



***Excess protect  
cover...***



## 1<sup>ST</sup> CENTRAL Excess Protect policy summary

Thank you for choosing Excess Protect Insurance. This is a summary of **your** Excess Protect policy contract. It does not contain the full terms, conditions and exceptions of **your** policy, which can be found in the policy document that follows this summary.

This Insurance is underwritten by AmTrust International Underwriters Limited, a company registered in Ireland under Registration No. 169384, whose Registered Office is 40 Westland Row, Dublin 2, Ireland. AmTrust International Underwriters Limited is authorised and regulated by the Central Bank of Ireland and is licenced to operate in the United Kingdom under a Freedom of Services basis as directed by the European Communities (Non-Life Insurance) Framework Regulations, 1994, under Registration No 203014.

**Your** policy is arranged and claims administered by Business & Domestic Insurance Services which is a trading style of Motorway Direct Plc. Motorway Direct Plc are authorised and regulated by the Financial Conduct Authority (FCA), authorisation number 311741. **Our** address is Warranty House, Savile Street East, Don Valley, Sheffield, South Yorkshire S4 7UQ.

Definitions are as described in the main section of the 1<sup>ST</sup> CENTRAL Excess Protection Policy document.

| Significant features and benefits (p4)  | Significant exclusions or limitations (p5)  |
|---|---|
| <ul style="list-style-type: none"> <li>Allows you to claim reimbursement of your <b>car insurance excess</b> in each relevant <b>period of insurance</b> following the settlement of a claim in which no recovery can be made from a third party. This could include:               <ul style="list-style-type: none"> <li>- Vandalism or malicious damage</li> <li>- Fire</li> <li>- Theft</li> <li>- Accidental damage.</li> </ul> </li> <li>The maximum amount payable depends on the <b>cover limit</b> selected. Please refer to <b>your</b> policy <b>Schedule</b> for <b>your cover limit</b>.</li> <li>Multiple claims allowed, up to your level of cover.</li> <li>Covers <b>your</b> insurer <b>excess</b> and your voluntary <b>excess</b>.</li> </ul> | <ul style="list-style-type: none"> <li>Any claim that your <b>car insurance policy</b> does not apply to or where the <b>excess</b> is not exceeded.</li> <li>Any <b>excess</b> arising from glass repair or replacement (windscreen).</li> <li>Any claim that is refused by 1<sup>ST</sup> CENTRAL.</li> </ul> |

### Duration

The 1<sup>ST</sup> CENTRAL Excess Protect policy will continue to apply for the **period of the insurance** or until **your** chosen **cover limit** is exhausted; whichever comes first.

### Cancellation

**You** may cancel **your** policy and receive a full refund up to 14 days after its start or renewal date, as long as no claims have been made on it. If **you** do not cancel **your policy**, it will remain in force for the term of the **period of Insurance** and **you** will be required to pay the premium. If **you** want to cancel **your policy** after 14 days no refund will be given. Please contact the 1<sup>ST</sup> CENTRAL Customer Services Team on 0843 208 4000.

## Making a Claim

To make a claim please go to [www.1stcentral.excessprotectclaims.co.uk](http://www.1stcentral.excessprotectclaims.co.uk). **You** will need to provide **your** 1<sup>ST</sup> CENTRAL policy number. It is recommended that you notify us within 31 days following the settlement of your claim by 1<sup>ST</sup> CENTRAL.

## How to Make a Complaint

If **you** want to make a complaint about the **policy** please contact **our** Customer Services Manager either by telephone on 03300 555 276, or by e-mail to [bdicustomerrelations@businessanddomestic.co.uk](mailto:bdicustomerrelations@businessanddomestic.co.uk). Alternatively write to us at Business & Domestic Administration Services, Warranty House, Savile Street East, Don Valley, Sheffield S4 7UQ. If **you** have any concerns regarding the sale of this Insurance, please contact 1<sup>ST</sup> CENTRAL.

## Financial Services Compensation Scheme

**We and the Underwriter** are covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation if the **Underwriters** cannot meet their liabilities. This would depend on the type of business, and **your** claim. Further information about the Compensation Scheme is available from the FSCS at [www.fscs.org.uk](http://www.fscs.org.uk). Telephone 0800 678 1100 or 0207 741 4100 or email [enquiries@fscs.org.uk](mailto:enquiries@fscs.org.uk)



## 1<sup>ST</sup> CENTRAL Excess Protect policy document

### Demands and Needs Statement

This product meets the demands and needs of those who wish to claim back the excess payable applying to **your car insurance policy** (up to the **cover limit** selected) following an accident in which no recovery can be made from a third party.

1<sup>ST</sup> CENTRAL does not make personal recommendations to customers as to the suitability of the policy.

### Definitions

The following words or phrases have the same meaning wherever they appear in this policy document.

