, increased costs, restricted access to specialised powered mobility devices.

Recommendation 3

The Commonwealth Government should align Australian Standards for AT devices with International Standards to ensure users of AT devices have access to a full range of devices to lead full and active lives like those in other AT markets.

This approach would also align Australian legislation with Convention on the Rights of Persons with Disabilities and Optional Protocol Article 20, Personal mobility.

Recommendation 4

Amend the Australian Road Rules to adopt the international Standard and agree to amend any Federal and State legislation that is inconsistent with the international standards. I.e.:

- Removal of and Australian-specific weight limits for powered mobility devices and
- Increase speed limit to 12km per hour with a slow switch to 6km for high pedestrian areas

User Environment

Lowering the speed limit beyond the existing beyond 10kph will greatly disadvantage regional users and people in more remote areas without accessible public transport and often poor or no footpaths and larger distances to travel. This could lead to 40% more travel time when your commute is already a challenge and is extremely harsh when at present there are little or no facts regarding compliance with existing regulations. This should be investigated further before rash decisions are made that would generally disadvantage and discriminate against a large group of people who already have a lot to deal with in their day to day needs.

The ACCC report⁸ concludes that a large proportion of the reported fatalities occurred when the powered mobility device was crossing the road, entering or approaching intersections. The report went on to state;

“The physical environment was identified as a powerful factor influencing safe motorised mobility scooter use by both key informants and mobility scooter users. Specifically design and maintenance to footpaths and road safety was raised. This included high fencing restricting visibility of parked or reversing cars (e.g. from driveways)”

The use of powered mobility is a necessity, and this inquiry needs to examine cohabitation of the environment for all and consider the design of safe pathways like bike ways. In this context, ATSA strongly recommends the Senate Committee to also consider the environment in its deliberations on what regulations are required for safe use of powered mobility as it goes beyond just the device. It is a shared environment, therefore adopt the Universal design principles as set out in the Convention on the Rights of Persons with Disabilities and Optional Protocol, Article 2, Definitions, and design safe environments to be useable by all people.

⁸ ACCC report ‘Targeted Study of Injury Data Involving Motorised Mobility Scooters, 2010, <https://www.productsafety.gov.au/system/files/Targeted%20Study%20of%20Injury%20Data%20Involving%20Motorised%20Mobility%20Scooters.pdf>’

Recommendation 5

Utilise data collected from Recommendation 1, re: Mandatory national data collection to influence Australian design Standards for infrastructure.

Mandate the adoption of Universal Design principles as set out in the Convention on the rights of Persons with Disabilities and Optional Protocol, Article 2, Definitions, for infrastructure developments, to provide safe environments for all users.

Second-hand Market

An added complexity in the management of powered mobility is the growing second-hand market, the size of which is very difficult to accurately determine (one estimate puts it at 150 000 units with an average unit life of 12 years). With any proposed change to regulation or standards, the inquiry will need to consider what approach should be applied to existing devices and who is to pay for these changes/modifications to the units? How would any changes be enforced?

ATSA has considered this issue and concluded that there are a few approaches that could be employed to address the matter;

- (a) Create a registration system for each individual user/owner of a power mobility device, and manage like the car industry, including compliance checks, or;
- (b) Introduce an industry self-regulation structure based on adherence to Codes of Conduct/Code of Practice that sets out the servicing and compliance of the power mobility device when sold or serviced (new and second-hand), under pinned with a business accreditation model.

All solutions that were considered by ATSA will result in the need for a level of funding to implement, however if suggestion (a) was adopted this would place excessive cost to Government and the users of powered mobility. Whereas Option (b) is less intrusive and utilises the current industry structure which is already involved in the sale and servicing of powered mobility at a modest cost. This sort of approach could provide for an accreditation structure, rather than an expensive registration scheme and a provide a 'light touch' form of regulation. ATSA would be happy to do further work on this approach if the Committee thought it could offer some solutions to the issues we have outlined.

Recommendation 6

Introduction of Industry Self-Regulation Structure, based on adherence to Codes of Conduct/Code of Practice.

