

## 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](http://www.1stcentralinsurance.com). Please don't hesitate to get in touch on 0333 043 2055 if you need any further information.

Section	Change
Definition of terms	<p>The following terms have been added:</p> <p><b>ADAS</b> Advanced Driver Assistance System.</p> <p><b>Over the air (OTA) updates</b> Software updates and settings installed wirelessly such as functionality, performance and safety updates made to your car.</p> <p><b>Computer System</b> Means any computer, hardware, software, communications system, electronic device (including, but not limited to, smart phone, laptop, tablet, wearable device), server, cloud or microcontroller including any similar system or any configuration of the aforementioned and including any associated input, output, data storage device, networking equipment or back up facility.</p> <p><b>Cyber Act</b> Means an unauthorised, malicious or criminal act or series of related unauthorised, malicious or criminal acts, regardless of time and place, or the threat or hoax thereof involving access to, processing of, use of or operation of any Computer System.</p> <p><b>Cyber Loss</b> Means any loss, damage, liability, claim, cost or expense of whatsoever nature directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with any Cyber Act including, but not limited to, any action taken in controlling, preventing, suppressing or remediating any Cyber Act.</p> <p><b>Data</b> Means information, facts, concepts, code or any other information of any kind that is recorded or transmitted in a form to be used, accessed, processed, transmitted or stored by a Computer System.</p>
Your contracts Our commissions	<p>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.</p>
Customer Information	<p>Added the following section:</p> <p><b>DVLA - My Licence</b> By providing your Driving Licence Number when obtaining insurance you understand we will check the DVLA register for details of your driving entitlements, history and motoring convictions. You can check the information held by the DVLA about you by visiting their website at <a href="http://www.gov.uk/view-driving-licence">www.gov.uk/view-driving-licence</a>.</p> <p>Updated the wording for the following point under keeping your policy up to date following the new definition of term for over the air updates:</p> <ul style="list-style-type: none"> <li>- A modification to your car which improves its performance or handling, including over the air updates from your vehicle manufacturer. Any modification which improves the value or increases the chances of it being stolen or someone breaking into it to steal what is inside</li> </ul>
Settling your claim Sections 1 and 2	<p>Updated wording for this section:</p> <ul style="list-style-type: none"> <li>- The insurer will not pay more than the market value of your car at the time of the loss or damage, less the total excesses and any unpaid premium. If your car is considered to be a total loss or stolen and is under a hire purchase agreement, the insurer will pay the claim money direct to the hire-purchase company. The balance, if any, will be paid to you. If your car is considered to be a total loss or stolen and is under a lease or contract hire agreement, the insurer will pay the lease or contract hire company either the market value of the vehicle, or the amount required to settle the agreement,</li> </ul>

	<p>whichever is less.</p> <ul style="list-style-type: none"> <li>- If your cars ADAS needs to be recalibrated as a result of these repairs, the insurer will also cover these costs.</li> </ul>
Section 3 – Windscreen Cover	<p>New wording added to this section:</p> <ul style="list-style-type: none"> <li>- Where required, the insurer will also cover the costs to recalibrate your cars ADAS after the replacement of your car windscreen.</li> </ul> <p>Updated wording for what is not covered:</p> <ul style="list-style-type: none"> <li>- Any other glass forming part of your car including panoramic windscreens, panoramic roofs, sunroofs, roof panels, lights or reflectors.</li> </ul>
Section 4 – Liability to others	<p>Additional points to make the level of cover for driving any other private motor car clearer. These include:</p> <ul style="list-style-type: none"> <li>- Confirm there is a valid policy in force for the other car</li> <li>- You are using the other car for social domestic and pleasure purposes (excluding commuting)</li> </ul>
Section 5 – No claims discount	<p>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.</p>
Section 8 - Key Assist	<p>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.</p> <p>To make a claim on the Key Assist benefit you will need to report stolen keys to police immediately &amp; obtain a crime reference number.</p> <p>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.</p> <p>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.</p> <p>This insurance is arranged by Motorplus Limited t/a Coplus and underwritten by Bastion Insurance Company Limited (Registered Number C 37545) of 4th Floor, Development House, St Anne Street, Floriana, FRN9010, Malta.</p> <p>Bastion Insurance Company Limited, Floor 4 Development House, St Anne Street Floriana FRN 9010. Bastion Insurance Company Ltd (C-37545) is authorised by the Malta Financial Services Authority to carry on General Business of Insurance under the Insurance Business Act, 1998. Bastion Insurance Company Limited, is authorised and regulated by the Malta Financial Services Authority in the jurisdiction of Malta. Bastion Insurance Company Limited is deemed authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the Financial Conduct Authority's website.</p>
General exceptions	<p>New exceptions added:</p> <p><b>Criminal and Deliberate Use</b></p> <p>The insurer will not cover any accident, injury, loss, damage or liability caused by or arising out of the use of your car (or any other car you are covered to drive under this policy) for criminal purposes (including avoiding lawful apprehension) or deliberate use to cause injury to any person or put any person in fear of injury or to cause damage to other vehicles or property.</p> <p><b>Drink and Drugs</b></p> <p>If, following an accident, you or anyone named in the Certificate of Insurance is convicted of driving whilst unfit through drink or drugs or has a breath, blood or urine alcohol content over the legal limit or refuses (without lawful excuse) to provide a breath, blood or urine sample when asked to do so then the insurer will not provide any cover under this policy.</p> <p><b>Cyber attacks or events</b></p> <p>We shall not be liable for any death, bodily injury, loss or damage as a result of interference, malfunction, failure or loss of Data, (whether deliberate, unauthorised, criminal or a series of related acts), of the vehicle electronics or Computer Systems of artificial intelligence systems caused by or resulting from a Cyber Act or Cyber Loss.</p> <p><b>Additional wording under who uses your car</b></p> <p>Being used if you have opted to not have your cars ADAS recalibrated when it has previously been required or recommended.</p>
General conditions	<p>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.</p>

