



keyfacts

About Our
Insurance Services



About our insurance services

1. The Financial Services Authority (FSA)

The FSA is the independent watchdog that regulates financial services. Use this information to decide if our services are right for you.

2. Whose products do we offer?

- We offer products from a range of insurers
- We only offer products from a limited number of insurers
- We only offer products from:
 - First Central Insurance Company Ltd & Sagicor at Lloyds Ltd for motor insurance
 - First Central Insurance Company Ltd for legal expenses insurance
 - Mynton Ltd trading as Smart Assist on behalf of AmTrust International Underwriters Ltd for Breakdown insurance
 - Ultimate Insurance Solutions Limited on behalf of certain underwriters at Lloyds for hire car and personal accident covers

3. Which service will we provide you with?

- We will advise and make a recommendation for you after we have assessed your needs
- You will not receive advice or a recommendation from us for motor insurance and ancillary products. 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.

4 What will you have to pay us for our services?

- A fee of £25.00 may be applicable for mid-term adjustments. If the motor policy is cancelled before the contracted date of expiry you will incur a £30.00 cancellation fee.

- No fee

You will receive a quotation which will tell you about any other fees relating to any particular insurance policy

5. Who regulates us?

First Central Insurance Management Ltd acts as the UK based service provider for this business on behalf of First Central Insurance Services Ltd, First Central Insurance Company Ltd and Sagicor at Lloyds, and is authorised and regulated by the Financial Services Authority for the conduct of UK non-investment insurance business (firm reference number: 483296). First Central Insurance Management Ltd is registered in England and Wales. Registration number: 6489797. Registered Office: Gemini House, Mill Green Business Estate, Mill Green Road, Haywards Heath, West Sussex, RH16 1XQ.

First Central Insurance Services Ltd acts as the intermediary for this business and is authorised and regulated by the Gibraltar Financial Services Commission (firm reference number: FSC01001B) and, for the conduct of UK non-investment insurance business, regulated by the Financial Services Authority (firm reference number: 489346). First Central Insurance Services Ltd is registered in Gibraltar. Registration number: 99942.

Registered Office: 260/262 Main Street,
PO Box 1338, Gibraltar.

Sagicor (alongside First Central Insurance Company Ltd) is the insurer for the motor insurance product. Sagicor at Lloyd's is authorised and regulated by the Financial Services Authority (firm reference number: 204947). Lloyd's Syndicate No: 1206, Sagicor at Lloyd's Limited is registered in England and Wales. Registration number: 03043923. Registered Office: 1 Great Tower Street, London EC3R 5AA.

First Central Insurance Company Ltd is (alongside Sagicor) the insurer for the motor insurance product. It is authorised and regulated by the Gibraltar Financial Services Commission and, for the conduct of UK non-investment insurance business, regulated by the Financial Services Authority (firm reference number: 489450). First Central Insurance Company Ltd is registered in Gibraltar. Registration number: 99263. Registered Office: 260/262 Main Street, PO Box 1338, Gibraltar.

First Central Insurance Management Services Ltd, First Central Insurance Services Ltd and First Central Insurance Company Ltd are wholly owned subsidiaries of First Central Group Ltd which is registered in Guernsey. Registration number: 48743. Registered Office: Maison Trinity, Trinity Square, Guernsey, GY1 4AT.

All regulatory information is available on the relevant regulatory registers which may be found on the following web sites: Financial Services Authority: www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234
Gibraltar Financial Services Commission: www.fsc.gi

6. Ownership

First Central Insurance Services Ltd and First Central Insurance Management Ltd are wholly owned subsidiaries of First Central Group Ltd which is registered in Guernsey. Registration number: 48743. Registered Office: Maison Trinity, Trinity Square, Guernsey, GY1 4AT.

7. What to do if you have a complaint

If you wish to register a complaint, please contact us

...by email Customer-relations@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 0845 194 9947

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

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

We are covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim.

Insurance advising and arranging is covered for 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit.

For compulsory classes of insurance – motor – insurance advising and arranging is covered for 100% of the claim without any upper limit.

Further information about compensation scheme arrangements is available from the FSCS.

Policy Summary

This policy summary does not contain full details and conditions of your insurance; these are located in your policy wording.

Significant features and benefits	Significant and unusual exclusions or limitations	Applicable Section(s)
<ul style="list-style-type: none"> Replacement or repair of your car or spare parts, if your car, accessories or spare parts are lost, stolen or damaged New car replacement within the first 12 months of your purchase from new if the car is a total loss or stolen and not recovered. 	<ul style="list-style-type: none"> Loss of value after repair, Loss of your car by deception Where parts that need replacing are no longer available in the United Kingdom the maximum the insurer will pay is the cost shown in the manufacturers latest prices guide plus an amount for fitting, not any extra cost due to parts or replacement not being available in the United Kingdom 	<p>1 & 2</p>
<ul style="list-style-type: none"> Cover includes the cost of replacing or repairing broken or damaged glass in your car's windscreen and windows and any scratching of paintwork caused by the broken glass as long as there has been no other loss or damage. This does not affect your No Claims Bonus. If your windscreen is repaired rather than replaced, no excess is payable. 	<ul style="list-style-type: none"> Repair or replacement of windscreens or windows not made of glass Damage to any sunroof and/or hood if your car is a cabriolet or convertible. 	<p>3</p>
<ul style="list-style-type: none"> The insurers will cover you, if there is an accident involving your car, for all amounts you are legally liable to pay if someone is injured or killed or if their property is damaged. The cover limits are as follows: Death or injury to other person unlimited amount Damage to other persons property up to £20,000,000 Legal fees and expenses if the insurers provide our written permission up to £5,000,000 	<ul style="list-style-type: none"> If you or anyone named in the certificate of motor insurance as entitled to drive is convicted of driving whilst under the influence of alcohol or drugs, the insurers liability will be limited to the cover required under the Road Traffic Act and the insurers reserve the right to recover any amount they are required to pay 	<p>4</p>
<ul style="list-style-type: none"> All covers are subject to a No Claims Bonus scale. This can be "protected" by purchasing a No Claims Bonus Guarantee which will protect your No Claims Bonus regardless of the number of claims you may have under the policy. 	<ul style="list-style-type: none"> The No Claims Bonus is "protected" however, this does not protect your premium from increasing at renewal but the insurer will include the no claims bonus discount to which you are entitled 	<p>5</p>
<ul style="list-style-type: none"> Provides the minimum cover you need by law to use your car in any country which is a member of the European Union and any other countries which have made arrangements to meet the requirements of article 7 (2) of the EC Directive on the insurance of civil liabilities arising from the use of a motor car (number 72/166/CEE) 	<ul style="list-style-type: none"> You will have to contact 1st Central to upgrade to full cover 	<p>6</p>
<ul style="list-style-type: none"> Personal Accident - £5,000 for the policy holder if you dies as a result of an accident or suffer loss of sight or limbs Personal Belongings- Up to £100 for loss or damage to personal belongings in or on your car caused by accidental damage, fire or theft Medical Expenses- Cover up to £100 incurred by each person injured in your car if it is involved in an accident. 	<ul style="list-style-type: none"> Personal Accident- Cover is subject to age, please refer to your policy documents for full details Personal Belongings- This is providing there is no other cover inforce under any other policy Medical Expenses- This is providing there is no other cover inforce under any other policy 	<p>7</p>