

1stCentral.

My policy...



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Welcome

Thank **you** for choosing **us** to arrange your **home** insurance. **We** are 1st Central, the trading name of First Central Insurance Management Ltd, and **we** are delighted to welcome **you** as a valued customer.

We act as an intermediary by arranging this **home** insurance on **your** behalf (see below). There are more details about **our** role in the separate document **About Our Insurance Service (AOIS)**, which **you** should have received with your policy documents.

In the following pages, **you** will find two contracts, both of which are legally binding.

The first contract is **your home** insurance policy (the **insurance contract**). This is the main contract and contains the terms and conditions of **your** insurance cover. **Your home** insurer is First Central Underwriting Limited, registered in Gibraltar (number: 99263) at 5/5 Crutchett's Ramp, Gibraltar, GX11 1AA and authorised by the Gibraltar Financial Services Commission.

You pay **your** insurance premiums to **your insurer** through **us**. **We** will hold **your** payments on **your insurer's** behalf.

The second contract is the **intermediary contract** with **us**. Under the terms of this contract, **we** arrange **your home** insurance, administer the **insurance contract** and handle any claims **you** make under it. If any administration fees are due under the **intermediary contract**, such as cancellation fees, **you** must pay these to **us**.

We will not pay interest to **you** in any circumstances. However, this does not affect the rights **you** normally have by law.

Both the **insurance contract** and the **intermediary contract** are yearly contracts, which may automatically renew at the end of each year. If **you** do not want **your policy** to renew, **you** must contact **your insurer** before the renewal date to let them know. In this case, **your period of insurance** will come to an end and **your policy** will not be renewed unless **you** tell **your insurer** otherwise.

Please read this document in full with **your schedule**, **statement of fact** and **endorsements**, as together these documents form the contracts **you** have entered into.

To make a claim, call **0333 043 2034**.

Kind regards,



Ben Tomasetti, Managing Director

First Central Insurance Management Limited. ("1st Central"), Capital House, 1-5 Perrymount Road, Haywards Heath, West Sussex, RH16 3SY. Registered in England and Wales (number: 6489797). Authorised and regulated by the Financial Conduct Authority (firm reference number: 483296).

Definitions

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

Wherever the following words or phrases appear in this document in bold type, they have the meanings shown below.

Accidental breakage

Sudden, unexpected and visible breakage which has not been caused deliberately.

Accidental damage

Sudden, unexpected and visible damage which has not been caused deliberately.

Accidental loss

Sudden and unexpected loss which has not been caused deliberately.

About Our Insurance Service (AOIS)

The document **we** have sent you which contains more information about the **intermediary contract** and the service **we** provide, along with any fees that apply.

Bedroom

Any room in your **home** that is currently used as a bedroom or was originally designed and built to be a bedroom even if it is now used for another purpose.

Bikes

Your **bikes**, including electric bikes which do not need to be registered for road use, the tyres and any accessories such as lights, bike locks, helmets, helmet-mounted cameras, cycling computers, tools, cycling GPS units, cycling clothing and guards. **Bikes** are not classed as sports equipment under this policy.

Buildings

Your home and its permanent fixtures and fittings, including:

- central heating systems, fuel storage tanks, drains, permanently connected pipes and cables, service tanks, cesspits and septic tanks
- permanently installed wind turbines, solar panels, electric-vehicle charging points, ground-source heating pumps, fixed hot tubs and swimming pools, fountains and ornamental ponds
- drives, footpaths, decking, railings, gazebos, pergolas, fences, garden walls, gates, hard tennis courts, hedges, paths, patios, and terraces

Business purposes

Activities you carry out at **your home** in connection with **your** or **your** employer's business, trade, or profession, other than office work.

These activities include, but are not limited to:

- meeting business visitors
- providing a service
- selling or manufacturing products, and
- storing stock that is intended to be sold or used for manufacturing or providing a service

Contents

Household goods (including tenants' fixtures and fittings and decorations inside **your home**), **high-risk** items and personal belongings which **you** (or **your family**) own or are legally responsible for, including:

- **money** and credit cards
- **home office equipment**
- aerials and satellite dishes
- **bikes**
- domestic gardening equipment
- remote controlled toys and models

Contents does not include:

- animals
- securities
- the landlord's fixtures and fittings
- oil (other than domestic heating oil)
- any part of the buildings
- **motorised vehicles**
- caravans or trailers, and
- drones, aircraft and watercraft

Document

Means all pages contained in this bundle, including the cover letter, **intermediary contract**, and insurance contract.

Domestic staff

A person **you** employ under an employment contract, to carry out domestic duties in **your home** but not in connection with **your** business, trade, profession or employment.

Endorsement

A clause that alters **your** cover. Any endorsement that applies is shown on **your schedule**.

Excess

The amount **you** must pay as the first part of each claim **you** make. **Your excess** is shown on **your schedule**. This will include any additional voluntary excess **you** choose to add when **you** set up **your policy**. If **you** need to make a claim, **you** are responsible for paying all **excesses** that apply.

Family

Your husband, wife or partner, children, foster children, parents and any other relative who permanently lives with **you**.

Flood

A substantial and abnormal build-up of water from a source external to **your home**, including but not limited to:

- flooding from tidal waters
- an overflow from any watercourse or body of water including a river, stream, lake, reservoir or pond
- rainwater run-off from land inside or outside the boundary of **your home**
- a rise in the water table (the level below which the ground is saturated with water), or
- a leak or build-up of water from drains or sewers

Heave

The ground beneath the **buildings** moving upwards as a result of the soil expanding.

High-risk items

- Any of the following items that are high risk of theft, which are kept in the **home** and consist only of the following:
- Any collectible items which are rare or unusual
- Musical instruments, portable audio-visual equipment, photographic equipment, **bikes** or sporting equipment
- Computers, laptops, mobile phones, tablets and electronic notebooks
- Jewellery, watches, pearls, precious metals or precious stones
- Pictures, prints or works of art
- Stamp, coin or other collections

Home

The main building **you** live in and their **outbuildings**, all of which are within the boundaries of the address shown in **your policy schedule** and are used for private and domestic purposes only.

Home office equipment

Any office equipment which **you** (or **your family**) own or are legally responsible for that is used mainly for your (or **your family's**) profession, business, trade or employment, while it is in **your home**. **Home office equipment** includes computers, printers, photocopiers, monitors and office furniture. It does not include any business stock, tools or materials used for **business purposes** or owned by the business.

Insurer

For all parts of this **document**, **your insurer** is First Central Underwriting Limited, registered in Gibraltar (number: 99263) at 5/5 Crutchett's Ramp, Gibraltar, GX11 1AA and authorised by the Gibraltar Financial Services Commission.

Insurance contract

The contract between **you** and **your insurer** for the provision of home insurance made up of the home policy wording sections from page 9 onwards of this **document**, the **schedule**, **statement of fact** and the **endorsements**.

Intermediary contract

The contract between **you** and **us** to provide intermediary services. The **intermediary contract** is set out in the 'Intermediary contract' section of this **document**.

Landslip

Sloping ground collapsing or sliding downwards.

Money

Current legal tender (banknotes and coins currently accepted as payment), cheques, postal or money orders, postage stamps, savings stamps, savings certificates or bonds, travel tickets, lunch vouchers, phone cards, mobile phone vouchers, reward vouchers and tokens, or gift cards and tokens, held for personal or charitable purposes.

Motorised vehicle

Any electrical or mechanical, power-driven or power-assisted vehicle, and any vehicle that requires insurance under the Road Traffic Act. This includes any parts, spares and accessories (including keys and key fobs). We do not class the following items as a motorised vehicle:

- golf trolleys controlled by a person or foot
- domestic garden machinery within the boundaries of the home
- any electrical or mechanical power-driven or power-assisted wheelchairs or mobility scooters (which are not registered for road use)

Outbuildings

Permanent and immovable structures that are within the boundaries of the address shown in **your policy schedule**, that are used for private and domestic purposes only, and cannot be lived in. This does not include any outbuilding not within the same site or boundary as the address insured. Examples of outbuildings include:

- garages
- sheds
- summerhouses, and
- greenhouses

Structures that are not permanent or can be moved, such as mobile homes, caravans or motor homes, are not covered

Period of insurance

The length of time **your insurer** has agreed to provide cover for under the **insurance contract**. This is usually one year from either the start of **your insurance policy** or the date of the latest renewal.

Personal possessions

Portable items which belong to **you** or **your family** and are designed to be worn or carried, golf trolleys controlled by a person on foot, wheelchairs or mobility scooters that do not need to be licensed to be used on the road, **money**, credit cards and bikes and their accessories up to £350 in value.

Policy

The **insurance contract** which includes the **schedule, statement of fact** and **endorsements**.

Schedule

The document that confirms details of **you, your home** and the insurance provided by **your insurer** to **you** or anyone covered by this **policy**.

Secure place

A locked room or other security facility, such as a safe or a secure room.

Settlement

The ground moving downwards as a result of the soil being compressed by the weight of the buildings within 10 years of them being built.

Specified item

An item or **bike** which is worth more than the relevant single article limit and which **you** have chosen to insure. These items are listed on **your schedule**.

Statement of fact

The document containing the statements **you** made and the information **you** provided and which **you** told us was correct when **you** applied for, renewed or changed **your** cover.

Storm

Wind with gusts of at least 48 knots (55mph), heavy rainfall at a rate of at least 25mm an hour, snow to a depth of at least 30cm in 24 hours, or hail that causes damage to hard surfaces or breaks glass.

Subsidence

The ground beneath the **buildings** moving downwards, other than by **settlement**.

Sum insured

The amount of cover **you** have.

Terms

All terms, exceptions, conditions and limits which apply to the **insurance contract** or **intermediary contract**.

Territorial limits

Great Britain, (not including Northern Ireland, the Isle of Man and the Channel Islands).

Unoccupied

When **your home** is not being lived in by **you** or a member of **your family** or does not contain enough furniture for normal living purposes for more than 60 days in a row. By 'lived' in **we** mean that **you** or **your family** regularly sleep there overnight and carry out day-to-day activities such as cooking and bathing.

Unpaid premium

Any part of **your** premium that **you** have not paid including any unpaid instalments.

We (our, us)

First Central Insurance Management Ltd (trading as 1st Central), unless **we** tell **you** otherwise.

You, (your)

The person named as the policyholder or joint policyholder on the **schedule**.

Home insurance policy wording

Your Insurance Contract

This section is part of **your insurance contract** and includes the **terms** of **your home** insurance. Please read it with **your schedule, statement of fact** and **endorsements**, as together these documents form the **insurance contract** between **you** and **your insurer**.

This **insurance contract** is based on the information **you** provided when **you** applied for this insurance. This information is shown on the **statement of fact** and **you** have confirmed that it is correct.