- Consider the possibility of using a peak body like ATSA, to establish a light touch, low cost regulatory framework.
- Only allow for accredited suppliers the ability to sell powered ability devices; i.e. They follow strict adherence to Codes of Conduct/Code of Practice and can ensure the powered mobility unit complies with current safe regulatory standards are sold
- The seller adheres to an appropriate code of practice, like ATSA Code of Practice
- The seller to provide approved, basic training at time of supply to the user
- Establish Accreditation Scheme

Appendix 1 – Blue Badge Insurance Australia, report January 2016 to January 2018



Insurance of Mobility Scooters in Australia

OVERVIEW

Insurance of mobility equipment, particularly mobility scooters is not a new concept, in fact specialised accidental damage and third party personal and property insurance has been available in Australia since the 1990's. The cost of this specialised insurance is relatively inexpensive at circa \$185* per annum or \$17 per month.

Beyond specialised insurance some home and contents insurance policies may also cover mobility equipment, however, there is no consistent approach to this.

Research+ has indicated that 46% of mobility scooter users believe they have insurance cover in place with another 46% are aware that they do not. 8% were unsure.

There is a level of concern whether people who believe they have cover are actually fully protected as there has not been clear information and advice always available for mobility scooter users in relation to insurance.

Queensland is the one state where 3rd party personal injury insurance is in place for all scooters that are registered. Registration is compulsory for all mobility equipment that is used in public places and is provided free of charge.

* See research provided in appendix

ACCIDENTS DO HAPPEN

No different to other forms of transport, like bicycles etc. accidents do happen. Based on the experience of Blue Badge Insurance who have written several thousand comprehensive mobility scooter policies since 2014, the vast majority of incidents that result in a claim involve accidental damage incidents to the mobility scooter or a third parties property. To date, no third party personal injury claims have been lodged.

A decorative graphic in the bottom left corner consisting of a large blue circle and a smaller blue circle, both with a gradient effect.

Blue Badge Independent Living Pty Ltd (ABN 59 162 753 306) is an Authorised Representative (A.R. No. 438547) of Insurance Logic Pty Ltd (ABN 44 002 859 252) AFS Licence No 237603 and The Holland Insurance Company Pty Ltd (ABN 78 090 584 473) AFS Licence No 241436. Blue Badge Insurance Australia Pty Ltd (ABN 18 620 594 785) is an Authorised Representative (A.R. No. 1257817) of The Holland Insurance Company Pty Ltd (ABN 78 090 584 473) AFS Licence No 241436.

| Mobility Scooter Insurance Incidents* | |
|--|-----|
| <i>n=100</i> | |
| Description of Incident | |
| | |
| Scooter hit an object etc. | 55% |
| Scooter hit by car (Rider Not at Fault) | 14% |
| Scooter Hit by car (Rider at Fault) | 6% |
| Scooter hit and damaged 3rd Party (property) | 9% |
| Scooter hit and Injured 3rd Party (person) | 0% |
| Stolen | 5% |
| Other Incident (I.e vandalism, flood, damaged in transit) | 8% |
| Declined/Withdrawn | 3% |

*January 2016 to January 2018

INSURANCE COVER

The specialised mobility scooter insurance available* does cover a wide range of areas including:

Accidental Loss and Damage in Australia

- Repair or replacement of a damaged mobility scooter
- Loss or damage by fire to your mobility scooter
- Loss or damage by theft/vandalism to your mobility scooter
- Loss or damage by flood to your mobility scooter†
- Equipment Accessories – cover for loss, theft or damage up to \$500

Liability

- Third party injury cover*: protects you if you hit and injure somebody while using your mobility scooter
- Third party property cover: protects you if you hit and damage somebody's property while using your mobility scooter

Additional Benefits

- Personal Items that get lost, stolen or damaged while using your mobility scooter
- Costs incurred to get you and/or your mobility scooter home following accident
- 'New for old' mobility scooter replacement for a total loss for mobility scooters up to 2 years old, from new

- Temporary Insurance cover for replacement mobility scooter whilst yours is being repaired
- Daily hospital incidentals cash benefit if you are injured following an accident while using your mobility scooter
- Distress payment following physical assault while using your mobility scooter
- Cover any legal user you authorise to use your mobility scooter, not just yourself

Overseas Cover

- Cover whilst being transported overseas by air or sea
- Automatic 21 days overseas cover for:
 - Accidental loss, damage or theft
 - Injury to other people (excluding USA and Canada)
 - Damage to other people's property

* Example given is for Blue Badge Insurance Comprehensive Mobility Scooter Insurance which is underwritten by Holland

APPENDIX:

RESEARCH

In 2014, Blue Badge Insurance conducted telephone interviews with 200 existing mobility scooter users. The research was undertaken by Survey Talk, an independent market research organisation.

