About Our Insurance Service (AOIS)

1st Central is a brand name of First Central Insurance Management Limited. 1st Central is an intermediary, offering products from a panel of insurers to meet your needs. Wherever we mention we/our in this document, we mean 1st Central.

1st Central is an insurance broker. It's 1st Central's role to arrange and administer your motor policy. It's your insurer, not 1st Central, who your insurance agreement is with. You can see who your motor insurer is by checking your Certificate of Motor Insurance.

You will not receive advice or a recommendation from 1st Central on whether your insurance policy is the best for you. 1st Central will ask some questions to narrow down the selection of products to which they have access and that they will provide you with the details on. You will then need to make your own choice about whether the product(s) fit your needs. The services 1st Central will provide to you, on your behalf, include:

- Arranging your car insurance by getting a quote based on your personal circumstances. 1st Central will deal with your payment and provide you with the details and documentation relating to your policy.
- Dealing with adjustments you must make to your policy, like when you change car. 1st Central will notify the insurer, deal with any changes to the premium and confirm any changes to your policy.
- If you want to cancel your policy, 1st Central will do that. 1st Central will let the insurer know on your behalf and deal with any refunds.
- Providing you with your policy documents, and any duplicates you may need.
- Arranging additional add-on products where you consider these products meet your needs.
- Arranging renewal of your insurance and additional products based on your requirements.

1st Central will also handle any claims you make for the motor insurer on its behalf.

1st Central products

1st Central offers insurance from the following insurance providers, for each of the types of insurance that are available to you:

- First Central Underwriting Limited for Car Insurance
- Coplus, a trading name of Motorplus Limited for Key Assist
- Allianz Insurance plc for Legal Expenses Insurance
- Coplus, a trading name of Motorplus Limited for Personal Accident Insurance
- Coplus, a trading name of Motorplus Limited for Hire Car Insurance
- RAC for Breakdown cover
- Coplus, a trading name of Motorplus Limited for Excess Protect

What fees does 1st Central charge you?

The table below is here to help you understand what fees 1st Central charge if you take out a product from 1st Central, and when they are charged them. These fees are payable to 1st Central and not to the insurer (although in certain limited circumstances the fees may be passed on to the insurer where the insurer is First Central Underwriting Limited). 1st Central may also receive commission from the insurer for selling their insurance to you. 1st Central shall retain any such payment received.

Arrangement fees	
For setting up your policy	£50
To renew your policy	£50
Refund of Arrangement Fees	
Cancelling your policy before it starts, or within 14 days of its start date	£25 refund
After 14 days of the policy start date	No refund
Cancellation fees	
Cancelling your policy before it starts, or within 14 days of its start date	£0
After 14 days of the policy start date	£15
Fees for making a change	
If you make a change on the phone or web chat	£25
If you make a change online through Your Account	£5
Validation Administration Fee	
We'll charge this fee if validation shows the information you gave us was incorrect or incomplete, or if you do not provide information we've asked for. This fee covers the administrative costs of reviewing your information and carrying out validation. It applies whether your policy is corrected, re-priced or cancelled following validation. Where your policy is cancelled because of validation, no separate cancellation fee is charged.	£45
Payment fees	
Missed instalment payments	£15

1st Central commissions

These are

Car Insurance	1st Central receives a commission from the insurers that underwrite your motor insurance and Key Assist policies. 1st Central are paid a percentage of the premium and a flat fee, for the sale of the policy, for policy administration and for claim handling.
Legal Expenses Insurance	1st Central receives a commission from the insurer for arranging this policy, if you choose to purchase it. The commission received is variable and included in the premium you pay.
Personal Accident Insurance	1st Central receives a commission from the insurer for arranging this policy, if you choose to purchase it. The commission received is variable and included in the premium you pay.
Hire Car Insurance	1st Central receives a commission from the insurer for arranging this policy, if you choose to purchase it. The commission received is variable and included in the premium you pay.

Breakdown Cover	1st Central receives a commission from the insurer for arranging this policy, if you choose to purchase it. The commission received is variable and included in the premium you pay. Every year the insurer calculates the profit made on policies 1st Central administer. If this is above a certain amount, they also pay 1st Central a share of this.
Excess Protect Cover	1st Central receives a commission from the insurer for arranging this policy, if you choose to purchase it. The commission received is variable and included in the premium you pay.

Who Regulates us?

First Central Insurance Management Limited is registered in England and Wales, Company number 06489797. Its registered office is Capital House, 1-5 Perrymount Road, Haywards Heath, West Sussex, RH16 3SY and is authorised and regulated by the Financial Conduct Authority (firm reference number: 483296). You can ask us about how we're regulated by the Financial Conduct Authority if you'd like.

You can also ask us for regulatory information relating to your insurer, by writing to the Head of Compliance at our registered address – see above.

You can check our regulated status at the Financial Conduct Authority's website, www.fca.org.uk/register, or by calling 0800 111 6768 (freephone) or 0300 500 8082.

Who owns us?

First Central Insurance Management Limited is a wholly owned subsidiary of First Central Group Ltd, which is registered in Guernsey, company number 48743.

If you want to make a complaint?

We're committed to providing our customers with a high standard of professional service.

When there are times we haven't met your expectations, we want to know about it. We would like the chance to put things right.

If you're not happy with the service you've received, please write to our Customer Relations Manager at the address below. If you prefer, you can phone or email us to register a complaint.

Write:

Customer Relations Manager
First Central Insurance Management Limited
Capital House
1-5 Perrymount Road
Haywards Heath
West Sussex
RH16 3SY

Phone: 0333 043 2077
Email: Customer.Relations@1stcentral.co.uk

How your policy is protected

Your insurer is covered by the Financial Services Compensation Scheme (FSCS).
This means that when you buy insurance through us, you're protected by the scheme. In the unlikely event that your insurer was to stop doing business, valid claims would be paid by the FSCS.
Claims to cover your legal responsibility would be paid out in full, without any upper limit. Other claims would be paid out at 90% of their value.

If you want to learn more about the FSCS, please visit www.fscs.org.uk.

20261001/PD/15.4/v1.3