Please take time to check the information shown. If any of the information is not correct, please call the Customer Service team immediately on 0333 043 2001. You can also call this number if you have any questions about your policy.

In this **document you** will find information about:

- the cover **your** insurance provides
- any changes which may affect **your policy** and which **you** must tell your **insurer** about straight away, and
- how to make a claim

If **your policy** does not meet **your** needs, please let **your insurer** know within 14 days. As long as **you** have not made a claim and have not been involved in an incident that might give rise to a claim under the **policy, your insurer** will refund any premium **you** have paid.

The **policy** wording is part of the **insurance contract** between **you** and your **insurer**, and **you** and they must keep to it by law. **Your insurer** has agreed to provide cover for **you within** in the **territorial limits** (under the **terms** and exclusions in this **document**) against any liability, loss or damage that arises in connection with **you** and **your home** during any **period of insurance**.

Nothing in this contract will give any rights to anyone else under the Contracts (Rights of Third Parties) Act 1999 and no change to this contract, or any extra agreement, will create these rights unless **we** tell **you** it will in the **policy**. This does not affect any right anyone else may have apart from under this act. If there is more than one **insurer** providing this insurance, they are each acting alone and not jointly. If one of the **insurers** does not, for any reason, meet all or part of their responsibilities under the policy, the other **insurers** will have no responsibility for those obligations.

So that this **document** can be signed and issued as evidence of the **insurance contract, your insurer** has entered into an agreement with **us** to allow **us** to sign this contract.



Ben Tomasetti, Managing Director

First Central Insurance Management Limited. (1st Central), Capital House, 1-5 Perrymount Road, Haywards Heath, West Sussex, RH16 3SY. Registered in England and Wales (number: 6489797). Authorised and regulated by the Financial Conduct Authority (firm reference number: 483296).

The **insurance contract** will be governed by English law unless **you** and **your insurer** have agreed otherwise. The contract is written in English and any communications about it will be in English.

Any dispute between **you** and **us** relating to this **insurance contract** will be dealt with in the courts of England, unless **you** and **we** agree otherwise.

Your cover at a glance

Your schedule will show **you** the type of cover **you** have chosen.

The types of cover available are listed below, with short explanations to help **you** understand whether the cover is suitable for **your** needs. General exceptions will always apply. Endorsements only apply if they appear in **your schedule**.

Buildings cover

This is suitable for customers who need cover for loss of or damage to **buildings** as a result of a cause listed in Section 1 (a **buildings** insured risk).

Contents cover

This is suitable for customers who need cover for loss of or damage to **contents** as a result of a cause listed in Section 2 (a **contents** insured risk).

Levels of cover

There are three levels of cover:

- Essentials
- Standard
- Premier

Each level has different features and benefits as explained in the summary table below:

Cover Level	1 st Central Essentials	1 st Central	1 st Central Premier
Buildings Insurance			
Building sums insured limit	£500,000	£650,000	Unlimited
Alternative accommodation	£30,000	£60,000	£100,000
Trace and access	£2,500	£5,000	£7,000
Accidental damage to drains, pipes, cables and tanks	Included	Included	Included
Locks and Keys	£300	£500	£1,000
Clearing the site & buildings fees	Included	Included	Included
Emergency access – buildings and garden	£2,000	Up to Buildings sums insured	Up to Buildings sums insured
Sale of Home	Not included	Included	Included
Matching cover	Not included	Restricted	Restricted
Accidental damage to sanitary fittings	Optional	Included	Included
Accidental Damage	Optional	Optional	Optional

Cover Level	1 st Central Essentials	1 st Central	1 st Central Premier
Contents Insurance			
Contents sums insured limit	£50,000	£75,000	£100,000
High risk item limit (includes specified items and bikes)	£15,000	£25,000	£35,000
Specified Item Maximum limit	£2,500	£5,000	£7,500
Single Item Limit	£1,500	£1,500	£1,500
Alternative accommodation	£10,000	£20,000	£25,000
Locks and keys	£300	£500	£1,000
Money	£250	£500	£750
Credit cards	£250	£500	£750
Fridge and freezer food	£250	£500	£750
Home office equipment	£2,500	Up to Contents sums insured	Up to Contents sums insured
Accidental loss of metered water	£500	£1,000	£1,000
Accidental loss of metered oil	£500	£500	£500
Digital downloads	Not included	£500	£750
Deeds & documents	£500	£1,000	£2,500
Visitor's belongings	Not included	£1,000	£2,500
Mirrors and Glass	Optional with Full Accidental Damage	Included	Included
Contents in Outbuildings	£2,500	£5,000	£7,500
Theft from Outbuildings	Not included	£3,000	£5,000
Garden contents	Not included	£750	£1,000
Matching cover	Not included	Restricted	Restricted
Contents temporarily removed	Not included	£5,000	£7,500
Household Removal	Included	Included	Included
Contents at University	Not included	Not included	£7,500
Fatal Injury Benefit	Not included	£5,000	£10,000
Occupier's Liability	£1 million	£2 million	£2 million
Employer's Liability	Not included	£5 million	£5 million
Tenants Liability	£5,000	£10,000	£15,000
Accidental Damage	Optional	Optional	Optional

How your policy works

Within the policy sections, we've included a guide to show whether certain policy benefits are included, are optional, or are not available with the level of cover **you** have chosen.

The tables in the policy sections indicate this with the following symbols.



Applies



Does not apply



Optional

Below is an example of how the tables in individual sections will be set out

What is covered	What is not covered	1st Central Essentials	1st Central	1st Central Premier
This part of the tables gives detailed information on the insurance provided and must be read with 'What is not covered (to the right).	This part of the table specifies what is not included in your policy.			

Your schedule will show the level of cover **you** have, any optional cover **you** have chosen, **your** cover limits and excesses, and any endorsements that might apply.

How to make a claim

What to do if you have a claim

Your insurer's expert claims team are here for **you** 24 hours a day, seven days a week.

If **you** need to make a claim, call the claims team as soon as possible and they will start working on getting things back to normal for **you**.

Your insurer knows it can be a difficult time, so their dedicated claim handlers will manage everything on **your** behalf and keep **you** updated until the claim is settled.

You can reach the expert claims team using the contact details below.

Please remember: Always make sure everyone at **home** is safe and not at risk and take all reasonable steps to prevent further damage or loss (for example, by switching off the gas, electricity and water supplies if necessary and it is safe to do so).

Call the 24-hour claims helpline number on 0333 043 2034 from the UK or +44 333 043 2034 from overseas.

Use Your Account and make a claim online.

Your insurer's claims team will help **you** to work out what action is needed and, if necessary, arrange for any work to be carried out quickly and efficiently through their extensive network of approved repairers.

When you contact the insurer to make a claim

When **you** contact **your insurer**, please make sure **you** have the following information to hand.

- **Your** personal details, including **your policy** number to confirm **your** identity (**your** policy number is on **your schedule**)
- The date, time and details of the incident that caused the loss or damage
- Details of the loss or damage, including the value (if **you** know this)
- Details of any person responsible for the incident and anyone who was injured during the incident, and contact details for any witnesses
- The crime reference number (if **you** reported the incident to the Police)

Calls, emails, **text messages or other communications** may be monitored or recorded **in line with UK law (for example, for business purposes such as quality control and training)**.

As long as they are named on the **policy, your insurer** or anyone acting for them will deal with **your** husband, wife or partner if they call on **your** behalf. If **you** would like someone else to regularly deal with **your policy** on **your** behalf, please call **0333 043 2001** to arrange this. In some exceptional cases **your insurer** may agree to deal with other people who call on **your** behalf, as long as they have **your** permission. If at any time **you** would prefer **your insurer** to deal with **you** only, please call **0333 043 2001** to let them know.

What you need to do if you need to make a claim

If **you** (or **your family**) are involved in any type of claim or loss, **you** need to:

- tell the police as soon as reasonably possible if **you** suspect the incident involves theft, malicious damage or riot
- tell **your insurer** about the incident within 60 days of first becoming aware of the loss or damage
- provide **your insurer** with any evidence of ownership and/or proof of purchase that it may require to proceed with the claim, such as receipts/valuations/photographs
- give **your insurer** all the information they reasonably need about the claim, including a crime reference number or loss report number (if appropriate)
- tell **your insurer** at once if **you** receive any notice of prosecution, inquest, or fatal accident inquiry
- send **your insurer** any third party claim forms, summons legal documents or any other letter about the claim, accident or loss. It is important **you** forward these on to **your insurer** as soon as possible
- co-operate with **your insurer's** investigation, and
- help **your insurer** take, or defend, any legal action if they ask **you** to

What you must not do if you need to make a claim

If **you** (or **your family**) are involved in any type of claim or loss, **you** must not:

- attempt to negotiate the settlement of the claim unless **your insurer** has given **you** permission in writing to do this
- admit responsibility or make any agreement with those holding **you** (or **your family**) responsible for damage to their property or injury to them
- agree to or run up or incur any costs without **your insurer's** agreement. Please speak to **your insurer** before taking any decision
- dispose of or destroy any items that are damaged, until **your insurer** has agreed that **you** can, or
- abandon **your** property to **your insurer**

What your insurer is entitled to do if you make a claim

When handling **your** claim, **your insurer** is entitled to:

- defend or settle any claim on **your** behalf
- enter **your home**, if necessary, to recover anything they can and to make sure no further damage happens
- take legal action over any claim in **your** name or the name of any person insured on the **policy**
- accept the blame for any incident or claim on **your** behalf
- share information with others involved with the claim
- take from the claim settlement any amount **you** owe under the related credit agreement (if this applies)
- appoint loss adjusters or other experts to inspect any damage and arrange for repairs or replacements, and
- ask **you** to get estimates for repairing or replacing damaged items.

Settling your claim

Settling claims (except for liability claims)

Buildings

If **your buildings** suffer loss or damage as a result of any of the causes listed in your policy wording, **your insurer** can choose to:

- pay the cost of work carried out to rebuild, replace or repair your **buildings**; or
- arrange for your **buildings** to be rebuilt, replaced or repaired; or
- pay the difference between the market value of the **buildings** immediately before the loss or damage happened and the market value immediately after the loss or damage happened. If repair or replacement cannot be economically carried out, any payment **your insurer** makes will be limited to the repair or rebuilding cost.

In any event, **your insurer** will not pay any extra cost for extending or improving **your buildings** once they are rebuilt. Where it is possible to rebuild, replace or repair **your buildings** but you do not agree with these settlement options, **your insurer** will pay you cash based on the rebuild, replacement or repair cost to them.

Where **your insurer** chooses to appoint a recommended supplier to rebuild, replace or repair, these repairs will be guaranteed for a period of 24 months following the date of completion.

