

About Us and our service to you

1st Central is a trading name of First Central Insurance Management Ltd. We are an intermediary, offering products from a panel of insurers to meet your needs. Whenever we write ‘we’, ‘our’ or ‘us’ in this document, we mean 1st Central, acting on behalf of the insurer who provides your policy. We’ll call this insurance company ‘your insurer’ throughout this document.

1st Central is an insurance broker. This means that we arrange cover for our customers using a panel of trusted insurers. It’s our role to administer your policy and help you with claims. It’s your insurer, not 1st Central, who your insurance agreement is with. You can find out who your insurer is by checking your Certificate of Motor Insurance.

You will not receive advice or a recommendation from us on whether your insurance policy is the best for you. We will 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 which ones you feel fit your needs. The services we will provide to you, on your behalf, include:

- We will arrange your car insurance by getting a quote based on your personal circumstances. We will deal with your payment and provide you with the details and documentation relating to your policy.
- We will deal with adjustments you have to make to your policy, like when you change car. We 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, we will do that. We let the insurer know and deal with any refunds.
- Provide you with your policy documents, and any duplicates you may need.
- We will arrange additional add-on products where you consider these products meet your needs.
- We will also arrange the renewal of your insurance and additional products based on your requirements.

We will also handle any claims you make for the insurer.

Whose products do we offer?

We offer 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
- Evolution Insurance Company Ltd for Legal Expenses Insurance
- Ultimate Insurance Solutions Ltd for Personal Accident Insurance
- Ultimate Insurance Solutions Ltd for Hire Car Insurance
- Call Assist Ltd for Breakdown cover
- Business and Domestic Insurance Services Ltd for Excess Protect

What fees does 1st Central charge?

The table below is here to help you understand what fees we charge, and when we charge them.

Arrangement fees	
For setting up your policy	£50
To renew your policy	£50
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	£50

If we have to cancel your policy – see ‘Cancelling this policy’ for more information	£75
Fees for making a change	
If we have to make a change because you gave us incorrect information	£50
If you want to make a change	£30
Payment fees	
Instalment amendments and failed instalment payments	£30

Our commissions

These are

Car Insurance	Skyfire Insurance Company Ltd do not pay us any commission for arranging your policy. They do pay us flat fees for managing their policies and handling claims. We receive a commission for the Key Assist benefit which is included in the amount you pay, and a flat fee for handling any Key Assist claims.
Legal Expenses Insurance	We receive a commission for arranging this policy, if you take it out. It is included in the amount you pay. Evolution Insurance Company Ltd pay us a flat fee for handling claims. Every year the insurer calculates the profit made on policies we administer. If this is above a certain amount they also pay us a share of this.
Personal Accident Insurance	We receive a commission for arranging this policy, if you take it out. It is included in the amount you pay. Every year the insurer calculates the profit made on policies we administer. If this is above a certain amount they also pay us a share of this.
Hire Car Insurance	We receive a commission for arranging this policy, if you take it out. It is included in the amount you pay. Every year the insurer calculates the profit made on policies we administer. If this is above a certain amount they also pay us a share of this.
Breakdown Cover	We receive a commission for arranging this policy, if you take it out. It is included in the amount you pay.
Excess Protect Cover	We receive a commission for arranging this policy, if you take it out. It is included in the amount you pay.



Who Regulates us?

First Central Insurance Management Ltd is registered in England and Wales, Company number 6489797. Its registered office is Central House, 25-27 Perrymount Road, Haywards Heath, West Sussex, RH16 3TP 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 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
Central House
25-27 Perrymount Road
Haywards Heath
West Sussex RH16
3TP

Phone: 0333 043 2077

Email: customerrelations@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.

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