Car Insurance

Insurance Product Information Document

Company: 1st Central Product: 1st Central Legal Online Car Insurance

1st Central is a business name used by First Central Insurance Management Ltd which is authorised and regulated by the Financial Conduct Authority (firm reference number: 483296). Registered in England and Wales (number: 6489797).

This document only provides a summary of this policy. Please read your Policy Wording, Schedule and Statement of Fact for full details.

What is this type of insurance?

This motor insurance is for Private Cars, in Great Britain, Northern Ireland, the Isle of Man, Channel Islands and the Republic of Ireland and during travel between these places. All motorists are required by law to insure their cars to drive them on roads or public places, and this policy provides financial protection in the event of incident that causes damage or injury.

What is insured?

- ✓ The replacement cost or repair if your car, spare parts or accessories are lost, stolen or damaged.
- ✓ New car replacement if, within 12 months of buying it from new, your car is considered by the insurers as a total loss.
- ✓ The replacement cost or repair if your car, spare parts or accessories suffer loss or damage by fire, lightning, explosion, theft or attempted theft.
- ✓ Cover for amounts you are legally responsible for if someone else is injured or killed, or their property damaged, resulting from an accident involving your car.
- ✓ Personal accident – up to £7,500 if an accident in your car results in your death, permanent loss of sight, or total loss of one or more limbs.
- ✓ Personal belongings in or on your car – up to £250 cover for loss or damage caused by accident, fire or theft.
- ✓ Courtesy car if your vehicle is being repaired by one of the insurers' approved repairers.
- ✓ Replacement or repair of your windscreen if it is damaged.
- ✓ **Key Assist:**
  - Replacement locks (if a security risk has arisen), keys and locksmith's charges covered.
  - Up to £1,500 cover each year.
  - No effect on your no-claims discount.
  - No excess to pay.
  - If your vehicle is unusable as a result of the insured keys being lost, stolen or damaged by accidental means, the insurer will also pay up to £40 per day for up to 3 days hire of an ABI class S4 type vehicle, such as a Ford Focus 1.6 or a Peugeot 307 1.6. Or, if you are stranded due to the insured keys being lost, stolen or damaged by accidental means, the insurer will pay up to £100 per day for a maximum of 3 days in respect of reasonably incurred onward transportation costs.
- ✓ **Legal Expenses:**
  - Cover of up to £100,000 per claim for any legal action, which is not a small claim, for legal costs, adverse costs and disbursements.

What's not insured?

- ✗ Loss of value after repair, and loss through deception or fraud
- ✗ Loss if ignition keys are left in or on the car while unattended or the car is not secured.
- ✗ New car replacement will only be if the car is not leased or on contract hire.
- ✗ Damage, loss or liability in the event of an accident that occurs when you are driving under the influence of alcohol or illegal drugs.
- ✗ The excess shown on your Schedule.
- ✗ Loss of or damage to the car if it is not covered by a valid Department of Transport test certificate (MOT), if one is needed by law.
- ✗ **Key Assist:**
  - Keys which have been lost or stolen for a period of less than 48 hours.
  - Claims where you have failed to safeguard your keys.
  - Wear, tear or general maintenance of keys or locks.
- ✗ **Legal Expenses:**
  - Claims without a reasonable chance of success.
  - If the other driver cannot be traced or identified, or is uninsured.
  - Any claim brought against you.
  - Any claim in excess of the limit of indemnity of £100,000 for legal costs, adverse cost and disbursements for any legal action which is not a small claim for any one claim on this policy;
  - Any claim in excess of the limit of indemnity of £500 for legal costs, adverse costs and disbursements for any legal action which is a small claim for any one claim on this policy;
  - Any claims where the legal action cannot be pursued in a proportionate manner.
- ✗ **Motor Prosecution Defence:**
  - Any claim in excess of the limit of indemnity of £100,000;

- Cover of up to £500 per claim for any legal action which is a small claim, for legal costs and adverse costs and disbursements.
- Includes damage to your car or to any personal belongings on or in your car, death of bodily injury to an insured person whilst travelling in the car, and any other uninsured losses.

✓ **Motor Prosecution Defence:**

- Cover of up to £100,000 to defend legal action in respect of the motoring offence arising from your ownership or use of the vehicle.

✓ **Motor Database Disputes:**

- Cover of up to £10,000 to represent you in a dispute with the police or government agency if your vehicle is seized.

- Any claim made in respect of parking offences or obstruction, of which you receive no penalty points against your license, or any claims involving your dishonesty.
- More than two claims in any one period of insurance;
- Any prosecutions brought against you where you are alleged to be under the influence of alcohol and/or drugs (including prescriptive or non-prescriptive drugs that may impede your ability to drive.

✗ **Motor Database Disputes:**

- Any error or omission by you which means that the information held on any motoring databases is incorrect;
- More than two claims in any one period of insurance.

Are there any restrictions on cover?

! Courtesy car is subject to availability and is not available if your car is written off or stolen.

! Repairs by a non-approved repairer will have an additional excess of £250.

! Track days and off-road events.

! Seized, clamped or recovered vehicles where legally taken by a government, public or local authorities.

! The following limits apply to your liabilities to others:

- Death or injury – unlimited.
- Property damage – up to £20,000,000.
- Legal fees and expenses (with insurer's written permission) – up to £5,000,000.

! **Legal Expenses:**

- We have to give written approval to pursue a legal action prior to you commencing any legal proceedings or making an appeal.
- You must follow our, the claims handler's or the appointed representative's advice and provide any information they ask for.
- Your appointed representative must follow the requirements set out in the appointed representative conditions.
- You must not deliberately mislead us, the claims handler or the appointed representatives or exaggerate the claim and/or legal action or bring any false or contrived claims and/or legal action;

Where am I covered?

✓ Cover is extended for 90 days in any one period of insurance within any member country of the European Union and Croatia, Iceland, Norway, Switzerland, Liechtenstein and Andorra. You can also buy cover for longer than the 90 days.

✓ Key cover in the European Union, the United Kingdom, the Isle of Man, the Channel Islands, Albania, Andorra, Bosnia Herzegovina, Gibraltar, Iceland, Liechtenstein, FYR Macedonia, Monaco, Montenegro, Norway, San Marino, Serbia, Switzerland and Turkey.

✓ Legal Expenses:

- Uninsured Losses and Motor Prosecution Defence - The European Union, the Isle of Man, the Channel Islands, Albania, Andorra, Bosnia Herzegovina, Gibraltar, Iceland, Liechtenstein, FYR Macedonia, Monaco, Montenegro, Norway, San Marino, Serbia, Switzerland and Turkey.
- Motor Database Disputes – The United Kingdom, the Isle of Man and the Channel Islands.

What are my obligations?

- To reveal the full facts to us, and not to carelessly misrepresent facts
- To tell us as soon as possible if you notice any loss or damage to your car, even if you don't plan to claim
- To co-operate with the insurer, respond to requests for documents and provide the information about a claim that your insurance may need
- To secure your car, protect it from loss or damage and ensure it is roadworthy
- You must make all changes and manage your policy online through Your Account

When and how do I pay?

You can pay in instalments or in full with a credit or debit card. However, if you are 17 we will not be able to offer you monthly instalments and you will have to pay for your policy in full.

When does the cover start and end?

Your period of cover will be shown on your insurance certificate.

How do I cancel the contract?

You can cancel your policy online through Your Account. Fees may apply if you choose to cancel your policy.