

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 2066 if you need any further information.

Section	Page No.	Change
Important customer information	9	It now only costs £15 to make some changes to your policy online, down from £20.
1	12	We will not replace a new car if the current car is leased or on contract hire.
5	17	You are now able to protect your No Claims Discount after three years of claim-free driving, instead of four.
6	18	The period for which we automatically give customers full cover when driving abroad has increased from 21 to 90 days.
7	20	A new exclusion has been added under the courtesy car section.
7	20	The amount we cover for any necessary overnight accommodation if you cannot continue your journey after an accident or loss has increased from £100 to £200.
8	22	The time limit in which you can make a claim after the event (120 days) has been removed.
	22	The insurer for the Key Assist benefit has changed address. You can now find them at 5/5 Crutchett's Ramp, Gibraltar, GX11 1AA.

Changes to the Breakdown cover policy

Section	Page No.	Change
	Various	We've changed to a mobile friendly phone number. If you breakdown call us on 0333 043 2005.

Changes to the Hire Car cover policy

Section	Page No.	Change
	3	The authorised provider and appointed agent have changed.

Changes to the Legal Expenses cover policy

Section	Page No.	Change
		The insurer has moved house; you can now find them at 5/5 Crutchett's Ramp, Gibraltar, GX11 1AA.