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## Private Car Policy Summary

This policy summary contains key information. It does not contain the full terms and conditions of your 1<sup>ST</sup> CENTRAL policy, which can be found in the Policy Wording that follows.

The policy is arranged by First Central Insurance Management Ltd on behalf of the insurer(s) named on your Certificate of Insurance (excluding the Key Assist benefit, which is underwritten by Evolution). This is an annual policy, which we may automatically renew at the end of each policy year unless you tell us otherwise. To make a claim call **0800 840 2103**.

### Contracts

The brokerage contract is a legally binding contract between you and us and will bind us both to its terms. It explains the products we offer, our terms and conditions, and our fees. This does not affect your normal statutory rights. We will hold all premium, refund money and/or claims money as agent of the insurer. No interest will be paid to you from the account used. More detail about this contract is explained in the Policy Wording that follows.

### Conditions relating to your insurance

- All information that you provided is shown in the Statement of Fact and must be true and complete as it forms the basis of the insurance contract.
- You must do all you can to protect your car from loss or damage and ensure it is legally roadworthy.
- You must ensure that you check your schedule for any additional endorsements which may restrict cover beyond the exclusions shown below.
- Any failure to comply with all conditions may lead to the insurers rejecting your claim. Any failure to ensure instalment payments are kept up to date may result in the cancellation of your policy.

### Cancellation within 14 days

From the start of your policy, you have a 14 day period to change your mind. We will return any premium paid, less:

- a charge for the number of days for which the insurers have provided cover; and
- any applicable fees as shown in the Important Customer Information section.

Any other credit card or credit finance charges made will not be refunded. We will not refund any premium if you have made a claim or have been involved in an incident which might give rise to a claim under the policy. For details of cancellation after the 14 days has elapsed, please see the Cancellation section.

## Features, Benefits and Exclusions

✓ Applicable

✗ Not Applicable

**Comp:** Comprehensive

**TPFT:** Third Party, Fire and Theft

	Features and benefits (what is covered)	Significant / unusual exclusions or limitations
<b>Section 1 – Accidental Damage</b> ✓ <b>Comp</b> ✗ <b>TPFT</b>	<ul style="list-style-type: none"> <li>Replacement or repair if your car, spare parts or accessories are lost, stolen or damaged</li> <li>New car replacement where, within 12 months of purchase from new, your car is deemed by the insurers to be a total loss</li> </ul>	<ul style="list-style-type: none"> <li>Loss of value after repair, and loss through deception or fraud (p14)</li> <li>Loss if ignition keys are left in or on the car whilst unattended or the car is not secured (p14)</li> <li>Loss/damage caused by a member of the family or household of a permitted driver taking the car without your permission (p14)</li> </ul>
<b>Section 2 – Fire &amp; Theft</b> ✓ <b>Comp</b> ✓ <b>TPFT</b>	<ul style="list-style-type: none"> <li>Replacement or repair if your car, spare parts or accessories sustain loss or damage by fire, lightning, explosion, theft or attempted theft</li> <li>New car replacement where, within 12 months of purchase from new, your car is stolen and not recovered</li> </ul>	<ul style="list-style-type: none"> <li>New car replacement is dependent on a suitable replacement car being available in the UK (p14)</li> <li>The excess shown on your Schedule</li> <li>Loss of or damage to the car if it is not covered by a valid department of transport test certificate (MOT), if one is needed by law.</li> </ul>
<b>Section 3 – Windscreen</b> ✓ <b>Comp</b> ✗ <b>TPFT</b>	<ul style="list-style-type: none"> <li>Replacement or repair of windscreens / windows (including scratching of paintwork caused by broken glass)</li> <li>No impact on your No Claims Discount</li> </ul>	<ul style="list-style-type: none"> <li>Windscreens or windows not made of glass (p15)</li> <li>Any hood if your car is a cabriolet or convertible (p15)</li> <li>Any amount over £150 unless the insurers' approved glass supplier is used (p15)</li> <li>The excess shown on your Schedule if your windscreen needs repairing or replacing (p15)</li> <li>Claims for multiple breakages of glass will be limited to one piece of glass only under this section of cover (p15)</li> </ul>
<b>Section 4 – Liability to Others</b> ✓ <b>Comp</b> ✓ <b>TPFT</b>	<ul style="list-style-type: none"> <li>Cover for amounts you are legally liable to pay if someone else is injured or killed, or their property damaged, resulting from an accident in your car, subject to the following limits:                             <ul style="list-style-type: none"> <li>Death / injury – unlimited</li> <li>Property damage – up to £20,000,000</li> <li>Legal fees and expenses (with insurer written permission) – up to £5,000,000</li> </ul> </li> <li>Driving Other Cars (DOC) cover for the policyholder (comprehensive policies only)</li> </ul>	<ul style="list-style-type: none"> <li>Driving Other Cars (DOC) cover only applies for comprehensive policies where it is shown on the Certificate of Motor Insurance, and is restricted to the policyholder who must be 25 or over at the inception or renewal of the policy. This cover is also applicable providing the private motor car is registered, driven and insured elsewhere within the UK. This cover is limited to Third Party liability only (p17)</li> <li>Where you or anyone named on the Certificate of Motor Insurance is convicted of driving whilst under the influence of alcohol or drugs, insurer liability will be limited to the cover required under the Road Traffic Act. Insurers may recover from you any amount that they are required to pay (p17)</li> </ul>
<b>Section 5 – No Claims Discount</b> ✓ <b>Comp</b> ✓ <b>TPFT</b>	<ul style="list-style-type: none"> <li>No Claims Discount can be earned for each year of claim-free driving</li> <li>No Claims Discount protection is available. This will keep your No Claims Discount intact regardless of the number of claims made under the policy</li> </ul>	<ul style="list-style-type: none"> <li>The No Claims Discount protection will not prevent your premium from increase at renewal. However, the insurers' premium calculation will include the No Claims Discount to which you are entitled (p18)</li> </ul>
<b>Section 6 – Travelling Abroad</b> ✓ <b>Comp</b> ✓ <b>TPFT</b>	<ul style="list-style-type: none"> <li>Cover is extended for a period of 21 days in any one period of insurance within any member country of the European Union and Croatia, Iceland, Norway, Switzerland, Liechtenstein and Andorra</li> <li>Cover beyond the 21 days can be purchased</li> </ul>	<ul style="list-style-type: none"> <li>Contact our UK administrator on 0843 208 4000 if you would like to upgrade from minimum cover (p20)</li> <li>If you do not tell our UK administrator of any period beyond 21 consecutive days, cover is reduced to the minimum cover in law</li> </ul>
<b>Section 7 – Additional Benefits</b> ✓ <b>Comp</b>	<ul style="list-style-type: none"> <li>Personal accident – up to £5,000 if an accident in your car results in your death, permanent loss of sight, or total loss of one or more limbs</li> <li>Personal belongings in or on your car - up</li> </ul>	<ul style="list-style-type: none"> <li>Personal accident – cover not provided if you are over the age of 80 at the time of the accident (p21)</li> <li>Personal belongings/medical expenses/hotel expenses – cover is provided only where there is no cover in force under any other policy (p21)</li> </ul>

<p><b>X TPFT</b></p>	<p>to £250 cover for loss or damage caused by accident, fire or theft</p> <ul style="list-style-type: none"> <li>• Medical expenses – up to £100 for each person injured in your car if it is involved in an accident</li> <li>• Courtesy car – if your vehicle is being repaired by one of the insurers' approved repairers</li> <li>• Up to £100 for any necessary overnight accommodation if you cannot continue your journey after an accident or loss</li> </ul>	<ul style="list-style-type: none"> <li>• Courtesy car – this is not guaranteed to be the same size / model as your own car and is subject to availability (p22)</li> </ul>
<p><b>Section 8 – Key Assist</b></p> <p>✓ <b>Comp</b> ✓ <b>TPFT</b></p>	<ul style="list-style-type: none"> <li>• Up to £1,500 annual cover</li> <li>• No impact on your No Claims Discount</li> <li>• Replacement locks, keys and locksmiths charges covered</li> <li>• No excess to pay</li> <li>• Up to 3 days car hire when stranded due to loss or theft of keys</li> </ul>	<ul style="list-style-type: none"> <li>• Any amount exceeding the cover limit in the same period of insurance (p24)</li> <li>• An insured event not reported to <b>1<sup>ST</sup> CENTRAL</b> within 30 days (p24)</li> <li>• Vehicle hire charges where the hired vehicle has an engine size over 1600cc engine size and charges over a maximum of £40 per day] (p24)</li> <li>• Any claim made within first 14 days of inception of the Policy. (p24)</li> </ul>
<p><b>Section 9 – General Exclusions</b></p> <p>✓ <b>Comp</b> ✓ <b>TPFT</b></p>	<ul style="list-style-type: none"> <li>• Where parts that need replacing are no longer available in the UK the maximum the insurers will pay is the cost shown in the manufacturer's latest price guide plus an amount for fitting. The insurers will not pay additional costs as a result of parts or replacements not being available in the UK (p13)</li> <li>• All excesses as shown in your Schedule (p14)</li> <li>• Track days and off road events (p28)</li> <li>• Seized, clamped or recovered vehicles where legally taken by government, public or local authorities (p28)</li> <li>• Following a total loss, the insurers will provide the option to insure a substitute vehicle. If you and the insurers cannot agree an alternative vehicle, all cover under the policy will cease as soon as the car is declared a total loss (p32)</li> </ul>	
<p><b>Section 10 – General Conditions</b></p> <p>✓ <b>Comp</b> ✓ <b>TPFT</b></p>	<ul style="list-style-type: none"> <li>• If you or anyone acting for you deliberately misrepresents or intentionally fails to disclose facts asked on behalf of the insurer at inception, at the time of any amendment, or at renewal of the policy that would impact either the terms and conditions or the inception or renewal decision itself, we may void your policy from the date of inception, amendment or renewal depending on the non-disclosure or misrepresentation. In addition we may also void any other policies you have with <b>1<sup>ST</sup> CENTRAL</b> We will seek to recover any costs we have incurred, including claims costs, and will not return any previously paid premium (p31)</li> <li>• If you or anyone acting for you misrepresents or carelessly fails to disclose facts asked on behalf of the insurer at inception, at the time of any amendment, or at renewal of the policy that would impact either the terms and conditions, the inception or renewal decision itself, this may result in an additional premium being charged or your policy being cancelled. We may also seek to recover any costs we have incurred from you, including claims costs (p31).</li> <li>• The insurer will not pay a claim that is any part fraudulent, false, or exaggerated or if you or anyone acting for you makes a claim in a fraudulent or false way. In such cases we may cancel or declare void your policy and any other <b>1<sup>ST</sup> CENTRAL</b> policies that you may have. In addition we will seek to recover any costs we have incurred, including claims costs and will not return any previously paid premium (p31)</li> </ul>	

## Complaints

If you wish to register a complaint, you can contact us...

