

## 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>Credit Agreement</b> Means the credit agreement between you and First Central Insurance Management Limited.</p>
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, whichever is less.</li> <li>- If your cars ADAS needs to be recalibrated as a result of these repairs, the insurer will also cover these costs.</li> <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 settle the claim directly with the owner of the car (i.e. 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 owner of the car (i.e. the lease or contract hire company) either the market value of the vehicle, or the amount required to settle the agreement, whichever is less.</li> </ul> <p>There is no longer a limit applicable to the cover provided for your navigational equipment, radio and any other audio and visual equipment which is permanently fitted to your car. Previously a £1000 limit applied. Please note, this cover is not applicable if you have a 1ST CENTRAL Value policy.</p>
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> <li>- The insurer's approved repairer may use glass or parts not supplied by the original manufacturer.</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> <li>- Replacing or repairing more than one piece of glass per claim under this section.</li> </ul> <p>Please note, this cover is not applicable if you have a 1<sup>ST</sup> CENTRAL Value policy.</p>
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> </ul> <p>You are using the other car for social domestic and pleasure purposes (excluding commuting)</p> <p>Updated wording for is covered under Legal Costs:</p> <ul style="list-style-type: none"> <li>- The reasonable fees for legal services, which the insurer will arrange, for defending a charge of manslaughter, causing death or serious injury by careless, inconsiderate, dangerous, or reckless driving, if the prospect of success is more than 50 percent</li> </ul>

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 7 – Extra benefits	<p>Hotel expenses cover has increased to £500 from £200.</p> <p>- Personal Accident cover has increased from £5000 to £7500. Cover not being provided if you are over the age of 80 at the time of the accident has increased to the age of 87. Please note, this is not applicable if you have a 1<sup>ST</sup> CENTRAL Value policy.</p>
Section 8 - Key Assist	<p>Up until the 31<sup>st</sup> December 2023, the insurer for the Key Assist benefit is Bastion Insurance Company. 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> <p>From the 1<sup>st</sup> January 2024, the insurer for the Key Assist benefit will change to Astrenska Insurance 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 Astrenska Insurance Limited, whose registered office is at 3 More London Riverside, London, SE1 2AQ. This insurance is affected in England and is subject to the Laws of England and Wales.</p> <p>Astrenska Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial services register number 202846. These details can be checked on the Financial Services Register by visiting: <a href="http://www.fca.org.uk">www.fca.org.uk</a> or by contacting the Financial Conduct Authority on 0800 111 6768.</p> <p>Motorplus Limited t/a Coplus are authorised and regulated by the Financial Conduct Authority.</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 an accident happens while you or anyone named in the Certificate of Motor Insurance is driving while unfit through drink or drugs (whether prescribed or otherwise), is convicted of driving whilst over the legal limit for alcohol or drugs, or fails to provide a sample of breath, blood or urine when required to do so without lawful reason, then the insurer will not provide any cover under this policy.</p> <p><b>Mobile Phone</b></p> <p>If an accident happens while you or anyone named in the Certificate of Motor Insurance is driving and is charged or is convicted of using a mobile phone whilst driving, 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>Additional wording under who uses your car: Being used if you have opted to not have your cars ADAS recalibrated when it has previously been required or recommended.</p> <p>Being rented out, including as part of any peer to peer hire scheme</p> <p>Updated wording under fraud: If the insurer, acting reasonably and in accordance with standard industry practice, suspects that information or facts shared by you or anyone acting for you at the time when taking out the policy, making changes to it, or at renewal are inaccurate, false or misrepresented in any way and this affects the terms and conditions or the decision to offer cover, your policy and any other policies you have may be cancelled or voided immediately without any further notice. The insurer may recover costs they have incurred including claim costs, and may not return any premium you have already paid.</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> <p>Multiple updates for Cancelling your policy to include the new definition for credit agreement Updated wording for Cancelling your policy:</p> <ul style="list-style-type: none"> <li>- To drive or allow others to drive your vehicle if you do not have valid insurance, or</li> <li>- To own a vehicle (unless a SORN has been provided to the DVLA) if you do not have valid insurance.</li> <li>- if you use threatening or abusive language or behaviour, or intimidate or bully our employees or your insurer's staff or suppliers</li> </ul> <p>New wording under Total loss: If you are paying your policy by instalments under a credit agreement with us and your insurer settles a total loss claim, your credit agreement with us may entitle us to take the outstanding amount due for your credit agreement out of the claims settlement.</p> <p>New Condition:</p>

