



**Brainwave The Irish Epilepsy Association**  
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## **Motor Insurance**

Many people with a disability who want to begin driving, or return to driving have great difficulty in securing suitable and affordable car insurance.

It would appear that many insurance companies are reluctant to insure someone with a disability, thinking that they are a greater risk as a driver. Whilst there is no statistical evidence to support this line, insurance companies often err on the side of caution and may be less likely to give a keen quotation at first.

Experience in Ireland, backed by experience of other countries, indicates that disabled drivers are usually more careful drivers and have fewer accidents than their able-bodied peers. One possible reason for this is that people with disabilities rely more heavily on their cars as their only means of outdoor mobility.

If you had insurance before you became disabled, it is advisable to return to your previous insurance company and ask them for a quote in the first instance.

There are a few companies who offer insurance without any loading. One source of this facility is through an insurance broker. Often brokers can place insurance business with a variety of companies and "shop around" to get the best price.

For insurance broker service for disabled motorists in Ireland contact:

Rooney Gallagher Insurance's  
Disabled Persons Insurance Scheme  
396 North Circular Road  
Phibsboro  
Dublin 7

Tel: (01) 830 3599

Please note we do advise people to shop around as we don't endorse or personally recommend a particular insurance company.