... by email	customerrelations@1stcentral.co.uk
... in writing	First Central Insurance Management Ltd, Gemini House, Mill Green Business Estate, Mill Green Road, Haywards Heath, West Sussex. RH16 1XQ
... by phone	0843 208 4200

If you cannot settle your complaint with us, you may be able to refer it to the Financial Ombudsman Service.

## Compensation Scheme

Your insurers are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if they are unable to meet their obligations. You can find out more about the Financial Services Compensation Scheme by visiting [www.fscs.org.uk](http://www.fscs.org.uk).



## Private Car Policy Wording

### Your Car Insurance Contract

Thank you for choosing 1<sup>ST</sup> CENTRAL for your car insurance. We are delighted to welcome you as a valued customer.

This is your Policy Wording. Please read it together with your Schedule, Certificate of Motor Insurance, Statement of Fact and Endorsements, as together these documents form the contract between you and the insurer. This contract is based upon the information you provided when you applied for this insurance, which is shown on the Statement of Fact that you have declared to be correct. **Please take time to check the information shown. If any of this information is incorrect please call the Customer Services team immediately on 0843 208 4000. You can also call this number if you have any queries about your policy.**

In here you will also find information about amending your policy (page 12), any notifications you need to make to us during the policy year (page 12) and how to inform us of any claim (page 9).

If your policy does not meet your requirements please return all documents, including the Certificate of Motor Insurance, within 14 days to First Central Insurance Management Ltd at Gemini House, Mill Green Business Estate, Mill Green Road, Haywards Heath, West Sussex, RH16 1XQ. Provided no claim has been made and you have not been involved in an incident that might give rise to a claim under the policy, your insurer will refund the premium paid less a charge for the number of days covered by the policy. We reserve the right to deduct the set up and cancellation fees as detailed in the Important Customer Information section.

This is a legally-binding contract of insurance between you (the policyholder) and the insurer (as shown on your current Certificate of Motor Insurance). The parties to this contract are you and the insurer. Your insurer has agreed to indemnify you, subject to the terms, conditions, limitations and exclusions contained in this document and within the geographical limits (defined in section 6), against such liability, loss, destruction, accidental injury, or damage that may occur during any period of insurance directly sustained in connection with your car.

Nothing in this contract shall create any rights to third parties under the Contracts (Rights of Third Parties) Act 1999 and no variation to this contract, nor any supplemental or ancillary agreement, shall create such rights unless expressly stated. This does not affect any right or remedy of a third party which exists or is available apart from this Act. The subscribing insurers' obligations under this contract of insurance to which they subscribe are several and not joint and are limited solely to the extent of their individual subscriptions. If one of the insurers does not for any reason satisfy all or part of its obligations the other insurer will not be responsible for the defaulting insurer's obligations.

In order that this document may be signed and issued as evidence of the contract of insurance, the insurer has entered into an agreement with us. This empowers a CEO of First Central Insurance Management Ltd to sign and issue this document.

**Andy James, CEO**

**First Central Insurance Management Ltd**, Gemini House, Mill Green Business Estate, Mill Green Road, Haywards Heath, West Sussex, RH16 1XQ.

Registered in England and Wales (number: 6489797). Authorised and regulated by the Financial Conduct Authority (firm reference number: 483296).

The insurance contract will be governed by English Law unless you have agreed otherwise with your insurer. The insurance contract is written in English and any associated communications will be in English.



## Definition of Terms

The following words or phrases have the same meaning wherever they appear in this policy.

### **1<sup>ST</sup> CENTRAL**

Brand name used by **First Central Insurance Management Ltd.**

### **Certificate of Motor Insurance**

The **Certificate of Motor Insurance** provides evidence that **you** have taken out the insurance that **you** must have by law. It shows who may drive **your car** and what it may be used for.

### **Endorsement/Endorsements**

An **endorsement** is a clause that alters **your** cover. Any **endorsement** that applies is shown on **your Schedule**.

### **Excess/Excesses**

The amount of any **claim you** will have to pay if **your car** is lost, stolen or damaged. When **you** set up your **policy** you may also choose to add a voluntary **excess**, this amount is set by you. All **excesses** that apply are specified on **your Schedule**. In the event of a claim, all **excesses** applying to the **policy** must be paid, even if the incident is not **your** fault.

### **Fire**

**Fire**, self-ignition, lightning and explosion.

### **First Central Insurance Management Ltd**

The intermediary acting on behalf of your insurers, offering their products and services to meet your requirements. FCIM is registered in England and Wales, Company No. 6489797, with registered office Gemini House, Mill Green Business Estate, Mill Green Road, Haywards Heath, West Sussex. RH16 1XQ. FCIM is authorised and regulated by the Financial Conduct Authority (firm reference number: 483296).

### **Insurer**

For all parts of this **policy**, excluding Section 8 Key Assist, **insurer** is defined as the insurance company(s) which cover **you** and whose name is shown on your Certificate of Motor Insurance. Under section 8 Key Assist, an alternative definition applies (as shown in section 8).

### **Market value**

The cost of replacing **your car** with one of a similar make, model, age, mileage and condition based on market prices at the time of the accident or loss. This may not be the same price **you** originally paid for **your car** or the value **you** declared on the **Statement of Fact**.

### **Partner**

**Your** spouse, civil partner or someone **you** are living with at the same address as if in a marriage/civil partnership.

### **Period of insurance**

The length of time covered by this **policy**. This is usually a one-year period from either the start of **your** insurance **policy** or date of renewal.

### **Policy**

This document, the **Schedule**, **Statement of Fact** and **Certificate of Motor Insurance** and **endorsements**.

### **Private Motor Car**

A **private motor car** manufactured for the carriage of up to eight passengers which is designed solely for private use and has not been constructed or adapted to carry goods or loads. This also includes motor cars that have been professionally adapted or converted to carry a disabled driver or disabled passengers.

### **Schedule**

The document that confirms details of **you, your car** and the insurance protection provided to **you** or anyone covered by this **policy** to drive **your car** by the **insurer**.

### **SORN**

Statutory Off Road Notification. Notification given to the DVLA or DVLNI that **you** don't use or keep **your car** on a public road (for example, you keep it in a garage, on a drive or on private land).

### **Statement of Fact**

The document containing the statements made by **you**, the information provided by **you** and declared as correct when **you** applied for, renewed or adjusted your cover.

### **Terms**

All **terms**, exceptions, conditions and limitations which apply to the **policy**.

### **Terrorism**

The use or threat of action designed to influence the government or an international governmental organisation or to intimidate the public, or section of the public; made for the purpose of advancing a political, religious, racial or ideological cause; and that involves or causes:

Serious violence against a person(s);

Serious damage to any form of property;

A threat to a person's life;

A serious risk to the health and safety of the public; or serious interference with or disruption to an electronic system;

The use of firearms, explosives, biological, chemical, nuclear or other means.

### **Theft**

Any **theft** or attempted **theft** that **you** have reported to the Police and for which a crime reference has been obtained.

### **Unpaid premium**

Any part of **your** premium that **you** have not paid to **us** including any unpaid instalments.

### **We/our/us**

For all parts of this **policy** excluding Section 8 Key Assist **we/our/us** is defined as **First Central Insurance Management Ltd** acting on behalf of the **insurer** named in the **Certificate of Motor Insurance**. Under Section 8 Key Assist, an alternative definition applies (as shown in section 8).

### **You, your**

For all parts of this **policy** excluding Section 8 Key Assist, **you/your** is defined as the person named as the policyholder in the **Schedule**. Under Section 8 Key Assist, an alternative definition applies (as shown in section 8).

### **Your car**

Any **private motor car** specified on **your** current **Certificate of Motor Insurance** and **Schedule**, including a courtesy car provided by one of the approved repairers under this insurance.





## What to do in the event of an Accident

24-hour Claims Helpline number: 0800 840 2103 (or +44 (0)800 840 2103 from overseas) 

If **you** or **your car** is involved in any type of accident or loss you must tell **us** within 48 hours of the incident by telephoning the number above. **You** must do this whether or not **you** are at fault and even if **you** do not intend to claim. Helpline operators will provide every assistance to ensure a fast and efficient repair (if **your** cover is appropriate) through the **insurer's** extensive approved repairer network. Using the **insurers** approved repairer network has several benefits:

- **You** will not need to obtain estimates
- **You** will be provided with use of a courtesy car free of charge while **your car** is repaired. (This is subject to availability, and the insurer cannot guarantee that this will be the same size or model as **your car**)
- The bill will be settled directly with them. **You** only need to pay the excess and any other amount that **you** will have been told about in advance
- **You** can arrange for **your car** to be collected from **your** home or place of work and they will also deliver it back
- The **insurer's** approved repairer's work is guaranteed for five years
- **Your car** will be washed and cleaned before being returned to **you**.