The most **your insurer** will pay for in total for each insured event is the sum insured for **buildings**.

Contents

If your **contents** are lost or damaged in any of the circumstances explained in the policy booklet, **your insurer** can choose to:

- pay for the cost of repairs
- arrange for repairs; or
- give **you** an equivalent replacement

If it is not possible to repair and an equivalent replacement is not available, **your insurer** will pay **you** cash based on the full replacement cost to them.

The most **your insurer** will pay for **contents**:

- **contents** up to the sum insured shown in **your schedule**

- **high risk items** up to the sum insured shown in **your schedule**
- **personal possessions** up to the sum insured shown in **your schedule**
- the maximum **we** will pay for any one **bike** (unless specified), including accessories is £350
- the most **we** will pay for all unspecified **bikes** is £1,500
- the maximum **we** will pay for any single item not specified in **your schedule** is £1,500.

The most your insurer will pay in respect of **specified items**:

- **You** will not be able to claim for any **bike** worth more than £350 or any item valued at £1,500 or more, under any section of this **policy** if the item has not been listed as a **specified item**.
- If **you** claim for loss or theft of a **specified item** and **you** don't replace it, **you** should remove it from **your policy** to avoid paying for it unnecessarily when **your policy** is renewed.

Repair guarantees

As long as **you** use the repairer recommended by **your insurer's** claims team, the repairs are guaranteed for 24 months from the date they are completed.

How your insurer deals with claims for storm damage

When dealing with claims for **storm** damage, **your insurer** will not just look at wind speed but take other factors into account, such as where **your home** is.

They will check what the weather was like when the damage happened and may ask **you** for photos of the damage or ask an expert to look at the damage to confirm that it was caused by a **storm** and that a lack of maintenance didn't cause the damage or make it worse.

How your insurer deals with pairs, sets and suites

When settling **your** claim under any section of this **policy**, **your insurer** will treat any individual items of a matching set or suite, for example sanitaryware (i.e. toilet sink) or other bathroom fittings, as a single item. This means **your insurer** will pay to replace individual damaged items but not for undamaged companion pieces. If the damaged items cannot be repaired or replaced **your insurer** will pay up to 50% towards replacing the undamaged companion pieces as well.

If a floor covering is damaged beyond repair **your insurer** will pay to have it replaced. However, **your insurer** will not pay for undamaged floor coverings in adjoining rooms.

For **contents** insurance this will, for example, apply to furniture (sofas, armchairs and so on), dinner sets and jewellery.

Proof of value and ownership

When **you** make a claim, it is **your** responsibility to prove the loss. To help with **your** claim, **your insurer** recommends **you** keep receipts, valuations, photos, instruction booklets and guarantee cards.

Fraud

You must not act in a fraudulent way. **You** (or anyone acting for **you**) must not:

- knowingly provide information to **your insurer** as part of **your** application for insurance that is not true and complete (as far as **you** know and believe)
- knowingly make a fraudulent or exaggerated claim under **your policy**
- knowingly make a false statement or provide a false or forged document to support a claim
- make a claim for any loss or damage **you** caused deliberately or which was caused with **your** knowledge or agreement, or
- buy a **policy** with **your insurer** using an unauthorised intermediary or insurance broker.

If **you** (or anyone acting for **you**) do any of the above, **your insurer**:

- will not pay any fraudulent claims
- may make the **policy** void (treat it as if it never existed) from the date of the fraudulent act
- will be entitled to recover from **you** their costs, including the amount of any fraudulent claim they have already paid under **your policy** since the start date
- may not return any premium **you** have paid for the **policy**, and
- may take legal action against **you** and inform the appropriate authorities.

Customer Information

Demands and needs

We meet the demands and needs of those who want to make sure their insurance covers loss of or damage to their **buildings** or **contents** (or both) caused by fire, smoke, explosion, lightning, earthquake, **flood**, **storm**, escaped water, theft, collision damage, **subsidence** and falling objects during the **period of insurance**. Please see **your schedule** for details of the cover provided.

Automatic renewal

Your insurer may automatically renew **your insurance contract** at the end of **your** 12-month **period of insurance** by using the personal and payment details **you** originally provided or have since updated. **Your insurer** will contact **you** before **your** renewal date and give **you** information about the **insurance contract** so that **you** can decide if **you** want to renew **your policy**. Whether or not **you** receive a reminder to renew **your policy**, it is still **your** responsibility to make sure **your** insurance is valid and in force. If **you** pay by instalments and have received a default notice during the term of **your policy**, **you** may not be able to use the monthly payment option when **you** are due to renew. If **your** first monthly payment cannot be collected when **your policy** has renewed, your **insurer** will assume that **you** would prefer not to continue **your** insurance and will cancel **your policy** from **your** renewal date.

If **you** do not want **your policy** to renew, or **you** want to opt out of automatic renewal, **you** must contact **your insurer** before **your** renewal date to let them know. In this case, **your period of insurance** will come to an end and **your policy** will not be renewed unless **you** tell **your insurer** otherwise.

You can opt in to (or opt out of) automatic renewal, free of charge, by contacting **your insurer** through **your** online account or by phone at any point during the **period of insurance**.

Electronic documents

Your policy documents and **schedule of insurance** are available online, and **we** will only contact you by post in limited circumstances. Because of this, **you** must provide a valid email address. If **you** find it difficult to communicate in this way and would like **us** to send **you** documents by post, **you** can ask **us** to do this by calling **0333 043 2001**.

Providing all the facts

If **you** do not provide all relevant facts when asked, **your** insurance may not be valid and may not protect **you** if **you** need to make a claim. In particular, **you** should tell **your insurer** about any previous incidents (whether they were **your** fault or not, and whether **you** made an insurance claim or not). **Your insurer** may charge the correct premium, cancel **your policy**, or make **your policy** void (treat it as if it had never existed) from its start date if **you** misrepresent, or deliberately fail to provide, facts that would affect either the **terms** of this **policy** or their decision to provide insurance. In this case, **your insurer** may try to recover from **you** any costs **they** have had to pay and may not return any premium **you** have paid. **We** may also charge **you** cancellation fees under the **intermediary contract**.

Increasing your policy cover

0333 043 2085

We offer a range of options which allow **you** to extend **your** cover. Please contact **us** if **you** would like details of the cover available.

Keeping your policy up to date

0333 043 2001

Changes which may affect your cover

Failure to keep **your** information up to date may result in your insurer rejecting **your** claim or **your** claim not being paid in full.

As some changes will affect **your** cover, **you** should tell **your insurer** immediately about any change to the details **you** gave on **your statement of fact**, as some changes could affect **your** cover. Examples include the following.

- if **you** change the address where **you** normally live
- if any work is done to **your home** other than routine maintenance or decorating
- if **you** or anyone living with you is convicted of, has been charged with or waiting to hear about being charged with a criminal offence
- if **you** let **your home** out to tenants or a lodger moves in
- if **your home** is used for **business purposes** or as a holiday **home**
- if **your home** will be **unoccupied** for more than 30 days in a row
- if the number of bedrooms or bathrooms in **your home** changes
- if the property is no longer **your home** address
- if the condition of **your home** deteriorates to the point where the risk of loss or damage is increased
- if the value of **your contents, specified items, personal possessions** or **bikes** becomes higher than the limits shown on **your schedule**

- if the value of **your high-risk items** increases above the 'Total high-risk items limit' shown on **your schedule**
- if **you** need to add, remove or change any joint policyholder
- if **you** change **your** email address.

Please tell **us** about the following when **you renew your** insurance.

- any other changes to the details in **your policy documents**
- if **you** or anyone living with **you** has been declared bankrupt or, in Scotland, sequestrated
- if **you** or anyone living with **you** has entered into an individual voluntary agreement (IVA) or trust deed to pay off debts from a credit agreement.

If **your insurer** accepts a change to **your policy**, **you** may have to pay **us** an administration fee under the **intermediary contract** and pay an extra premium to **your insurer**, or **your insurer** may refund **your** premium. For more details, see the 'Fees' in the **intermediary contract** section of this **document**. If the change requested means **your insurer** can no longer offer **you insurance**, **your policy** will be cancelled as set out in 'Cancelling your policy' section of this **document**.

To make any changes to this **policy**, all payments must be up to date and **you** must not owe **us** or **your insurer** any money under any contract.

Adequate protection and Underinsurance

Please make sure the limits of cover shown in **your policy schedule** are enough to cover the full replacement cost of **your buildings** (for **buildings** this must be the cost of rebuilding if completely destroyed and/or **contents** (for **contents** this must be replacement as new)).

If any of those limits are less than the full replacement cost **your insurer** will reduce the amount claimed in proportion with the underinsurance. For example, if the **contents** cover sum insured is equal to 75% of the amount needed to replace all **your contents**, **your insurer** will only pay 75% of **your** claim.

Section 1 – Buildings

This section only applies if it is shown in **your schedule**.

Please check **your schedule** for **your** level of cover, the cover limits (which you can also find listed on page 10) and the **excess** that will apply to each claim.

Causes 1 to 14 in the table below are included with all levels of cover.

What is covered	What is not covered
<p>Damage to your buildings caused by the following.</p>	
<p>1. Fire, explosion, lightning or earthquake.</p>	<ul style="list-style-type: none"> • Your excess. Damage caused by cigarette or tobacco burns, scorching, melting, warping or other forms of heat damage which do not involve flames.
<p>2. Smoke.</p>	<ul style="list-style-type: none"> • Your excess. • Damage that happens gradually.
<p>3. Storm or flood.</p>	<ul style="list-style-type: none"> • Your excess. • Damage to gates, fences or hedges. • Damage to ongoing alterations and extensions. • Damage caused by gradually rising groundwater levels. • Damage caused by subsidence, heave or landslip resulting from storm or flood. • Damage caused by frost.
<p>4. Subsidence, heave and landslip. Damage to your buildings caused by the ground moving is covered whether this movement is downwards (subsidence), upwards (heave), or sideways (landslip).</p> <p>Important: Please check your schedule for the excess for subsidence.</p>	<ul style="list-style-type: none"> • Your excess. • Damage to solid floor slabs or damage caused by solid floor slabs, moving, unless the foundations of your home (not including its outbuildings) are damaged at the same time and by the same cause. • Loss of or damage to any part of the buildings unless the home (not including its outbuildings) is damaged at the same time and by the same cause. • Loss or damage caused by alterations, extensions, renovations, demolitions or structural repairs. • Any loss or damage where compensation is provided by contract or legislation.

- Damage if **you** knew when this **policy** started that any part of the **buildings** had already been damaged by **subsidence, heave** or **landslip**, unless **you** told your **insurer** about this and they agreed to provide cover.
- Damage caused by:
 - **settlement** or parts of the **buildings** shrinking or expanding
 - Chemicals affecting any materials that form part of the **buildings**
 - Coastal or river erosion, or
 - Demolition of or structural changes or repairs to **your buildings**.

