



Private Car Policy

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Your Car Insurance Contract

Thank you for choosing 1st Central for your car insurance. We are delighted to welcome you as a valued customer.

This is your Policy Wording. Please read it in conjunction 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. That information is shown on the Statement of Fact, which 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.**

You will also find information about amending your Policy, any notifications you need to make to us during the Policy year and how to inform us of any claim.

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 which might give rise to a claim under the policy, your insurer will refund the premium paid less a charge for days on cover. We reserve the right to deduct the set up and cancellation fees as detailed in the About Our Insurance Services document.

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, 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 director of First Central Insurance Services Ltd to sign and issue this document.



Chris Johnson, Director

First Central Insurance Services Ltd, Level 2, Ocean Village Business Centre, 23 Ocean Village Promenade, Gibraltar
Registered Number: 99942. Authorised by the Gibraltar Financial Services Commission (firm reference number FSC01001B) in respect of insurance mediation.

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.

1st Central

A trading name of **First Central Insurance Services 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 applicable **Endorsement** 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. All **excesses** applicable are specified on **your Schedule**. **You** are responsible for this sum even if the incident is not **your** fault. When **you** set up your **Policy** you may also choose to add a voluntary **excess**, this amount is set by you. In the event of a claim, all **excesses** applying to the **Policy** must be paid.

Fire

Fire, self-ignition, lightning and explosion.

First Central Insurance Services Ltd

First Central Insurance Services Ltd is a Gibraltar based intermediary, authorised and regulated by the Financial Services Commission ("FSC") of Gibraltar, firm reference number FSC01001B. For the conduct of insurance business in the UK, **First Central Insurance Services Ltd** is subject to limited regulation by the Financial Services Authority (firm reference number: 489346). Details about the extent of **our** regulation by the Financial Services Authority are available from **us** on request.

Hazardous Goods

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.

Hazardous Locations

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.

Insurer

For all parts of this **policy**, excluding Section 5.2 Key Cover, **insurer** is defined as the insurance company(s) and/or certain underwriters at Lloyd's which cover **you** and whose name is shown on your Certificate of Motor Insurance. Under section 5.2 Key Cover, an alternative definition applies (as shown in the section).



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 husband, wife, civil partner or someone **you** are living with 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**.

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**.

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**.

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

First Central Insurance Services Ltd acting on behalf of the **insurer** named in the **Certificate of Motor Insurance**.

We appoint First Central Insurance Management Ltd to act on **our** behalf for **Policy** administration. First Central Insurance Management Ltd is authorised and regulated by the Financial Services Authority (FSA), registration number 483296. This can be checked on the FSA register by visiting www.fsa.gov.uk/register

You, your

For all parts of this **policy** excluding Section 5.2 Key Cover, **you/your** is defined as the person named as the Policyholder in the **Schedule**. Under Section 5.2 Key Cover, an alternative definition applies (as shown in the section).

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)

Making a claim with **1st Central** could not be easier. To report an incident which may result in a claim, call the claims helpline immediately.

If **you** or **your car** is involved in any type of accident or loss, regardless of fault and whether or not **you** intend to claim **you** must, within 48 hours of discovery, notify **us** by telephoning the number above. Helpline operators will provide every assistance to ensure **you** experience the least inconvenience and through the use of the **insurer's** extensive approved repairer network can ensure (if **your** cover is appropriate) a fast and efficient repair.

While **your car** is being repaired by an approved repairer (subject to availability) they will provide **you** with a courtesy car free of charge. The **insurer** cannot guarantee that this will be the same size or model as **your car**.

If **you** do not use an approved repairer the **insurer** 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.

Legal procedures now make it vital that **you** report any accident at once. 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**.



Customer Service Telephone Numbers

Your policy number (this can be found in your Welcome email):

Customer Services:  0843 208 4000

Claims:  0800 840 2103

Key Cover:  0845 303 4019

If you have an accident

Please record the other person's details below. Keep this information safe, you will need it when you call to report the claim.

Name:

.....

Address:

.....

.....

Phone: Mobile:.....

Vehicle make and model:

.....

Registration number:

.....

Insurance Company:

.....

Policy number:



Important Customer Information

Automatic renewal

To ensure there is no interruption in **your** cover, on or shortly after the renewal date of the **Policy** we may automatically apply for payment of the premium due from the bank/building society or by using the card details that **we** hold on record. If **you** did not wish to renew and **we** have applied for payment then **we** will make a pro-rata refund upon receipt of proof of alternative insurance and the return of the current **Certificate of Motor Insurance**, issued to **you** by **1st Central**. **We** reserve the right to deduct the set up and cancellation fees as detailed in the About Our Insurance Services document.