#### 1<sup>ST</sup> CENTRAL

Brand name used by First Central Insurance Management Ltd (FCIM), the provider of your **car insurance policy**, the intermediary acting on behalf of your insurers, offering their products and services to meet your requirements. FCIM is registered in England and Wales, Company No. 6489797, with registered office Gemini House, Mill Green Business Estate, Mill Green Road, Haywards Heath, West Sussex. RH16 1XQ. FCIM is authorised and regulated by the Financial Conduct Authority (firm reference number: 483296).

### Policy Arrangement and Claims Administrator

This insurance policy is arranged and administered, and Claims are processed on behalf of the insurer by Business & Domestic Insurance Services, which is a trading style of Motorway Direct Plc who are authorised and regulated by the Financial Conduct Authority (FCA), authorisation number 31174. The address is - Warranty House, Savile Street East, Don Valley, Sheffield S4 7UQ.

### Excess

The amount **you** must pay under the terms of **your car insurance policy**.

### Certificate of Motor Insurance

A certificate issued with **your car insurance policy** that provides evidence that **you** have taken out the insurance that **you** must have by law. It shows who may drive **your** car and what it may be used for.

### Commercial Travel

Commercial use by sales representatives or in the course of a business.

### Cover Limit

The total aggregate amount which the **Underwriter** will pay to **you** under this policy during the relevant **period of insurance** being the amount specified on **your Schedule**.

### Car Insurance Policy

The insurance policy issued by 1<sup>ST</sup> CENTRAL to **you** in respect of **your car**.

### Driving Instructor

Approved Driving Instructor (ADI) with the Driving Standards Agency.

### Named Driver(s)

Drivers in addition to **you** who are permitted to drive under the terms of **your car insurance policy**.

### Schedule

The document issued by **1<sup>ST</sup> CENTRAL** that confirms details of **you**, **your** car and the Excess insurance protection provided to **you** or anyone covered by **your car insurance policy**.

### Period of Insurance

The period for which **we** have accepted the premium as stated in **your certificate of insurance**.

### Insurer

Your Excess Protect Insurance contract is between you and your insurer, AmTrust International Underwriters Limited, who are authorised and regulated by the Central Bank of Ireland and is licenced to operate in the UK under a Freedom of Services basis as directed by the European Communities (Non-Life Insurance) Framework Regulations, 1994, under Registration No 203014.

### Waived or Reimbursed

Where a third party has already made good which is the first amount of any claim, shown in the schedule under own damage of **your car insurance policy**.

### We/Us/Our

Business & Domestic Insurance Services acting on behalf of your insurer.

### You/Your

Associated private car policyholder who has paid or agreed to pay the required premium and is noted on the **Certificate of Motor Insurance**.

### Your Car

Any private motor car specified on your current **Certificate of Motor Insurance** and **Schedule**.

### Your Excess Protect Insurance contract

This is to confirm that AmTrust International Underwriters Limited will provide the cover described below during the **period of insurance**.

## ✓ What is covered

- Subject to the appropriate premium being paid, the **Underwriter** will pay **you** in each relevant **period of insurance**, an amount equal to the amount of the **excess** in relation to each settled claim on **your car insurance policy** up to **your cover limit** in respect of claims arising as a result of:
  - Fire
  - Theft
  - Flood
  - Vandalism or malicious damage
  - An accident that was **your** fault
  - An accident that was partially **your** fault
  - An accident where within 6 months **you** are unable to recover **your excess** from a liable third party.
- The **Underwriter** can insure **you** up to the **cover limit** as specified on **your Schedule**. **Cover Limits** available are:
  - £300 in any one policy period
  - £500 in any one policy period
  - £750 in any on policy period
  - £1,000 in any one policy period

## ✘ What is not covered

- Any claim that **your 1<sup>ST</sup> CENTRAL car insurance policy** does not apply to or where the **excess** is not exceeded.
- Any claim on the **car insurance policy** which occurred prior to the start date of this policy as shown on **your Schedule**.
- Any claim where the **car insurance policy** is on the basis of or includes **commercial travel**.
- Any contribution or deduction from the settlement of **your** claim against **your car insurance policy** other than the policy **excess** detailed in the **Schedule**, for which **you** have been made liable.
- Where a third party has **waived or reimbursed you** and made good which is the first amount of any claim, shown in the schedule under own damage of **your car insurance policy**.
- Any liability **you** accept by agreement or contract, unless **you** would have been liable anyway.
- Any claim that is refused by **1<sup>ST</sup> CENTRAL**.
- Any claim arising from glass repair or replacement.

## Making a Claim

To make a claim go to [www.1stcentral.excessprotectclaims.co.uk](http://www.1stcentral.excessprotectclaims.co.uk) and complete the online form. It is recommended that you notify us within 31 days following the settlement of your claim by **1<sup>ST</sup> CENTRAL**.

