

# wedinsure

WEDDING INSURANCE

## Policy Document

Valid for policies incepted from 03/10/2017

## Welcome to Wedinsure

Congratulations on **your** impending **wedding** and thank **you** for choosing **wedding** insurance from Wedinsure.

Wedinsure provides **you** with cover for **wedding cancellation** or rearrangement, failure of suppliers, loss or damage to **ceremonial attire**, **wedding** gifts, **wedding** rings, **wedding** flowers, **wedding** attendants' gifts, **wedding** cake, **wedding** cars and transport, **wedding** photography and video, **wedding** stationery, **legal** expenses and personal liability for **your** **wedding** and **wedding** reception in the **United Kingdom** and abroad (subject to the geographical limits listed below on page 4). Also, by paying an additional premium **you** can also select optional cover for **marquees**, **ceremonial** swords and a personal liability extension to £5m. If **you** have selected any of these optional covers then these will be clearly detailed in **your** **schedule** of insurance.

Of course, **we** hope **your** **wedding** day goes without a hitch and **you** won't need to make a claim. But, in the event **you** do need to make a claim, **you** can be sure that **you** will receive great customer service from **our** team of claims specialists. **We** are committed to meeting the expectations of **our** customers, and that is why **our** claims handlers will work hard to ensure that standards of service, such as the time it takes to respond to **your** claim, and the quality of the correspondence involved, are of the highest standard possible.

**We** also want to ensure **you** understand **your** **wedding** insurance policy and legally **we** need to make **you** aware that the information **you** have provided to **us** forms the basis of **your** insurance contract with **us**. **Your** policy and **your** **Schedule** are evidence of that contract, so please read them carefully to ensure that the cover is exactly what **you** need and keep them in a safe place.

If **you** have any questions or queries about **your** policy, please contact the Wedinsure team by email at [customer@wedinsure.co.uk](mailto:customer@wedinsure.co.uk)

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## About Wedinsure

Wedinsure is a trading name of Genesis Choice Ltd and is an appointed representative of NDI Insurance & Reinsurance Brokers Ltd who are authorised and regulated by the Financial Conduct Authority No. 446914. This insurance is underwritten by Aspen Insurance UK Limited and International Insurance Company of Hannover SE UK Branch.

We have not provided you with a personal recommendation as to whether this policy is suitable for your specific needs. This product meets the demands and needs of those who wish to insure specific risks relating to their wedding arrangements.

## Eligibility

To be covered by this policy:

you must be booking a **wedding ceremony** which is a **ceremony** which creates a contract of marriage that is legally enforceable in the **United Kingdom** or a **civil partnership** registration or **ceremony**, or a single ceremonial event or blessing which celebrates a marriage, including a renewal of vows **ceremony**

and

the main residence of one of the prospective marriage or civil partners must be in the **UK** and they must not have been abroad for more than 6 months in the last year and be registered with a **medical practitioner** in the **UK**.

## Geographical limits

This policy applies to **weddings** and **wedding receptions** that take place anywhere in the world except as follows:

- Section 10/15    **Personal liability**: there is no cover for **weddings** or **wedding receptions** taking place in the United States of America or Canada.
- Section 11        **Essential documents**: only applies to **weddings** or **wedding receptions** outside the **UK**
- Section 12/15    **Guest Personal liability**: cover does not apply outside the **UK**.
- Section 14        **Marquee extension**: cover does not apply outside the **UK**
- Section 15        **Ceremonial swords extension**: cover does not apply outside the **UK**.

## Period of insurance:

The **Schedule** tells you the **commencement date** of this policy, before which no cover applies, and the end date, after which no cover applies.

Each section of this policy has a different operative time of cover. These are set out below:

- Section 1 – **Cancellation, curtailment** and rearrangement - Cover applies for insured events occurring in the **period of insurance**.
- Section 2 - **Ceremonial attire** - Cover for **bridal attire** starts three months before the **wedding date** and ends at the completion of the **wedding**. Cover for other **ceremonial attire** starts 48 hours before the **wedding date** and ends at the completion of the **wedding**, unless it is hired when cover ends 48 hours after completion of the **wedding**.

- Section 3 - **Wedding gifts** - Cover starts seven days before the **wedding date** and ends 24 hours after completion of the **wedding**. If the **wedding reception** does not take place on the **wedding date**, **wedding gifts** are covered on the date of the **wedding reception**.
- Section 4 - **Wedding rings**, flowers, **attendants' gifts** and the **wedding cake** - Cover under this section commences:
  1. for **wedding rings**, 7 days prior to the **wedding date** and ends 24 hours after it or when a claim is made under this section of the policy, whichever occurs first;
  2. for **attendants' gifts**, flowers and the **wedding cake**, 36 hours prior to the **wedding date** and ends 24 hours after it or when a claim is made under this section of the policy, whichever occurs first. If the **wedding reception** does not take place on the **wedding date**, the **wedding cake** is covered on the date of the **wedding reception**.
- Section 5 - **Wedding cars and transport** - Cover starts on the **commencement date** and ends at the completion of the **wedding reception**.
- Section 6 - Photography and video - Cover starts on the **commencement date** and ends 31 days after completion of the **wedding reception**.
- Section 7 - Failure of suppliers - Cover starts on the **commencement date** and ends on completion of the **wedding** or the day of the **wedding reception** (if different from the **wedding date**).
- Section 8 - Personal Accident - Cover starts 24 hours before and ends 24 hours after the **wedding date**.
- Section 9 - **Legal expenses** - Cover starts on the **commencement date** and ends on the **wedding date**.
- Section 10 and 15 - Personal liability - Cover applies on the **wedding date** and for the duration of the **wedding reception**.
- Section 11 - Essential document indemnity - Cover starts on the **commencement date** and ends on the **wedding date**.
- Section 12 and 15 - Guests' Personal liability - Cover applies on the **wedding date** and for the duration of the **wedding reception**.
- Section 13 - Optional **marquee** cover - Cover applies during the period of hire for a maximum of four days.
- Section 14 - Optional **ceremonial swords** cover - Cover applies during the period of hire for a maximum of four days.

## Refund of premium

If, after reading this policy, this insurance does not meet **your** requirements, please contact Wedinsure Customer Services within fourteen days of the **commencement date** and providing no claim has been made **your** premium will then be refunded in full and **your** policy cancelled. No subsequent refund of any part of the premium can be made. To cancel **your** policy please contact **us** by email at [customer@wedinsure.co.uk](mailto:customer@wedinsure.co.uk)

## Change of circumstances

If **you** need to change **your policy** because of changes in dates or the venue of **your wedding** or **wedding reception**, or **you** want to upgrade or downgrade **your** cover, or for any other reason, please contact Wedinsure Customer Services by email at [customer@wedinsure.co.uk](mailto:customer@wedinsure.co.uk)

## How to claim

There are claims conditions in this policy that **you** must comply with. If **you** do not, **your** claim might be rejected or the payment reduced. These conditions are detailed in each section and in the General Conditions on page 17.

If anything happens which might lead to a claim, what **you** must do depends on what happened.

If there has been a loss caused by theft or attempted theft, or malicious or criminal damage, **you** should inform the police immediately and ask for a crime reference number. **We** will ask for this.

**You** should do all **we** reasonably ask to get back any lost or stolen property. Do not throw away any damaged items as **we** might want to inspect them. To help us handle **your** claim as quickly as possible **we** may require the following information or documents such as:

- purchase receipts and invoices
- **wedding services supplier** contracts
- credit card or bank statements
- purchase dates of property
- confirmation from an expert that damaged property is beyond repair
- medical reports from a doctor.