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 DVANI, 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 EEA or certain other territories), the **insurer** and/or the MIB may search the MID to obtain relevant information.

Persons (including his or her appointed representatives) pursuing a claim in respect of a road traffic accident (including citizens of other countries) may also obtain relevant information which is held on the MID.

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. 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 my 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 our UK administrator on **0843 208 4000**.

Increasing your Policy cover 0800 840 2100

1st Central offers a range of options which allow **you** to extend **your** cover. Please contact **our** UK administrator if **you** would like details of the additional covers available.



Keeping your Policy up to date  0843 208 4000  customerservices@1stcentral.co.uk

It is important **you** notify **us** of any change to **your Policy**.

Changes which may affect your cover

As some changes will affect **your** cover, **you** should tell **us** immediately of any alteration 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
- if **you** or anyone covered by this **Policy** to drive **your car** is convicted of a motoring offence other than fixed penalty parking tickets
- a modification to **your car** which improves its performance, handling or value or increases the chances of **theft** of/or 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
- if **you** or anyone covered by this **Policy** has an accident or claim under another motor insurance policy



Section 1 – Accidental Damage

✔ What is covered

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**, if shown on your **Schedule**.

The **insurer** will also cover **your** car phone, navigational equipment, radio and any other audio/visual equipment which is permanently fitted to **your car**, subject to a maximum limit of £750 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.

What the insurer will pay

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

- pay for the repair of **your** damaged car
- settle **your** claim by a monetary payment
- replace **your 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 after deduction of any relevant **excesses** and any **unpaid premium**. The balance, if any, will be paid to **you**. If any parts which 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 one 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 60% 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.



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** car phone, navigational equipment, radio and any other audio/visual equipment which is permanently fitted to **your car**, subject to a maximum limit of £750 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.

What the insurer will pay

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

- pay for the repair of **your** damaged car
- settle **your** claim by a monetary payment
- replace **your 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 after deduction of any relevant **excesses** and any **unpaid premium**. The balance, if any, will be paid to **you**. If any parts which 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 one 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 60% of the last UK list price (including taxes)

The **insurer** can 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.
- loss through deception or fraud
- 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
- 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 or other access locking devices are left in or on **your car** whilst unattended
- 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 £750 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 **your** car phone, 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 2104

Windscreen

What is covered

The **insurer** will pay the cost of replacing or repairing 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 sunroof and/or hood if **your car** is a cabriolet or convertible
- any amount over £150 unless the approved glass supplier is used



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** must obtain prior permission from the owner of the car
- **You** are still in possession of **your car**, and it has neither been damaged beyond economical repair nor stolen
- The other car is not owned by **you** (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 **your 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

- the **insurer** will not pay under this section 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 or vehicle 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'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
- 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 Bonus and Key Cover

Section 5.1 - No Claims Bonus

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

| No Claims Bonus you have | Bonus 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 bonus will be reduced to nil years
- the following will not reduce **your** no claims bonus:
 - I. any payment made under Section 3 – Windscreen cover
 - II. any payment for emergency treatment fees under Section 4 – 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 Key Cover

Protected No Claims Bonus

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

- the **insurer** will not reduce **your** no claims bonus 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 bonus 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 9.7a or 9.7b

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

Important

- if **you** make a claim during any **period of insurance** **you** will not earn any no claims bonus 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 bonus entitlement and revise **your** renewal premium



Section 5.2 Key Cover

Definition of Terms for Key Cover

Insurance has been effected between **you** and the **Insurer** subject to the terms, conditions, claims procedure, **cover limit** and exclusions contained in section 5.2, in respect of an **insured event** which occurs within the **territorial limits** and during the **period of insurance**, for which **you** have paid or agreed to pay the premium.

Key Cover is administered by **1st Central Keycare** and the **Insurer** is Skyfire Insurance Company Limited.

Keycare is authorised and regulated by the Financial Services Authority. This can be checked on the FSA's register by visiting the FSA website www.fsa.gov.uk/register/home.do or by contacting the FSA on 0845 606 1234.

Certain words have specific meanings applicable to this section of your policy and where they appear in this section they have been printed in bold to help **you** identify them. Where a word appears in bold that does not have a definition in this section the definition can be found on pages 3 – 4 and the meaning is the same across this document.