	<p>Updated wording for Taking care of your car:</p> <ul style="list-style-type: none"> <li>- Make sure any Advanced Driver Assistance Systems (ADAS) fitted by the vehicle manufacturer to your car are calibrated and updated to the manufacturer's standard.</li> <li>- Make sure that you follow the manufacturer's instructions and load any software and/or safety related updates, this includes any over the air updates that the manufacturer may supply to you as owner of the car.</li> </ul> <p>Updated wording for Residency:</p> <ul style="list-style-type: none"> <li>- To qualify for cover under this policy you and any drivers named on the Certificate of Motor Insurance must have permanently lived in the UK for at least the last two years before cover commencing.</li> </ul> <p>New condition added - Volunteering Use: Social domestic and pleasure use includes use of your car for voluntary purposes. No payment or income should be received other than reasonable expenses to cover running cost such as fuel.</p> <p>Updated the wording for the condition Car Tax, MOT and Registration to clarify your car must be taxed where applicable and you have a valid Department of Transport test certificate (MOT) if one is needed by law.</p> <p>Condition Drink and Drugs, Mobile Phone has been updated and moved to general exceptions.</p> <p>If, following an accident, you or anyone named in the Certificate of Motor Insurance is convicted of driving whilst unfit through drink or drugs or has a breath, blood or urine alcohol content over the legal limit or refuses (without lawful excuse) to provide a breath, blood or urine sample when asked to do so, or is convicted of using a mobile phone whilst driving, then the insurer will not provide any cover under this policy.</p>
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#### Changes to the Excess Protect Cover policy

Section	Change
Various	<p>The provider of the Excess Protect cover remains as Business and Domestic Insurance Services but is now under the trading style of CPP Secure Limited.</p> <p>The underwriter of the Excess Protect cover has changed to Acasta European Insurance Company Limited.</p> <p>The claims number for Excess Protect cover has changed to 0344 809 9371. The contact address has changed to 6 East Parade, Leeds LS1 2AD.</p>

#### Changes to the Legal Expenses Cover policy

Section	Change
Various	<p>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.</p> <p>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.</p> <p>The following exclusion within General exclusions has been removed:</p> <ul style="list-style-type: none"> <li>- Any claims relating to any loss or damage suffered by your passenger(s) or the death of or injury to your passengers</li> </ul> <p>The complaint number for Legal Expenses cover is now 0333 241 9580.</p>

#### Changes to the Personal Accident Cover policy

Section	Change
Various	<p>The insurer of Personal Accident Cover has changed to West Bay Insurance plc. The contact address has changed to Supercover Insurance, 2<sup>nd</sup> Floor, 5000 Lakeside, North Harbour, Western Rd, Portsmouth, PO6 3EN.</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"> <li>- £100 for up to 180 days if you are unable to work or complete daily activities following an injury.</li> <li>- £2,000 for counselling costs.</li> <li>- £2,000 for physiotherapy costs.</li> <li>- Increasing the cover limit of Loss of Use – Hand and Foot from £7,500 to £10,000</li> </ul>
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#### Changes to the Hire Car Cover policy

Section	Change
Various	The insurer of Hire Car Cover has changed to West Bay Insurance plc. The contact address has changed to Supercover Insurance, 2 <sup>nd</sup> Floor, 5000 Lakeside, North Harbour, Western Rd, Portsmouth, PO6 3EN.

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