If you chose not to use the insurer's approved repairer network, this may lead to delays in arranging repairs to **your** vehicle. An additional excess will apply in addition to any other excesses under this policy, **we** will not guarantee the repairs and **we** will not provide a courtesy car.

The **insurer** may move **your car** to safe and free storage. Any personal possessions should be removed from the car at the earliest opportunity.

Strict timescales have been set for dealing with claims, in particular those involving bodily injury. A delay may affect **your insurer's** ability to mount the best defence on your behalf. Such a delay can result in high costs for **your insurer** which may go against **your** driving record or, in extreme cases, may result in **your** cover being refused.

### Please remember

- When reporting a claim, please have **your policy** number ready (it is shown on **your Schedule and Certificate of Motor Insurance**).
- **We** may monitor or record calls, emails, text messages or other communications in accordance with UK law (for example, but not limited to, for business purposes such as quality control and training).

Provided they are named on the **policy**, it is **our** practice to deal with **your** spouse or **partner** who may call **us** on **your** behalf. If **you** would like someone else to deal with **your policy** on **your** behalf on a regular basis please let **us** know. In some exceptional cases **we** may also deal with other people who call on **your** behalf, with **your** consent. If at any time **you** would prefer **us** to deal only with **you**, please let **us** know.

## Windscreen Claims

24-hour Windscreen Claims Helpline number: 0800 840 2104 

Call the windscreen helpline within 48 hours of discovery of the damage to organise repair or replacement of **your** windscreen or other windows in **your car**.

## Key Assist Claims

24-hour Key Assist Claims Helpline number: 0800 840 2103 

## Important Customer Information

### Demands and Needs

This product meets the demands and needs of those who wish to ensure that, in the event of being involved in a motor accident, claims against them by third parties for personal injury or damage to property during the **period of insurance** will be met. Cover may be extended to include **fire, theft** and accidental damage to the insured vehicle.

### Whose products do we offer?

We can only offer products from:

- A limited number of insurers for motor insurance contracts. A list of insurers we offer insurance from is available from us on request.
- Evolution Insurance Company Ltd for motor legal expenses insurance and Key Assist cover.
- Call Assist Ltd on behalf of AmTrust International Underwriters Ltd for breakdown insurance.
- Ultimate Insurance Company Ltd for personal accident cover and hire car cover.

### What will you have to pay for services?

#### Arrangement Fees

For the set up of your policy (non refundable)	£50
For the renewal of your policy (non refundable)	£50

#### Cancellation Fees

Cancellation before the policy start date	No Fee	
For failure to provide requested documentation when asked, for example, proof of a declared no claims discount or driving licence	£75	
For non-disclosure and/or misrepresentation	£75	
For any other reason	Within 14 days of policy start date: £0	More than 14 days after policy start date: £50

#### Amendment Fees

Resulting from acceptance of a contradictory no claims discount	£50	
Resulting from acceptance of non-disclosure or misrepresentation	£50	
For any other reason	If done by calling our Contact Centre: £30	If done online via the Customer Portal: £20

#### Other Fees

Payment Fees – for payments made by Credit Card	2% of the total amount payable
Direct Debit Defaults and Amendments	£30
Change to Direct Debit preferred payment date	£10

### Which service will we provide you with?

You will not receive advice or a recommendation from us for car insurance and optional extras. We may ask some questions to narrow down the selection of products that we will provide details on. You will then need to make your own choice about how to proceed.

### Automatic Renewal

We may automatically renew your insurance contract at the end of your 12 month period of insurance by using the personal and payment details you originally supplied. We will contact you before your renewal date to give you information about the insurance contract so that you can make an informed decision about your policy and let us know if you do not wish to renew. Whether or not you receive a renewal reminder, it remains your responsibility to ensure your insurance is valid and in force. If you pay by instalments and have received a default notice in your policy term, we may not be able to offer the Direct Debit option at renewal.

## Supporting Documents

Please note **we** may request a copy of **your** Counterpart Driving Licence, the front and rear of **your** Driving Licence Photo Card and/or **your** proof of No Claims Discount. Failure to provide **us** with both parts of the Driving Licence and/or **your** proof of No Claims Discount on request may result in **your policy** being cancelled.

## Electronic Documents

**Your policy** documents and **Certificate of Motor Insurance** are available online, and only in limited circumstances will **we** write to **you** by post. Therefore, it is essential that **you** provide **us** with a valid email address.

## Disclosing the Full Facts

When requested, if **you** do not disclose all relevant facts **your** insurance could be invalid and not give protection in the event of a claim. In particular, **you** should tell **us** about any incidents (whether **your** fault or not, and whether **you** claimed or not). It is an offence to make false statements or withhold information to obtain motor insurance. The **insurers** may charge the correct premium, cancel or void **your policy** from the start date (inception) if **you** misrepresent or deliberately fail to disclose facts that would materially affect either the terms and conditions of the **policy** or the issue or renewal decision itself and in such circumstances **insurers** may seek to recover any costs they have incurred and may not return any premium paid by **you**.

## Motor Insurance Database

Information relating to **your** insurance **policy** will be added to the Motor Insurance Database (MID) managed by the Motor Insurers' Bureau (MIB). MID and the data stored on it may be used by certain statutory and/or authorised bodies including the Police, the DVLA, the DVLNI, the Insurance Fraud Bureau and other bodies permitted by law for purposes not limited to but including:

- I. Electronic Licensing
- II. Continuous Insurance Enforcement
- III. Law enforcement (prevention, detection, apprehension and/or prosecution of offenders)
- IV. The provision of government services and/or other services aimed at reducing the level and incidence of uninsured driving.

If **you** are involved in a road traffic accident (either in the UK, the European Economic Area or certain other territories), the **insurer**, the MIB and/or someone (including his or her appointed representatives) pursuing a claim may search the MID to obtain relevant information.

It is vital that the MID holds **your** correct registration number. If it is incorrectly shown on the MID **you** are at risk of having **your** vehicle seized by the Police. **You** may check your correct registration number details are shown on the MID at [www.askmid.com](http://www.askmid.com). Please note, insurers have up to 7 days to notify the MID. Please contact **us** immediately if **you** find your registration number does not appear correctly.

## Who can drive your car

Only the individuals listed on the **Certificate of Motor Insurance** may drive **your car**. If **you** would like to add, amend or remove any drivers please contact **us** on **0843 208 4000**.

## Increasing your policy cover



**0843 208 4000**

**1<sup>ST</sup> CENTRAL** offers a range of options which allow **you** to extend **your** cover. Please contact **us** if **you** would like details of the additional covers available.

## Keeping your policy up to date



**0843 208 4000**

### Changes which may affect your cover

As some changes will affect **your** cover, **you** should tell **us** immediately of any change to the details **you** have previously declared on **your Statement of Fact**, for example:

- a change of **car**
- the sale or disposal of **your car**
- the use of **your car**
- where **your car** is kept
- taking **your car** abroad
- a modification to **your car** which improves its performance, handling or value or increases the chances of **theft** of/ from **your car**
- if **you** or anyone covered by this **policy**:
  - changes occupation
  - changes address
  - changes name
- if **you** or anyone covered by this **policy** are no longer resident in the UK
- If **you** or anyone covered by this policy has been disqualified from driving or has had their licence revoked or the status of the driving licence has changed, e.g. if **you** or any driver has passed their driving test.
- if **you** or anyone covered by this **policy** has an accident or claim under another motor insurance policy

Changes to **your** policy, if acceptable by the **insurer**, may result in an administration fee and an additional premium or a refund of premium being due. Details of fees are available in the Important Customer Information section of this document.

All payments must be up-to-date and no outstanding balances on your record for a change to be made to your existing policy.



## Section 1 – Accidental Damage

### ✓ What is covered

If shown on **your Schedule**, the **insurer** will cover **you** under this section for accidental damage to **your car**, its accessories and spare parts whilst in or on **your car**.

The **insurer** will also cover **your** navigational equipment, radio and any other audio/visual equipment which is permanently fitted to **your car**, up to a maximum limit of £1,000 or 15% of the value of **your car** whichever is the lesser.

The **insurer** will cover loss or damage to the car while it is with a member of the motor trade for servicing or repair.



## Section 2 – Fire and Theft

### ✓ What is covered

The **insurer** will cover **you** under this section for loss or damage to **your car**, its accessories and spare parts whilst in or on **your car** caused by **fire**, lightning or explosion, **theft** or attempted **theft**.

The **insurer** will also cover loss or damage caused by **fire**, lightning or explosion, **theft** or attempted **theft** to **your** navigational equipment, radio and any other audio/visual equipment which is permanently fitted to **your car**, up to a maximum limit of £1,000 or 15% of the value of **your car** whichever is the lesser.

The **insurer** will cover loss or damage to the car caused by **fire**, lightning or explosion, **theft** or attempted **theft** while it is with a member of the motor trade for servicing or repair.

## Settling your claim – Sections 1 and 2

The **insurer** will do one of the following:

- If **your car** is damaged the **insurer** will repair the damage
- Replace **your car** if that is more cost effective than repairing it
- Settle **your** claim with a monetary payment where the cost of repair would outweigh the value of the **car**

The **insurer** will not pay more than the **market value** of **your car** at the time of the loss or damage, less the total **excesses** and any **unpaid premium**. If **your car** is considered to be beyond economical repair and is the subject of a hire purchase or leasing agreement the **insurer** will pay the claim settlement money direct to the hire purchase or leasing company. The balance, if any, will be paid to **you**.