Call-out limit: There is no limit to the number of separate claims which **you** may make within the **period of insurance**, subject to the total aggregate sum payable in each **period of insurance** not exceeding the **cover limit**.

Cover limit: The maximum amount payable in aggregate in each **period of insurance** is £1250.

Engine capacity: The maximum permitted engine size for hire vehicles is up to 1600cc.

Fob: The numbered key fob issued to the **policyholder** by **1st Central Keycare**, which **1st Central Keycare** has registered in the **policyholder's** name.

Insurer: Skyfire Insurance Company Limited, Level 2, Ocean Village Business Centre, 23 Ocean Village Promenade, Gibraltar.

Insured event: The loss or theft of any **insured key**, or any **insured key** locked inside **your** home or vehicle.

Insured key: Any of **your** keys which are attached to the **fob** during the **period of insurance**.

Keycare: Keycare Limited, 2a Westgate, Baildon, Shipley, West Yorkshire, BD17 5EJ.

Period of Insurance: The length of time covered by your main motor insurance **policy**.

Policyholder: The person in whose name, or the company name in which, **1st Central Keycare** has registered the **fob**.

Territorial limits: The European Union.

You/your: The **policyholder** and any immediate member of their family residing at the same address as the **policyholder** during the **period of insurance**. Where the **policyholder** is a company this will include authorised employees of the company, employed by the company, during the **period of insurance**.

What is covered

If during the period of insurance and within the territorial limits an insured key is lost or stolen, 1st Central Keycare will:

- Pay up to the **cover limit**, in respect of 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 such cannot be reprogrammed), car hire, onward transport costs and the reprogramming of immobilisers, infra-red handsets and alarms which are attached to the **fob** but are not integral to an **insured key**.
- Pay a £10 reward to the finder of a lost **insured key**.
- an emergency helpline 24 hours a day, 365 days a year.



✘ What is not covered

- Keys lost or stolen when such keys are not attached to the **fob** (unless **you** have already notified **1st Central Keycare** that the **fob** has been lost or damaged and **you** are awaiting a replacement, in which event **1st Central Keycare** will consider a claim in respect of any key which they are satisfied would otherwise have been attached to the **fob**).
- Any amount exceeding the **cover limit** in aggregate in the same **period of insurance**.
- Sums claimed where **you** do not submit valid receipts or invoices to **1st Central Keycare**, for payments **you** have made, within 120 days of the **insured event**.
- **Insured keys** which are lost until 3 days have elapsed since the loss was reported to **1st Central Keycare** (unless **1st Central Keycare** is satisfied that a delay would cause undue hardship or significant expense).
- **Insured keys** lost or stolen from someone other than **you**.
- Any associated costs (other than the cost of replacing the **insured key**) where duplicate keys are available.
- Sums claimed for replacement keys exceeding a maximum of 3 per lock.
- Any **insured event** not reported to **1st Central Keycare** 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.
- Sums exceeding the **call-out limit** in respect of any **insured key** locked inside **your** home or vehicle.
- Vehicle hire charges where the hired vehicle exceeds the maximum permitted **engine capacity**.
- The balance of vehicle hire charges over a maximum sum of £40 per day.
- Vehicle hire charges after the third day of hire.
- Charges or costs incurred where **1st Central Keycare** arranges 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 **1st Central Keycare** has arranged for a locksmith or other tradesman, agent or representative to attend a particular location.
- The balance of onward transport costs over a maximum of £80.
- 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 **fob**.
- 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 or profits 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 call 0845 303 4019 and quote the **fob** number. **You** must report any claim to **1st Central Keycare** as soon as reasonably possible and within 30 days of the **insured event**. **You** are responsible for the cost of 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.
- There is no limit to the number of separate claims which **you** may make within the **period of insurance**, subject to the total aggregate sum payable in each **period of insurance** not exceeding the **cover limit**.

Recording Calls

All telephone calls to 1st Central Keycare are 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 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 minimise the cost of any claim.
- Key Cover is automatically included with **your 1st Central** car insurance **policy** and can only be cancelled if the main motor insurance **policy** is cancelled at the same time.
- This **policy** may not be assigned in whole or in part without the written consent of **1st Central Keycare**.



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, the Channel Islands, and the Republic of Ireland and during travel between these places. For Key Cover, these geographical limits are extended to include any country in the European Union only.

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, Slovakia, Slovenia, Spain, Sweden and Switzerland (including Liechtenstein).

