

## About Our Insurance Service (AOIS)

1st Central is a brand name of First Central Insurance Management Ltd. 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 intermediary. It's 1st Central's role to arrange and administer your home policy. It's your insurer, not 1st Central, who your insurance contract is with. You can see who your home insurer is by checking your policy wording.

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 home 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 your home address. 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

### 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 Ltd for Home Insurance
- Coplus, a trading name of Motorplus Limited for Home Emergency Insurance
- RAC for Home Legal Protection Insurance

### What fees does 1st Central charge you for home insurance?

The table below is here to help you understand what fees 1st Central charge if you take out a home insurance product from 1st Central, and when they are charged. 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 Ltd). 1st Central may also receive commission from the insurer for selling their insurance to you. 1st Central shall retain any such payment received.

<b>Cancellation fees</b>	
Cancelling your policy before it starts, or within 14 days of its start date	£0
After 14 days of the policy start date	£35
If we have to cancel your policy – see 'Cancelling this policy' for more information	£35

<b>Fees for making a change</b>	
If we have to make a change because you gave us incorrect information	£25
If you make a change online	£0
If you make a change on the phone or web chat	£25

### **1st Central commissions**

Home insurance	1st Central receives a commission from the insurers that underwrite your home insurance. 1st Central is paid a percentage of the premium for the sale of the policy and for policy administration. The commission is included in the premium you pay.
Home Legal Protection 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.
Home Emergency 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. Every year the insurer calculates the profit made on policies 1st Central administers. If this is above a certain amount, they also pay 1st Central a share of this.

### **Who regulates us?**

First Central Insurance Management Ltd is registered in England and Wales, Company number 6489797. Its registered office is Capital House, 1-5 Perrymount Road, Haywards Heath, West Sussex, RH16 3SY and it 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](http://www.fca.org.uk/register), or by calling 0800 111 6768 (freephone) or 0300 500 8082.

### **Who owns us?**

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

### **What 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 Head of Customer Relations at the address below.

If you prefer, you can phone or email us to register a complaint.

**Write:**

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

**Email:** [Customer.Relations@1stCentral.co.uk](mailto:Customer.Relations@1stCentral.co.uk)

**Phone:** 0333 043 2077

## 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](http://www.fscs.org.uk).

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