The cost of providing information in support of **your** claim is **yours** although **we** may at our discretion pay all or some of these costs if **we** think it is reasonable to do so.

Any incident or loss which gives rise or may give rise to a claim under **your** Wedinsure policy should be notified immediately or as soon as reasonably practicable to the Wedinsure Claims Department:

Tel: 0333 003 3182  
Email: [claims@wedinsure.co.uk](mailto:claims@wedinsure.co.uk)

## Meaning of words

Some words have a special meaning in the Policy Document and these are listed below. Whenever a word with a special meaning is used in the Policy Document, it will be printed in **bold** type.

**Additional costs** - The difference between the original cost of the **wedding services** and the rearranged **wedding services** less any amount paid by **us** to **you** as indemnity under Section 1 Parts I or II of this policy.

**Adverse weather** - Weather conditions that cause major disruption to rail, road and bus services and severely affect **your** ability and that of **your** guests to attend the **wedding**.

**Attendants** - The best man or woman, bridesmaids, page boys, flower girls and ushers.

**Bodily injury** - Injury to the body caused by external, violent and visible means.

**Bridal attire** - Clothing and accessories of a formal nature worn by the bride at the **wedding** whether hired or owned.

**Cancellation, cancelled** - Not going ahead with the **wedding** or **wedding reception** before its commencement. A **wedding** and **wedding reception** is deemed by this policy to commence at the time it is due to start or when it has started, whichever is later. A **wedding** or **wedding reception** cannot be **cancelled** once it has started, only **curtailed**.

**Ceremony** - A **wedding ceremony** on the date and at the venue as specified in the **Schedule** which creates a contract of marriage that is legally enforceable in the **United Kingdom** or a **civil partnership** registration or **ceremony**, or a single ceremonial event or blessing which celebrates a marriage, including a renewal of vows **ceremony**.

**Ceremonial attire** - **Your** clothing and accessories as well as that of **your** parents and **attendants**, whether hired or owned.

**Ceremonial swords** - Hired swords or daggers and accompanying regalia.

**Civil partnership** - A legal union between two people of the same sex.

**Close relative** - **Your** spouse, partner, fiancé(e), parent, parent-in-law, step-parent, foster-parent, son, son-in-law, step-son, daughter, daughter-in-law, step-daughter, grandparent, grandson, granddaughter, brother, brother-in-law, step-brother, sister, sister-in-law or step-sister, foster child or legal guardian.

**Commencement date** - The date in the **Schedule** from which cover under this policy starts.

**Curtailed** - The cutting short of the **wedding ceremony** after it has commenced before the moment that the contract of marriage or **civil partnership** has been created or, in the event of a **ceremony** that does not create a contract of marriage, before when at least 75% of the **ceremony** has been completed; or the cutting short of the **wedding reception** after it has commenced.

**Essential documents** - The documentation required by the relevant foreign authority to enable the **wedding** to take place as booked outside the **United Kingdom**.

**Excess** - The uninsured part of any claim which is borne by **you**. It is applied for each claim under each section of the policy.

**Legal expenses** - **Your** legal representative's reasonable and properly incurred fees, costs and disbursements for work which **we** have agreed and the costs of any other people involved in legal

proceedings if **you** are ordered by a court to pay those costs or costs **you** must pay following an 'out-of-court' settlement to which **we** have agreed. This does not include any damages, fines or penalties **you** have to pay.

**Loss of limb(s)** – Loss by physical severance at or above the wrist or ankle or the total and permanent loss of an entire hand, arm, foot or leg.

**Loss of sight** – Complete and irrecoverable loss of sight in one or both eyes.

**Marquee** – Any hired **marquee**, tent, gazebo or similar structure and any portable toilet facilities hired to use with it, together with ancillary equipment such as staging, chairs and tables hired or leased by **you** solely for the purpose of the **wedding** and for which **you** are responsible.

**Medical practitioner** – A registered, practising member of the medical profession who is not related to **you**.

**Natural catastrophe** – Volcanic eruption, avalanche, flood, tsunami, earthquake, landslide, hurricane, tornado, tropical cyclone or wildfire.

**Period of insurance** – As shown in the **Schedule**. This starts on the **commencement date** and ends at the time and date of the **wedding reception**.

**Permanent total disablement** – Total disablement from engaging in or attending to all occupations whatsoever for at least 12 months from the date of **bodily injury**, and at the end of that time being beyond hope of improvement.

**Schedule** – The document **we** issue to **you** that sets out the cover **you** have bought.

**Terrorism** – An unlawful act, including the use of force or violence, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s), committed for political, religious or ideological purposes including the intention to influence any government and/or to put the public in fear for such purposes.

**United Kingdom, UK** – England, Wales, Scotland, Northern Ireland and, for the purposes of this insurance, the Channel Islands and the Isle of Man.

**Wedding cars and transport** – The car(s) or other transport (not including common carriers for example taxi, bus or rail services, aircraft or sea-going vessels) intended to get **you** and/or the attendants to the **wedding** on the **wedding date**.

**Wedding** – A **ceremony** on the date and at the venue as specified in the **Schedule** which creates a contract of marriage which is legally enforceable in the **United Kingdom**, or a **civil partnership** registration or **ceremony**, or a single ceremonial event or blessing which celebrates a marriage, including a renewal of vows **ceremony**. This policy covers one **wedding ceremony** and one **wedding reception**. If **you** have a **wedding ceremony** that creates a legally enforceable marriage in the **United Kingdom** as well as another ceremonial event or blessing, then **you** must choose which of these **you** want to insure in this policy. The **wedding ceremony** and **wedding reception** dates are stated in the **Schedule**.

**Wedding date** – The day specified in the **Schedule** as being the **ceremony** date.

**Wedding gifts** – Gifts, including cash and gift vouchers, for the marriage or civil partners given for the purpose of celebrating the **wedding**.

**Wedding reception** – The social gathering on the date and at the venue stated in the **Schedule** which takes place no more than 31 days after the **wedding date**. The **wedding reception** is deemed to be completed at midnight on the date that it started. This policy insures one **wedding reception**. If **you** are having more than one, **you** must choose which one **you** want to insure in this policy by specifying the **wedding reception** date and venue during the application process.



**Wedding ring(s)** - The ring(s) exchanged by the marriage or civil partners at the **wedding**.

**Wedding services supplier(s)** - Any supplier with whom **you** have a written contract to provide a service or services at, or for, the **wedding** and or **wedding reception**, in return for advance payment by **you**. **Marquee** or **ceremonial swords** suppliers are not included unless **you** have extended the policy and paid the additional premium.

**We, our, us** - The insurers, Aspen Insurance UK Limited and International Insurance Company of Hannover SE UK Branch.

**You, your** - The policyholders in the **Schedule** being the prospective marriage or civil partner(s) who after the **wedding** become husband and wife in the case of a marriage or civil partners after **a civil partnership** registration or **ceremony**. This policy will also indemnify **you** on behalf of any other person who has made a proven financial contribution to the cost of the **wedding** and/or **wedding reception** for a financial loss suffered by them that is otherwise insured by this policy under Sections 1, 2, 4 (flowers and the **wedding** cake only), 5, 6, 7, 13 (where this option has been purchased) and 14 (where this option has been purchased).