5. Falling trees and branches.

- **Your excess.**
- Damage to hedges, gates or fences.
- Damage caused during tree maintenance.
- The cost of removing fallen trees or branches that have not caused damage to the **buildings**.
- The cost of removing any part of tree that is still below ground, or restoring the site.

6. Falling aerials (including satellite dishes) and their fittings and masts.

- **Your excess.**
- Damage to hedges, gates, or fences.
- Damage to the aerials, fittings, satellite dishes and masts themselves (these may be covered under section 2 – **Contents**).
- Damage caused by or in the process of cleaning, maintenance, repair or dismantling.
- Damage caused by mechanical or electrical breakdown or failure.

7. Riot, civil commotion, labour disputes and political disturbance

- **Your excess.**

8. Collision involving any:

- vehicle
- aircraft (including flying objects) and anything falling from them, or
- animal

- **Your excess.**
- Damage caused by pets.
- Damage caused by a drone while it is being flown by **you** or **your family**.

9. Theft and attempted theft.

- **Your excess.**
- Loss or damage that was not reported to the police as soon as reasonably possible after **you** became aware of it.
- Loss or damage caused by **you** or **your family, domestic staff**, lodgers, paying guests, tenants, or any other person **you** (or a

member of **your family**) have allowed to be in **your home**.

- Where no violence and force are used to enter or leave **your home**.
- Loss or damage while **your home** is **unoccupied**.

10. Vandalism and malicious acts.

- **Your excess.**
- Loss or damage that was not reported to the police as soon as reasonably possible after **you** became aware of it.
- Loss or damage caused by **you** or **your family, domestic staff**, lodgers, paying guests, tenants, or any other person **you** (or a member of **your family**) have allowed to be in **your home**.
- Where no violence and force are used to enter or leave **your home**.
- Loss or damage while **your home** is **unoccupied**.

11. Escape of water from any:

- fixed water tank
- water pipe
- fixed central-heating system, or
- domestic appliance

Important: Please check **your schedule** for the **excess** for escape of water.

- **Your excess.**
- Loss of or damage to the fixed domestic water or central-heating system, or the domestic appliance itself, or to any drains and pipes.
- Loss or damage caused while **your home** is **unoccupied**.
- Loss or damage caused by escape of water from guttering, rainwater downpipes, roof valleys and gullies.
- Loss or damage caused by:
 - water overflowing as a result of any taps being left on (this may be covered under 'Buildings full accidental damage')
 - not using enough grout or sealant, or the grout or sealant not working properly, or
 - water escaping from external pipes that are above ground.
- loss or damage caused to solid floors by infill materials settling, swelling, or shrinking due to escaped water.
- Loss or damage caused by **subsidence, heave** or **landslip** resulting from escaped water.

12. Frost damage to plumbing

Damage to any part of the pipes and plumbing inside your **home** as a result of freezing.

- **Your excess.**
- Loss of or damage to:
 - plumbing that is outside or in an **outbuilding**, or
 - the fixed domestic water or central-heating system as a result of something other than freezing.
- while **your home** is **unoccupied**.

13. Accidental damage to underground drains, pipes, cables, and tanks.

- **Your excess.**
- The cost of clearing blockages from pipes and drains if there is no damage to the pipe or drain itself.

14. Oil escaping from any:

- fixed central-heating oil tank, or
- domestic heating appliance

- **Your excess.**
 - Loss or damage caused by oil escaping from an oil tank that is no longer in use.
 - loss or damage caused as a result of necessary repairs or maintenance work to the oil tank and associated pipes not being carried out.
 - The cost of replacing any lost oil.
 - loss or damage caused:
 - to a fixed central-heating oil tank or a heating appliance
 - by oil escaping from external pipes that are above ground, or pipes that have not been properly insulated, or
 - while **your home** is **unoccupied**.
-

The following table shows cover that is included based on the chosen level of cover.

Please check **your schedule** to confirm **your** level of cover, the most **we** will pay for any one claim and any **excess** that will apply.

 Applies
  Does not apply
  Optional

What is covered	What is not covered	1st Central Essentials	1st Central	1st Central Premier
15. Locks and keys If the keys to the locks of: <ul style="list-style-type: none"> the external doors of your home, or safes in your home are lost or stolen, your insurer will pay the cost of replacing the locks or lock mechanism. This cover is included both section - 1 Buildings and section 2 - Contents. If both sections are in force, your insurer will only pay under one section.	<ul style="list-style-type: none"> Claims that are covered by a separate policy which covers theft or loss of keys. 			
16. Clearing the site and building fees If you have a valid claim for loss or damage caused by an event insured under section 1 - Buildings of your policy , your insurer will also pay: <ul style="list-style-type: none"> architects', surveyors' and consulting engineers' fees legal fees the cost of removing debris from the site the cost of demolishing or supporting the buildings, and the cost of keeping to government or local authority requirements. 	<ul style="list-style-type: none"> Any fees for preparing your claim. Any costs you agree without your insurer's permission. 			
17. Alternative accommodation If your home is not safe to be lived in due to loss or damage caused by an event that is insured under section 1 – Buildings of your policy , your insurer will pay: <ul style="list-style-type: none"> the reasonable cost of temporary accommodation for you, your family and your 	<ul style="list-style-type: none"> Any costs you agree without your insurer's permission. Any costs you have to pay once your home is safe to live in again. The cost of alternative accommodation for anyone who is not a member of your family. Any costs associated with keeping livestock. 			

pets, while **your home** is being repaired and

- any ground rent **you** still have to pay.

Important: By 'reasonable cost' **your insurer** means that the amount they pay will take into account of all the circumstances of the claim, including **your** needs, how long the temporary accommodation is needed for, and the cost of other suitable accommodation available locally.

18. Emergency access

Your insurer will pay for damage caused to **your buildings** or garden as a result of emergency services having to force entry into **your** property due to a medical emergency or to prevent damage to **your home**.

- **Your excess.**



19. Trace and access

The cost of removing and replacing any part of the **buildings** to find the source of a water or oil leak from any tank, pipe or fixed water or heating system if the **buildings** are damaged by something that is insured under section 1 – Buildings, or by frost damage to **your** plumbing.

- **Your excess.**
- Damage to **your** tanks, pipes, fixed water or central-heating systems.



20. Sale of your home

If **you** sell **your home** and, between the date **you** exchange contracts and the date **you** complete the sale, the **buildings** are damaged due to something which is insured under section 1 – Buildings of **your policy**, **your insurer** will provide cover the person buying **your home**.

- **Your excess.**



21. Matching cover

If part of a:

- bathroom suite
- fitted kitchen
- floor covering, or
- area of wall tiles

is damaged beyond repair, and **your insurer** cannot find a replacement for that part, **your insurer** will pay up to

- Loss of or damage to floor coverings in adjoining rooms or clearly identifiable separate areas.









50% towards repairing or replacing the whole suite, the complete floor or all the wall tiles.

Buildings accidental breakage and accidental damage

Please check **your schedule** to confirm **your** level of cover and any optional cover that **you** have chosen.

This will include the most **we** will pay for any one claim and any **excess** that will apply.

 Applies
  Does not apply
  Optional

What is covered	What is not covered	1st Central Essentials	1st Central	1st Central Premier
22. Accidental breakage of glass and sanitary fixtures The accidental breakage of: <ul style="list-style-type: none"> fitted glass in windows, doors, fanlights, skylights and solar panels sanitary fixtures (washbasins, sinks, toilets, shower trays, shower screens, baths and bidets), and ceramic hobs which form part of a fitted kitchen. 	<ul style="list-style-type: none"> Your excess. Loss of or damage to window frames, solar panel frames, door frames or casements. Damage caused: <ul style="list-style-type: none"> as a result of alterations or extensions to the buildings by demolition by any paying guest or tenant chipping, denting or scratching by pets (for example, through chewing, scratching, tearing, fouling or vomiting) while your home is unoccupied by insects, pests or vermin, or by a drone while it is being flown by you or your family. 	 <small>Only available if Buildings Full Accidental damage is purchased</small>		
23. Buildings full accidental damage Accidental damage to your buildings.	<ul style="list-style-type: none"> Your excess. Loss of or damage caused by: <ul style="list-style-type: none"> water entering your home (this may be covered under causes 3 and 11 in section 1 – Buildings) mechanical, electronic or electrical breakdown or failure 			

- **subsidence, heave, landslip**, thermal movement (the expansion and contraction of the materials used in the **buildings** due to hot and cold weather), **settlement** or shrinkage, or
 - chemicals affecting any materials that form part of the **buildings**.
 - Loss or damage listed under 'What is not covered' in section 1 – Buildings.
 - The cost of maintenance and normal decorating.
 - Damage caused:
 - as a result of alterations or extensions to the **buildings**
 - by demolition
 - by any paying guest or tenant
 - by pets (for example, through chewing, scratching, tearing, fouling or vomiting)
 - while **your home** is **unoccupied**
 - by insects, pests or vermin, woodworm, parasites, fungus, wet rot, dry rot or atmospheric conditions
 - By a drone while it is being flown by **you** or **your family**.
-




Buildings Liability

The following table shows cover that is included based on the chosen level of cover.

Please check **your schedule** to confirm **your** level of cover and any optional cover that **you** have chosen.

This will include the most **we** will pay for any one claim and any **excess** that will apply.

 Applies
  Does not apply
  Optional

What is covered	What is not covered	1st Central Essentials	1st Central	1st Central Premier
<p>Property owner's liability Your insurer will cover the amounts you (or your family) legally have to pay as owner of your home (but not as occupier), for causing:</p> <ul style="list-style-type: none"> accidental death, injury, or illness, or accidental loss of or damage to property <p>which happens during the period of insurance within the territorial limits.</p> <p>Your insurer will also cover the amounts you (or your family) legally have to pay as the previous owner of any private property owned and insured under this policy, under Section 3 of the Defective Premises Act 1972, for causing:</p> <ul style="list-style-type: none"> accidental death, injury, or illness, or accidental loss of or damage to property <p>which happens during the period of insurance up to seven years afterwards, as long as this is not covered by any other insurance.</p>	<ul style="list-style-type: none"> Death of or injury to you, your family or anyone else who permanently lives with you, including your domestic staff. Damage to property which belongs to or is being looked after by you, your family or anyone else who permanently lives with you, including domestic staff. Any liability which results directly or indirectly from you or your family being treated for or passing on any disease or virus. Liability arising from any profession, business, trade or employment. Liability due to you owning or using a lift or any motorised vehicle. Liability if you own and live in your home (that is, you are the owner-occupier) and have claimed for the same liability under occupiers' liability cover. Liability as a result of any agreement or contract, unless you or your family would have been liable anyway, even if the agreement or contract did not exist. 			