The **insurer** may use parts which are not made by the manufacturer of your vehicle, but are of equivalent type and quality to the parts replaced. This may include recycled parts or parts made from recycled materials. If any parts that need replacing are no longer available in the UK the maximum the **insurer** will pay is the cost shown in the manufacturer's latest price guide plus an amount for fitting. The **insurer** will not pay additional costs as a result of parts or replacements not being available in the UK.

### New car replacement

If **your car** is less than 1 year old the **insurer** will replace it with a new car of the same make and model if:

- **you** or **your partner** have been the first and only owner and registered keeper(s); and
- it has suffered damage covered by this section; and
- the cost of repairing it will be more than 59% of the last UK list price (including taxes)

The **insurer** will only do this if a replacement car is available in the UK and anyone else who has an interest in **your car** agrees. If a suitable replacement car is not available, the **insurer** will settle the claim by one of the methods shown above.

## X What is not covered under Sections 1 and 2

- The **excesses** shown on the **Schedule** as applicable to each section. All **excesses** (including voluntary **excesses**) are cumulative.
- The additional excess shown on your schedule for claims where the insurers approved repairer is not used. All excesses are cumulative.
- Loss through deception or fraud.
- Loss of or damage to the car if it is not covered by a valid department of transport test certificate (MOT), if one is needed by law
- Any damage to **your car** caused by it being driven after an accident.
- Any damage to the car caused deliberately by **you** or any person driving it with **your** permission.
- Any damage to **your car** as a result of racing formally or informally against another motorist, "road rage" or any other deliberate act caused by **you** or any driver insured to drive **your car**
- Loss of use of the car including hire costs or any other loss **you** suffer as a direct or indirect result of being unable to use the car, e.g. loss of earnings.
- Wear and tear, depreciation, electronic, electrical, mechanical or computer breakdowns, breakages or failures.
- Damage to tyres caused by puncture, bursts, cuts, braking or normal use.
- Any reduction in value following repairs.
- Loss of or damage to the car caused by a member of the family or household of a permitted driver taking the car without **your** permission.
- Confiscation, requisition or destruction by, or under order of, any government, public or local authority.
- Loss or damage caused by **theft** or attempted **theft** if the keys, keyless device or any other vehicle locking devices are left in or on **your car** whilst unattended, or left unattended and the engine running.
- Loss or damage caused by **theft** or attempted **theft** where the car is unattended without being properly secured, including windows, roof openings, removable roof panels or hood.
- Loss or damage in Section 2 if any security device fitted and declared in the **Statement of Fact** is not set and in full working order or the network subscription or maintenance contract is not current.
- The replacement of any audio/visual equipment if **your insurer** has paid **you** a cash sum to replace **your car**.
- Any payment over £1,000 or 15% of the value of **your car** (whichever is the lesser) in respect of loss or damage to **your** car phone, navigational equipment, radio and any other audio/visual equipment permanently fitted to **your car**.
- Loss or damage to navigational equipment, radio, and any other audio/visual equipment not permanently fitted to **your car**.
- Any modifications unless they are standard fittings or manufacturer's optional extras.
- If, following an accident, **you** or anyone named in the **Certificate of Motor Insurance** is convicted of driving whilst under the influence of alcohol or drugs, the **insurer's** liability will be limited to the cover required under the Road Traffic Act and the **insurer** reserves the right to recover any amount from **you** that it is required to pay.



## Section 3 – Windscreen Cover



0800 840 2103

### ✓ What is covered

If shown on your **Schedule**, the **insurer** will repair the damage to restore the broken or damaged glass in **your car's** windscreen and windows and any scratching to the paintwork caused by the broken glass, as long as there has been no other loss or damage.

To make a claim contact the **insurer's** windscreen helpline on **0800 840 2104**.

### ✗ What is not covered

- the **excess** shown in **your Schedule**
- electrical or mechanical items associated with the window mechanisms
- repair or replacement of any windscreens or windows which are not made of glass
- damage to any hood if **your car** is a cabriolet or convertible
- any amount over £150, unless the approved glass supplier is used
- claims for damage to sunroofs, roof panels, lights or reflectors even if they are made of glass
- claims for multiple breakages of glass will be limited to one piece of glass only under this section of cover



## Section 4 – Liability to others

### a) Your liability to others

#### ✓ What is covered

**4.1** The **insurer** will cover **you** if there is an accident involving **your car**, for all amounts **you** are legally liable to pay if someone else is injured or killed or their property is damaged.

Cover also applies to any accident involving injury or damage caused by a trailer, vehicle or caravan towed by **your car**.

**4.2** If indicated by **your Certificate of Motor Insurance**, and whilst you are driving any other car, the **insurer** will cover you for any accident involving this car, for all amounts **you** are legally liable to pay if someone else is injured or killed or their property is damaged. The following conditions must be met for this cover to apply:

- **you** have prior permission from the owner of the car
- **you** are still in possession of **your car**, and it has not been damaged beyond economical repair nor stolen
- the other car is not owned by **you** and is covered by another insurance policy (and is not a rental car, or hired to you under a hire purchase or leasing agreement)
- **you** are not named as a driver of the other car on any **Certificate of Motor Insurance**
- **you** are not using this cover to remove the car in the event it has been seized by, or on behalf of, any government or public authority
- no greater level of cover is in force to cover **you** to drive the car under any other policy

Cover also applies to any accident involving injury or damage caused by a trailer, vehicle or caravan towed by this **car**.

### b) Liability cover for other people

#### ✓ What is covered

The insurer will also provide cover under 4.1 above for:

- drivers named in the **Certificate of Motor Insurance** as insured to drive if **your car** has been involved in an accident provided they have **your** permission, hold a valid driving licence, are driving in accordance with the terms and conditions of that licence and are not disqualified from driving
- anyone getting into or out of **your car**
- anyone **you** allow to use (but not drive) **your car** for social, domestic or pleasure purposes
- the legal personal representative of anyone covered under this section if that person dies
- **you** or **your partner's** employer or business partner while **your car** is being used for business purposes, provided **your Certificate of Motor Insurance** permits such use

### c) Legal costs

#### ✓ What is covered

If the **insurer** agrees in writing beforehand, cover is provided for the following legal costs if incurred as a result of an incident covered by this **policy**:

- the reasonable legal fees of solicitors who are approved by the **insurer** to represent anyone insured under this **policy** at a coroner's inquest or fatal accident enquiry or court of summary jurisdiction



- the reasonable fees for legal services, which the **insurer** will arrange, for defending a charge of manslaughter or causing death by dangerous, careless or reckless driving

#### **d) Emergency Medical Treatment**

##### **✓ What is covered**

The **insurer** will pay for emergency treatment fees in accordance with the Road Traffic Act resulting from an accident covered by this **policy**.

If anyone insured by this section dies the **insurer** will extend the cover to which they were entitled to their personal representative.

##### **✗ What is not covered**

- amounts in excess of £20,000,000 for any claim or series of claims for loss of or damage to property including any indirect loss or damage caused by one event, plus any amount in excess of £5,000,000 for all costs and expenses
- loss of or damage to any trailer, caravan, vehicle or goods or items therein, towed by **your car**
- anyone who has other insurance covering the same liability
- death or injury to anyone while they are working with or for the driver of the car except as set out in the Road Traffic Act
- damage to any property owned by any driver insured by this **policy**, or for which they are responsible, if caused by any driver named in the **Certificate of Motor Insurance**
- legal costs or expenses relating to charges connected with speeding, driving under the influence of alcohol or drugs, or for parking offences
- if, following an accident, **you** or anyone named in the **Certificate of Motor Insurance** is convicted of driving whilst under the influence of alcohol or drugs, the **insurer** reserves the right to recover any amount from **you** that it is required to pay
- anyone who is not driving, but who makes a claim, if they knew the driver did not hold a valid driving licence

## £% Section 5 – No Claims Discount

In the event of a claim being made or arising under this **policy your** no claims discount at renewal will be reduced in accordance with **our** declared scale:

No claims discount you have	Discount reduced to
1 – 2 years	Nil years
3 years	1 year
4 years	2 years
5 – 7 years	3 years
8 + years	4 years

- if **you** make two or more claims in any **period of insurance your** no claims discount will be reduced to nil years
- the following will not reduce **your** no claims discount:
  - I. any payment made under Section 3 – Windscreen cover
  - II. any payment for emergency treatment fees under Section 4d – Emergency Medical Treatment
  - III. claims where **you** are not at fault, provided the **insurer** has recovered all that it has paid from those who are responsible
  - IV. any payment made under Section 8 – Key Assist

### Protected No Claims Discount

If **you** have purchased protected no claims discount:

- the **insurer** will not reduce **your** no claims discount if a claim or claims are made under the **policy**
- the **insurer** will not cancel **your policy** as a result of the number of claims made under the **policy**
- **your** no claims discount protection may end if **we** are told of a change in **your** circumstances that makes **you** ineligible or if the **policy** expires or is cancelled under General Condition 10.7a or 10.7b

**Your** no claims discount protection does not protect **your** premium from increase at renewal. However, the **insurer's** motor premium calculation will include the no claims discount to which **you** are entitled.

### Important

- if **you** make a claim during any **period of insurance you** will not earn any no claims discount entitlement for that insurance period
- if **you** make a claim and **your** renewal premium has already been calculated, **we** reserve the right to amend/remove **your** no claims discount entitlement and revise **your** renewal premium

### Uninsured Driver Promise

If **you** have an accident with an uninsured driver and it was not **your** fault, we will not reduce **your** no claims discount. **You** may however, temporarily lose **your** no claims discount until we are satisfied that the accident was not **your** fault and the other driver was uninsured. We will then reinstate **your** no claims discount subject to the following conditions:

- You provide us with the vehicle make and model and registration number of the third party car that caused the damage.
- The name and address of the other driver.