## Section 1 – Cancellation, curtailment & rearrangement

What's Covered	What's Not Covered (applies to all Parts of this section)
<p><b>Part I – Cancellation</b></p> <p>We will pay up to the amount shown in the <b>Schedule</b> in total for any irrecoverable expenses <b>you</b> incur or for which <b>you</b> are liable for the services of any <b>wedding services supplier</b> not used as a direct result of the reasonable, necessary and unavoidable <b>cancellation</b> by <b>you</b> of the <b>wedding</b> or <b>wedding reception</b> caused by any of the following reasons:</p> <ol style="list-style-type: none"> <li>1. the booked venue for the <b>wedding</b> or <b>wedding reception</b> being unable to hold <b>your wedding</b> and/or <b>wedding reception</b> due to bankruptcy, liquidation, an outbreak of infectious disease, damage to the venue, <b>natural catastrophe</b> or <b>adverse weather</b> conditions, murder or suicide at the venue or its closure by a relevant authority;</li> <li>2. the booked venue for the <b>wedding</b> and/or <b>wedding reception</b> being unable to guarantee that it will be able to hold <b>your wedding</b> and/or <b>wedding reception</b> because it has gone into administration;</li> <li>3. the death, injury or sickness of a prospective marriage or civil partner or their <b>close relative</b> which would make having or continuing with the <b>wedding</b> and/or <b>wedding reception</b> impossible or inappropriate;</li> <li>4. the <b>curtailment</b> of the <b>wedding</b> (this applies to the <b>cancellation</b> of the <b>wedding reception</b> only);</li> <li>5. the non-appearance on the <b>wedding date</b> or the date of the <b>wedding reception</b> of any <b>wedding services supplier</b>;</li> <li>6. total loss or theft of or severe damage to <b>ceremonial attire</b> which renders it unwearable and where the purchase or hire of alternatives is not possible;</li> <li>7. <b>your</b> redundancy or that of any of <b>your close relatives</b> who have or would have made proven, significant, financial contributions on which the <b>wedding</b> arrangements depend, where notice is received at least 8 weeks after date of purchase of this insurance and which qualifies for payment under redundancy legislation;</li> <li>8. the unforeseen posting overseas of one of the prospective marriage or civil partners or a <b>close relative</b> who is a serving member of the <b>UK</b> armed forces or the ambulance service, coastguard, fire brigade or police force for unavoidable and necessary duty;</li> </ol>	<ol style="list-style-type: none"> <li>1) losses recoverable from any other source;</li> <li>2) losses excluded in the General Exclusions;</li> <li>3) any claim arising directly or indirectly from:             <ol style="list-style-type: none"> <li>a) government regulation or Act;</li> <li>b) unemployment other than by redundancy where notice is received at least 8 weeks after date of purchase of this insurance and which qualifies for payment under redundancy legislation;</li> <li>c) a worsening of <b>your</b> financial circumstances or that any of <b>your close relatives</b> who have or would have made proven, significant, financial contributions on which the <b>wedding</b> arrangements depend except if caused by redundancy where notice is received at least 8 weeks after date of purchase of this insurance and which qualifies for payment under redundancy legislation;</li> <li>d) <b>wedding</b> arrangements not honoured by <b>your</b> employer, other than as provided for in 6. above in Part I;</li> <li>e) <b>your</b> disinclination to go through with the marriage as agreed or <b>your</b> failure to comply with any legal requirements or to obtain the relevant legal documentation;</li> <li>f) failure to notify the provider of any goods or service immediately it is found necessary to cancel or curtail the <b>wedding</b> or <b>wedding reception</b>;</li> <li>g) travel or accommodation costs for <b>weddings</b> or <b>wedding receptions</b> outside the <b>United Kingdom</b>;</li> <li>h) additional costs not notified to the Wedinsure Claims Department and agreed in advance of a rearranged <b>wedding</b> or <b>wedding reception</b>.</li> <li>i) pregnancy or childbirth except for related serious medical complications where the expected date of delivery is more than two months after the <b>wedding date</b>.</li> </ol> </li> </ol>

9. the non-appearance of the intended officiating minister or registrar and no substitute can be obtained;
10. loss or theft of or severe damage to the **marquee** (if **you** have purchased optional **marquee** cover);
11. **your** inability or that of any of **your** parents or step-parents (including guardians or foster parents), **attendants** or a significant number of guests (over 50%) to reach the **wedding** or **wedding reception** venue due to **adverse weather conditions** or **natural catastrophe**.

## Part II – Curtailment

We will pay up to the amount shown in the **Schedule** in total for any irrecoverable expenses **you** reasonably, necessarily and unavoidably incur in the event of **curtailment** of the **wedding** or **wedding reception** for the following reasons.

- A. In the event of the **curtailment** of the **wedding** due to:
  - I. the death, injury or sickness of a prospective marriage or civil partner or their **close relative**; or
  - II. the venue for the **wedding** being unable to continue to hold **your wedding** due to bankruptcy, liquidation, an outbreak of infectious disease, damage to the venue, evacuation due to fire, **natural catastrophe** or **adverse weather** conditions, murder or suicide at the venue or its closure by a relevant authority; or
  - III. the non-appearance of the intended officiating minister or registrar and no substitute can be obtained; or
  - IV. loss or theft of or severe damage to the **marquee** (if **you** have purchased optional **marquee** cover),

**we** will pay (in addition what **we** pay under Section 1, Part 1, sub-section 4 if **you** have to cancel the **wedding reception**), up to the amount shown on the **Schedule**, for the irrecoverable costs of the **wedding** that has not been completed, which **you** have paid or for which **you** are liable or,

- B. In the event of the **curtailment** of the **wedding reception** due to:
  - I. the death, injury or sickness of a prospective marriage or civil partner or their **close relative**; or
  - II. the venue for the **wedding reception** being unable to continue to hold **your wedding reception** due to bankruptcy, liquidation, an outbreak of infectious

- disease, damage to the venue, evacuation due to fire, **natural catastrophe** or **adverse weather** conditions, murder or suicide at the venue or its closure by a relevant authority; or
- III. loss or theft of or severe damage to the **marquee** (if **you** have purchased optional **marquee** cover);

**we** will pay for the irrecoverable costs which **you** have paid or for which **you** are liable for the unused portion of the services of any **wedding services supplier**.

### Part III – Rearrangement

In the event of a covered event in Part I or II above, **we** will pay up to the amount in the **Schedule** in total to reimburse **you** for reasonable and necessary **additional costs** incurred in rearranging the **wedding** and/or **wedding reception** to the same standard as allowed for by the amount originally spent or committed to.

### Special claims conditions applicable to Part II:

All **additional costs** must be notified to the Wedinsure claims Department and agreed in advance of the rearranged **wedding** or **wedding reception**.