**You** will then receive communication confirming **your** claim number and a list of documents **you** are required to return. Please post a copy of the claim form **you** completed online with all the required documentation to:

**Business & Domestic Administration Department**  
**Excess Protect Claims**  
**Warranty House**  
**Savile Street East**  
**Don Valley**  
**Sheffield**  
**South Yorkshire**  
**S4 7UQ**

If **you** do not have access to the internet **you** can make a claim by telephone. Call the **claims administrator** on 03300 555 276.

You will then be sent an acknowledgement letter with a claim form for **you** to complete. This letter will include a list of documents required to support **your** claim. Please post a copy of this acknowledgement, the completed claim form and all supporting documentation to the address listed above.

Should **you** need to contact the **claims administrator** please call 03300 555 276 or email [claims@excessprotect.co.uk](mailto:claims@excessprotect.co.uk).



## General conditions

**You** must comply with the following conditions to have the full protection of **your** policy.

- **You** must have a valid Comprehensive or Third Party, Fire & Theft motor insurance policy with **1<sup>ST</sup> CENTRAL** to take advantage of this cover.
- **You** must be a permanent resident in the United Kingdom (England, Wales, Scotland, Northern Ireland, Channel Islands and the Isle of Man) and must hold a current and valid UK driving licence, or hold an EEC full recognised licence.
- Cover is provided under the following “Use Types”;
  - A - Social Domestic & Pleasure
  - B - Personal Business use by policyholder
  - C - Personal use by a **named driver(s)**
  - D - Personal Business use by policyholder **named driver(s)**
  - E - Business use by policyholder / named driver (excluding **commercial travel**)
- Approved **Driving Instructors**’ are included.
- The policyholder as stated on the **Schedule** must match the lead name of the individual on the **car insurance policy** that has responded, and to which this policy will respond to the amount of the **excess**.
- Only when the **excess** of the current and valid main insurance policy is exceeded and following the successful claim payment will this policy respond.
- In the event that any misrepresentation or concealment is made by **you** or on **your** behalf in obtaining this insurance or in support of any claim under this insurance this policy may be voided and no refund of premium will be given.
- **We** can take proceedings in **your** name but at **our** expense to recover for **our** benefit the amount of any payment made under this policy.
- If **you** were covered by any other insurance for the **excess** payable following the incident, which resulted in a valid claim under this policy, **we** will only pay **our** share of the claim.
- **You** must take reasonable steps to safeguard against loss or additional exposure to loss.
- **We** will only give **you** the cover that is described in this policy if any person claiming cover has met with all its terms and the terms of the policy, as far as they apply.
- This insurance policy will be governed by the laws of England, whose courts alone shall have jurisdiction in any dispute arising from this insurance.

### Duration

The **1<sup>ST</sup> CENTRAL** Excess Protect policy will continue for the **period of the insurance** or until **your** chosen **cover limit** is exhausted; whichever comes first.

### Cancellation

**You** may cancel **your** policy and receive a full refund up to 14 days after its start or renewal date, as long as no claims have been made. If **you** do not cancel **your policy**, it will remain in force for the term of the **policy** and **you** will be required to pay the premium. If **you** want to cancel **your policy** after 14 days no refund will be payable. Please contact the **1<sup>ST</sup> CENTRAL** Customer Services Team on 0843 208 4000.



## How to Make a Complaint

We hope you will be completely happy with this Insurance but if something does go wrong, we would like to know about it. If you wish to complain about the sale of this Insurance, please contact **1<sup>ST</sup> CENTRAL**. For all other complaints, we will do our best to resolve the issue and make sure it doesn't happen again. Please contact our Customer Services Manager either by telephone on 03300 555 276, or by e-mail to [bdicustomerrelations@businessanddomestic.co.uk](mailto:bdicustomerrelations@businessanddomestic.co.uk). Alternatively write to us at:

### Business & Domestic Administration Services

Warranty House  
Savile Street East  
Don Valley  
Sheffield  
S4 7UQ


We will acknowledge your complaint within five working days.

If you remain unhappy with our final response, or we have not managed to provide a final response within 8 weeks of your complaint, you may refer your complaint to the Financial Ombudsman Service for help and advice.

You can write to the Ombudsman at:

### The Financial Ombudsman Service

Exchange Tower  
Harbour Exchange Square  
London  
E14 9SR

 0800 023 4567

 [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

Nothing in this process will adversely affect your legal rights.

### Financial Services Compensation Scheme

This insurance is covered by the Financial Services Compensation Scheme. If the underwriters are unable to meet their obligations you may be entitled to compensation from the scheme depending on the circumstances of any claim. The maximum level of compensation is 90% of the claim with no upper limit. Further information can be obtained from [www.fscs.org.uk](http://www.fscs.org.uk). Telephone 0800 678 1100 or 0207 741 4100 or email [enquiries@fscs.org.uk](mailto:enquiries@fscs.org.uk)

### Data Protection Act 1998

Please note that any information provided to us will be processed by us and our agents in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling claims, if any, which may necessitate providing such information to third parties.