



Changes to your Car Insurance Policy

Over the last year we have made some changes to your 1st Central motor insurance policy, and from your renewal date these changes will apply to your policy. The main changes are explained below and the full new policy booklet is available at www.1stcentralinsurance.com. Please do not hesitate to contact the Customer Services Team on 0843 208 4000 or customerservices@1stcentral.co.uk if you require any further information.

Section	Page No.	Changes
Your Car Insurance Contract	2	We have amended some of the fees applicable to your policy. Full details of our fees are available in the "About Our Insurance Services" document.
		Key Cover has been included on all motor insurance policies and forms an integral part of your insurance contract.
What to do in the event of an accident	5	A clarification has been made that after an accident the insurer may now choose to remove your car to safe and free storage. Please ensure that you remove any personal possessions from the car at your earliest convenience.
Important Customer Information	7	Automatic renewal terms have been made clearer in the policy. The refund offered after an automatic renewal (where proof of alternative insurance has been provided) is no longer a full refund. Instead, a pro-rata refund will be given, and any applicable fees detailed in the "About Our Insurance Services" document may be charged.
1 & 2	9 - 10	There is a revised limit for permanently fitted audio/visual equipment to this section of £750 or 15% of the value of your car (whichever is the lesser). This limit now applies regardless of whether or not the audio/visual equipment was added at the time of manufacture.
3	12	A windscreen repair excess of £25 has been introduced. A new term has been introduced in respect of windscreen cover. - Windscreen cover does not include electrical / mechanical windows mechanisms
4	13	In response to customer feedback received, your 1st Central policy now provides Third Party liability cover when you are driving any other car, providing you are 25 years of age or over at the inception or renewal date of the policy. Certain conditions apply to this extension of cover. Your Certificate of Motor Insurance will indicate if this cover is applicable.
5.1	15	Guaranteed No Claims Bonus is now changed to Protected No Claims Bonus. The level of cover itself does not change.
		A clarification has been made that if you have 8 or more years No Claims Bonus earned, any single claim will reduce your No Claims Bonus to 4 years.
5.2	16	Key Cover has been included on all motor insurance policies and forms an integral part of your insurance contract.
6	19	The geographical limits of the Policy have now been extended to include the Republic of Ireland. This means that all customers now have the same level of cover in the Republic of Ireland as within the United Kingdom without any time restrictions, or having to purchase a Green Card.
		An enhancement has been made to Foreign Use cover. In addition to the minimum legal cover offered to all policyholders cover is automatically extended for a period of 7 days in any one period of insurance to 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: 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) If you require cover for more than 7 days or to other countries you need to contact the Customer Services team.
7	20	This section has been changed to enable a claim to be made both under the Personal Accident policy included within section 7.1 of this policy, AND the additional Personal Accident Cover policy, if you have purchased it.
	21	The policy has been clarified to state that any courtesy car is subject to availability. The £100 car key cover has been removed as your policy has been enhanced with 1st Central Keycare, which provides £1250 Key Cover in the event that your keys are lost or stolen.
9	27	We have clarified the terms relating to cancellation by providing some examples of circumstances where the insurer may be obliged to cancel your policy. This includes failure to keep up to date with any instalment plan.
		An enhancement to the policy now means that in the event of a total loss (write-off), your insurer will offer you the option of insuring an alternative car under your existing policy upon payment of the relevant premium. Previously, your policy would have ceased at this stage. If the insurer is unable to agree terms with you for an alternative car (or you do not wish to insure an alternative car), all cover under the Policy will cease as soon as the car is declared beyond economical repair.
	28	The policy now has an extended fraud clause, with the following additional wording: "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.
Complaints Procedure	30	The number to ring if you wish to make a complaint about your motor insurance policy is 0843 208 4200.

Data Protection	31	We have revised our Data Protection policy. We may now share your data outside of the First Central Group, and renew your policy with other insurers. 1st Central Keycare also hold your personal data in respect of provision of the 1st Central Keycare benefits and services.
Regulatory Information	33	We have changed our address. Our new registered address is Level 2, Ocean Village Business Centre, 23 Ocean Village Promenade, Gibraltar. One of your insurers (First Central Insurance Company Ltd) has also relocated to the same address and as of 1st January 2012, its name will be Skyfire Insurance Company Limited. Our UK Administrator remains at their Haywards Heath address, where all correspondence should be directed.
Important Contacts	34	The Customer Services phone number is now 0843 208 4000. If you need to make a claim on your Key Cover or if you have any queries regarding Key Cover, please call 1st Central Keycare on 0845 303 4019.

Changes to your Legal Expenses Policy

Section	Page No.	Changes
Welcome	1	Your Legal Expenses is underwritten by Skyfire Insurance Company Ltd, formerly called First Central Insurance Company Ltd.
Cancellation	2	If you cancel your policy within 14 days after the start of your policy you are entitled to a refund, subject to no claims being made on the policy.
General Conditions	8	Your cover for legal costs has been increased to £75,000 if you accept our recommendation to instruct a solicitor appointed by us under a conditional fee agreement. If you do not, your cover remains at £50,000. A number of other changes have been made to the document all of which relate to this amendment to the policy.

Changes to your Breakdown Cover

Section	Page No.	Changes
All	n/a	Callouts are now handled by Call Assist Ltd. There is no change to the telephone number which remains as 0844 414 2569 . Policy sections have been renamed so they are consistent with the website: Section A is now UK Rescue Section B is now UK Rescue and Relay Section C is now UK Rescue, Relay and Homestart Section D is now UK plus European
Cancellation	4	If you cancel your policy within 14 days after the start of your policy you are entitled to a refund, subject to no claims being made on the policy.
Definitions	5	The policy now contains a definition of the term 'suitable garage'
B – UK Rescue and Relay	9	The policy now states that the recovery of the vehicle must take place at the same time as the callout and you must inform the rescue controller of the recovery address.
D – UK plus European	12	The policy now gives guidance on what to do if you break down on a European motorway or major public road. A new clause is introduced to clarify that on Public Holidays some delays may occur and we will not be liable to any delays in reaching your destination.
	13	Transport will be arranged if your vehicle cannot be repaired either within 48 hours, or the date of your departure, whichever is greater.
General Exclusions	14	Costs for accommodation, alternative travel or hire car are only covered if the repairs cannot be carried out near the scene of the breakdown within the same working day.
	15	Callouts for symptoms relating to a breakdown claim that has been made within the last 28 days will only be covered if the vehicle was fully repaired following this claim.
	16	Breakdowns that occur before the policy has started will not be covered. Cover is excluded if the vehicle is 21 years of age or over at policy inception or renewal.

Changes to Hire Car and Personal Accident Cover

Section	Page No.	Changes
Cancellation	2	If you cancel your policy within 14 days after the start of your policy you are entitled to a refund, subject to no claims being made on the policy.