## Section 2 - Ceremonial attire

What's Covered	What's Not Covered
<p><b>We</b> will pay up to the amount stated in the <b>Schedule</b> per claim for:</p> <ul style="list-style-type: none"> <li>the cost of replacing or repairing (at <b>Our</b> discretion) <b>bridal attire</b> if lost, stolen or damaged while in <b>Your</b> possession or that of a <b>close relative</b> within 3 months prior to, and for the duration of the <b>wedding</b>, and</li> <li>loss, theft of or damage to <b>ceremonial attire</b> within 48 hours prior to and for the duration of the <b>wedding</b>. In respect of hired <b>ceremonial attire</b>, this cover shall apply for up to 48 hours after the commencement of the <b>wedding</b>.</li> </ul> <p><b>IMPORTANT</b> An amount will be deducted in respect of owned and hired attire to reflect previous wear and tear.</p>	<ol style="list-style-type: none"> <li>the <b>excess</b> in the <b>Schedule</b>;</li> <li>losses recoverable from any other source;</li> <li>losses excluded in the General Exclusions;</li> <li>any loss by theft or criminal damage not reported to the police within 24 hours of discovery;</li> <li>any claim arising directly or indirectly from loss or damage by theft or attempted theft of any items left in any unattended motor vehicle, unless the property is left locked in the boot or glove compartment, concealed from view, and there is evidence of forced entry.</li> </ol>

## Section 3 - Wedding gifts

What's Covered	What's Not Covered
<p>We will pay up to the amount stated in the <b>Schedule</b> in total (subject to a maximum of £250 for any one item and the limit for cash and vouchers specified in the policy <b>Schedule</b>) for loss or theft of or damage to <b>wedding gifts</b> while being stored by <b>you, an attendant or your close relative</b>. This cover also applies while gifts are in transit to or on display at the <b>wedding reception</b>.</p> <p>Cover starts seven days before the <b>wedding date</b> and ends 24 hours after completion of the <b>wedding</b>. If the <b>wedding reception</b> does not take place on the <b>wedding date</b>, <b>wedding gifts</b> are covered on the date of the <b>wedding reception</b>.</p>	<ol style="list-style-type: none"> <li>1) the <b>excess</b> in the <b>Schedule</b>;</li> <li>2) losses recoverable from any other source;</li> <li>3) losses excluded in the General Exclusions;</li> <li>4) any loss by theft or criminal damage not reported to the police within 24 hours of discovery;</li> <li>5) any claim arising directly or indirectly from loss or damage by theft or attempted theft of any items left in any unattended motor vehicle, unless the property is left locked in the boot or glove compartment, concealed from view, and there is evidence of forced entry.</li> </ol>

## Section 4 - Wedding ring(s), flowers, attendants' gifts and the wedding cake

What's Covered	What's Not Covered
<p>We will pay up to the amount stated in the <b>Schedule</b> in total for loss or theft of or damage to <b>wedding rings, flowers, attendants' gifts and the wedding cake</b> which occurs during the time specified in 1. or 2. below:</p> <p>Cover under this section commences:</p> <ol style="list-style-type: none"> <li>1. For <b>wedding rings</b>, 7 days prior to <b>the wedding date</b> and ends 24 hours after it or when a claim is made under this section of the policy, whichever occurs first;</li> <li>2. For <b>attendants' gifts, flowers and the wedding cake</b>, 36 hours prior to the <b>wedding date</b> and ends 24 hours after it or when a claim is made under this section of the policy, whichever occurs first. If the <b>wedding reception</b> does not take place on the <b>wedding date</b>, the <b>wedding cake</b> is covered on the date of the <b>wedding reception</b>.</li> </ol>	<ol style="list-style-type: none"> <li>1) the <b>excess</b> in the <b>Schedule</b>;</li> <li>2) losses recoverable from any other source;</li> <li>3) losses excluded in the General Exclusions;</li> <li>4) any loss by theft or criminal damage not reported to the police within 24 hours of discovery;</li> <li>5) any claim arising directly or indirectly from loss or damage by theft or attempted theft of any items left in any unattended motor vehicle, unless the property is left locked in the boot or glove compartment, concealed from view, and there is evidence of forced entry;</li> <li>6) theft of <b>wedding ring(s), flowers and attendants' gifts</b> unless such items were removed by visible and forced means;</li> <li>7) claims for loss of or damage to floral arrangements, or to the <b>wedding cake</b>, that are covered under section 1 of this policy.</li> </ol>

## Section 5 - Wedding cars & transport

What's Covered	What's Not Covered
<p>We will pay up to the amount stated in the <b>Schedule</b> in total for additional costs incurred as the result of:</p> <ol style="list-style-type: none"> <li>1. non-appearance of the private hire firm's vehicle or person with whom the transport arrangements have been made, or</li> </ol>	<ol style="list-style-type: none"> <li>1) the <b>excess</b> in the <b>Schedule</b>;</li> <li>2) losses recoverable from any other source;</li> <li>3) losses excluded in the General Exclusions;</li> <li>4) losses that are covered under section 1 or 7 of this policy;</li> </ol>

<p>2. the mechanical breakdown of the vehicle.</p> <p>Cover under this section starts from the <b>commencement date</b> of this policy and ends on the completion of the <b>wedding</b> or <b>wedding reception</b> or a claim being made under this section of the policy, whichever occurs first.</p>	<p>5) any costs which would have been incurred had the original supplier not failed to meet their contractual obligations;</p> <p>6) losses resulting from arrangements made without a written contract;</p> <p>7) financial failure.</p>
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## Section 6 - Photography & Video

What's Covered	What's Not Covered
<p>We will pay up to the amount stated in the <b>Schedule</b> in total for unforeseen expenses reasonably and necessarily incurred to take or retake <b>wedding</b> photographs or videos or refund any irrecoverable amount which <b>you</b> originally contracted to pay as a direct and necessary result of:</p> <ol style="list-style-type: none"> <li>1) non-appearance at the <b>wedding</b> or <b>wedding reception</b> of the professional photographer or professional video operator contracted for the <b>wedding</b>; or</li> <li>2) loss or theft of or damage to the original film or negatives, or loss or damage to digital media on which the photographic images are stored by the professional photographer or professional video operator contracted for the <b>wedding</b>, before copies have been made; or</li> <li>3) non-development of the original film or negatives or non-development of whatever digital media on which the photographic images are stored (other than as a result of under or over exposure) by the professional photographer or professional video operator contracted for the <b>wedding</b>.</li> </ol> <p>In the event of 2 and 3 above cover will only apply if less than 75% of photographs taken are not delivered.</p> <p>Cover under this section starts from the <b>commencement date</b> of this policy and is in force until delivery of the photographs or video not exceeding 31 days after the <b>wedding reception</b> date or a claim being made under this section of the policy, whichever occurs first. If it is planned to take photographs of <b>you</b> cutting the <b>wedding</b> cake, <b>we</b> will pay up to the amount stated in the <b>Schedule</b> in total to arrange an alternative photographic session necessitated by damage to the <b>wedding</b> cake occurring within 48 hours before the conclusion of the <b>wedding reception</b>.</p> <p><b>ANY EVENT THAT MAY LEAD TO A CLAIM BEING MADE FOR RETAKING THE PHOTOGRAPHS OF THE CAKE-CUTTING</b></p>	<ol style="list-style-type: none"> <li>1) the <b>excess</b> in the <b>Schedule</b>;</li> <li>2) losses recoverable from any other source;</li> <li>3) losses excluded in the General Exclusions;</li> <li>4) losses that are covered under section 1 or 7 of this policy;</li> <li>5) any loss by theft or criminal damage occurring while the films, negatives or digital media are in <b>your</b> custody or control not reported to the police within 24 hours of discovery;</li> <li>6) any claim arising directly or indirectly from:             <ol style="list-style-type: none"> <li>a. loss or damage by theft or attempted theft of any items left in any unattended motor vehicle owned by <b>you</b>, unless the property is left locked in the boot or glove compartment, concealed from view, and there is evidence of forced entry;</li> </ol> </li> <li>7) losses resulting from arrangements made without a written contract;</li> <li>8) financial failure.</li> </ol>

CEREMONY MUST BE NOTIFIED TO THE WEDINSURE CLAIMS DEPARTMENT WITHIN 48 HOURS OF OCCURRENCE.