Extending Full Cover Driving Abroad

The geographical limits detailed are automatically extended for a period of 7 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, the 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, Slovakia, Slovenia, Spain, Sweden and Switzerland (including Liechtenstein)

Conditions applicable to this extension

- Use of **your car** for periods in excess of the 7 days must be notified in advance and cover may be provided at the discretion of **your insurer** subject to the payment of an additional premium.
- **You** must be a UK resident and the visit temporary
- 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 to 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

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
- suicide or any deliberately inflicted injury
- driving whilst 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 £100 for any one incident.

✘ 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 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



Section 8 – General Exceptions

8.1 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 **you** or anyone named in the **Certificate of Motor Insurance**, 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

8.2 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.

8.3 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

8.4 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.



8.5 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.

8.6 Earthquake

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

8.7 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.

8.8 Pressure Waves

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

8.9 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.

8.10 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.

8.11 Hazardous Locations

The **insurer** will not cover any liability, loss or damage caused at **hazardous locations**.

8.12 Hazardous Goods

The **insurer** will not cover any liability, loss or damage arising out of the carriage of **hazardous goods**.

8.13 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 9 – General Conditions

9.1 Your duty

The **insurer** will only provide **you** with the cover set out in this **Policy** if **you** or 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** has knowingly provided false information, the **insurer** will cancel the **Policy**, treat it as though it had never existed and the **insurer** will not pay **your** claim.

9.2 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 or the insurance not being valid.

9.3 In the event of a claim or loss

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

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

9.4 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

It is important that all reasonable measures are taken to avoid loss or damage, such as removing **your** keys from the ignition when the vehicle is unattended. For example, do not leave the keys in the ignition when paying for petrol, or leave the vehicle unattended and the engine running. 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.

9.5 Car registration

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



9.6 Car sharing

The **insurer** may not indemnify **you** for any loss arising out of the use of **your car** for the carriage of 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 eight passengers
- **you** are not carrying the passengers as customers of a passenger-carrying business
- **you** do not make a profit from carrying the passengers

9.7a Cancelling your Policy 0843 208 4000 customerservices@1stcentral.co.uk

You have the right to cancel **your Policy** at any time.

In the event of cancellation, **we** will return any premium **you** paid for this **Policy** less:

- a charge for the number of days for which the **insurer** has provided cover; and
- any applicable fees as shown in your About Our Insurance Services document;
- any other credit card or credit finance charges.

If any of the following apply, **you** may not receive any refund.

- **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. If **your** 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.

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.
- 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 to drive without insurance in place
 - It is an offence not to surrender the **Certificate of Motor Insurance** within 7 days of the cancellation date



9.7b Cancellation of your Policy by Us

There are some circumstances where the **insurer** may authorise **us** to cancel **your** insurance. 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**
- fraud or deception

In these circumstances **we** will send **you** 7 days written notice at either the email or postal address last known to **us**. This applies in all circumstances regardless of **your** premium payment method.

If **we** cancel the **Policy**, **we** will return any premium paid for this **Policy** less:

- a charge for the number of days for which the **insurer** has provided cover; and
- any applicable fees as shown in your About Our Insurance Services document;
- any other credit card or credit finance charges made.

Please note:

- If **you** have made a claim in the **Policy** year or a claim has been made against **your Policy**; or **you** have been involved in an accident which might give rise to a claim under the **Policy**; **you** may not receive any refund.
- If **your Policy** has been cancelled because your 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
- 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 to drive without insurance in place, and an offence not to surrender the **Certificate of Motor Insurance** within 7 days of the cancellation date.

9.8 Total loss

If **your car** is damaged beyond economical repair it will become the **insurer's** property. The **insurer** may provide the option to insure an alternative vehicle under **your** existing **Policy**. This may be subject to an additional premium and will be subject to an administration fee as shown in your About Our Insurance Services document. 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**.



9.9 Non payment of premium

If **you** have not paid all of **your** premium, the **insurer** may deduct any **unpaid premiums** from any claim settlement it makes to **you**. If **you** are paying by instalments, failure to keep up to date with **your** payments may result in **your** claim not being settled and your **Policy** being cancelled.

9.10 Suspending your Policy

There is no facility to suspend this insurance.