	<p>Motor trade</p> <p>This policy is not used to facilitate the purchase, sale, rental or recovery of any car:</p> <ul style="list-style-type: none"> <li>- for profit or</li> <li>- in connection with trade or business</li> </ul> <p>Failure to comply with the above could result in any claim being refused and/or your policy being cancelled.</p>
Schedule	<p>The Windscreen Replacement Excess has changed. If glass needs replacing as part of a claim under Section 3 (Windscreen cover) of your policy, the excess charged will be £125 (previously £95). Please note, this cover is not applicable if you have a 1<sup>ST</sup> CENTRAL Value policy.</p>
Complaints Procedure	<p>Updated address information:</p> <p>Head of Complaints Management First Central Insurance Management Ltd Capital House 1-5 Perrymount Road Haywards Heath West Sussex RH16 3SY</p>

### Changes to the Excess Protect Cover policy

Section	Change
Various	<p>The provider of the Excess Protect cover has changed to Coplus, a trading name of Motorplus Limited.</p> <p>The underwriter of the Excess Protect cover has changed to Astrenska Insurance Limited.</p> <p>The claims number for Excess Protect cover has changed to 0333 241 9573.</p> <p>The contact address has changed to Coplus Claims, Floor 2, Norfolk Tower, 48-52 Surrey Street, Norwich, NR1 3PA.</p> <p>The following clause has been added for what is not insured:</p> <ul style="list-style-type: none"> <li>- Theft, attempted theft, malicious damage and/or vandalism to your vehicle that has not been reported to the police and a valid crime reference number obtained.</li> </ul> <p>The following clause has been added for cover restriction:</p> <ul style="list-style-type: none"> <li>- You must be able to provide us with evidence of the excess you have had to pay in respect of each claim paid under your motor insurance policy.</li> </ul> <p>Further information and more details can be found in your <b>Excess Protect Policy Wording</b>.</p>

### Changes to the Personal Accident Cover policy

Section	Change
Various	<p>Until 29<sup>th</sup> December 2023, the insurer of Personal Accident Cover is West Bay Insurance plc. The contact address is Supercover Insurance, 2<sup>nd</sup> Floor, 5000 Lakeside, North Harbour, Western Rd, Portsmouth, PO6 3EN.</p> <ul style="list-style-type: none"> <li>- Increasing the cover limit of Loss of Use – Hand and Foot from £7,500 to £10,000</li> </ul> <p>From 30<sup>th</sup> December 2023, this insurance is arranged by Motorplus Limited t/a Coplus and underwritten by Astrenska Insurance Limited, whose registered office is at 3 More London Riverside, London, SE1 2AQ. This insurance is affected in England and is subject to the Laws of England and Wales.</p> <p>Astrenska Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial services register number 202846. These details can be checked on the Financial Services Register by visiting: <a href="http://www.fca.org.uk">www.fca.org.uk</a> or by contacting the Financial Conduct Authority on 0800 111 6768.</p>

	Motorplus Limited t/a Coplus are authorised and regulated by the Financial Conduct Authority.
--	---

#### Changes to the Hire Car Cover policy

Section	Change
Various	<p>Until 29<sup>th</sup> December 2023, the insurer of Hire Car Cover is West Bay Insurance plc. The contact address is Supercover Insurance, 2<sup>nd</sup> Floor, 5000 Lakeside, North Harbour, Western Rd, Portsmouth, PO6 3EN.</p> <p>From 30<sup>th</sup> December 2023, this insurance is arranged by Motorplus Limited t/a Coplus and underwritten by Astrenska Insurance Limited, whose registered office is at 3 More London Riverside, London, SE1 2AQ. This insurance is affected in England and is subject to the Laws of England and Wales.</p> <p>Astrenska Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial services register number 202846. These details can be checked on the Financial Services Register by visiting: <a href="http://www.fca.org.uk">www.fca.org.uk</a> or by contacting the Financial Conduct Authority on 0800 111 6768.</p> <p>Motorplus Limited t/a Coplus are authorised and regulated by the Financial Conduct Authority.</p>

20240101/PWC/1.1/v1.35