## Section 7 – Financial Failure of wedding services suppliers

What's Covered	What's Not Covered
<p>Following the bankruptcy or liquidation of any <b>wedding services supplier</b> contracted and paid for by <b>you</b>, <b>we</b> will pay up to the amount stated in the <b>Schedule</b> in total for the following:</p> <ol style="list-style-type: none"> <li>irrecoverable amounts of money paid or for which <b>you</b> are liable, and</li> <li>any additional costs in arranging alternative equivalent <b>wedding services</b>.</li> </ol> <p>Cover under this section starts from the <b>commencement date</b> of this policy and ends on the completion of the <b>wedding</b> or the day of the <b>wedding reception</b> (if different from the <b>wedding date</b>).</p>	<ol style="list-style-type: none"> <li>losses recoverable from any other source;</li> <li>losses that are covered under section 1, or 6 of this policy</li> <li>losses excluded in the General Exclusions;</li> <li>any loss which would have been incurred had the original supplier not ceased trading;</li> <li>any costs where no written contractual agreement exists between <b>you</b> and the <b>wedding services supplier</b>;</li> <li>any claim arising directly or indirectly from: <ol style="list-style-type: none"> <li>the financial failure of a <b>wedding gifts supplier</b> or any supplier not contracted by and pre-paid by <b>you</b>;</li> <li>any additional costs arising from additional amounts paid in advance to secure a discount;</li> <li>the financial failure of a professional <b>wedding planner</b> except for costs directly contracted by <b>you</b> to them (e.g. their fee) for their services.</li> </ol> </li> </ol>

## Section 8 - Personal Accident

What's Covered	What's Not Covered																																												
<p><b>We</b> will pay the benefit shown in the table below to <b>you</b> or, in the event of <b>your</b> death, <b>your</b> legal representatives, if <b>you</b> sustain <b>accidental bodily injury</b> caused by external violent and visible means, which solely and independently of any other cause within 12 calendar months from the date of the accident causing such <b>bodily injury</b> results in death, <b>loss of limb(s) or sight</b>, or <b>permanent total disablement</b>:</p> <table border="1"> <thead> <tr> <th></th> <th>Tier 1</th> <th>Tier 2</th> <th>Tier 3</th> <th>Tier 4</th> <th>Tier 5</th> </tr> </thead> <tbody> <tr> <td>Death</td> <td>£2,500</td> <td>£5,000</td> <td>£10,000</td> <td>£10,000</td> <td>£20,000</td> </tr> <tr> <td>Loss of Limb or Sight</td> <td>£5,000</td> <td>£10,000</td> <td>£20,000</td> <td>£20,000</td> <td>£40,000</td> </tr> <tr> <td>Permanent Total Disablement</td> <td>£5,000</td> <td>£10,000</td> <td>£20,000</td> <td>£20,000</td> <td>£40,000</td> </tr> </tbody> </table> <table border="1"> <thead> <tr> <th></th> <th>Tier 6</th> <th>Tier 7</th> <th>Tier 8</th> <th>Tier 9</th> </tr> </thead> <tbody> <tr> <td>Death</td> <td>£20,000</td> <td>£20,000</td> <td>£20,000</td> <td>£20,000</td> </tr> <tr> <td>Loss of Limb or Sight</td> <td>£40,000</td> <td>£40,000</td> <td>£40,000</td> <td>£40,000</td> </tr> <tr> <td>Permanent Total Disablement</td> <td>£40,000</td> <td>£40,000</td> <td>£40,000</td> <td>£40,000</td> </tr> </tbody> </table>		Tier 1	Tier 2	Tier 3	Tier 4	Tier 5	Death	£2,500	£5,000	£10,000	£10,000	£20,000	Loss of Limb or Sight	£5,000	£10,000	£20,000	£20,000	£40,000	Permanent Total Disablement	£5,000	£10,000	£20,000	£20,000	£40,000		Tier 6	Tier 7	Tier 8	Tier 9	Death	£20,000	£20,000	£20,000	£20,000	Loss of Limb or Sight	£40,000	£40,000	£40,000	£40,000	Permanent Total Disablement	£40,000	£40,000	£40,000	£40,000	<ol style="list-style-type: none"> <li><b>Permanent Total Disablement</b> if at the date of sustaining <b>accidental bodily injury</b>, <b>you</b> are over the statutory retirement age and are not in full-time paid employment;</li> <li><b>bodily injury</b> sustained while <b>you</b> are driving or being carried as a passenger in or on any quadbike or two or three wheeled motor vehicles of 125cc or over.</li> </ol>
	Tier 1	Tier 2	Tier 3	Tier 4	Tier 5																																								
Death	£2,500	£5,000	£10,000	£10,000	£20,000																																								
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1. the benefit shall not be payable under more than one of the above items in respect of the same accident, and the payment under any one item shall terminate our liability under this section of the policy for that person
2. this section of the policy covers **bodily injury** occurring 24 hours before, on and 24 hours after the **wedding date**.

## Section 9 - Legal expenses

What's Covered	What's Not Covered
<p><b>We</b> will pay for reasonable and proportionate <b>legal expenses</b> incurred by <b>you</b>, up to the amount specified in the <b>Schedule</b> in total, in the pursuit of legal proceedings by <b>you</b> or <b>your</b> personal representatives for compensation and/or damages arising from <b>your</b> injury or death.</p> <p>It is a condition of this section of the policy:</p> <ol style="list-style-type: none"> <li>1) that <b>we</b> shall have complete control over the legal proceedings and the appointment of legal representation;</li> <li>2) that the sum insured in the <b>Schedule</b> applies to all claims arising from or relating to the same original cause or event or series of events;</li> <li>3) that the sum insured in the <b>Schedule</b> applies to all legal proceedings including appeals;</li> <li>4) that <b>you</b> must notify <b>us</b> of any claim during the <b>period of insurance</b>.</li> </ol> <p>Cover under this section of the policy applies to <b>your</b> death or <b>bodily injury</b> which causes the <b>cancellation</b> of the <b>wedding</b> or to an event which occurs on the <b>wedding date</b>.</p>	<ol style="list-style-type: none"> <li>1) any claim brought against any person who has been contracted to supply any aspect of the <b>wedding</b> or <b>wedding reception</b> including the <b>wedding reception</b> organiser;</li> <li>2) losses excluded in the General Exclusions;</li> <li>3) legal expenses incurred without <b>our</b> prior approval in writing;</li> <li>4) any claim not notified to <b>us</b> during the <b>period of insurance</b>;</li> <li>5) any claim where <b>we</b> consider <b>your</b> prospects of success are insufficient by which <b>we</b> mean that there is less than a 50% chance that <b>you</b> or <b>your</b> personal representatives will win or where a reasonable estimate of <b>your</b> total <b>legal expenses</b> is greater than the amount in dispute;</li> <li>6) claims relating directly or indirectly to medical negligence, alleged medical negligence, food contamination or allergic reactions;</li> <li>7) any <b>legal expenses</b> <b>you</b> can claim from another insurance policy;</li> <li>8) legal proceedings against <b>us</b>;</li> <li>9) claims resulting from contingent fee agreements.</li> </ol>