## Section 6 – Geographical Limits and Travelling Abroad

### Geographical Limits

**Your policy** provides the cover described in **your** current **Schedule** in Great Britain, Northern Ireland, the Isle of Man, Channel Islands and the Republic of Ireland and during travel between these places. For Key Assist, these geographical limits are extended to include any country in the European Union.

### Driving Abroad

**Your policy** provides **you** with the minimum cover **you** need by law to use **your car** in

- any country which is a member of the European Union; and
- any country which the Commission of the Economic Community approves as meeting the requirements of Article 8(1) of the EC Directive 2009/103/EC, or as amended

#### Countries include:

Andorra, Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Iceland, Italy, Latvia, Lithuania, Luxemburg, Malta, Netherlands, Norway, Poland, Portugal, Romania, Serbia, Slovakia, Slovenia, Spain, Sweden and Switzerland (including Liechtenstein).

### Extending Full Cover Driving Abroad

The geographical limits detailed are automatically extended for a period of 21 days in any one **period of insurance**. During this period, **your policy** will provide the same level of cover as within Great Britain, Northern Ireland, the Isle of Man, Channel Islands and the Republic of Ireland within the following countries, including the journey between those countries by a recognised carrier:

#### Countries

Andorra, Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Iceland, Italy, Latvia, Lithuania, Luxemburg, Malta, Netherlands, Norway, Poland, Portugal, Romania, Serbia, Slovakia, Slovenia, Spain, Sweden and Switzerland (including Liechtenstein)

#### Conditions applicable to this extension

- use of **your car** for periods in excess of 21 days must be notified in advance and cover may be provided at the discretion of **your insurer** for an additional premium
- **you** must be a UK resident and the visit must be temporary
- cover will apply to social, domestic and pleasure use only
- visits to any country not listed above must be notified in advance and, if acceptable to **your insurer**, a green card will be issued at a premium to be advised

Failure to comply with these conditions may result in your claim being denied or the insurance not being valid.

### Customs Duty

If **you** pay customs duty on **your car** in any of the countries listed above because of repairs covered under the **policy**, the **insurer** will meet these costs.

## Section 7 – Additional Benefits

The **insurer** will cover **you** under this section if shown on **your Schedule**.

### 7.1 Personal Accident

#### ✓ What is covered

If **you** are involved in an accident in **your car** and sustain injuries which within 90 days result in:

- death
- total loss of one or more limbs
- permanent loss of sight in one or both eyes

The **insurer** will pay **you** or **your** legal representative £5,000. This is the maximum amount payable in one **period of insurance**.

#### ✗ What is not covered

- any of the above benefits if **you** are over the age of 80 at the time of the accident
- any injury or death caused **by** suicide or attempted suicide
- any deliberate injury caused by **you** or any driver insured to drive **your car**
- any injury sustained whilst driving under the influence of alcohol or drugs

### 7.2 Personal belongings

#### ✓ What is covered

The **insurer** will pay for loss of, or damage to, personal belongings in or on **your car** caused by accidental damage, **fire** or **theft**. The most the **insurer** will pay is £250 for any one incident.

Christmas cover - the limit is increased to £500 for a **theft** that occurs between 1<sup>st</sup> December and 5<sup>th</sup> January.

#### ✗ What is not covered

- money, credit or debit cards, stamps, premium bonds, documents, share certificates and other securities, tickets, and vouchers
- goods, tools or samples carried in connection with any business
- any items stolen from a convertible car unless they are secured in a locked luggage/glove compartment
- property insured under any other policy
- **theft** of property from the car if at any time:
- the keys or other access locking devices are left in or on **your car** whilst unattended
- the car is unattended without being properly secured, including windows, roof openings, removable roof panels or hood

### 7.3 Medical expenses

The **insurer** will pay medical expenses up to £100 incurred by each person injured in **your car** if it is involved in an accident, provided there is no other cover in force under any other policy.

## 7.4 Courtesy car

### ✓ What is covered

If **your car** is being repaired by an approved repairer following an accident, or after sustaining **fire** or **theft** damage, the repairer will provide **you** with a courtesy car free of charge (subject to availability). **Your insurer** cannot guarantee that this will be the same size or model as **your car**. The courtesy car will be insured under this **policy** on the same **terms** and conditions as **your car**.

### ✗ What is not covered

- a courtesy car will not be provided if **your car** has been stolen, is beyond economic repair or if **you** choose a repairer not on the **insurer's** approved panel
- the **insurer** is unable to guarantee a courtesy car for owners of cars originally produced for sale outside the European Union
- the **insurer** is unable to guarantee a courtesy car adapted for any individual's special needs or disability

## 7.5 Child Car Seat Cover

If **your car** is involved in an accident, damaged by Fire, theft, or stolen and not recovered the **insurer** will also cover the cost of replacing children's car seats and booster seats up to a maximum of £150 per seat (even if there is no apparent damage), as long as **you** can provide reasonable proof of purchase.

## 7.6 Hotel expenses

The **insurer** will pay hotel expenses up to £100 for any necessary overnight accommodation if you cannot continue your journey after an accident or loss covered by this policy. The most we will pay for any one event is £100.



## Section 8 – Key Assist

Key Assist is included with **your car** insurance **policy** to give **you** extra protection against expensive costs if **your** keys are lost or stolen. It provides **you** with up to £1,500 cover that can be used for locksmith charges, the cost of new locks or car hire charges.

If **you** need to take advantage of **your** Key Assist cover please call our Claims Department to register **your** claim. It will not affect **your** No Claims Discount.



**0800 840 2103**

### Definition of Terms for Key Assist

Key Assist is an Insurance contract between **you** and the **Insurer** subject to the terms, conditions, claims procedure, **cover limit** and exclusions contained in section 8, in respect of an **insured event** which occurs within the **geographical limits** and during the **period of Insurance**, for which **you** have paid or agreed to pay the premium.

Certain words have specific meanings in this section of **your policy** and they have been printed in bold to help **you** identify them. Where a word appears in bold and does not have a definition in this section the definition can be found on pages 7, 8 and 22 of the main policy. The information on data protection can be viewed in the main policy.

#### Call-out limit

There is no limit to the number of separate claims that **you** can make within the **period of insurance**, as long as to the total amount paid in each **period of insurance** does not exceed the **cover limit**.

#### Cover limit

The maximum amount payable in total in each **period of insurance** is £1,500.

#### Insurer

Evolution Insurance Company Ltd. is the insurance company that covers **you** in respect of this section of the policy and is registered in Gibraltar, Company Number 99263, registered office Level 2, Ocean Village Centre, 23 Ocean Village Promenade, Gibraltar. Evolution Insurance Company Ltd is authorised by the Gibraltar Financial Services Commission and subject to limited regulation by the Financial Conduct Authority (FCA) and the Prudential Regulation Authority (PRA), Firm Reference Number 227649. Details about the extent of regulation by the FCA and PRA are available from **us** on request.

#### Insured event

The loss or theft of any insured key, or any insured key locked inside **your** home or vehicle during the **period of insurance**.

#### Insured key

Any keys that relate to the named vehicle(s) insured with **1<sup>ST</sup> CENTRAL** Private Car Insurance or which relate to the home where the **Policyholder** or immediate members of their family normally reside or any other key on the same key ring as the insured vehicle key.

#### Period of Insurance

The **Key Assist** policy runs for the same period as the **1<sup>ST</sup> CENTRAL** Private Car Insurance policy. It does not exceed a 12 month period.

#### You/your

The **policyholder** and any immediate member of their family living at the same address as the **policyholder** during the **period of insurance**

## **We/our/us**

First Central Insurance Management Ltd is acting on behalf of the Insurer, Evolution Insurance Company as an agent.

## ✓ **What is covered**

If during the **period of insurance** and within the **geographical limits** an **insured key** is lost, stolen or locked inside **your** home or vehicle, **we** will:

- Pay up to the **cover limit**, for locksmith charges, new locks (if a security risk has arisen), replacement keys (including any immobiliser, infra-red handset and/or alarm which is integral to any **insured key** if it cannot be reprogrammed) and car hire.
- Provide an emergency helpline 24 hours a day, 365 days a year to help **you** make **your** claim

## ✗ **What is not covered**

- Any amount exceeding the total **cover limit** in one **period of insurance**
- Sums claimed where **you** do not submit, within 120 days of the **insured event**, valid receipts or invoices to **us** for payments **you** have made.
- For **insured keys** that are lost, no action will be taken in the first 24 hours after the loss was reported to **us** (unless **we** are satisfied that a delay would cause undue hardship or significant expense).
- Any claim made within first 14 days of inception of the **policy**.
- **Insured keys** that are lost or stolen from someone other than **you** or locked inside someone else's vehicle or home
- Any associated costs (other than the cost of replacing the **insured key**) where duplicate keys are available.
- The cost of more than three replacement keys per lock
- Any **insured event** not reported to **us** within 30 days
- Wear and tear of, general maintenance of, or damage to locks and keys
- Replacement locks or keys of a higher standard or specification than those replaced.
- Vehicle hire charges where the hired vehicle has an engine capacity above 1600cc.
- Vehicle hire charges above £40 per day.
- Vehicle hire charges after the third day of hire.
- Charges or costs incurred where **we** arrange for the attendance of a locksmith or other tradesman, agent or representative at a particular location and **you** fail to attend.
- Charges or costs incurred where **you** make alternative arrangements with a third party once **we** have arranged for a locksmith or other tradesman, agent or representative to attend a particular location.
- Onward transport, continuation of journey, accommodation or costs connected with the journey or accommodation.
- Loss of any property other than an **insured key** and its associated lock or ignition system, and any immobiliser, infra-red handset and/or alarm attached to the **insured key**.
- Loss caused by radiation, radioactive contamination or the hazardous properties of any explosive, corrosive, invasive or toxic substance or material

- Loss caused by war, invasion, foreign enemy hostilities (whether war is declared or not), civil war, terrorism, rebellion, revolution, military force or coup, or the actions of any lawful government, or public or local authority.
- Any loss of earnings, profits or consequential loss which **you** suffer as a result of the loss or **theft** of an **insured key**
- Claims arising from any deliberate or criminal act or omission by **you**
- Loss or **theft** of an **insured key** which occurs outside the **period of insurance**
- Claims arising as a result of **your** failure to take reasonable steps to safeguard an **insured key**
- Any loss of market value as a result of loss or **theft** of the **insured keys**

## Claims Procedure and Conditions

To make a claim, please call 0800 840 2103. **You** must report any claim to **us** as soon as reasonably possible and within 30 days of the **Insured event**. **You** agree to supply at **your** expense all the relevant information or documents required in preparing any claim under this **policy**.