9.11 Fraud

If **you** or anyone acting for **you** misrepresents or deliberately fails to disclose facts asked on behalf of the **insurer** at inception, at any time during the term of the **Policy** or at renewal of the **Policy** that would materially impact either the **terms** and conditions or the issue or renewal decision itself, **we** will cancel or void **your Policy** and all **1st Central** policies that **you** may have. **We** will seek to recover any costs **we** have incurred and will not return any premium.

The **insurer** will not pay a claim which is any part fraudulent, false, or exaggerated or if **you** or anyone acting for **you** makes a claim in a fraudulent or false way. This includes where the **insurer** has been provided with any information or documents which are false or stolen. **We** will cancel **your Policy** and all **1st Central** policies that **you** may have. **We** will seek to recover any costs **we** have incurred and will not return any premium.

9.12 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 that they would otherwise be entitled to exclude under the Exceptions to Section 4.

9.13 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, 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.

9.14 Residency

To qualify for cover under this **Policy** **you** and any drivers named in the **Certificate of Motor Insurance** must be permanent UK residents.



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.

- A **£50** additional Accidental Damage **Fire** and **Theft excess**
- C **£100** additional Accidental Damage **Fire** and **Theft excess**
- E **£150** additional Accidental Damage **Fire** and **Theft excess**
- G **£200** additional Accidental Damage **Fire** and **Theft excess**
- O **£400** additional Accidental Damage **Fire** and **Theft 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 in the proximity of **your** private dwelling, **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

1st 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 Managing Director
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

If **you** are insured by Lloyd's of London

If **you** are still dissatisfied and **you** are insured by certain underwriters at Lloyd's, **you** may write to: Complaints Department, Lloyd's, One Lime Street, London, EC3M 7HA.

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,
South Quay Plaza
183 Marsh Wall
London
E14 9SR**



0800 023 4567



complaint.info@financial-ombudsman.org.uk

Website: **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 comprises all the details **we** hold about **you** and **your** transactions and includes information obtained from third parties. **1st Central** Keycare also hold your personal data in respect of provision of the **1st Central** Keycare benefits and services. **You** acknowledge that by providing **your** personal information to **us**, **you** consent in its processing in accordance with this statement.

Sensitive Information

Some of the personal information **we** ask **you** for may be sensitive personal data, as defined by the UK Data Protection Act 1998 and Gibraltar Data Protection Act 2004. 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 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 to other insurers, underwriters, reinsurers, claims handling firms, and other firms who may require certain information about **your** policy 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 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
- with **1st Central** Keycare in respect of provision of the **1st Central** Keycare benefits and services.

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

To assess **your** insurance application and the **terms** on which cover may be offered, **we** and other organisations may obtain information about **you** from credit reference agencies to check **your** credit status and identity. The agencies will record **our** enquiries. This will not affect **your** credit standing.

Fraud prevention agencies

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 this 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 agencies, may do so from other countries.

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** have been involved in.

Motor Insurance Database (MID)

Please see page 7 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 Processor 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.

Any Questions?

If **you** have any enquiry about **our** data protection and privacy policies, please write to the Data Protection Officer at the above address. This includes if **you** wish to know more details about other companies in the First Central Group, or regulatory information about **your insurer**. **We** can also provide the names and addresses of the agencies **we** use if **you** would like a copy of **your** information held by them. These agencies may charge a fee.

Regulatory Information

First Central Insurance Services Ltd is the intermediary for this business and is registered in Gibraltar, Company No. 99942, with registered office Level 2, Ocean Village Business Centre, 23 Ocean Village Promenade, Gibraltar. It is authorised by the Gibraltar Financial Services Commission (firm reference number: FSC01001B) as a General Insurance Intermediary under the Financial Services Act 1989 of Gibraltar and subject to limited regulation by the Financial Services Authority (firm reference number: 489346). Details about the extent of **our** regulation by the Financial Services 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.

First Central Insurance Management Ltd acts as the UK service provider for this business and 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. It is authorised and regulated by the Financial Services Authority (firm reference number: 483296).

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

- Financial Services Authority www.fsa.gov.uk/register/home.do or by contacting the FSA on 0845 606 1234
- Gibraltar Financial Services Commission: www.fsc.gi

Ownership


First Central Insurance Management Ltd, First Central Insurance Services 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 Services 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  customerservices@1stcentral.co.uk
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

1st Central Keycare
0845 303 4019

Alternatively you can visit our website for more information at:
www.1stcentralinsurance.com

Other products available from 1st Central

Breakdown Cover
Legal Expenses Cover
Hire Car Cover
Personal Accident Cover

0800 840 2100