## Section 10 - Personal Liability

What's Covered	What's Not Covered
<p>Cover under this section does not apply to <b>weddings</b> taking place in the USA or Canada.</p> <p><b>We</b> will indemnify <b>you</b> up to the amount stated in the <b>Schedule</b> in total for any claim or series of claims made against <b>you</b> from any one event or one source or original cause in respect of <b>your</b> legal liability arising from accidental injury to third parties or accidental loss of or damage to third party property. In the event of <b>your</b> death <b>we</b> will, in respect of the liability incurred by <b>you</b>, indemnify <b>your</b> personal representatives provided that they act as though they were <b>you</b> and observe the terms of this policy.</p>	<ol style="list-style-type: none"> <li>1) the <b>excess</b> in the <b>Schedule</b>;</li> <li>2) losses recoverable from any other source;</li> <li>3) losses excluded in the General Exclusions;</li> <li>4) any claim arising directly or indirectly from:             <ol style="list-style-type: none"> <li>a) death or injury to <b>your</b> employees or members of <b>your</b> family</li> <li>b) loss of or damage to property that is owned by <b>you</b> or under <b>your</b> control or that of <b>your</b> family or employees;</li> <li>c) <b>your</b> profession, business or employment;</li> <li>d) any fines or damages which have been awarded to punish the person responsible rather than to compensate the affected individual for any losses;</li> </ol> </li> </ol>



	<ul style="list-style-type: none"> <li>e) <b>you</b> owning or using any:             <ul style="list-style-type: none"> <li>I. animal (other than <b>your</b> domestic pets),</li> <li>II. firearm,</li> <li>III. mechanically propelled or towed vehicles,</li> <li>IV. vessels (other than manually propelled water craft),</li> <li>V. aircraft,</li> <li>VI. firearms, fireworks or other pyrotechnic devices or effects,</li> <li>VII. bouncy castles or other similar inflatables;</li> </ul> </li> <li>f) <b>your</b> own deliberate, wilful, criminal or malicious actions or failure to act when <b>you</b> should have;</li> <li>g) liability assumed by <b>you</b> by agreement;</li> <li>h) any costs not authorised in advance by <b>us</b>;</li> <li>i) liability insured under another policy;</li> <li>j) liability incurred by <b>you</b> more than 24 hours before or after the <b>wedding date</b>;</li> <li>k) liability for fines, penalties, liquidated damages or punitive, exemplary, aggravated or multiplied damages;</li> <li>l) loss of or damage to any goods or other property sold, supplied, delivered, installed or erected by <b>you</b> and all costs of or arising from the need of making good, removal, repair, rectification, replacement or recall of:             <ul style="list-style-type: none"> <li>a) any such good or property and/or b) any defective work executed by <b>you</b>;</li> </ul> </li> <li>m) loss or damage to flooring caused by footwear of any kind;</li> <li>n) a <b>wedding</b> or <b>wedding reception</b> that takes place in the USA or Canada.</li> </ul>
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## Section 11 - Essential documents

What's Covered	What's Not Covered
<p><b>We</b> will indemnify <b>you</b> up to the amount stated in the <b>Schedule</b> in total for reasonable costs of travel, accommodation and any fees which arise as a result of the necessity to obtain replacement copies of the documents which are essential to <b>your wedding</b> taking place outside the United Kingdom, and which, during the period defined below, are lost or damaged by causes beyond <b>your</b> control.</p> <p>Cover under this section commences from the <b>commencement date</b> of this policy and applies until the <b>wedding date</b> or until a claim is made under this section of the policy, whichever occurs first.</p>	<ul style="list-style-type: none"> <li>1) the <b>excess</b> in the <b>Schedule</b>;</li> <li>2) losses recoverable from any other source;</li> <li>3) losses excluded in the General Exclusions;</li> <li>4) any claim arising directly or indirectly from:             <ul style="list-style-type: none"> <li>a) loss or damage to documents arising from confiscation or detention by customs officials or other authorities;</li> <li>b) loss by theft of documents left in any unattended motor vehicle, unless they had been left locked in the boot or glove compartment, concealed from view, and there is evidence of forced entry;</li> <li>c) <b>your</b> lack of reasonable care or from reasons within <b>your</b> control;</li> <li>d) documents being stored in suitcases or like receptacles while in the custody of an airline or other carrier.</li> </ul> </li> </ul>

## Section 12 - Guest Personal liability

What's Covered	What's Not Covered
<p>Cover under this section does not apply to <b>weddings</b> or <b>wedding receptions</b> outside the <b>United Kingdom</b>.</p> <p>Section 10, Personal Liability cover, is extended by this section to cover all people invited to the <b>wedding</b> or <b>wedding reception</b> by <b>you</b> for their legal liability arising from accidental injury to third parties or accidental loss of or damage to third party property. The sum insured applies as a limit to all claims made against all guests in total, not for each guest.</p>	<ol style="list-style-type: none"> <li>1) the <b>excess</b> in the <b>Schedule</b>;</li> <li>2) losses recoverable from any other source;</li> <li>3) losses excluded in the General Exclusions;</li> <li>4) any claim arising directly or indirectly from:             <ol style="list-style-type: none"> <li>a) death or injury to <b>your</b> employees or members of <b>your</b> family</li> <li>b) loss of or damage to property that is owned by <b>you</b> or under <b>your</b> control or that of <b>your</b> family or employees;</li> <li>c) the carrying on of any profession, business or employment or employer's liability;</li> <li>d) any fines or damages which have been awarded to punish the person responsible rather than to compensate the affected individual for any losses;</li> <li>e) liability resulting from the ownership or occupation of land or buildings;</li> <li>f) <b>you</b> or <b>your</b> guests owning or using any:                 <ol style="list-style-type: none"> <li>i. animal (other than <b>your</b> domestic pets),</li> <li>ii. firearm,</li> <li>iii. mechanically propelled or towed vehicles,</li> <li>iv. vessels (other than manually propelled water craft),</li> <li>v. aircraft,</li> <li>vi. firearms, fireworks or other pyrotechnic devices or effects,</li> <li>vii. bouncy castles or other similar inflatables;</li> </ol> </li> <li>g) <b>you</b> or <b>your</b> guests deliberate, wilful, criminal or malicious actions or failure to act when <b>you</b> should have;</li> <li>h) liability assumed by <b>you</b> by agreement;</li> <li>i) any costs not authorised in advance by <b>us</b>;</li> <li>j) liability insured under another policy;</li> <li>k) liability incurred by <b>you</b> more than 24 hours before or after the <b>wedding date</b>;</li> <li>l) liability for fines, penalties, liquidated damages or punitive, exemplary, aggravated or multiplied damages;</li> <li>m) loss of or damage to any goods or other property sold, supplied, delivered, installed or erected by <b>you</b> and all costs of or arising from the need of making good, removal, repair, rectification, replacement or recall of:                 <ol style="list-style-type: none"> <li>a) any such good or property and/or b) any defective work executed by <b>you</b>;</li> </ol> </li> <li>n) loss or damage to flooring caused by footwear of any kind;</li> <li>o) a <b>wedding</b> or <b>wedding reception</b> that takes place in the USA or Canada.</li> </ol> </li> </ol>

