



About Our Insurance Services

Who are First Central Insurance Services (FCIS) and who regulates us?

First Central Insurance Services Ltd is the intermediary acting on your behalf offering products and services from insurers to meet your requirements. FCIS is authorised by the Gibraltar Financial Services Commission (firm reference number: FSC01001B), 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. FCIS is registered in Gibraltar (number: 99942) at Level 2, Ocean Village Business Centre, 23 Ocean Village Promenade, Gibraltar.

First Central Insurance Management Ltd (FCIM) is the UK based service provider for this business acting on behalf of First Central Insurance Services Ltd, and 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

About this contract

This is a legally binding contract between you (the policyholder) and us (FCIS) 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 your premiums as an agent of the insurer prior to onward transmission to them.

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.
- Skyfire Insurance Company Ltd for motor legal expenses insurance.
- Call Assist Ltd on behalf of AmTrust International Underwriters Ltd for breakdown insurance.
- Ultimate Insurance Solutions Ltd on behalf of certain underwriters at Lloyd's for Personal Accident cover and Hire Car cover.

Which service will we provide you with?

You will not receive advice or a recommendation from us for car insurance and policy 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.

Ownership

First Central Insurance Services Ltd and First Central Insurance Management Ltd are 100% owned subsidiaries of First Central Group Ltd (FCG), which is registered in Guernsey. Registration number: 48743. FCG also has a 100% stake in the insurer, Skyfire Insurance Company Ltd.

Governing Law and Language

This Terms of Business Agreement is subject to the law of England and Wales. We will communicate with you in English throughout the course of this contract.



How we use your Data?

When you provide information to us, either via our website or over the phone, we will use this information for our joint protection and for training purposes. We may record or monitor any calls.

So we can tell you about our other products and special offers which could save you money, we will contact you in future, and may share your contact details with other carefully selected companies. From time to time, we may pass customer information to an external agency to carry out a customer satisfaction survey on our behalf. Please email marketing@1stcentral.co.uk if you do not wish your information to be used in these ways.

We may disclose information about you and your policy to the Financial Services Authority or any replacement regulator and/or the Financial Ombudsman Service, if requested by them. This will only happen if required to enable them to fulfil their obligations such as investigation of a complaint, or alleged misconduct.

Insurers pass information to various databases in order to prevent and detect fraud. The databases used depend on the type of insurance being bought. For motor insurance, this includes the Claims and Underwriting Exchange Register, the Motor Insurance Anti-Fraud and Theft Register, the Motor Insurance Database and the DVLA. Further details will be explained when you contact us, and on the documents if you buy a policy from us.

What will you have to pay us for our 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 proof of a declared no claims bonus	£75	
For non disclosure and/or misrepresentation	£75	
For any other reason	Within 14 days after policy start date £0	More than 14 days after policy start date £50

Amendment Fees

Resulting from acceptance of a contradictory no claims bonus	£50
Resulting from acceptance of non disclosure or misrepresentation	£50
For any other reason	£30

Other Fees

Payment Fees – for payments made by Credit Card	2% of the total amount payable
Direct Debit Defaults and Amendments	£30

Automatic Renewal

Each year we may seek to automatically renew your insurance contract at the end of your 12 month policy period by using the personal and payment details you originally supplied. We will write to you before your renewal date, providing appropriate information about the insurance contract to enable you to make an informed decision about your policy. This will provide you with the opportunity before your renewal date to tell us if you do not wish to renew. Irrespective of whether you receive a renewal reminder, it remains your responsibility to ensure your insurance is valid and in force.



Continuous Authority

Where a mid-term amendment or renewal is made to the policy, you grant us a continuous authority to charge the card originally used at purchase (or the latest card that we have on record) to process any related premium. If you are paying by instalments, you grant us the right to amend your remaining payments to reflect any changes. Where you have no remaining payments you grant us the right to charge the card originally used at purchase (or the latest card that we have on record) to process any related premium.

You are responsible for keeping up the payments, and in the event of you failing to do so; your policy may be at risk.

What to do if you have a Complaint

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

... 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 we cannot resolve your complaint, you may be able to refer it to the Financial Ombudsman Service.

Are we covered by the Financial Services Compensation Scheme (FSCS)?

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.

Disclosing the Full Facts

If you don't disclose all material 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.

Keeping Us Informed

Once you buy your insurance, you have a duty to keep us informed of any changes to your circumstances. Note especially that you must call us before you change your car or if you move address. If you don't keep us informed of any changes, your insurance could be invalid and not cover you in the event of a claim.

Electronic Documents

1st Central is an online company. Your policy documents and Certificate of Motor Insurance are available online, and only in limited circumstances we will write to you by post. Therefore, it is essential that you provide us with a valid email address.