Important: If **you** are the owner-occupier of **your home**, **you** need occupier's liability cover to make sure you have enough cover. If you have **contents** cover, occupier's liability will be shown in **your policy document**.

Section 2 – Contents

This section only applies if it is shown in **your schedule**.

Please check **your schedule** for **your** level of cover, the cover limits (which **you** can also find listed on page 11) and the **excess** that will apply to each claim.

Causes 1 to 12 in the table below are included with all levels of cover.

What is covered	What is not covered
<p>Your insurer will provide cover for loss of or damage to the contents within the boundaries of your home caused by the following:</p>	
<p>1. Fire, explosion, lightning, or earthquake.</p>	<ul style="list-style-type: none"> • Your excess. • Damage caused by cigarette or tobacco burns, scorching, melting, warping or other forms of heat damage which do not involve flames.
<p>2. Smoke.</p>	<ul style="list-style-type: none"> • Your excess. • Loss or damage that happens gradually.
<p>3. Storm or flood.</p>	<ul style="list-style-type: none"> • Your excess. • Loss or damage that happens gradually rising ground-water levels. • Loss or damage caused by subsidence, heave or landslip from storm or flood. • Loss or damage caused by frost.
<p>4. Subsidence, heave and landslip.</p> <p>Important: Please check your policy schedule for the excess for subsidence.</p>	<ul style="list-style-type: none"> • Your excess. • Loss or damage caused by solid floor slabs moving unless the foundations of your home (not including its outbuildings) are damaged at the same time and by the same cause. • Loss or damage where compensation is provided by contract or legislation. • Loss or damage caused by: <ul style="list-style-type: none"> - settlement or parts of the buildings shrinking or expanding - extensions, renovations, alterations, demolitions or structural repairs - chemicals affecting materials that form part of the buildings - coastal or river erosion - demolition of or structural changes or repairs to your buildings, or

- poor or faulty design, workmanship, or materials.

5. Falling trees and branches.

- **Your excess.**
- Loss of or damage to the trees and branches.

6. Falling television and radio aerials (including satellite dishes) and their fittings and masts.

- **Your excess.**
- Damage caused in the process of cleaning, maintenance or dismantling.
- Damage caused by mechanical or electrical breakdown or failure.

7. Riot, civil commotion, labour disputes and political disturbance.

- **Your excess.**

8. Collision involving any:

- vehicle
- aircraft (including flying objects) and anything falling from them, or
- animal.

- **Your excess.**
- Loss or damage caused by pets, insects, or vermin.
- Loss or damage caused by a drone while it is being flown by **you** or **your family**.

9. Theft and attempted theft.

- **Your excess.**
- Loss or damage that was not reported to the police as soon as reasonably possible after **you** became aware of it.
- loss or damage caused by you or your family, **domestic staff**, lodgers, paying guests, tenants, or any other person **you** (or a member of **your family**) have allowed to be in **your home**.
- Loss or damage if **you** live in a self-contained flat and the theft is from any other part of the **building** that other people have access to (e.g. if **you** leave something in the corridor outside **your** flat or in a shared storage facility/**outbuilding**).
- Theft or attempted theft from an **outbuilding** (see cause 24 in section 2 – Contents if cover applies).
- Loss or damage while **your home** **unoccupied**.
- Where no violence and force is used to enter or leave **your home**.
- Theft of or damage to **bikes** if only the **bikes** wheels/tyres or accessories are stolen or damaged.
- Theft of bikes when they are left unattended, unless they are:
 - attached by a **bike** lock between the **bike** frame and the back wheel to a

permanently fixed structure when left outside or kept in a shared area.

10. Vandalism and malicious acts.

- **Your excess.**
- Loss or damage that was not reported to the police as soon as reasonably possible after **you** became aware of it.
- Loss or damage caused by **you** or **your family, domestic staff**, lodgers, paying guests, tenants or any other person **you** (or a member of **your family**) have allowed to be in **your home**.
- Loss or damage while **your home** is **unoccupied**.
- Where no violence and force is used to enter or leave **your home**.

11. Escape of water from any:

- fixed water tank
- water pipe
- fixed central-heating system, or
- domestic appliance

Important: Please check **your schedule** for the **excess** for escape of water.

- **Your excess.**
- Loss of or damage to the fixed domestic water or central-heating system, the domestic appliance itself or to any drains and pipes.
- Loss or damage caused by:
 - water-flowing as a result of any taps being left on (this may be covered under full accidental damage cover in section 2 – Contents, if you selected that option)
 - not using enough grout or sealant, or the grout or sealant not working properly
 - water escaping from external pipes that are above ground,
 - loss or damage caused by escape of water from guttering, rainwater downpipes, roof valleys and gullies
- Loss or damage caused while **your home** is **unoccupied**.

12. Oil escaping from any:

- Fixed central-heating oil tank, or
- domestic heating appliance.










- **Your excess.**
- Loss or damage caused by oil escaping from an oil tank that is no longer in use.
- Loss or damage caused as a result of necessary repairs or maintenance work to the oil tank and associated pipes not being carried out.
- Loss or damage caused:
 - to the fixed central-heating oil tank or a heating appliance

- by oil escaping from external pipes that are above ground or pipes that have not been properly insulated, or
- while **your home** is **unoccupied**.

The following table shows cover that is included based on the chosen level of cover.

Please check **your schedule** to confirm your level of cover, the most **we** will pay for any one claim and any **excess** that will apply.

 Applies
  Does not apply
  Optional

What is covered	What is not covered	1st Central Essentials	1st Central	1st Central Premier
13. Locks and keys If the keys to the locks of: <ul style="list-style-type: none"> the external doors of your home, or safes in your home are lost or stolen, your insurer will pay the cost of replacing the locks or lock mechanism. This cover is included both section - 1 Buildings and section 2 - Contents. If both sections are in force, your insurer will only pay under one section.	<ul style="list-style-type: none"> Claims that are covered by a separate policy which covers theft or loss of keys. 			
14. Loss of metered water and oil In the case of accidental damage to pipes and equipment which provide services to your home , your insurer will cover the cost of lost metered water or domestic heating oil up.	<ul style="list-style-type: none"> Your excess. Loss or damage while your home is unoccupied. 			
15. Money Loss of or damage to money in your home .	<ul style="list-style-type: none"> Your excess. Theft, unless violence and force is used to enter or leave your home. Loss of, or damage to or theft of money from your garden or outbuildings. Money belonging to any business or used for business purposes. 			

16. Credit cards

Money you lose and can't recover as a result of somebody misusing **your** debit card or credit card after it has been stolen from **your home**. **Your insurer** will also cover any costs they have agreed to in writing from before the card company has received notice of the loss, as long as **you** keep to the terms of **your** card agreement.

- Unauthorised use of the card by:
 - **you, your family**, or any other person who is lawfully in **your home**, or
 - anyone else unless force and violence was used to enter or leave **your home**.
- **Money you** have lost and cannot recover because **you** haven't reported the missing card to the card company within the time stated in your card agreement.
- Loss of, damage to or theft of **money**, as a result of somebody using **your** debit card or credit card if it was stolen from **your**, garden or **outbuildings**.
- Any loss where this would be covered by the card issuer.



17. Alternative accommodation

If **your home** is not safe to be lived in due to loss of or damage to **contents** caused by something which is insured under section 2 – Contents of **your policy**, **your insurer** will pay:

- the reasonable cost of temporary accommodation for **you, your family**, and **your pets**, while **your home** is being repaired and
- the cost of temporary storage of **your contents** if they are at risk.

Important: By 'reasonable cost' **your insurer** means that the amount they pay will take into account all of the circumstances of the claim, including **your** needs, how long the temporary accommodation is needed for, and the cost of other suitable accommodation available locally.

- Any costs **you** agree without **your insurer's** permission.
- Any costs **you** have to pay once **your home** is safe to live in again.
- The cost of alternative accommodation for anyone who is not a member of **your family**.
- Any costs associated with keeping livestock.



18. Frozen food

Food in a fridge or freezer in **your home** that is lost or damaged by:

- A sudden rise or fall in temperature, or
- Contamination from refrigerant or refrigerant fumes.

- **Your excess**.
- Loss or damage:
 - due to the appliance being accidentally unplugged or switched off, or
 - following any planned interruption to **your** electricity supply by **your** electricity provider.



	<ul style="list-style-type: none"> Loss or damage if the refrigeration unit of the appliance is over 10 years old. Loss or damage while your home is unoccupied. 			
19. Digital downloads The cost of replacing legally downloaded content that you have bought and stored on your home entertainment equipment if it is lost or damaged by causes 1 to 12 listed in section 2 – Contents.	<ul style="list-style-type: none"> Your excess. The cost of remaking a film, tape, or disc. Rewriting the information on your home entertainment equipment. Files that can be retrieved from elsewhere. Claims where you cannot provide proof of purchase and confirmation from the download provider that they cannot restore your lost files. Loss of or damage to the entertainment equipment itself, unless this is covered under another section of this policy. 	✗	✓	✓
20. Deeds and documents The cost of preparing new title deeds to your home , if they are lost or damaged by causes 1 to 12 listed under section 2 – Contents.	<ul style="list-style-type: none"> Your excess. Deeds and documents held for any professional, business, trade or employment purposes. Securities (financial certificates such as shares and bonds). Any loss or damage arising outside the territorial limits. 	✓	✓	✓
21. Visitors' belongings Covers the loss of or damage to contents belonging to visitors while they are in your home if the loss or damage occurs as a result of causes 1 to 12 listed in section 2 – Contents.	<ul style="list-style-type: none"> Your excess. Loss of or damage to money. 	✗	✓	✓
22. Contents in outbuildings Your insurer will pay for damage to contents while they are in your outbuildings on the land your home stands on if the loss or damage is due to causes 1 to 8 and 10 to 12 in section 2 – Contents.	<ul style="list-style-type: none"> Your excess. Loss of or damage to money, credit-cards, and high-risk items. Any amount above the single article limit for any item not specified in your schedule. Loss of or damage to your bike's tyres or accessories unless the bike is stolen or damaged at the same time. Theft of bikes when they are left unattended, unless they are: <ul style="list-style-type: none"> attached by a bike lock between the bike frame and 	✓	✓	✓