If an **insured key** has been stolen it must be reported to the police immediately.

If any claim is in any respect fraudulent, or if any fraudulent means are used to obtain benefit by **you** or anybody acting on **your** behalf, including exaggeration of the claim or submission of forged or falsified documents, **you** will not be entitled to any benefit under this **policy** and criminal proceedings may follow.

When **you** make a claim evidence of ownership of the vehicle or premises to which the stolen or lost keys relate may be required.

## Recording Calls

Calls to **us** may be recorded to:

- Provide a record of the instructions received from **you**
- Help monitor quality standards and assist with staff training
- Meet legal and regulatory requirements

## General Conditions

The Key Assist cover described in this section will only apply if **you** have complied with all the terms and conditions, and have taken all reasonable steps to protect the **insured key** and have minimised the cost of any claim.

Key Assist is automatically included within **your** private car insurance **policy** and can only be cancelled if the main **policy** is cancelled at the same time.

## Complaints Procedure

**We** realise there may be times when **we** do not meet **your** expectations and **we** want **you** to let us know immediately if **you** are unhappy with the service **you** have been provided. Please refer to page 32 for more information on **our** complaints procedure; your complaint will then be passed on to Evolution Insurance Company. If **you** are dissatisfied with the way **your** complaint has been handled by **us**, **you** may then refer **your** concerns directly to Evolution Insurance Company at Level 2, Ocean Village Centre, 23 Ocean Village Promenade, Gibraltar.





## Section 9 – General Exceptions

### 9.1 Who uses your car

The **insurer** will not cover any injury, loss or damage caused whilst **your car** is:

- being driven by a person who is not shown on the **Certificate of Motor Insurance** as entitled to drive
- being driven by anyone named in the **Certificate of Motor Insurance**, including **you**, who is convicted of driving whilst under the influence of alcohol or drugs as a result of the accident being claimed for
- being used for a purpose not allowed by the **Certificate of Motor Insurance**
- being driven by a person who does not hold a valid driving licence or is not driving in accordance with the conditions of the licence

**This exception does not apply if your car is:**

- with a member of the motor trade for repair or maintenance
- stolen or taken without **your** permission
- being parked by an employee of a hotel, restaurant or car parking service

### 9.2 Contracts

The **insurer** will not cover any claim resulting from an agreement or contract unless the claim would have been covered if the agreement or contract did not exist.

### 9.3 Radioactivity or Ionising Radiation

The **insurer** will not cover any loss, damage, injury or legal liability caused directly or indirectly by:

- radioactive, toxic, explosive or other dangerous properties of any nuclear material or equipment or any part of it
- ionising radiation or radioactive contamination from any nuclear fuel or any nuclear waste from burning nuclear fuel

### 9.4 War

The **insurer** will not cover any loss or damage caused as a result of war, invasion, terrorism (as defined in the Terrorism Act 2000), act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military usurped power or confiscation or public authority action except so far as is necessary to meet the requirements of the Road Traffic Act.

### 9.5 Riot

The **insurer** will not cover any loss or damage caused by riot or civil commotion outside Great Britain, the Isle of Man or the Channel Islands. This exception does not apply to Section 4 – Liability to others.

### 9.6 Earthquake

The **insurer** will not cover any loss or damage caused by earthquake or the results of earthquake.

## 9.7 Pollution

The **insurer** will not cover any accident, injury, loss, damage or liability caused by pollution or contamination unless caused by a sudden, identifiable event which was unintended and unexpected and happened at a specific time and place.

## 9.8 Pressure Waves

The **insurer** will not cover any loss or damage caused by pressure waves from aircraft or other flying objects.

## 9.9 Use on airfields

The **insurer** will not cover any accident, injury, loss, damage or liability when **your car** is in an area or airport premises where aircraft are usually to be found taking off, landing, manoeuvring or parked or to which the public does not have free vehicular access.

## 9.10 Track days and off road events

The **insurer** will not cover any liability, loss or damage arising out of the use of **your car** at any event during which **your car** may be driven on a motor racing track, airfield, Nürburgring Nordschleife or any other off road area or for racing, pace-making, rallying, track days, trials or speed tests.

## 9.11 Hazardous Locations

The **insurer** will not cover any liability, loss or damage caused at any of the following:

- Ministry of Defence premises or military bases other than areas specifically restricted to access or parking by the general public
- power stations or nuclear installations or establishments
- refineries, bulk storage or production premises in the oil, gas or chemical, explosive, ammunition or pyrotechnic industries

## 9.12 Hazardous Goods

The **insurer** will not cover any liability, loss or damage arising out of the carriage of hazardous goods. These are goods or substances referred to in the European Agreement concerning the International Carriage of Dangerous Goods by Road (ADR), for example explosive substances, gases, flammable solids or liquids, self-reactive substances and solid desensitized explosives, substances liable to spontaneous combustion, substances which emit flammable gases when in contact with water, organic peroxides, oxidizing, toxic or infectious substances, radioactive material and corrosive substances.

## 9.13 Seized, clamped or recovered vehicles

The **insurer** will not cover any loss or damage due to any government, public or local authority legally taking, keeping or destroying **your car**.



## Section 10 – General Conditions

### 10.1 Your duty

The **insurer** will only provide **you** with the cover set out in this **policy** if

- **you** and anyone else claiming cover under this **policy** has kept to all the **terms** and conditions of the **policy**;
- and the information **you** gave on **your Statement of Fact** or claims report is true and complete.

If the **insurer** discovers that **you** or someone acting for **you** had knowingly provided false information, the **insurer** will void the **policy**, treat it as though it had never existed and not refund any premium or pay **your** claim. If **you** were not aware that the information **you** had provided was false, depending on the nature of the information, **your insurer** may cancel **your policy** or **you** may be asked to pay an additional premium. There could be a cancellation or amendment fee charged.

**You** are required to cooperate with your **insurer**, complying with reasonable requests for information and/or documentation, and where necessary be available to speak to **your insurer** or an agent acting on behalf of the **insurer**. This includes where **you** are using a third party to represent **your** interests, whether or not a claim has been made on the **policy**.

If **you** do not comply with reasonable requests for information the **insurer** will cancel your **policy** and **your** claim will not be paid.

### 10.2 Disclosure

**Your** premium is based on the information **you** supplied when **you** started, amended or renewed **your** insurance. If **you** have failed to give **us** complete and accurate information, this could lead to **your** claim being denied, any costs being recovered from **you** or the insurance not being valid.

### 10.3 In the event of a claim or loss

If **you** or **your car** is involved in any type of accident or loss **you** must tell us within 48 hours of discovery by telephoning the 24-hour helpline on **0800 840 2103**. You must do this whether or not you are at fault and even if **you** do not intend to claim. If **you** wish to claim for glass damage to **your** vehicle only **you** must call the 24-hour windscreen helpline on **0800 840 2104** within 48 hours of discovery of the damage.

#### You must:

- provide all the information about the claim that the **insurer** needs
- tell **us** at once if **you** receive any notice of prosecution, inquest or fatal enquiry
- send **us** any writ, summons or letters received in connection with any claim, accident or loss as soon as **you** receive them

Failure to report any accident or loss within 48 hours of discovery, regardless of fault and whether or not **you** intend to claim, could result in the **insurer** refusing to indemnify **you**.

#### You must not:

- admit that the accident was **your** fault
- attempt to negotiate the settlement of the claim unless the **insurer** has given **you** permission in writing

**Your insurer is entitled to:**

- conduct the defence or settlement of any claim on **your** behalf
- take legal action over any claim in **your** name or the name of any person insured on the **policy** for its own benefit
- admit negligence for any accident or claim on **your** behalf
- exchange information with other parties involved with the accident or claim
- deduct from the claim settlement amount any outstanding debts owed by **you** under the related credit agreement with First Central Finance Limited (if applicable).

## 10.4 Taking care of your car

**You or any other person covered by this insurance must:**

- protect **your car** from loss or damage
- make sure **your car** is legally roadworthy
- allow **us, your insurer** or any representative acting on behalf of the **insurer** to inspect **your car** at any reasonable time if **you** are asked
- ensure whenever **your car** is unattended it is secured, locked and the keys (or keyless entry system) are removed. Also make sure that any immobiliser or alarm system is turned on.

**You** should take as many precautions as **you** can to protect **your car**.

If an accident happens and the condition of the vehicle caused or contributed to the accident, cover will be restricted to the **insurer's** liability under the Road Traffic Act. The **insurer** reserves the right to recover any resulting costs from **you**, the driver or any other party who may have affected the condition of the vehicle.

