

# Private Car Insurance

**1stCentral.**

## Insurance Product Information Document

Company: 1<sup>st</sup> Central Product: Third Party, Fire and Theft 1<sup>st</sup> Central Core Premier Car Insurance

1<sup>st</sup> Central is a business name used by First Central Insurance Management Ltd which is authorised and regulated by the Financial Conduct Authority (firm reference number: 483296). Registered in England and Wales (number: 6489797).

This document only provides a summary of this policy. Please read your Policy Wording, Schedule and Statement of Fact for full details.

### What is this type of insurance?

This motor insurance is for Private Cars, in Great Britain, Northern Ireland, the Isle of Man, Channel Islands and the Republic of Ireland and during travel between these places. All motorists are required by law to insure their cars to drive them on roads or public places, and this policy provides financial protection in the event of incident that causes damage or injury. The level of protection provided will depend on the cover you select.



#### What is insured?

- ✓ The replacement cost or repair if your car, spare parts or accessories suffer loss or damage by fire, lightning, explosion, theft or attempted theft.
  - ✓ New car replacement if, within 12 months of buying it from new, your car is stolen and not recovered.
  - ✓ Cover for amounts you are legally responsible for if someone else is injured or killed, or their property damaged, resulting from an accident in your car.
  - ✓ **Key Assist:**
    - Replacement locks (if a security risk has arisen), keys and locksmiths' charges covered.
    - Up to £1,500 cover each year.
    - No effect on your no-claims discount.
    - No excess to pay.
    - If you are stranded due to the insured keys being lost, stolen or damaged by accidental means, the insurer will pay up to £100 per day for a maximum of 3 days in respect of reasonably incurred onward transportation costs.
  - ✓ **Legal Expenses**
    - **Cover for legal costs of up to £100,000 for:**
      - Pursuit of compensation for personal injury if you and your passengers are involved in a road traffic accident that wasn't your fault.
      - Recovery of losses for you and your passengers that aren't covered by your motor insurance policy, including:
        - Policy excess
        - Personal possessions
        - Out of pocket expenses
      - Defence costs if you're prosecuted over a driving offence.
- Also provides:**
- 24/7 legal helpline.



#### What's not insured?

- ✗ Loss of value after repair, and loss through deception or fraud.
- ✗ Loss if ignition keys are left in or on the car while unattended or the car is not secured.
- ✗ New car replacement will only be if the car is not leased or on contract hire.
- ✗ The excess shown on your Schedule.
- ✗ Damage, loss or liability in the event of an accident that occurs when you are driving under the influence of alcohol or illegal drugs.
- ✗ Loss of or damage to the car if it is not covered by a valid Department of Transport test certificate (MOT), if one is needed by law.
- ✗ Replacement or repair if your car, spare parts or accessories are damaged following a road traffic accident.
- ✗ Replacement or repair of windscreens.
- ✗ Child car seats
- ✗ Medical expenses
- ✗ **Key Assist:**
  - Keys which have been lost or stolen for a period of less than 48 hours.
  - Claims where you have failed to safeguard your keys.
  - Wear, tear or general maintenance of keys or locks.
- ✗ **Legal Expenses:**
  - **We will not cover any costs for:**
    - An accident that was your fault
    - If the incident occurred before the start of the policy
    - Any expenses incurred before your claim is accepted
    - Any claim arising out of a contract you have with another person or organisation, such as a credit hire agreement
    - Fines for motoring or criminal offences and parking offences for which you don't get points on your licence
    - Criminal offences where you are alleged to be under the influence of drink or drugs or which allege dishonesty or intentional violence

## ✓ Breakdown Cover

### Roadside

- Help to repair the vehicle at the roadside when you're more than a quarter mile from your home.
- Help to transport the vehicle, you and your passengers to a destination of your choice, up to 10 miles, if the RAC cannot repair the vehicle at the roadside.
- Flat tyre, flat battery and running out of fuel.
- If we recover the vehicle to a garage, we'll reimburse you for taxi costs for passengers to continue the journey to a single destination within 20 miles.

