

Changes to your car insurance policy

Over the last year we have made a few changes, and from your renewal date these changes will apply to your policy. They are explained below, and the new policy wordings are available at www.1stcentralinsurance.com. Please don't hesitate to get in touch on 0333 043 2055 if you need any further information.

Section	Change
Important customer information	It now costs the same to make a change to your policy online through your customer portal as if you called up to speak with one our team (£30).
Section 7 – Extra benefits	The car seat cover limit has been increased to £250 from £150.
Section 8 - Key Assist	The insurer for the Key Assist benefit has changed to UK General Insurance Limited on behalf of Great Lakes Insurance SE. Several benefits have been improved. The policy will now cover any claims made within 48 hrs of the start of this policy compared to 14 days. If cover continues on an uninterrupted basis there is no time period excluded, unless other comparable insurance was in place. To make a claim on the Key Assist benefit you will need to report stolen keys to police immediately & obtain a crime reference number. One change to be aware of is that keys must be lost/stolen for a period of more than 48 hrs from the incident date to be covered. Unless the insurer is satisfied that a delay would cause undue hardship or significant expense.
How we look after your personal information	We've updated our privacy notices.

Changes to the Breakdown cover policy

Section	Change
Various	The underwriter of the Breakdown cover has changed to DAS Legal Expenses Insurance Company Limited.

Changes to the Excess Protect cover policy

Section	Change
Various	The underwriter of the Excess Protect cover has changed to Acasta European Insurance Company Limited.

Changes to the Legal Expenses cover policy

Section	Change
Various	The provider of the Legal Expenses cover has changed to Coplus, a trading name of Motorplus Limited. As part of this change, the motor prosecution cover limit has increased from £10,000 to £100,000 and the legal helpline benefit will now be available 24 hours a day. It is underwritten by UK General Insurance Limited on behalf of Great Lakes Insurance SE.