

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
Your contracts Our commissions	We've made changes to make it clearer who your car insurance is underwritten by and who provides the intermediary service. Skyfire Insurance Company Ltd pay a commission for policy sales and fee's for claims handling to First Central Insurance Management Ltd, who provides your intermediary service. First Central Insurance Management Ltd also receive a commission for the Key Assist benefit.
Section 5 – No claims discount	Under the uninsured driver promise we will now reimburse your policy excess if we are satisfied the accident was not your fault and the other driver was uninsured.
Section 8 - Key Assist	The insurer for the Key Assist benefit has changed to Bastion Insurance Company Limited. 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. The way your data is used by our suppliers is of the utmost importance to us. There have been some changes made to the Privacy Statement about how the provider uses your data, for more clarity please see the policy wording.
General conditions	If your car is a total loss any owed premium may be deducted from the settlement amount paid to you. You may have the option to insure another vehicle under your existing policy; this is subject to the agreement of the insurer.
Schedule	There have been changes to the windscreen excess. If you need to replace your windscreen, the excess charged will be confirmed in your Schedule.
Various	From the 16 th May 2020 we will not be continuing the 1 ST REWARDS service. This means voucher codes and discounts will no longer be accessible on our 1 ST REWARDS platform.

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 Allianz Insurance plc. There is now an aggregate limit of £500 (for any one insured event) for any legal action which is a small claim, this applies to legal costs, adverse costs and disbursements incurred in bringing a legal action against an opponent in consequence of an insured event.

Changes to the Breakdown Cover policy

Section	Change
Whole policy	With effect from 12th September 2019 The provider of your Breakdown Cover is changing to RAC Motoring Services (Registered No 01424399) and RAC Insurance Limited (Registered No 2355834). Registered in England; Registered Offices: RAC House, Brockhurst Crescent, Walsall WS5 4AW. RAC Motoring Services is authorised and regulated by the Financial Conduct Authority in respect of insurance mediation activities. RAC Insurance Limited is

	authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority		
	RAC Motoring Service provide cover for Roadside, At Home and Recovery and RAC Insurance Limited provide cover for European Motoring Assistance.		
Making a claim	The numbers to call have changed. Please call 0330 159 8714 in the event your vehicle breaks down in the UK or 00 33 472 43 52 55 in mainland Europe.		
Definitions	New and amended definitions have been introduced with the major changes being:		
	Breakdown	Breakdowns due to misfuelling, road traffic collisions, vandalism, fire, theft or attempted theft of your vehicle are no longer covered	
	Europe	The following countries in Europe are now covered: Armenia, Azerbaijan, Georgia, Iceland, Kosovo, & Ukraine. The following territories are no longer covered: The Canary Islands or Morocco.	
	Vehicle	The restriction on the age of your vehicle has been removed and the dimensions have increased in line with current law.	
Cover	Call Assist (previous cover)		RAC (new cover)
Call out limits	Maximum of four call outs each year. For European cover each trip should not exceed 31 consecutive days, up to 90 days during any one period of cover.		Unlimited call outs in the UK and a maximum of three call outs each year under European Motoring Assistance. For European Motoring Assistance you can make one claim for each trip abroad with each trip not to exceed 90 days.
Repair time	30 minutes		No limit to attempt a repair at the roadside.
Recovery distance under Roadside and/or At Home only	To nearest garage.		To a destination of your choice up to 10 miles.
Keys	Broken or lost keys are covered.		Not covered.
Roadside			
Cover		Call Assist (previous cover)	RAC (new cover)
Help at the roadside anywhere in the UK, 24 hours a day, seven days a week	Distance from your home.	Over 1 mile.	Over a quarter of a mile.
	Transport of passengers.	Transport for up to 7 passengers to your chosen destination within 10 miles.	Transport for all passengers to your chosen garage within 10 miles and the reimbursement of taxi fares to a single destination within 20 miles of the garage.
At Home			
Cover		Call Assist (previous cover)	RAC (new cover)
Help at or near your home, 24 hours a day, seven days a week	Distance from your home	Covered for breakdowns within one mile from your home.	Covered for breakdowns within a quarter of a mile from your home.
Recovery			
Cover		Call Assist (previous cover)	RAC (new cover)
Recovery	Recovery destination	Your home or original destination if closer.	Anywhere within the UK of your choice.
Emergency overnight accommodation or alternative transport.		Covered	Not covered
European Motoring Assistance			
Cover		Call Assist (previous cover)	RAC (new cover)
Onward Travel in the UK	Hire Car	Reimbursement of up to £750 towards reasonable costs of alternative transport or hire car.	If your vehicle breaks down within 24 hours of your departure date and cannot be fixed, RAC will arrange a hire car for up to 14 consecutive days.
Roadside Assistance in Europe	Recovery costs from privately managed	Reimbursement of up to £200.	RAC will cover all reasonable costs.

	European motorway.		
	Fault diagnosis	Not covered	If your vehicle breaks down in Europe and it is recovered to a local garage RAC will pay for the initial fault diagnosis.
	Garage labour charges	Not covered	If your vehicle can be repaired on the same day, RAC will contribute £150 towards garage labour charges.
	Delivery of parts	Not covered	If replacement parts cannot be found locally, RAC will pay for them to be delivered.
Onward travel in Europe	Hire Car/Alternative transport	Hire vehicle or alternative costs are limited to a maximum of £750.	RAC will either arrange and pay for a hire car to up to 14 consecutive days (or until your vehicle is roadworthy) or pay for alternative transport costs up to £125 for each passenger for each day up to a total of £1,500.
Getting your vehicle home	Hire Car in UK	Not covered	RAC will pay for a hire car in the UK for up to two consecutive days once all passengers back to the UK whilst waiting for the vehicle to be brought back to the UK.
	Vehicle collection from Europe	Reimbursement of up to £100 for alternative transport only.	RAC will cover the costs of public transport for one person to collect the vehicle from Europe once repaired up to £600 and contribute up to £30 per day for room only accommodation.
Vehicle break-in emergency repairs		Not covered	RAC will reimburse you, up to £175, for the costs of recovering your vehicle to a local repairer to ensure it is secure and roadworthy or for immediate emergency costs.
Replacement driver		Not covered	If the driver suddenly or unexpectedly falls ill during the journey in Europe, RAC will provide a replacement driver to continue the journey or return home.

Changes to the Personal Accident Cover policy

Section	Change
Various	<p>The provider of Personal Accident Cover has changed to Insurance Factory.</p> <p>The personal accident cover has now been increased from £25,000 to £60,000. We've also included the following features:</p> <ul style="list-style-type: none"> - £100 for up to 180 days if you are unable to work or complete daily activities following an injury. - £2,000 for counselling costs. - £2,000 for physiotherapy costs.

Changes to the Hire Car Cover policy

Section	Change
Various	The provider of Hire Car Cover has changed to Insurance Factory.