

## About Our Insurance Service (AOIS)

1<sup>st</sup> Central is a brand name of First Central Insurance Management Ltd. 1<sup>st</sup> 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 1<sup>st</sup> Central.

1<sup>st</sup> Central is an insurance broker. It's 1<sup>st</sup> Central's role to arrange and administer your motor policy. It's your insurer, not 1<sup>st</sup> 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 1<sup>st</sup> Central on whether your insurance policy is the best for you. 1<sup>st</sup> 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 1<sup>st</sup> Central will provide to you, on your behalf, include:

- Arranging your car insurance by getting a quote based on your personal circumstances. 1<sup>st</sup> 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. 1<sup>st</sup> 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, 1<sup>st</sup> Central will do that. 1<sup>st</sup> 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.

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

### **1<sup>st</sup> Central products**

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

- Skyfire Insurance Company Ltd for Car Insurance
- Coplus, a trading name of Motorplus Limited for Key Assist
- Coplus, a trading name of Motorplus Limited for Legal Expenses Insurance
- Insurance Factory for Personal Accident Insurance
- Insurance Factory for Hire Car Insurance
- RAC for Breakdown cover
- Business and Domestic Insurance Services which is a trading style of CPP Secure Limited for Excess Protect

### What fees does 1<sup>st</sup> Central charge you?

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

<b>Non-refundable arrangement fees</b>	
For setting up your policy	£50
To renew your policy	£50
<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	£50
If we have to cancel your policy – see ‘Cancelling this policy’ for more information	£75
<b>Fees for making a change</b>	
If we have to make a change because you gave us incorrect information	£50
When you make a change online through Your Account	£0
<b>Payment fees</b>	
Missed instalment payments	£15

### 1<sup>st</sup> Central commissions

These are

Car Insurance	1 <sup>st</sup> Central receives a commission from the insurers that underwrite your motor insurance and Key Assist policies. 1 <sup>st</sup> 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	1 <sup>st</sup> 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	1 <sup>st</sup> 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	1 <sup>st</sup> 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	1 <sup>st</sup> 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 1 <sup>st</sup> Central administer. If this is above a certain amount, they also pay 1 <sup>st</sup> Central a share of this.
Excess Protect Cover	1 <sup>st</sup> 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 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 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.

### 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 Ltd  
 Capital House  
 1-5 Perrymount Road  
 Haywards Heath  
 West Sussex

RH16 3SY

**Phone:** 0333 043 2077

**Email:** [Customer.Relations@1stcentral.co.uk](mailto: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](http://www.fscs.org.uk).

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