Below are a series of excerpts from this research:

| 1. Can I confirm that you own or use any of the following? | | | |
|--|------------|----------------|--|
| Choices | | | |
| Use a Mobility Scooter | 198 | 100.00% | |
| Own a Mobility Scooter | 163 | 82.32% | |
| Use an Electric Chair/Power Chair | 27 | 13.64% | |
| Power chair | 1 | 0.51% | |
| Use another Mobility device | 88 | 44.44% | |
| None of these | 0 | 0.00% | |
| Total | 477 | 100.00% | |
| 2. Please specify your gender: | | | |
| Choices | | | |
| Male | 101 | 50.25% | |
| Female | 100 | 49.75% | |
| Total | 201 | 100.00% | |

| 3. What is your age? | | | |
|----------------------|------------|----------------|--|
| Choices | | | |
| 40 and Under | 3 | 1.49% | |
| 41-50 | 12 | 5.97% | |
| 51-60 | 28 | 13.93% | |
| 61-70 | 40 | 19.90% | |
| Over 70 | 118 | 58.71% | |
| Total | 201 | 100.00% | |

| 4. What state do you reside in? | | | |
|---------------------------------|------------|----------------|--|
| Choices | | | |
| ACT | 0 | 0.00% | |
| NSW | 86 | 42.79% | |
| NT | 0 | 0.00% | |
| QLD | 0 | 0.00% | |
| SA | 0 | 0.00% | |
| TAS | 0 | 0.00% | |
| VIC | 70 | 34.83% | |
| WA | 45 | 22.39% | |
| Total | 201 | 100.00% | |

| 5. How long have you owned your mobility scooter? | | | |
|---|------------|----------------|--|
| Choices | | | |
| Less than one year | 27 | 13.43% | |
| 1-2 years | 61 | 30.35% | |
| 3-4 years | 55 | 27.36% | |
| 4-5 years | 26 | 12.94% | |
| More than 5 years | 32 | 15.92% | |
| Total | 201 | 100.00% | |

| 6. Is your mobility scooter insured? | | | |
|--------------------------------------|------------|----------------|--|
| Choices | | | |
| Yes | 92 | 45.77% | |
| No | 93 | 46.27% | |
| Unsure/Don't know | 16 | 7.96% | |
| Total | 201 | 100.00% | |

| 7. Which of the following would be your main reason for not insuring your mobility scooter? | | | |
|---|----------------------------|-----------|----------------|
| Choices | | | |
| | I don't need it | 29 | 31.18% |
| | I don't want it | 4 | 4.30% |
| | I cannot afford it | 20 | 21.51% |
| | I don't want to pay for it | 3 | 3.23% |
| | Other (Please specify) | 37 | 39.78% |
| | Total | 93 | 100.00% |

At this stage we asked a series of question about whether certain Insurance benefits and cover would motivate people to purchase Insurance.

| (a) Third party injury cover: protects you if you hit and injure somebody while using your mobility scooter. How much value would that be to have? | | | |
|--|---------------------------|------------|----------------|
| Choices | | | |
| | Not of any value at all | 28 | 14.14% |
| | Of very little value | 15 | 7.58% |
| | No opinion | 43 | 21.72% |
| | Somewhat valuable to have | 29 | 14.65% |
| | Of great value to have | 83 | 41.92% |
| | Total | 198 | 100.00% |

| (a) Third party property cover: protects you if you hit and damage somebody's property while using your mobility scooter. How much value would that be to have? | | | |
|---|---------------------------|------------|----------------|
| Choices | | | |
| | Not of any value at all | 31 | 15.66% |
| | Of very little value | 24 | 12.12% |
| | No opinion | 42 | 21.21% |
| | Somewhat valuable to have | 36 | 18.18% |
| | Of great value to have | 65 | 32.83% |
| | Total | 198 | 100.00% |