

# Vehicle purchase and modification

You've been severely injured as a result of an accepted work-related injury. This can be life disrupting and you may have many questions about the benefits and services we can provide you. The information below will answer questions you may have about vehicle purchase and modifications. Your case manager is also a good source of information for you

## Transportation

If you have limited mobility as a result of your injury and you are in a wheelchair, we can help you with appropriate transportation based on your functional ability. Your functional ability is assessed by an occupational therapist.

Transportation support for you can range from payment for disabled adult transportation services as a temporary measure, to modification of a new or existing vehicle to accommodate disability. Vehicle modifications must meet legal requirements (e.g. Canadian Motor Vehicle Safety Standards or similar applicable legislative requirements).

## Vehicle modification

We may provide a vehicle for modification when—because of a permanent accepted work-related disability—you either use a:

- Power wheelchair.
- Manual wheelchair, but are medically assessed to be unable to self-transfer from the wheelchair to the vehicle from outside of the vehicle.

In both cases, you need a specially modified vehicle that allows you to remain in the wheelchair, or use a power lift or other mechanized assistance to enter the vehicle.

The decision to provide vehicle modifications is based on your medically-assessed functional needs. In addition, we'll consider your transportation needs. For example, it may be more practical to pay for commercial transportation, as needed, if you only require occasional transportation.

## Purchase and ownership

Before you select a vehicle for purchase, coordinate the purchases through WCB-Alberta, in consultation with your case manager. Generally, it takes three to nine months from the time the vehicle is ordered until it is modified and ready for delivery.

Once you have received licensing and any necessary driver training, we will finalize a security agreement. Vehicles will only be released when they comply with the Canadian Motor Vehicle Safety Standards. WCB may provide a new vehicle when there are no suitable vehicles available from our recycled inventory. Any vehicle provided or modified by WCB-Alberta must meet strict safety requirements.

**You own the vehicle.** However, you are required to sign a security agreement that gives WCB-Alberta a security interest in the vehicle. The security agreement will outline the terms and conditions upon which the vehicle ownership will be transferred to you. Once a signed security agreement is on file and the security agreement is registered by WCB-Alberta Legal Services with the Personal Property Registry as a first charge, ownership of the vehicle will be transferred to you.

## Vehicle expenses not covered through WCB-Alberta

The following items are generally not covered by WCB-Alberta, because they are not usually needed to accommodate your medically assessed functional needs:

- AMA roadside assistance.
- Anti-lock brakes.
- Audio system upgrades.
- Cellular phones.
- Custom paint, trim or detailing.
- Larger engines or diesel engines.
- Remote-control vehicle starter.
- Running boards.

- Tire upgrades.
- Trailer hitch or tow bar.
- Upholstery or interior upgrades.
- Window coverings or tinted windows.

You may purchase additional upgrades or options on your own.

## Vehicle maintenance

You are responsible for the operating costs and normal vehicle maintenance including replacement of tires or brakes. WCB-Alberta may ask you to provide confirmation of regular maintenance.

### Equipment

WCB-Alberta will pay the cost of maintaining movable specialized equipment such as lifts and ramps provided as part of the vehicle modifications. The terms and conditions for maintenance requirements and ownership will be set in the security agreement.

### Fuel

Fuel consumption is not covered by WCB-Alberta.

### Driver training

WCB-Alberta will arrange and pay for a qualified person/agency to provide driver training on modified vehicles.

## Insurance

All basic insurance costs remain yours. However, we may pay for the increased portion of your vehicle insurance if the increased cost is a result of the disability. The terms and conditions of insurance requirements and ownership will be set in the security agreement.

## Replacement vehicles

A new vehicle is expected to remain roadworthy for at least 10 years. However, we evaluate requests for a new vehicle on a case-by-case basis and exceptional circumstances will be considered (e.g. a manufacturer's defect or high mileage).

If you cannot produce regular maintenance records, we may prorate the replacement vehicle costs.

A replacement vehicle may also be provided if your physical needs change and the necessary additional modifications cannot reasonably be made to the existing vehicle.

## Selling a vehicle

In some cases, you might wish to sell a vehicle you purchased that WCB-Alberta modified, before the end of the vehicle's expected life span. In such cases, we may defer entitlement to a vehicle until the time when it is anticipated your existing vehicle would have reached the end of its useful life span.

Should you choose to go ahead and sell the vehicle before its expected life span, you:

- Will have to reimburse WCB-Alberta for the appraised value of the modifications that cannot be resold or recycled.
- May be required to pay WCB-Alberta the estimated value of the vehicle. More details will be outlined in the security agreement.
- Will not be provided with alternate transportation (e.g., taxi, bus etc.). The modified vehicle would have continued to meet your needs had it not been sold.

## Special Circumstances

**Garage/Parking Space** – we may, if reasonably possible, modify a garage to adequately fit the vehicle and accommodate accessibility.

**A WCB modified vehicle as collateral** – as we have a security agreement registered against the vehicle, in most cases, you cannot use the vehicle as security for a loan unless there is enough additional equity not covered by our security agreement.

If the vehicle is to be used as collateral for a loan, you must first obtain our written permission from WCB-Alberta before another security agreement is registered against the vehicle.

*Any vehicle supplied to you should be returned in good condition when it is no longer required. The security agreement will stipulate the exact requirements of any repayment or return of a vehicle or its equipment.*