## 10.5 Car registration

**Your car** must be registered in the UK with the DVLA or DVLANI.

## 10.6 Car sharing

The **insurer** may not cover **you** for any loss whilst **your car** is being used to carry passengers for hire or reward. However, **you** may accept money for fuel if **you** carry passengers for social or similar purposes as part of a car sharing arrangement as long as:

- **your car** is not made or adapted to carry more than 8 passengers
- **you** are not carrying the passengers as customers of a passenger-carrying business
- **you** do not make a profit from carrying the passengers

## 10.7 Cancelling your policy

If your policy is cancelled, **we** will return any premium **you** paid for this **policy** less:

- a charge for the number of days the **insurer** has provided cover for; and
- any applicable fees as shown in the Important Customer Information section
- any other credit card or credit finance charges
- any deficit in any other insurance contract you may have with us or any debt assigned to us

If any of the following apply, **you** may not receive any refund and **you** may still have to pay us the balance of the full annual premium. This applies in all circumstances regardless of payment method.

- **you** have made a claim in the **policy** year or a claim has been made against **your policy**
- **you** have been involved in an incident which might give rise to a claim under the **policy**
- instalment payments are not up to date. **You** may be charged a proportionate amount to bring **your** payments up to date, together with **our** administration fee
- fraud, deception or non-disclosure as referred to in 10.2 above and 10.11 below

**Please note:**

- If **you** have purchased any additional covers to run with your **policy**, then **you** should refer to the **policy** wordings in respect of any refund due on cancellation.
- Any refund or payment due to you will be credited to the last card used or at our discretion to any other card we have on record.
- Cancelling any Direct Debit Instruction with **your** bank does not cancel **your policy**. **You** must inform **us**.
- The **Certificate of Motor Insurance** remains our property and you must surrender it to us within 7 days of the cancellation date.
- Under the Road Traffic Act:

It is an offence, without having insurance in place, to drive or allow others to drive **your** vehicle or to own a vehicle unless a **SORN** has been provided to the DVLA.

It is an offence not to surrender the **Certificate of Motor Insurance** within seven days of the cancellation date

### 10.7a Cancellation of your policy by you

**You** have the right to cancel **your policy** at any time, just call the number below.



**0843 208 4000**

### 10.7b Cancellation of your policy by Us

There are some circumstances where the **insurer** may authorise **us** to cancel **your** insurance on their behalf. These include:

- a failure by **you** to keep payments on any instalment plan up to date
- a change by **you** to **your policy** which would mean that the **insurer** is no longer able to insure **you**
- a failure by **you** to comply with reasonable requests for information by **your insurer** or an agent acting on behalf of the **insurer**
- fraud, deception or non-disclosure as referred to in 10.2 above and 10.11 below

In these circumstances **we** will send **you** 7 days' written notice. This applies in all circumstances, regardless of how **you** have paid, except where we void your policy from inception for fraud or misrepresentation. In that case, **we** will notify you accordingly. For further details see paragraph 10.11. All notices will be sent to either the email or postal address last known to us.

## 10.8 Total loss

If **your car** is damaged beyond economical repair it will become the **insurer's** property. The **insurer** may give **you** the option to insure an alternative vehicle under **your** existing **policy**. There may be an additional premium to pay and there will be an administration fee as shown in the Important Customer Information section. If the **insurer** is unable to agree with **you** terms for an alternative vehicle, or **you** do not wish to insure an alternative vehicle, all cover under the **policy** will cease as soon as the car is declared beyond economical repair. Any **unpaid premium** owing to the **insurer** will be deducted from the settlement amount paid to **you**.

If **your car** is subject to a hire purchase or leasing agreement the **insurer** will pay the agreed settlement sum direct to the hire purchase or leasing company to clear all or part of the amount owing. The balance, if any, will be paid to **you**.

## 10.9 Non payment of premium

If **you** have not paid **your** entire premium, the **insurer** may deduct any **unpaid premiums** from any claim settlement it makes to **you**. If **you** are paying by instalments and do not keep up to date with **your** payments **your** claim may not be settled and your **policy** may be cancelled.

Where there is a change to the policy, defaulted instalment, outstanding balance following cancellation, any applied fees or charges, **you** grant us (or have obtained authority from the cardholder to grant us) continuous authority to charge the card originally used, or the last card for which **we** hold a record to process any related payments. If **you** are paying by instalments, **you** grant us the right to amend your remaining payment plan to reflect any changes. Where **you** have no remaining premium **you** grant **us** the right to charge the card originally used, or the last card for which **we** hold a record, to process any fees or charges applied.

**You** are responsible for keeping up the payments, and if you fail to do so your policy may be at risk. If **we** need to appoint a debt recovery agent to collect any outstanding premiums, fees or charges, **you** will be liable to pay all collection fees and commissions.

## 10.10 Suspending your policy

There is no facility to suspend this insurance.

## 10.11 Fraud

If **you** or anyone acting for **you** deliberately misrepresents or intentionally fails to disclose facts asked on behalf of the **insurer** at inception, at the time of any amendment, or at renewal of the **policy** that would impact either the **terms** and conditions, the inception or renewal decision itself, **we** may void **your policy** from the date of inception, amendment or renewal depending on the non-disclosure or misrepresentation. In addition **we** may also void any other policies **you** have with 1<sup>ST</sup> **CENTRAL**. **We** will seek to recover any costs **we** have incurred, including claims costs, and will not return any previously paid premium.

If **you** or anyone acting for **you** misrepresents or carelessly fails to disclose facts asked on behalf of the **insurer** at inception, at the time of any amendment, or at renewal of the **policy** that would impact either the terms and conditions, the inception or renewal decision itself, this may result in an additional premium being charged or **your policy** being cancelled. **We** may also seek to recover any costs **we** have incurred from **you**, including claims costs.

The **insurer** will not pay a claim that is any part fraudulent, false, or exaggerated or if **you** or anyone acting for **you** makes a claim in a fraudulent or false way. In such cases we may cancel or declare void **your policy** and any other 1<sup>ST</sup> **CENTRAL** policies that **you** may have. In addition **we** will seek to recover any costs **we** have incurred, including claims costs, and will not return any previously paid premium.

## 10.12 Other insurance

If **you** have other insurance policies which cover the same risks the **insurer** will not pay more than their share of any claim. This provision will not place any obligation upon the **insurer** to accept any liability, under Section 4 of this policy, that they would otherwise have been entitled to exclude under the Exceptions in Section 4.

## 10.13 Drink and drugs

If, following an accident, **you** or anyone named in the **Certificate of Motor Insurance** is convicted of driving whilst under the influence of alcohol or drugs, or has a blood or urine alcohol content in excess of the legal limit, or refuses to supply a breath, blood or urine sample when required to do so, the **insurer's** liability will be limited to the cover required under the Road Traffic Act and the insurer reserves the right to recover that amount from **you**.

## 10.14 Residency

To qualify for cover under this **policy you** and any drivers named on the **Certificate of Motor Insurance** must have been permanent UK residents for at least three years.



## Extra Conditions – Endorsements

Applicable if shown on your Schedule

### Endorsement 1 – Additional own damage fire and theft excess

**You** are responsible for the first amount of each claim under Section 1 Accidental Damage and Section 2 **Fire** and **Theft** in relation to loss of or damage to **your car**. This amount is increased from the standard **excess** listed on **your Schedule** by one of the amounts below. The additional **excess** is detailed by Endorsement 1 on the **Schedule**. This **excess** will apply in addition to any standard **excess(es)** applicable to the **Policy** section under which the claim is being made.

<b>A</b>	<b>£50</b> additional Accidental Damage <b>Fire</b> and <b>Theft</b> excess
<b>C</b>	<b>£100</b> additional Accidental Damage <b>Fire</b> and <b>Theft</b> excess
<b>E</b>	<b>£150</b> additional Accidental Damage <b>Fire</b> and <b>Theft</b> excess
<b>G</b>	<b>£200</b> additional Accidental Damage <b>Fire</b> and <b>Theft</b> excess
<b>O</b>	<b>£400</b> additional Accidental Damage <b>Fire</b> and <b>Theft</b> excess

### Endorsement 2 – Garaging

If **you** do not keep **your car** in a locked private garage between 10pm and 6am when **your car** is parked at or near **your** home, **you** will be responsible for an additional £250 of each claim under Section 2 **Fire** and **Theft** in relation to loss or damage to **your car** arising from **theft** or attempted **theft**. This amount is in addition to any other **excess(es)** shown on the **Schedule**.

### Endorsement 3 – Security

The **insurer** will only be liable for claims arising under Section 2 **Fire** and **Theft** when a Thatcham category 1 or 2 immobilising device or tracker device has been fitted to **your car** in accordance with the manufacturer's instructions and is in active operation at all times **your car** is left unattended.

Proof of fitment of the device to **your car** will be required before **your insurer** will consider any claim under Section 2 **Fire** and **Theft**.



## Complaints Procedure

**1<sup>ST</sup> CENTRAL** is committed to providing **you** with the best possible service, however, **we** realise there may be times when **we** do not meet **your** expectations. **We** want **you** to let **us** know immediately if **you** are unhappy with the service **you** have received and **we** will always do **our** best to resolve any complaint fairly.