	the back wheel to a permanently fixed structure when left outside or kept in a shared area, or kept in a locked and secure building.			
	<ul style="list-style-type: none"> Loss or damage while your home is unoccupied. 			
23. Theft of contents in outbuildings. Theft or attempted theft of your contents which are kept locked in your outbuildings on the land your home stands on.	<ul style="list-style-type: none"> Your excess. Loss of or damage to money, credit-cards, and high-risk items. Any amount above the single article limit for any item specified in your schedule. Loss of or damage to your bike's tyres or accessories unless the bike is stolen or damaged at the same time. Theft of bikes when they are left unattended, unless they are: <ul style="list-style-type: none"> attached by a bike lock between the bike frame and the back wheel to a permanently fixed structure when left outside or kept in a shared area, or kept in a locked and secure building. Loss or damage while your home is unoccupied. 	✗	✓	✓
24. Gardens Contents Loss of or damage to your contents while they are kept in the open on the land your home stands on.	<ul style="list-style-type: none"> Your excess. Loss or damage caused by you, your family, or any other person who is lawfully in your home. Theft of bikes when they are left unattended, unless they are: <ul style="list-style-type: none"> attached by a bike lock between the bike frame and the back wheel to a permanently fixed structure when left outside or kept in a shared area. Loss or damage that happens when your home is unoccupied. Loss or damage due to storm or flood. 	✗	✓	✓
25. Household removals Accidental damage to your contents while they are being moved from your home , by a professional removals	<ul style="list-style-type: none"> Your excess. Money, high risk items, deeds and documents. Fragile items unless they were packed by professional packers. 	✓	✓	✓

company, to your new home within Territorial limits .	<ul style="list-style-type: none"> Contents while they are in a furniture-storage facility, saleroom or exhibition. 			
26. Contents temporarily removed away from your home Loss of or damage to contents , due to any of the events listed under section 2 – Contents, while they are temporarily removed from your home to the home of a member of family or to a bank or safety deposit box all within territorial limits . Your insurer will provide this cover for up to 60 days in a row.	<ul style="list-style-type: none"> Your excess. Loss or damage that happens while the contents are being moved, worn or carried. Loss or damage that happens while the contents are stored in a caravan or temporary structure. Loss or damage caused by theft or attempted theft unless violence and force is used to enter or leave the property. Loss of or damage to any item that has not been kept in your home before. 	✗	✓	✓
27. Special events Your contents sums insured in your home will automatically be increased by up to 10% for 14 days before and 14 days after for weddings, civil partnerships, religious festivals, births, adoptions, anniversaries to cover gifts and food bought or received for the event.		✓	✓	✓
28. Matching cover Your insurer will pay up to 50% for undamaged items in a matching set if a part is damaged beyond repair and your insurer cannot find a replacement.	<ul style="list-style-type: none"> Loss or damage to flood coverings in adjoining rooms or clearly identifiable separate areas. 	✗	✓	✓
29. Student belongings Loss of or damage to contents as a result of causes 1 to 12 listed in section 2 – Contents while they are temporarily removed from your home by a member of your family and kept in a locked room within college/university halls of residence or a boarding school all within Territorial limits .	<ul style="list-style-type: none"> Your excess. While the contents are being worn, moved or carried. Caused by theft or attempted theft unless force and violence is used to enter or leave the property. To contents during holiday periods if the locked room is unoccupied for more than 15 consecutive days. 	✗	✗	✓
30. Fatal accident benefit Your insurer will pay up to the sum insured shown in your schedule if you or your partner are injured at your home by fire, explosion, lightning or an intruder and die within 60 days.	<ul style="list-style-type: none"> Your insurer will not pay any benefit if the claim concerns: <ul style="list-style-type: none"> injury to your partner if they do not normally live at the same address as you. 	✗	✓	✓

Contents accidental damage

Please check **your schedule** to confirm **your** level of cover, the most **we** will pay for any one claim and any **excess** that will apply.

 Applies
  Does not apply
  Optional

What is covered	What is not covered	1st Central Essentials	1st Central	1st Central Premier
31. Mirrors and glass Your insurer will cover the accidental breakage of mirrors, fixed glass in furniture and ceramic hobs in your home .	<ul style="list-style-type: none"> • Your excess. • Loss of or damage to fixtures and fittings. These may be covered under section 1 – Buildings. • Loss or damage: <ul style="list-style-type: none"> - due to electronic or electrical breakdown - that happens outside your home - caused by a paying guest or tenant in your home - caused by pets (for example, through chewing, scratching, tearing, fouling or vomiting) - caused while your home is unoccupied - caused by pests, insects, or vermin, or - caused by a drone while it is being flown by you or your family. 	 <small>Only available if Contents full accidental damage cover is purchased</small>		
32. Contents full accidental damage Accidental damage to your contents while they are in your home . This includes but is not limited to, accidental damage caused by: <ul style="list-style-type: none"> • cigarette burns • paint spilt on your carpet, or • water overflowing from sinks, washbasins, bidets, showers and baths as a result of taps being left on in your home. 	<ul style="list-style-type: none"> • Your excess. • Loss or damage: <ul style="list-style-type: none"> - due to mechanical, electronic or electrical breakdown or failure - that happens outside your home - caused by a paying guest or tenant in your home - caused by pets (for example, through chewing, scratching, tearing, fouling or vomiting) 			




- caused while **your home** is **unoccupied**
 - caused by pests, insects, or vermin, woodworm, parasites, fungus, wet rot, dry rot or atmospheric conditions
 - caused by **you** not following the manufacturers guidelines on using or storing an item or not using suitable accessories
 - loss or damage to **bike** tyres caused by cuts, bursts or punctures.
 - caused by a drone while it is being flown by **you** or **your family**.
 - Loss or damage listed under 'what is not covered' in section 2 – Contents.
-

Contents Liability

The following table shows cover that is include based on the chosen level of cover.

Please check **your schedule** to confirm **your** level of cover and the most **we** will pay for any one claim.

 Applies
  Does not apply
  Optional

What is covered	What is not covered	1st Central Essentials	1st Central	1st Central Premier
<p>Occupiers and personal liability Your legal liability as occupier (not as owner) of your home, including the land belonging to it.</p> <p>You and your family's personal legal liability (not as owner or occupier of any building or land). This includes accidents due to your leisure activities such as cycling or golfing.</p> <p>Your insurer will cover the amounts you or your family legally have to pay for causing:</p> <ul style="list-style-type: none"> accidental death, injury, or illness, or Accidental loss of or damage to property <p>which happens during the period of insurance within the territorial limits.</p>	<ul style="list-style-type: none"> Liability relating to death of or injury to you, your family or anyone else who permanently lives with you, including your domestic staff, unless this is covered under employer's liability. Liability relating to damage to property which belongs to or is being looked after by you, your family or anyone else who permanently lives with you, including your domestic staff. Liability if you are the owner-occupier of your home and have claimed for the same liability under property owner's liability cover. Liability which results from you or your family owning or occupying any land or building other than your home. Liability which results from you or your family owning or using: <ul style="list-style-type: none"> a motorised vehicle a caravan or trailer that is being towed a hovercraft, watercraft or aircraft, or a drone. Liability which arises from you or a member of your family's profession, business, trade or employment. Liability which results directly or indirectly from you, or your family 			

being treated for or passing on any disease or virus.

- Liability which results from any living creature other than cats and dogs **you** or **your family** own or are legally responsible for.
- Liability relating to any dog which is defined as dangerous or is dangerously out of control under the Dangerous Dogs Act 1991, or any later law.
- Liability for damages, legal costs or other costs awarded by any court, tribunal, or other body with no jurisdiction (authority) in the **territorial limits**.
- Liability arising from the Party Wall etc Act 1996.
- Liability for fines, penalties, liquidated damages (an estimate of unknown or hard-to-define losses), aggravated damages (damages to provide compensation for mental distress or hurt feelings), punitive or exemplary damages (damages to punish or make an example of the person), or any damages resulting from multiplying compensation.
- Liability as a result of:
 - a direct or indirect consequence of an assault or alleged assault, or
 - any deliberate or malicious act.
- Liability as a result of any agreement or contract, unless **you** or **your family** would have been liable anyway, even if the agreement or contract did not exist.

Employer's liability

Covers the amounts **you** or **your family** legally have to pay to **your domestic staff** for accidental death, injury or illness which happens during the **period of insurance** within the **territorial limits**.



Tenant's liability

If **you** rent **your home**, **your insurer** will cover the legal liability **you** have as a tenant:

a) loss of or damage to **your home** and fixtures and fittings, and any contents that belong to the landlord while these are in **your home** if the loss or damage was caused by anything listed in section 2 – Contents, and

b) **accidental damage** to:

- fixed glass which form part of the **buildings** and any sanitary fittings installed in **your home** and
- cables, pipes, septic tanks and drain inspection covers which serve **your home**.

- Your liability for any loss or damage while **your home** is **unoccupied**.



Section 2.1 – Specified items

This part of the **policy** explains what cover **your insurer** provides for any **high-risk item** or **personal possession** that is worth more than the specific single article limit and so must be listed on **your schedule**. Please let **your insurer** know if any **specified item** needs to be added to **your** insurance.

Your schedule will show the level and the limits of the cover **you** have.

What is covered	What is not covered
<p>Loss of or damage to your specified items as a result of causes 1 to 12 and 32 (if selected) listed under section 2 - Contents while they are in your home. If your schedule states that your specified items are also covered away from home, your insurer will cover loss or damage to these items:</p> <ul style="list-style-type: none"> - anywhere in the UK, and - anywhere in the world for up to 60 days in a row during any period of insurance. 	<ul style="list-style-type: none"> • Your excess. • Any amount above the single limit for any item not specified on your schedule. • Any amount above the value shown for each item in the specified item table on your schedule. • Damage caused by you not following the manufacturers guidelines on using or storing an item or not using suitable accessories. • Loss or damage to hearing aids whilst you are swimming, involved in any other water sports or bathing. • Cover away from your home unless this is shown on your schedule next to the specified item.

Important

Collections

If **you** want to insure a collection (for example, a stamp or coin collection) that is worth more than £1,500 in total, it must be shown as a **specified item** on **your schedule**.

Specified item limit

All **high-risk items** with a value above £1,500 must be shown on **your** latest **schedule**. If they are not, **your insurer** will not pay more than the unspecified item limit for each of them.

Total high-risk items limit

Your insurer will not pay more than the total **high-risk items** limit shown on **your schedule** for all **your high-risk items**.

Personal possessions limit

Please see Section 3 – Personal possessions on **your schedule**.

Section 3 – Personal possessions

This section sets out the optional cover **your insurer** provides for **your personal possessions** outside **your home** and only applies if **you** have chosen to buy this cover and it is shown on **your schedule**. This optional cover is available if **you** have bought **contents** cover.

Your schedule will show the level and limits of the cover **you** have.

