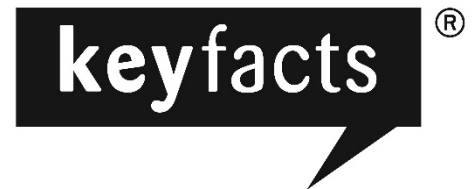


wedinsure
WEDDING INSURANCE



Summary of Cover

Valid for policies incepted after 03/10/2017



Summary of cover

Wedinsure covers risks of cancellation, failure of suppliers, loss or theft of or damage to property, personal liability and legal expenses that could arise in connection with weddings and wedding receptions, including civil partnerships.

This summary does not set out the full terms, exclusions and conditions of the policy. For those, please take the time to read the policy document and make sure you understand it.

Wedinsure is a trading name of Genesis Choice Ltd and is an appointed representative NDI Insurance & Reinsurance Brokers Ltd who are authorised and regulated by the Financial Conduct Authority No. 446914.

Wedinsure is underwritten by Aspen Insurance UK Limited and International Insurance Company of Hannover SE (UK Branch).

To report a claim you should contact the Wedinsure Claims Department on the following:

Tel: 0333 003 3182

Email: claims@wedinsure.co.uk

Cover Levels

Section	Cover	Tier 1 Limit	Tier 2 Limit	Tier 3 Limit	Tier 4 Limit	Tier 5 Limit	Tier 6 Limit	Tier 7 Limit	Tier 8 Limit	Tier 9 Limit	Excess
1	Part I - Cancellation	£7,500	£10,000	£15,000	£20,000	£25,000	£30,000	£35,000	£50,000	£70,000	Nil
	Par II - Curtailment										
	Part III - Rearrangement	£5,500	£7,500	£11,250	£15,000	£18,750	£22,500	£26,250	£37,500	£52,500	
2	Ceremonial Attire	£2,000	£3,000	£4,000	£5,000	£6,000	£7,000	£8,000	£9,000	£10,000	£50
3	Wedding Gifts	£1,500	£3,000	£4,000	£5,000	£6,000	£7,000	£10,000	£11,000	£12,500	£50
	Cash & Voucher Limit	£200	£300	£400	£500	£750	£1,000	£1,500	£1,750	£2,000	£50
4	Wedding Rings, Flowers, Attendant's Gifts and the Wedding Cake	£1,500	£2,000	£3,000	£4,000	£5,000	£6,000	£7,000	£8,000	£10,000	£50
5	Wedding Cars and Transport	£1,500	£2,000	£3,000	£5,000	£7,000	£8,000	£10,000	£12,000	£15,000	£50
6	Photography & Video	£2,000	£4,000	£5,000	£6,000	£8,000	£10,000	£12,000	£15,000	£20,000	£50
7	Financial Failure of Wedding Services Suppliers	£4,000	£6,000	£7,500	£9,000	£12,500	£15,000	£20,000	£30,000	£40,000	Nil
8	Personal Accident	£10,000	£20,000	£20,000	£40,000	£40,000	£40,000	£40,000	£40,000	£40,000	Nil
9	Legal Expenses	£5,000	£5,000	£5,000	£10,000	£10,000	£10,000	£20,000	£20,000	£20,000	£50
10	Personal Liability	£2m	£2m	£2m	£2m	£2m	£2m	£2m	2m	£2m	£250
11	Essential Documents	£250	£250	£250	£500	£500	£1,000	£1,000	£1,500	£2,000	£50
12	Guest Personal Liability	£2m	£2m	£2m	£2m	£2m	£2m	£2m	£2m	£2m	£250
13	Optional Marquee Extension	£25,000 or £50,000 (This cover only applies when the appropriate additional premium has been paid)									Nil
14	Optional Ceremonial Swords Extension	£20,000 (This cover only applies when the appropriate additional premium has been paid)									£250
15	Optional Personal Liability Extension	£5m (This cover only applies when the appropriate additional premium has been paid)									£250

Other than for Section 8, Personal Accident, the above Cover Limits (sums insured) are the maximum we will pay per Section in total, for both policyholders, not for each. Excesses are deducted per claim, per Section.

Eligibility

To be covered by this policy the main residence of one of the prospective marriage or civil partner's 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 – Guests' Personal Liability: cover does not apply outside the UK.
- Section 13 - Marquee extension: cover does not apply outside the UK
- Section 14 - Ceremonial swords extension: cover does not apply outside the UK.

Period of insurance

Each section of this policy has a different operative time of cover. Some risks are covered from the date you buy the policy, some are covered at specific times before, during or after the wedding or wedding reception. Please read the policy wording to find out when certain risks are covered.

Significant exclusions

Under each section of the policy, we list out what's not covered. There are also general exclusions, which apply to the whole policy.

Please note: Honeymoons are not covered by the policy. Changing your mind about getting married or entering into a civil partnership is also not covered.

Other exclusions of note are:

- a) 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;
- b) loss or theft unless there is violent and forced entry to or exit from a locked room or building;
- c) bodily injury sustained while you are driving or being carried as a passenger in or on any quadbike or two or three wheeled motor vehicle of 125cc or over;
- d) damage to flooring caused by footwear;
- e) you or anyone else upon whom the wedding depends:
 - I. acting against medical advice,
 - II. suffering any medical condition for which they are awaiting results of tests or medical investigations,
 - III. suffering a condition for which they are on a hospital waiting list for treatment,
 - IV. having a medical condition for which they have received a terminal prognosis,
 - V. suffering anxiety, stress or depression (unless admitted as an in-patient at a hospital),
 - VI. committing or attempting to commit suicide or injuring themselves intentionally;
- f) pregnancy or childbirth except for related serious medical complications where the expected date of delivery is more than two months after the wedding date;
- g) you or anyone else upon whose health the wedding depends failing to obtain the recommended vaccinations;

- h) 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;
- i) with the exception of the Personal Accident benefit, losses recoverable from any other sources.

Customer Service

If you have any questions or queries about your Wedinsure Wedding Insurance Policy, please contact the Customer Service Team at:

Email: customer@wedinsure.co.uk

There is also useful information available on our website at www.wedinsure.co.uk where you can find answers to many frequently asked questions.

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 of the Policy Document.

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
- 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

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

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

Wedinsure aims to resolve most complaints within three (3) working days from receipt of the complaint. If we are unable to resolve your complaint within three (3) 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

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.

Financial Services Compensation Scheme (FSCS):

Wedinsure, Castel Underwriting Agencies Limited, Aspen Insurance UK Limited and International Insurance Company of Hannover SE UK Branch are covered by the FSCS. You may be entitled to compensation from the scheme if they cannot meet their obligations. This depends on the type of business and the circumstances of the claim. Insurance advising and arranging is covered for 90% of the claim, without any upper limit. Further information about compensation scheme arrangements is available from the FSCS.

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