

Changes to your car insurance policy

Over the last year we have made a few changes, and from your renewal date these changes will apply to your policy. They are explained below, and the new policy wordings are available at www.1stcentralinsurance.com. Please don't hesitate to get in touch on 0333 043 2055 if you need any further information.

Section	Change
Your contracts Our commissions	We've made changes to make it clearer who your car insurance is underwritten by and who provides the intermediary service. Skyfire Insurance Company Ltd pay a commission for policy sales and fee's for claims handling to First Central Insurance Management Ltd, who provides your intermediary service. First Central Insurance Management Ltd also receive a commission for the Key Assist benefit.
Section 4 – Liability to others	Additional points to make the level of cover for driving any other private motor car clearer. These include: <ul style="list-style-type: none"> - Confirm there is a valid policy in force for the other car - You are using the other car for social domestic and pleasure purposes (excluding commuting)
Section 5 – No claims discount	Under the uninsured driver promise we will now reimburse your policy excess if we are satisfied the accident was not your fault and the other driver was uninsured.
Section 8 - Key Assist	The insurer for the Key Assist benefit has changed to Bastion Insurance Company Limited. Several benefits have been improved. The policy will now cover any claims made within 48 hrs of the start of this policy compared to 14 days. If cover continues on an uninterrupted basis there is no time period excluded, unless other comparable insurance was in place. To make a claim on the Key Assist benefit you will need to report stolen keys to police immediately & obtain a crime reference number. One change to be aware of is that keys must be lost/stolen for a period of more than 48 hrs from the incident date to be covered. Unless the insurer is satisfied that a delay would cause undue hardship or significant expense. The way your data is used by our suppliers is of the utmost importance to us. There have been some changes made to the Privacy Statement about how the provider uses your data, for more clarity please see the policy wording.
General exceptions	New exceptions added: Criminal and Deliberate Use The insurer will not cover any accident, injury, loss, damage or liability caused by or arising out of the use of your car (or any other car you are covered to drive under this policy) for criminal purposes (including avoiding lawful apprehension) or deliberate use to cause injury to any person or put any person in fear of injury or to cause damage to other vehicles or property. Drink and Drugs If, following an accident, you or anyone named in the Certificate of Insurance is convicted of driving whilst unfit through drink or drugs or has a breath, blood or urine alcohol content over the legal limit or refuses (without lawful excuse) to provide a breath, blood or urine sample when asked to do so then the insurer will not provide any cover under this policy.
General conditions	If your car is a total loss any owed premium may be deducted from the settlement amount paid to you. You may have the option to insure another vehicle under your existing policy; this is subject to the agreement of the insurer. Condition Drink and Drugs has been moved to general exceptions.
Schedule	There have been changes to the windscreen excess. If you need to replace your windscreen, the excess charged will be confirmed in your Schedule.
Various	From the 16 th May 2020 we will not be continuing the 1 ST REWARDS service. This means voucher codes and discounts will no longer be accessible on our 1 ST REWARDS platform.

Changes to the Excess Protect Cover policy

Section	Change
Various	The underwriter of the Excess Protect cover has changed to Acasta European Insurance Company Limited.

Changes to the Legal Expenses Cover policy

Section	Change
Various	<p>The provider of the Legal Expenses cover has changed to Coplus, a trading name of Motorplus Limited. As part of this change, the motor prosecution cover limit has increased from £10,000 to £100,000 and the legal helpline benefit will now be available 24 hours a day. It is underwritten by Allianz Insurance plc.</p> <p>There is now an aggregate limit of £500 (for any one insured event) for any legal action which is a small claim, this applies to legal costs, adverse costs and disbursements incurred in bringing a legal action against an opponent in consequence of an insured event.</p> <p>The following exclusion within General exclusions has been removed:</p> <ul style="list-style-type: none">- Any claims relating to any loss or damage suffered by your passenger(s) or the death of or injury to your passengers

Changes to the Personal Accident Cover policy

Section	Change
Various	<p>The provider of Personal Accident Cover has changed to Insurance Factory.</p> <p>The personal accident cover has now been increased from £25,000 to £60,000. We've also included the following features:</p> <ul style="list-style-type: none">- £100 for up to 180 days if you are unable to work or complete daily activities following an injury.- £2,000 for counselling costs.- £2,000 for physiotherapy costs.

Changes to the Hire Car Cover policy

Section	Change
Various	<p>The provider of Hire Car Cover has changed to Insurance Factory.</p>

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