

## 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.

The policy is arranged by First Central Insurance Services Ltd on behalf of the insurer(s) named on your Certificate of Insurance (excluding the Key Cover benefit, which is underwritten by Skyfire Insurance Company Ltd). 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** or to claim under your Key Cover benefit call **0845 303 4019**.

### 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.









### Features, Benefits and Exclusions



Applicable



Not Applicable

	Features and Benefits (What is covered)	Significant / Unusual Exclusions or Limitations
<b>Section 1 – Accidental Damage</b>  Comp  TPFT 	<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 (p11)</li> <li>• Loss if ignition keys are left in or on the car whilst unattended or the car is not secured (p11)</li> <li>• Loss / damage caused by a member of the family or household of a permitted driver taking the car without your permission (p11)</li> <li>• New car replacement is dependent on a suitable replacement car being available in the UK (p9/10)</li> <li>• The excess shown on your Schedule</li> </ul>
<b>Section 2 – Fire &amp; Theft</b>  Comp  TPFT 	<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>	
<b>Section 3 – Windscreen</b>  Comp  TPFT 	<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 Bonus</li> </ul>	<ul style="list-style-type: none"> <li>• Windscreens or windows not made of glass (p12)</li> <li>• Any sunroof and/or hood if your car is a cabriolet or convertible (p12)</li> <li>• Any amount over £150 unless the insurers’ approved glass supplier is used (p12)</li> <li>• The excess shown on your Schedule if your windscreen needs repairing or replacing</li> </ul>
<b>Section 4 – Liability to Others</b>  Comp  TPFT 	<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</li> </ul>	<ul style="list-style-type: none"> <li>• Driving Other Cars (DOC) Cover only applies where 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 limited to Third Party liability only (p13)</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 (p14)</li> </ul>



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	Features and Benefits (What is covered)	Significant / Unusual Exclusions or Limitations
<b>Section 5 - No Claims Bonus (5.1)</b>  Comp ✓ TPFT ✓	<ul style="list-style-type: none"> <li>No Claims Bonus can be earned for each year of claim-free driving</li> <li>No Claims Bonus protection is available. This will keep your No Claims Bonus intact regardless of the number of claims made under the policy</li> </ul>	<ul style="list-style-type: none"> <li>The No Claims Bonus 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 (p15)</li> </ul>
<b>Section 5 – Key Cover (5.2)</b>  Comp ✓ TPFT ✓	<ul style="list-style-type: none"> <li>Up to £1250 annual cover</li> <li>You can make a claim on this policy without it affecting your No Claims Bonus</li> <li>Replacement locks, keys and locksmiths charges covered</li> <li>NO excess to pay unlike many other insurance policies</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>Lost or stolen keys that are not attached to the key fob (p17)</li> <li>Any amount exceeding the cover limit in the same period of insurance (p17)</li> <li>An insured event not reported to 1<sup>st</sup> Central Keycare within 30 days (p17)</li> <li>Vehicle hire charges where the hired vehicle exceeds a 1600cc engine size and charges over the maximum sum of £40 per day.</li> </ul>
<b>Section 6 – Travelling Abroad</b>  Comp ✓ TPFT ✓	<ul style="list-style-type: none"> <li>Cover is extended for a period of 7 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 7 days can be purchased</li> </ul>	<ul style="list-style-type: none"> <li>Contact our UK administrator on 0843 208 4000 or at customerservices@1stcentral.co.uk if you would like to upgrade from minimum cover (p19)</li> <li>If you do not tell our UK administrator of any period beyond 7 consecutive days, cover is reduced to the minimum cover in law</li> </ul>
<b>Section 7 – Additional Benefits</b>  Comp ✓ TPFT ✗	<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 to £100 cover for loss or damage where caused by accidental damage, fire or theft</li> <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 repaired by one of the insurers' Approved Repairers</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 (p20)</li> <li>Personal Belongings / Medical Expenses – Cover is provided only where there is no cover in force under any other policy (p20/21)</li> <li>Courtesy Car – this is not guaranteed to be the same size / model as your own car and is subject to availability (p21)</li> </ul>
<b>General Exclusions</b>  Comp ✓ TPFT ✓	<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 (p9/10)</li> <li>All excesses as shown in your Schedule (p11/12)</li> <li>Track days and off road events (p23)</li> <li>Seized, clamped or recovered vehicles where legally taken by government, public or local authorities (p23)</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 (p27)</li> </ul>	

### Cancellation

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 your About Our Insurance Services document

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 policy wording.



## Private Car Policy Summary

### Complaints

If you wish to register a complaint, please contact our UK administrator

... by email [customerrelations@1stcentral.co.uk](mailto:customerrelations@1stcentral.co.uk)

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

... by phone Telephone: 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 underwriters 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)