## Section 13 - Optional Marquee Extension

What's Covered	What's Not Covered
<p>This section applies only where the appropriate premium has been paid.</p> <p>Cover under this section does not apply to <b>weddings</b> or <b>wedding receptions</b> outside the <b>United Kingdom</b>.</p> <p><b>We</b> will indemnify <b>you</b> up to the amount detailed in the <b>Schedule</b> in total in the event of loss or theft of or damage by any cause to any <b>marquee</b> occurring during the period of hire (the period of hire not exceeding 4 days unless agreed in writing by Wedinsure Customer Services). Buying this additional cover extends the cover under section 1, <b>cancellation, curtailment</b> and rearrangement, where <b>cancellation, curtailment</b> or rearrangement is the direct result of loss or theft of or severe damage to the <b>marquee</b>.</p> <p><b>IMPORTANT</b> If at the time of the loss or damage the sum insured is less than the full cost of replacing or repairing the <b>marquee</b>, <b>we</b> will reduce the amount <b>we</b> pay for any claim by the proportion that the maximum amount payable bears to the full cost of reinstating the <b>marquee</b>.</p>	<ol style="list-style-type: none"> <li>1) losses recoverable from any other source;</li> <li>2) losses excluded in the General Exclusions;</li> <li>3) <b>consequential loss</b> of any kind;</li> <li>4) any claim arising directly or indirectly from: <ol style="list-style-type: none"> <li>a) erection and/or dismantling of any hired equipment,</li> <li>b) loss or theft of or damage to audio/visual entertainment equipment,</li> <li>c) loss or theft of or damage to electricity generators whether owned or hired,</li> <li>d) loss or damage suffered by <b>you</b> as a result of being deceived into knowingly parting with property,</li> <li>e) damage to flooring caused by footwear,</li> <li>f) theft of ancillary equipment unless there is violent and forced entry to or exit from a locked room or building,</li> <li>g) theft from unattended venues,</li> <li>h) loss or damage by theft or attempted theft of any items left in any unattended motor vehicle, unless the property is left locked in the boot or glove compartment, concealed from view, and there is evidence of forced entry.</li> </ol> </li> </ol>

## Section 14 - Optional ceremonial swords extension

What's Covered	What's Not Covered
<p>Cover under this section does not apply to <b>weddings</b> or <b>wedding receptions</b> outside the <b>United Kingdom</b>.</p> <p><b>We</b> will indemnify <b>you</b> up to the amount stated in the <b>Schedule</b> in total in the event of loss or theft or damage to <b>ceremonial swords</b> by any cause not excluded, occurring during the period of hire (the period of hire not exceeding 4 days, unless agreed in writing by Wedinsure Customer Services).</p> <p><b>IMPORTANT</b> If at the time of the loss or damage the sum insured is less than the full cost of reinstating the swords as new, <b>we</b> will reduce the amount <b>we</b> pay for any claim by the proportion that the maximum amount payable bears to the full cost of replacing or repairing the swords.</p>	<ol style="list-style-type: none"> <li>1) the <b>excess</b> in the <b>Schedule</b>;</li> <li>2) losses recoverable from any other source;</li> <li>3) losses excluded in the General Exclusions;</li> <li>4) any claim arising directly or indirectly from: <ol style="list-style-type: none"> <li>a) loss or theft unless there is violent and forced entry to or exit from a locked room or building,</li> <li>b) loss or damage by theft or attempted theft of any items left in any unattended motor vehicle, unless the property is left locked in the boot or glove compartment, concealed from view, and there is evidence of forced entry,</li> <li>c) any deliberate, wilful, criminal or malicious actions,</li> <li>d) loss or theft of or damage to the <b>ceremonial swords</b> while they are in the custody of an airline or other carrier.</li> </ol> </li> </ol>

## Section 15 - Optional Personal Liability Extension

What's Covered	What's Not Covered
<p>This section applies only where the appropriate premium has been paid.</p> <p>Where the appropriate additional premium has been paid <b>we</b> extend the cover limit of <b>our</b> Personal Liability and Guest Personal Liability Sections to the amount stated in the <b>schedule</b>.</p> <p>Guest Personal Liability cover under this section does not apply to <b>weddings</b> taking place outside the <b>United Kingdom</b>.</p> <p>This cover does not apply to <b>weddings</b> taking place in the <b>USA</b> or <b>Canada</b>.</p>	<ol style="list-style-type: none"> <li>1) the <b>excess</b> in the <b>Schedule</b>;</li> <li>2) losses recoverable from any other source;</li> <li>3) losses excluded in the General Exclusions;</li> <li>4) any claim arising directly or indirectly from: <ol style="list-style-type: none"> <li>a) death or injury to <b>your</b> employees or members of <b>your</b> family</li> <li>b) loss of or damage to property that is owned by <b>you</b> or under <b>your</b> control or that of <b>your</b> family or employees;</li> <li>c) <b>your</b> profession, business or employment;</li> <li>d) any fines or damages which have been awarded to punish the person responsible rather than to compensate the affected individual for any losses;</li> <li>e) <b>you</b> owning or using any: <ol style="list-style-type: none"> <li>I. animal (other than <b>your</b> domestic pets),</li> <li>II. firearm,</li> <li>III. mechanically propelled or towed vehicles,</li> <li>IV. vessels (other than manually propelled water craft),</li> <li>V. aircraft,</li> <li>VI. firearms, fireworks or other pyrotechnic devices or effects,</li> <li>VII. bouncy castles or other similar inflatables;</li> </ol> </li> <li>f) <b>your</b> own deliberate, wilful, criminal or malicious actions or failure to act when <b>you</b> should have;</li> <li>g) liability assumed by <b>you</b> by agreement;</li> <li>h) any costs not authorised in advance by us;</li> <li>i) liability insured under another policy;</li> <li>j) liability incurred by <b>you</b> more than 24 hours before or after the <b>wedding date</b>;</li> <li>k) liability for fines, penalties, liquidated damages or punitive, exemplary, aggravated or multiplied damages;</li> <li>l) loss of or damage to any goods or other property sold, supplied, delivered, installed or erected by <b>you</b> and all costs of or arising from the need of making good, removal, repair, rectification, replacement or recall of: a) any such good or property and/or b) any defective work executed by <b>you</b>;</li> <li>m) loss or damage to flooring caused by footwear of any kind;</li> <li>n) a <b>wedding</b> or <b>wedding reception</b> that takes place in the <b>USA</b> or <b>Canada</b>.</li> </ol> </li> </ol>