What is covered	What is not covered
<p>Your insurer covers loss or damage to your personal possessions when they are away from your home:</p> <ul style="list-style-type: none"> - anywhere in the UK, and - anywhere in the world for up to 60 days in a row during any period of insurance. 	<ul style="list-style-type: none"> • Your excess (except for claims for credit cards, where the excess will not apply). • Loss of or damage to: <ul style="list-style-type: none"> - any personal possessions that are lost or damaged in or within the boundaries of your home. - personal possessions worth more than the single article limit unless listed in the specified items table in your schedule as being covered away from home. • Loss of or damage to property which has been outside the territorial limits for more than 60 days in a row during any period of insurance. • Loss of or damage to: <ul style="list-style-type: none"> - corneal or contact lenses - lottery or raffle tickets, securities, or documents, or - remote-controlled models and sporting equipment while they are being used. • Loss or damage caused by any living creature, including pets. • Loss or damage to hearing aids whilst you are swimming, involved in any other water sports or bathing. • Damage caused by you not following the manufacturers guidelines on using or storing an item or not using suitable accessories. • Loss or damage that happens at a storage facility or when you are moving home. • Loss or damage for items not in the care, custody or control of you or your family or an authorised person. • Caused by theft or attempted theft from an unlocked hotel room.

- Loss or damage caused by theft or attempted theft from an unattended **vehicle** unless all windows are closed, the boot and all the doors are locked, and the items are hidden from view in:
 - the boot
 - a closed glove compartment, or
 - a luggage compartment that cannot be seen from outside the vehicle.
 - Loss or damage to **bike** tyres or accessories unless the **bike** is stolen or damaged at the same time.
 - Loss or damage to bike tyres caused by cuts, bursts or punctures.
 - Loss or damage while a **bike** is being used for racing, pacemaking, or speed or time trials.
 - Theft of **bikes** when they are left unattended, unless they are:
 - attached by a **bike** lock between the **bike** frame and the back wheel to a permanently fixed structure when left outside or kept in a shared area, or
 - kept in a locked and secure building, or
 - kept inside a locked vehicle, or securely locked to a locked vehicle using a **bike** rack.
-

General Exceptions

These exceptions apply to all Sections of the policy. Your insurer will not cover you for or be liable for any of the following:

a. Events before the cover start date

Any loss, damage or legal liability arising from something that happened before **your** cover started.

b. Damage which happens gradually

- Wear and tear, lack of maintenance, loss or damage caused by frost, rusting or corrosion, effects of sunlight, atmospheric or climatic conditions, normal settlement, warping or shrinkage, wet or dry rot, fungus, mildew or mould, infestation (for example vermin), deterioration (whether you were aware of it or not), or depreciation (loss of value over time)
- Any other damage which happens gradually (except **subsidence, heave and landslip**).

c. Radioactivity or ionising radiation

Any loss, damage, or legal liability caused directly or indirectly by:

- radioactive, toxic, explosive or other dangerous properties of any nuclear material or equipment (or any part of it), or
- ionising radiation or radioactive contamination from any nuclear fuel or any nuclear waste from burning nuclear fuel.

d. War and terrorism

Any loss, damage, cost, expense, or liability directly or indirectly caused as a result of:

- war, invasion or events similar to war (whether or not war is declared), revolution, rebellion, uprising or overthrowing of power, or
- any act of terrorism, regardless of any other cause or event. The definition of terrorism follows the interpretation as set out in the Terrorism Act 2000, or any amendments to that Act, and including anything the Government or a UK court considers to be an act of terrorism.

e. Riot

Any loss, damage or liability caused by riot or civil commotion outside the **territorial limits** of this **policy**.

f. Faulty design

Any loss or damage caused by faulty design, inadequate or inaccurate plans or specifications, faulty or unsuitable materials or poor workmanship.

g. Pollution

Any loss, damage or liability caused by pollution or contamination unless this was caused by a sudden, identifiable event which was unexpected, not deliberate and happened at a specific time and place.

h. Pressure waves

Any loss or damage caused by pressure waves from aircraft or other flying objects.

i. Loss in value or indirect loss

Loss in value, including any loss that is not a direct result of the insured incident (for example, if the value of an item or the market value of your home reduces as a result of being repaired).

j. Deliberate act

Any liability that arose from, or any loss or damage caused or contributed to by, a deliberate, malicious, illegal or unlawful act, or any criminal act, by **you**, any member of **your family**, a paying guest or tenant, or anyone lawfully in **your home**.

k. Electronic data and computer virus

Any loss, damage, destruction, distortion, erasure, corruption or alteration to any equipment or electronic data directly or indirectly caused by computer viruses or other attacks, such as hacking, malfunction, or the fault of the user. Equipment includes computers and anything else insured by this **policy** that has a microchip in it. This exclusion will not apply to physical damage caused by covers insured in this **policy**, such as fire and explosion or legal liability directly or indirectly arising from computer viruses.

l. Confiscation

Any loss, damage or liability that is due to **your** property being confiscated by an authority.

m. Commercial use

Any loss, damage or liability arising from using **your** property for **business purposes**, unless **your insurer** has agreed to cover this use beforehand.

n. Other insurance

If **your** property is insured by two or more policies for the same risk (for example, when **you** go on holiday some of **your** items could be covered by both this **policy** and your travel policy). If this situation arises, **you** must give **your insurer** the full details of the other policy.

o. Loss or damage

If any loss or damage covered by this **policy** is also covered by any other insurance, **your insurer** will not pay more than their share of an insured event.

p. Liability

Your insurer will not pay occupiers liability, personal liability and employer's liability claims that are covered by any other insurance policy. (Employer's liability is only available on our Standard and Premier levels of cover.)

q. Sanctions

Any loss, damage or liability if providing cover, paying a claim or providing any benefit would break the terms of any sanction, prohibition or restriction that applies by law or under any regulation.

r. Building work

Any loss, damage or liability caused by building works being carried out at **your home** unless the work is routine maintenance or is purely cosmetic, such as painting and decorating.

s. Solar flare

Any loss, damage or liability as a result of or contributed to by a solar storm or flare.

t. Late Claims

If **you** make a claim for loss, damage or liability that arose after **your insurer** calculated **your** renewal premium and you had received your renewal invite but before **your** renewal date, **your insurer** will adjust the renewal premium and send you a revised renewal invite. If this means **your insurer** would no longer renew **your policy**, they will contact **you** to let you know.

Your duties

Your duty

Your insurer will only provide **you** with the cover set out in this policy if:

- **you** and anyone else claiming cover under this policy have kept to all the terms of the **policy**, and
- the information **you** gave on **your statement of fact** or claims report is true and complete.

If **your insurer** discovers that **you** or someone acting for **you** had knowingly provided false information, the **insurer** will make the **policy** void (treat it as though it had never existed) and not refund any premium or pay **your** claim. If **you** were not aware that the information **you** had provided was false, depending on the nature of the information, **your insurer** may cancel **your policy**, ask **you** to pay an extra premium, or make a proportionate reduction to the amount of **your** claim. **You** may also be charged a cancellation or amendment fee under the **intermediary contract**.

You must co-operate with **your insurer**, respond to reasonable requests for information or documents, and, where necessary, be available to speak to them or anyone acting on their behalf. This applies even if **you** are using someone else to represent **your** interests, whether or not **you** have made a claim on the **policy**.

If **you** do not meet the requirements above, **your insurer** may cancel **your policy** and may not pay **your** claim.

Taking care of your property

You or any other person covered by this insurance must maintain **your** property in a good state of repair and take care to prevent any accidents, loss, damage or injury. If loss or damage does happen, **you** must take action to prevent further loss or damage, if it is safe to do so.

Cancelling your policy

If **your insurance contract** is cancelled, any additional cover **you** have under the **policy** (as shown in **your schedule**) will also be cancelled automatically at the same time.

If you cancel your policy

You have the right to cancel **your policy** at any time, by contacting **your insurer** or calling the number below.

0333 043 2001

Your rights if you cancel within 14 days

If **you** cancel this **policy** within 14 days of receiving the **policy documents** or the start date, whichever is later, **your insurer** will cancel the **policy** from the start date and return any premium **you** have paid (as long as no claims have been made).

If **you** chose to pay **your** premium in instalments, **you** will not be refunded any credit finance charges.

Your rights if you cancel after 14 days

If **you** cancel the **policy** after 14 days, **your insurer** will cancel the **policy** from the date **you** contact them, or from any later date **you** ask. **You** cannot cancel the **policy** from an earlier date.

In this case, **your insurer** will return any premium **you** have paid for this **policy**, (including the deposit), less:

- a charge for the number of days **your insurer** has provided cover for
- any fees that apply under the **intermediary contract**
- any credit finance charges, and
- any amount **you** may owe **us** or **your insurer** under any other contract.

If any of the following apply, **you** may not receive any refund and **you** may still have to pay the balance of the full yearly premium.

- **You** have made a claim in the **policy** year.
- An incident has happened which might give rise to a claim under the **policy**.
- **Your** instalment payments are not up to date. **You** may be charged a proportionate amount to bring **your** payments up to date, together with any fee that applies.
- Fraud has been committed (see the fraud section of this **document**).

Please note:

- If **you** have bought any extra cover to run with **your policy**, **you** should see the **policy** wording for any refund **you** may be due if **you** cancel **your policy**.
- Any refund or payment due to **you** will be credited to the last card **you** used to make a payment or may be paid towards another card if **you** ask for this and **your insurer** agrees.
- Cancelling any direct debit instruction with **your** bank does not cancel **your policy**, unless it is your first payment due for **your** renewal. **You** must tell **your insurer** if **you** want to cancel.

If your insurer cancels your policy

If they have a valid reason, **your insurer** can authorise us at any time to cancel **your policy** by sending you seven days' written notice to the last postal or e-mail address **we** have for **you**.

Examples of valid reasons include (but are not limited to) if you:

- fail to keep payments on any instalment plan up to date
- fail to respond to reasonable requests for information from **your insurer** or an agent acting on behalf of the **insurer**
- fail to keep to the **policy terms**
- make a change which means **your insurer** can no longer provide insurance cover
- have threatened or been abusive to **your insurer** or their representatives, or
- fail to pay the premium.

Your insurer may also cancel the **policy** for fraud or misrepresentation as set out in the fraud section of this **policy** wording.

If **your insurer** cancels **your policy**, they will return the premium **you** have paid less the amount for the period the **policy** has been in force and any fees which might be due under the **intermediary contract**, except under the following circumstances when no refund will be given.

- **You** have made a claim in the **policy** year.
- An incident has happened which might give rise to a claim under the **policy**.
- The instalment payments are not up to date. **You** may be charged a proportionate amount to bring **your** payments up to date, plus any fees that apply.
- Fraud has been committed (see the fraud section of **your policy** wording).