## ✗ Breakdown Cover:

- Breakdowns at home
- Breakdowns within a quarter mile of your home
- Vehicles that don't have a valid tax and MOT (unless exempt)
- Misfuelling
- Any breakdown which has occurred prior to purchase.
- The costs of any parts.
- Any breakdown resulting from a fault that has previously been attended and has not been properly repaired or the advice after a temporary repair has not been followed.



## Are there any restrictions on cover?

- ! Courtesy car is subject to availability and is not available if your car is written off or stolen
- ! Repairs by a non-approved repairer will have an additional excess of £250
- ! Track days and off-road events
- ! Seized, clamped or recovered vehicles where legally taken by a government, public or local authorities
- ! The following limits apply to your liabilities to others:
  - Death or injury – unlimited.
  - Property damage – up to £20,000,000.
  - Legal fees and expenses (with insurer's written permission) – up to £5,000,000.
- ! **Legal Expenses:**
  - There must be a 51% chance or better of winning the case and achieving a positive outcome
  - No cover if you did not hold a valid driving licence or the vehicle didn't have a valid MOT certificate or road fund licence or comply with any laws relating to its ownership or use, at the time of the incident.
- ! **Breakdown Cover:**

In addition to the exclusions found in the section above called 'Whats not insured':
- ! The private car must be less than:
  - 3.5 tonnes,
  - 6.4 metres long (including a tow bar)
  - 2.55 metres wide
- ! If the vehicle breaks down while towing a caravan or trailer and the RAC provide recovery, the caravan or trailer will be recovered with the vehicle to a single destination.
- ! If the breakdown is as a result of a tyre fault and a spare wheel or the manufacturer's repair equipment is not being carried we will only tow you 10 miles.
- ! The vehicle must have a valid tax and MOT (unless exempt)
- ! If a caravan or trailer breaks down in the UK, RAC will only attend at the roadside and attempt a repair. No other benefits of the policy are available
- ! If the vehicle breaks down while towing a caravan or trailer and the RAC provide recovery, the caravan or trailer will be recovered with the vehicle (provided it is no heavier than 3.5 tonnes, no longer than 7 metres and no wider than 2.55 metres) to a single destination



## Where am I covered?

- ✓ Cover is extended for 90 days in any one period of insurance within any member country of the European Union and Croatia, Iceland, Norway, Switzerland, Liechtenstein, Andorra and Turkey. You can also buy cover for longer than the 90 days
- ✓ **Breakdown Cover** in United Kingdom, Isle of Man and Channel Islands.
- ✓ **Legal Cover:**
  - For Motor Prosecution Defence, this policy covers you in Great Britain, Northern Ireland, Channel Islands and Isle of Man.
  - For Uninsured Loss Recovery, this policy also covers you in any member country of the European Union and Iceland, Liechtenstein, Norway and Switzerland.
- ✓ **Key Cover** in the European Union, the United Kingdom, the Isle of Man, the Channel Islands, Albania, Andorra, Bosnia Herzegovina, Gibraltar, Iceland, Liechtenstein, Macedonia, Monaco, Montenegro, Norway, San Marino, Serbia, Switzerland and Turkey.



## What are my obligations?

- To provide us with accurate and complete information, making sure that there's no information carelessly misrepresented
- To tell us as soon as possible if you notice any loss or damage to your car, even if you don't plan to claim
- To co-operate with the insurer, respond to requests for documents and provide the information about a claim that your insurer may need
- To secure your car, protect it from loss or damage and ensure it is roadworthy and has a valid tax and MOT (unless exempt)
- Tell us about any changes to the information you supplied when you took out your policy



## When and how do I pay?

You can pay in instalments or in full with a credit or debit card. However, if you are 17 we will not be able to offer you monthly instalments and you will have to pay for your policy in full.



## When does the cover start and end?

Your period of cover will be shown on your insurance certificate.  
Breakdown cover for Roadside starts on the effective date.



## How do I cancel the contract?

Call us on 0333 043 2085 (Mon-Fri: 8-8, Sat: 9-5, Sun: 10-2). Fees may apply if you choose to cancel your policy.  
You can find more information about our fees in your policy wording.