## General Conditions (applicable to all sections of this insurance)

1. It is important to ensure that all information given to **us** is correct to the best of **your** knowledge. Failure to give correct information could adversely affect **your** claim.
2. Written notice of any event which may give rise to a claim must be given to **us** *Wedinsure Claims Department* as soon as reasonably practicable and without undue delay. All documents, certificates and evidence required in support of a claim shall be produced by **you** at **your** expense.
3. **You** must report any loss by theft or attempted theft under this policy for which **you** intend to claim to the police as soon as possible after the event. **We** will ask for evidence that **you** have done so.
4. **You** must forward to **us** immediately upon receipt any writ, summons or other legal process issued or commenced against **you**. **You** must not negotiate, admit or repudiate any claim without **our** written consent.
5. Except with **our** written consent, **you** must not admit liability or give any representations or other undertakings binding upon **us**. **We** are entitled to conduct all proceedings arising out of or in connection with claims in **your** name, and to instruct solicitors of **our** own choice for this purpose.
6. **We** will only provide the cover set out in this policy if **you** keep to all its terms and conditions.
7. No refund of premium is allowed once the insurance has commenced except within the 14 day cooling off period, provided **you** have not made a claim.
8. **You** must exercise due care and attention at all times for the safety of **your** property and take all reasonable steps to prevent accidents, loss or damage.
9. **You** or anyone else acting for **you** must be honest in **your** dealings with us at all times. **We** will not pay a claim that is in any way fraudulent, false or exaggerated and **we** may take legal action against **you**.
10. This policy is governed by English law. If there is a dispute, it will only be dealt with in the courts of the country within the **United Kingdom** where **you** live.
11. If at the time of any loss, damage or liability arising under this insurance there is any other insurance covering the same loss, damage or liability, **we** will not pay for any losses covered by that policy. This does not apply to Section 10 (Personal Accident) where **we** will pay **your** claim irrespective of other insurance covering **your** death or disability.
12. This policy is not assignable.
13. **You** must undergo a medical examination where **we** require it at **your** expense except post mortem which **we** reserve the right to have undertaken at **our** expense.
14. **We** may at our own expense take proceedings in **your** name to recover **our** losses from any third party in respect of any loss or damage covered by this insurance, and any amount so recovered shall belong to **us**.
15. In the event of a claim, **you** must produce documentation to show that original contractual obligations with suppliers were evidenced, or that ownership of goods existed, in writing.
16. A person who is not a party to this contract has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this contract but this does not affect any right or remedy of a third party which exists or is available apart from that Act.
17. **We** will not be deemed to provide cover and shall not be liable to pay any claim or provide any benefit to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose **us** to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, law or regulations of the European Economic Union, **United Kingdom** or United States of America.
18. Unless otherwise stated in this policy, the sum insured for each section applies to both policy holders in total, not to each individual policy holder.

## General Exclusions

The following exclusions apply to all sections of this policy.

There is no cover for any claim caused directly or indirectly or contributed to by:

1. **You** or anyone else upon whom the **wedding** depends:
  - a. acting against medical advice,

- b. suffering any medical condition for which they are awaiting results of tests or medical investigations;
- c. suffering a condition for which they are on a hospital waiting list for treatment;
- d. having a medical condition for which they have received a terminal prognosis;
- e. suffering anxiety, stress or depression (unless admitted as an in-patient at a hospital);
- f. committing or attempting to commit suicide or injuring themselves intentionally;
2. **you** or anyone else upon whose health the **wedding** depends failing to obtain the recommended vaccinations;
3. events or circumstances of which **you** were aware or that were in the public domain at the time of buying this policy that make a loss or claim inevitable;
4. war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), **terrorism** (except if the loss or claim is caused by **bodily injury** resulting in **your** death or disablement or that of a **close relative**), civil war, rebellion, revolution, insurrection, military or usurped power, confiscation by nationalisation or requisition, destruction of or damage to property under the order of any government or local authority, riot or civil commotion;
5. pressure waves caused by aircraft or other flying devices travelling at sonic or supersonic speeds
6. alcoholism, the excessive use of intoxicating drink or drugs (other than drugs taken in accordance with treatment prescribed and directed by a **medical practitioner**, but not for drug addiction);
7. nuclear fission or fusion or radioactive contamination;
8. **your** own acts or omissions increasing the loss;
9. damage to, theft or loss of property more specifically insured;
10. losses that are not specifically covered by this policy, for example a loss that is directly or indirectly caused by a loss covered by this policy but which is not of itself specifically covered;
11. injury, illness, death, loss, expense or other liability attributable to sexually transmitted disease;
12. losses arising from the law or regulations by the government of any country;
13. any unlawful act committed by **you** or criminal proceedings against **you** or any other person on whom the **wedding** plans depend (other than in the event of **your** obligation to attend a court of law under subpoena as a witness, unless such obligation to attend falls within **your** occupation or professional or other similar capacity);
14. liability incurred by people who are not resident in the **United Kingdom** where such liability would not have existed had those persons been resident in the **United Kingdom**;
15. any deliberate, wilful, criminal or malicious actions by persons invited by **you** to the **wedding** or **wedding reception**;
16. any event occurring outside the **Period of insurance**;
17. wear and tear, inherent defect, rot, mildew, rust, corrosion, frost or soiling;
18. insects, woodworm, vermin or moths;
19. dyeing, cleaning, repair or renovation;
20. electronic, electrical or mechanical breakdown, failure or derangement;
21. faulty manipulation, design, plan, specification or materials;
22. gradual deterioration or market depreciation;
23. atmospheric conditions;
24. shrinkage or change of colour;
25. confiscation or detention by government or other authorised officials;
26. a worsening of **your** financial circumstances.

## Complaints Procedure

Wedinsure is committed to giving **you** the best possible service but if **you** do have any questions or concerns about this insurance or the handling of a claim **you** should do the following:

If **your** complaint relates to the policy, then please contact Wedinsure at the following:

In writing:           Complaints Department,  
                            Wedinsure  
                            1 Towerfield Close

Shoeburyness  
Essex  
SS3 9QP

By Email: [complaints@wedinsure.co.uk](mailto:complaints@wedinsure.co.uk)

If **your** complaint relates to a claim, then please contact the Wedinsure Claims Department at the following:

In writing: Wedinsure Claims Department  
308-314 London Road  
Hadleigh  
Benfleet  
Essex  
SS7 2DD

By phone: 0333 003 3182

By Email: [claimcomplaint@wedinsure.co.uk](mailto:claimcomplaint@wedinsure.co.uk)

Wedinsure aims to resolve most complaints within three working days from receipt of the complaint. If **we** are unable to resolve **your** complaint within three days, **we** will issue **our** final decision within 8 weeks of the date **we** receive **your** complaint.

If **you** cannot settle **your** complaint with **us**, **you** may be entitled to refer it to the Financial Ombudsman Service.

By writing to: The Financial Ombudsman  
Exchange Tower,  
Harbour Exchange Square,  
London,  
E14 9SR.

By the internet: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

By telephone: 0800 0234567 (free from standard landlines, mobiles may be charged)  
0300 1239123 (same rate as 01 and 02 numbers on mobile phone tariffs)

Or via the Online Dispute Resolution website:

The Online Dispute Resolution website is an official website managed by the European Commission dedicated to helping consumers and traders resolve their disputes out-of-court. If **you** have had a problem with something that **you** have bought on line, **you** can use this site if **you** live in the EU and the trader is based in the EU.

Website: <https://webgate.ec.europa.eu/odr>

The above complaints procedure is in addition to **your** statutory rights.

## Data Protection Act 1998

Please note that any information provided to **us** will be processed by **us** and **our** agents in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling claims, if any, which may necessitate providing such information to third parties. **We** may also send the information in confidence for processing to other companies acting on their instructions including those located outside the European Economic Area.

Wedinsure is a trading name of Genesis Choice Ltd (708692) which is an appointed representative of NDI Insurance & Reinsurance Brokers Ltd who are authorised and regulated by the Financial Conduct Authority (446914).  
Registered office: 24 Maltese Road, Chelmsford, CM1 2PA

Aspen Insurance UK Limited (Company No. 01184193),  
Registered Office: 30 Fenchurch Street, London EC3M 3BD  
Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority (202644)

International Insurance Company of Hannover SE UK Branch,  
Branch Office: 10 Fenchurch Street, London EC3M 3BE  
International Insurance Company of Hannover SE is registered in Germany, registration number HRB 211924.  
Registered Office: Roderbruchstraße 26, 30655 Hannover, Germany.  
Authorised by the Bundesanstalt für Finanzdienstleistungsaufsicht and authorised and subject to limited regulation by the Financial Conduct Authority