Paying your premium

If you do not pay the premium

If **you** have not paid **your** whole premium, **your insurer** may take off any unpaid premiums from any claim settlement they pay **you**. If **you** are paying by instalments and do not keep up to date with **your** payments, **your insurer** may not pay **your** claim and may cancel **your policy**.

If there is a change to the **policy**, **you** miss an instalment, owe anything after cancelling the **policy**, or have to pay any fees or charges, **you** give **us**, (or have the cardholder's permission to give **us**) permission to continue to charge the card **you** originally used, or the last card **we** have on record, to process any related payments. (This is known as 'continuous authority'.) If **you** are paying by instalments, **you** grant us the right to change **your** remaining payment plan to reflect any changes. If **you** have no remaining premium, **you** grant **us** the right to charge the card **you** originally used, or the last card **we** have on record, to process any fees or charges that apply.

You are responsible for keeping up the payments, and **your policy** may be at risk if **you** fail to do so. If **your insurer** needs to appoint a debt-recovery agent to collect any outstanding premiums, or **we** need to appoint a debt-recovery agent to collect any fees or charges, **you** will be legally responsible for paying all collection fees and commission.

Extra conditions – endorsements

Your insurer may decide to apply extra conditions (**endorsements**) to **your policy**. **Endorsements** change the normal **terms** of **your policy**, reducing or extending **your** cover and possibly changing the **excess**. If **endorsements** apply to **your policy**, **your insurer** will tell **you** about them before they take effect, and will include the details on **your schedule**.

An example of an **endorsement** is if **your insurer** sets a minimum standard of security for **your home**.

If an **endorsement** means there is an extra **excess** to pay, **your insurer** will confirm this before it takes effect, and it will be shown in **your schedule** under 'Extra Conditions (**Endorsements**)'.

If **you** do not keep to an **endorsement**, **your insurer** may reduce **your** cover or refuse to pay **your** claim.

Important Please check **your schedule** to see if any **endorsements** apply to **your policy**.

Intermediary contract

Your intermediary contract

This is your **intermediary contract** with **us**, First Central Insurance Management Limited trading as 1st Central. It is a legally binding contract. It contains the **terms** and conditions of the intermediary service, what **we** will do for **you**, and any fees that apply. This information is also set out in the **About Our Insurance Services** document.

When instructed by **you**, **we** act as an intermediary for **you** by arranging **your home** insurance and any related benefits on **your** behalf with **your insurer**. When **you** buy **your** insurance policy through **us**, **you** enter into this **intermediary contract** with **us** as well as entering into a separate contract with **your insurer**.

Under this contract, **we** set up **your** insurance with **your insurer** and provide **you** with administrative services relating to **your insurance contract**, such as making changes to **your** information if you ask **us** to. **You** must pay any administration fees and cancellation fees due under this contract to **us**.

This contract is based on the information **you** provided when **you** applied for this insurance.

If you believe any of the information you gave is incorrect, please call the Customer Service team immediately on 0333 043 2001.

The intermediary service

You will not receive advice or a recommendation from **us** for **home** insurance and optional extras. **We** ask **you** some questions to make sure an insurance product is suitable for **you**. **You** will then need to make **your** own decision about whether to go ahead.

The intermediary services **we** provide to **you** under this **intermediary contract** include arranging **your** insurance cover on **your** behalf. **We** will also help **you** with any changes **you** have to make to **your** information when necessary, or any changes **you** want to make to **your** level of cover. **We** will also arrange any optional additional cover. If **you** ask **us** to, **we** will cancel **your policy** or tell **you** if **your insurer** wants to cancel (or has cancelled) **your policy**.

We will arrange for **your policy** to be renewed. **We** will contact **you** before **your** renewal date to give **you** information about the renewal so that **you** can make an informed decision about **your policy** and let **us** know if **you** do not want to renew. **We** will tell **you** when **your policy** is due to be automatically renewed, or if **your insurer** decides not to renew **your policy**. **We** may provide other intermediary services if **you** or **your insurer** asks **us** to.

You must give **us** a valid email address. **We** will only contact **you** by post in limited circumstances.

Fees

The table below is here to help **you** understand what fees **we** charge if **you** take out a home insurance product with **us**, and when they are charged. **You** pay these fees to **us**, and not to the **insurer**. In certain limited circumstances **we** may pass the fees on to the **insurer** (if the **insurer** is First Central Underwriting Limited). **We** may also receive commission from the **insurer** for selling their insurance to **you**. **We** will keep any commission we receive.

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	£35
If we have to cancel your policy – see ‘Cancelling this policy’ for more information	£35
Fees for making a change	

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 through webchat	£25

General

All the information that **you** provide must be true and complete.

The **intermediary contract** is a yearly contract, which will automatically renew at the end of each year.

Nothing in this contract will create any rights for anyone else under the Contracts (Rights of Third Parties) Act 1999 and no change to this contract, or any extra agreement, will create these rights unless **we** say so in this contract. This does not affect any right anyone else may have apart from under this act.

Cancellation

If **you** cancel the **intermediary contract**, **your insurance contract** and all other sections of the **policy** that apply, as set out on **your schedule**, will be cancelled automatically at the same time. However, the **intermediary contract** may continue to run after the **insurance contract** has ended, until **you** have met all the **terms** of the contract (for example, by paying any premium that is outstanding).

You have 14 days to change **your** mind, beginning from the start of **your policy**. If **you** choose to cancel the **policy** within the 14 days, **we** will not charge a cancellation fee.

If **you** fail to keep to any conditions or fail to pay any instalments when they are due, **we** may cancel this contract.

Complaints

If **you** want to make a complaint, please contact us:

Email: Customer.Relations@1stcentral.co.uk

Write to: First Central Insurance Management Ltd, Capital House, 1-5 Perrymount Road,
Haywards Heath, West Sussex, RH16 3SY

Phone: 0333 043 2077

If **we** cannot settle **your** complaint, **you** may be able to refer it to the Financial Ombudsman Service.

This **intermediary contract** is signed and issued as evidence that **we** have entered into the contract with **you**.



Ben Tomasetti, Managing Director

First Central Insurance Management Ltd. ("1st Central"), Capital House, 1-5 Perrymount Road, Haywards Heath, West Sussex, RH16 3SY. Registered in England and Wales (number: 6489797). Authorised and regulated by the Financial Conduct Authority (firm reference number: 483296).

The **intermediary contract** is governed by English law unless **you** and **we** have agreed otherwise. The contract is written in English and any associated communications will be in English.

Any dispute between **you** and **us** relating to this contract should be brought in the courts of England, unless **you** and **we** agree otherwise.

What to do if you need to complain about your policy

We and **your insurer** are **committed to providing you with the best possible service**. However, there may be times when **we** do not meet **your** expectations. Please let **us** or **your insurer** know immediately if **you** are unhappy with the service **you** have received. **We** will always do **our** best to sort out any complaint fairly.

If **you** have a complaint about **your policy**, please contact **us** using the following details:

Head of Customer Relations

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

What to do if you need to complain about your claim

Claims made under this policy are managed by Davies Group Ltd on our behalf.

If you have a complaint about your claim, please contact Davies Group Ltd using the following details.

Phone: 0333 043 2077 (select the relevant option for complaints about your claim)

Email: 1stcentral.customer.relations@davies-group.com

What if you are still not satisfied?

If **we** have given **you** a final response to **your** complaint and **you** are still unhappy, or more than eight weeks have passed since **we** received **your** original complaint, you can refer **your** complaint to the Financial Ombudsman Service (FOS). Their details are as follows:

The Financial Ombudsman Service

Exchange Tower

Harbour Exchange Square

London

E14 9SR

Phone: 0800 023 4567

Email: complaint.info@financial-ombudsman.org.uk

Website: www.financial-ombudsman.org.uk

You must contact the Financial Ombudsman Service within six months of the final response to **your** complaint. **We** will remind **you** of this time limit in **our** final response.

Using this complaints procedure will not affect **your** rights as a customer to take legal action. However, the Financial Ombudsman Service will not be able to decide on any cases where legal action has begun. Visit the What to expect section at financial-ombudsman.org.uk for more information.

Looking after your personal information

When **you** take out a **policy** through **us**, **we** will need to record and store personal information about **you**. **We** will always keep this information secure, in line with industry and accredited practices. **We** won't share **your** personal information unless **we** have a good reason.

We and **your insurer** act as independent data controllers. (This means that **we** are responsible for processing the personal information **we** collect, and **your insurer** is responsible for the information they collect.) However, there is some personal information that **we** process together. If **you** would like to read **our** full privacy notice, please visit **our** website at www.1stcentralinsurance.com, or **you** can access it through **your** online account.

We are registered for **our** use of personal information with the UK Information Commissioner's Office and **your insurer** is registered with the Gibraltar Regulatory Authority for their use.

This statement, and the way **we** handle **your** personal information, may change from time to time. **We** will write to **you** if the change is something **you** might not expect. If **we** (or **your insurer**) don't hear back from **you** within 60 days, **you** are agreeing to the change.

If **you** opted in to marketing and would like to opt out, **you** can manage your preferences by emailing **us** at marketing@1stcentral.co.uk, or by calling **us** on 0333 043 2066.

To ask for a copy of the information **we** hold about **you** or to find out more, email the Data Protection Officer at DPO@1stcentral.co.uk. Please include **your** name, address, and policy number.

Regulatory information

Who are First Central Insurance Management Limited?

We (First Central Insurance Management Ltd) are an intermediary and offer products and services from various insurers. **We** are registered in England and Wales (company number 6489797), and **our** registered office is at Capital House, 1-5 Perrymount Road, Haywards Heath, West Sussex, RH16 3SY. **We** are authorised and regulated by the Financial Conduct Authority (firm reference number 483296). **You** can ask **us** about how **we** are regulated by the Financial Conduct Authority.

You can also ask for regulatory information about **your insurer** by writing to the Head of Compliance at the address above.

Regulatory information is available on the relevant regulatory registers on the Financial Conduct Authority website at <http://www.fca.org.uk/register> or you can call the FCA on 0845 606 1234.

Who we are owned by

We (First Central Insurance Management Ltd) and First Central Underwriting Limited are owned by First Central Group Ltd, which is registered in Guernsey (company number 48743).

The Financial Services Compensation Scheme

Although **we** are not covered by the FSCS, all the insurers whose products **we** offer are covered by the FSCS. **You** may be entitled to compensation from the scheme if **your insurer** cannot pay what they owe. Insurance business is covered for 90% of the insured event, without any upper limit. **You** can get more information about compensation scheme arrangements from the FSCS by visiting <http://www.fscs.org.uk>.

Important contacts

Changes to your policy

0333 043 2001

Need help with a home insurance claim

0333 043 2034

Need help with a home insurance claim and calling from abroad

+44 (0) 333 043 2034

Renewals

0333 043 2001

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