Please refer **your** concerns regarding **your** policy to:

**The Chief Executive Officer  
First Central Insurance Management Ltd  
Gemini House  
Mill Green Business Estate  
Mill Green Road  
Haywards Heath  
West Sussex  
RH16 1XQ**



**0843 208 4200**



**customerrelations@1stcentral.co.uk**

### How to escalate your complaint

If **we** have given **you** a final response and **you** are still unhappy, or more than eight weeks have passed since **we** received **your** original complaint, **you** may refer **your** complaint to the Financial Ombudsman Service (FOS). Their details are as follows:

**The Financial Ombudsman Service,  
Exchange Tower  
Harbour Exchange Square  
London  
E14 9SR**



**0800 023 4567**



**complaint.info@financial-ombudsman.org.uk**

**www.financial-ombudsman.org.uk**

**You** must approach the Financial Ombudsman Service within six months of the final response to **your** complaint. **We** will remind **you** of this time limit in the final response.

**Your** rights as a customer to take legal action remain unaffected by the existence or use of this complaints procedure. However, the Financial Ombudsman Service will not adjudicate on any cases where litigation has commenced.





## Data Protection and Your Personal Information

**Your** personal information is made up of all the details **we** hold about **you** and **your** transactions and includes information obtained from third parties. Any information you provide to the insurer or to us in respect of Key Assist will be shared with others mentioned in this section. By providing **your** personal information to **us**, **you** consent in its processing in accordance with this statement.

**We** are bound by the UK Data Protection Act 1998, Gibraltar Data Protection Act 2004 and the data protection laws of the relevant jurisdictions.

### Sensitive Information

Some of the personal information **we** ask **you** for may be sensitive personal data, as defined by the Data Protection Act. This includes information about health, claims history and criminal convictions. **We** will not use such sensitive personal data about **you** or others except for the specific purpose for which **you** provide it and to provide the services described in **your policy** documents.

**You** will have been asked to agree to this when **you** took out **your policy** but please ensure that **you** only provide **us** with sensitive information about other people with their agreement. **We** are unable to offer **you** any insurance product unless **you** provide explicit consent for the collection and use of such sensitive data as defined in the Data Protection Acts.

The First Central Group companies and any **insurer** stated on **your Certificate of Motor Insurance** will use **your** personal information in the following ways:

- to manage **your** insurance policy (this includes disclosure of your personal information in electronic or written form to other insurers or to other First Central Group companies) underwriters, reinsurers, claims handling firms, and other firms who may require certain information about **your** policy (without providing copies to you) in case of a claim e.g. the **insurer's** windscreen provider
- to assess financial and insurance risks, recover debt, and prevent and detect crime
- to understand **our** customers' requirements, and develop and test **our** products
- to renew **your** policy (this includes disclosure of **your** personal information to a panel of insurers to obtain the best price from them and administer **your** renewed policy)
- to keep **you** informed about promotions and new developments by email, telephone or post (this includes marketing of car insurance or other automotive or financial products, from **us** or other companies, which **we** believe may interest **you**). If **you** do not want **your** personal information to be used in this way, email [marketing@1stcentral.co.uk](mailto:marketing@1stcentral.co.uk) or write to the **Marketing Department, First Central Insurance Management Limited, Gemini House, Mill Green Business Estate, Mill Green Road, Haywards Heath, West Sussex, RH16 1XQ**. **We** will ensure that **your** information is not used for these purposes.

**We** will share **your** data:

- where **we** have **your** permission
- where **we** are required or permitted to do so by law
- with credit reference and fraud prevention agencies and other companies who provide a service to **us** or **you**
- in the event that **we** undergo re-organisation or are sold to a third party, in which case you agree that any personal information we hold about you may be transferred to that re-organised entity or third party
- where **we** may transfer rights and obligations under this agreement
- when we outsource our activities
- with organisations in respect of premium credit facility arrangements (where applicable)

A duty of confidentiality and security will apply and all processing will be carried out under **our** instruction.

## Transfer of Data to other Countries

**We** may transfer **your** information to countries outside of the UK and EEA on the basis that anyone to whom **we** pass it provides an adequate level of protection. However, such information may be accessed by law enforcement agencies and other authorities to prevent and detect crime and comply with legal obligations.

## Credit Reference Agencies/Fraud

### Credit Reference Agencies

When **we** provided **you** with a quote and assessed the payment options most appropriate for **you**, **we** conducted a search on the electoral roll and other data through a credit reference agency. A record of the check will be held by the credit reference agency who may place a footprint of 'insurance search' on **your** credit file. This footprint will not alter **your** credit score. **We** may continue to obtain information through credit reference agencies to check **your** credit status and suitability for other products **we** may offer, including changes to **your** existing **policy** and renewal.

Information held about you by these agencies may be linked to records relating to other people living at the same address with whom you are financially linked. These records may also be taken into account in credit checks.

If you are paying by Direct Debit, we may give details of your accounts and how you manage them to credit reference agencies, including records of outstanding debt. This information may be supplied to other organisations to perform similar checks and to trace your whereabouts and recover debts that you owe. Records remain on file for 6 years after they are closed, whether settled by you or defaulted.

### Fraud Prevention

If false or inaccurate information is provided and fraud is identified or suspected, details may be passed to fraud prevention agencies. Law enforcement agencies may access and use this information.

**We** and other organisations may also access and use information to prevent fraud and money laundering, for example when:

- checking applications for, and managing, credit and other facilities
- recovering debt
- checking insurance proposals and claims
- checking details of job applicants and employees

**We**, and other organisations that may access and use information recorded by fraud prevention may do so from other countries.

If **you** would like a copy of the information held about **you** by the credit reference or fraud prevention agencies **we** use please contact the Data Protection Officer at First Central Insurance Management Ltd (address below) for their names and addresses. Whilst **we** do not charge a fee to provide the names and addresses of these agencies, they may charge a fee to provide the information they hold about **you**.

## Industry Databases

Insurers pass information to the Claims and Underwriting Exchange Register, run by Insurance Database Services Ltd (IDS Ltd) and the Motor Insurance Anti-Fraud and Theft Register, run by the Association of British Insurers (ABI). When we deal with your request for insurance, in the event of any incident or claim, or at time of renewal, we may search these databases to help us check information provided and also to prevent fraudulent claims. Under the conditions of your policy, you must tell us about any incident (such as accident or theft) which may or may not give rise to a claim. When you tell us about an incident, we will pass information relating to it to the registers.

It is a condition of **your** policy that you agree to the information on your application form and any incidents that you tell **us** about being passed to IDS Ltd. It is also a condition of **your** policy that you agree that IDS Ltd may pass **us** information it has received from other insurers about other incidents **you** or **your partner** have been involved in.

### **Motor Insurance Database (MID)**

Please see page 11 for how **your** information is shared with MID and how it is used by the authorities.

### **Your electronic information**

If **you** contact **us** electronically, **we** may collect **your** electronic identifier e.g. Internet Protocol (IP) address or telephone number supplied by **your** service provider.

### **Access to your personal information**

The Data Controller in the UK is First Central Insurance Management Ltd. If **you** would like a copy of the personal information **we** hold about **you**, please write to: The Data Protection Officer, First Central Insurance Management Ltd, Gemini House, Mill Green Business Estate, Mill Green Road, Haywards Heath, West Sussex RH16 1XQ. Please provide **your** name address and **policy** number and tell **us** what information **you** would like.

In accordance with the Data Protection Act 1998, **we** are entitled to charge £10 to cover the administration costs. Please make cheques payable to "First Central Insurance Management Ltd".

### **Changes to this policy**

**We** reserve the right to amend or modify this Data Protection Statement at any time and in response to changes in applicable law. From time to time **we** may change the way **we** use **your** information. Where **we** believe **you** may not reasonably expect such a change **we** shall write to **you**. If **you** do not object to the change within 60 days, **you** consent to that change.



## Regulatory Information

### Who are First Central Insurance Management (FCIM) and who regulates us?

**First Central Insurance Management Ltd** is the intermediary acting on behalf of your insurers, offering their products and services to meet your requirements. FCIM is registered in England and Wales, Company No. 6489797, with registered office Gemini House, Mill Green Business Estate, Mill Green Road, Haywards Heath, West Sussex. RH16 1XQ. FCIM is authorised and regulated by the Financial Conduct Authority (firm reference number: 483296). Details about the extent of **our** regulation by the Financial Conduct Authority are available from **us** on request.

Regulatory information relating to **your insurer** is available on request, by writing to the Data Protection Officer at the above address.

Regulatory information is available on the relevant regulatory registers, accessible at:

Financial Conduct Authority <http://www.fca.org.uk/register> or by contacting the FCA on 0845 606 1234

### Ownership

First Central Insurance Management Ltd, and Skyfire Insurance Company Ltd are wholly owned subsidiaries of First Central Group Ltd which is registered in Guernsey, Company No. 48743.

### The Financial Services Compensation Scheme

While First Central Insurance Management Ltd is not covered by the FSCS all the insurers whose products **we** offer are covered by the FSCS. **You** may be entitled to compensation from the scheme if these insurers cannot meet their obligations. Insurance business is covered for 90% of the claim, without any upper limit. For compulsory classes of insurance e.g. third party motor insurance, cover is for 100% of the claim without any upper limit. Further information about compensation scheme arrangements is available from the FSCS. Visit <http://www.fscs.org.uk>.



## Important Contacts

Changes to my policy  
**0843 208 4000**

Had an accident  
**0800 840 2103**

Had an accident and calling from abroad  
**+44 (0)800 840 2103**

Renewals  
**0800 840 9616**

Windscreen helpline  
**0800 840 2104**

Key Assist  
**0800 840 2103**

Alternatively you can visit our website for more information  
at: **[www.1stcentralinsurance.com](http://www.1stcentralinsurance.com)**

Other products available from **1<sup>ST</sup> CENTRAL:**

**Breakdown Cover**  
**Legal Expenses Cover**  
**Hire Car Cover**  
**Personal Accident Cover**  
**Excess Protect**

**0800 840 2100**