

# WEDDING INSURANCE

## Insurance Product Information Document

**Company:** White Horse Insurance Ireland dac

Insurance Undertaking authorised by the Central Bank of Ireland

Authorisation No C33607

Registered Office: Rineanna House, Shannon Free Zone, Shannon, Co. Clare, Ireland.

**Product:**

Wedinsure Wedding Insurance Cover (UK)

This document provides a summary of the key information relating to this insurance policy. The full terms and conditions of the cover can be found in the policy wording. It is important that you read through these documents carefully.

### What is this type of Insurance?

This insurance will pay you for costs incurred should you have to cancel, curtail or rearrange your wedding due to unforeseen circumstances and offers financial protection against the financial failure of wedding services suppliers such as catering, ceremonial attire and photography.



#### What is insured?

- ✓ Cancellation, Curtailment & Rearrangement
- ✓ Financial Failure of Wedding Services Suppliers
- ✓ Ceremonial & Bridal Attire
- ✓ Photography & Video
- ✓ Wedding Ring(s), Flowers, Attendants' Gifts and the Wedding Cake
- ✓ Wedding Cars & Transport
- ✓ Wedding Gifts
- ✓ Personal Liability

#### Optional Covers

- Optional Public Liability Extension
- Optional Marquee Extension
- Optional Ceremonial Swords Extension



#### What is not insured?

- ✗ Any claims or losses arising directly or indirectly from any pandemic or epidemic (e.g. Covid-19)
- ✗ The excess as detailed in your policy schedule
- ✗ 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
- ✗ Any claims for lost deposits or payments made more than 30 days before the purchase of this policy
- ✗ You or a close relative acting against medical advice at any time during the period of insurance
- ✗ You or a close relative suffering any medical condition on or before the commencement date for which they have received treatment or advice in the 12 months prior to that date or for which they are awaiting results of tests or medical investigations
- ✗ You or a close relative suffering a condition on or in the 12 months prior to the commencement date for which they are on a hospital waiting list for treatment
- ✗ You or a close relative having a medical condition on the commencement date for which they have received a terminal prognosis
- ✗ You or a close relative suffering at any time anxiety, stress or depression (unless admitted as an in-patient at a hospital)
- ✗ You or a close relative committing or attempting to commit suicide or injuring themselves intentionally
- ✗ Any event occurring outside the period of insurance
- ✗ Losses recoverable from any other sources
- ✗ Any deliberate, wilful, criminal or malicious actions by persons invited by you to the wedding or wedding reception



#### What is not insured? (...continued)

- ✗ This policy does not offer cover your disinclination to go through with the marriage as agreed or your failure to comply with any legal requirements or to obtain the relevant legal documentation
- ✗ Any claim arising directly or indirectly from failure to notify the provider of any goods or service immediately if it is found necessary to cancel or curtail the wedding or wedding reception
- ✗ Any claim arising directly or indirectly from government regulation, government act, change of law or general government guidance and advice
- ✗ Any loss occurring as the result of the wedding services supplier becoming bankrupt, put into liquidation, ceasing to trade or going into administration within 90 days of the purchase of the policy
- ✗ 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)



#### Are there any restrictions on cover?

- ! Either of the marrying couple's main residence must be in the United Kingdom and they must not have been abroad for more than 6 months in the last year and they must be registered with a medical practitioner in the United Kingdom
- ! This policy must be purchased a minimum of 3 months before the date of the wedding ceremony and/or reception
- ! You must report any loss by theft or attempted theft under this policy for which you intend to claim to the police within 24 hours of discovery
- ! 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
- ! Cover for cancellation, curtailment and rearrangement is provided for specific circumstances only and as stated in the policy wording
- ! 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
- ! You can only claim under the Cancellation, Curtailment & Rearrangement section of the policy once. Once a claim has been paid under the Cancellation, Curtailment & Rearrangement section of the policy, all cover under the policy will cease

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### Where am I covered?

- ✓ This policy applies to weddings and wedding receptions that take place in the United Kingdom only.



### What are my obligations?

You must provide full and accurate information to all questions asked. Your answers must be true to the best of your knowledge and belief. Your answers will form part of the statement of facts on which your policy will be based. If you become aware that information you have given us is inaccurate or has changed, you must inform us as soon as possible. Failure to do this may invalidate your policy and claims may not be paid. You must follow our claims process which can be found in your policy documentation.



### When and how do I pay?

Your premium is a one-off payment. Payment can be made by debit or credit card.



### When does the cover start and end?

Your cover will start as soon as you purchase your policy. Generally, your policy cover ceases 24 hours following your wedding or wedding reception, whichever is the later, however some covers are in force at different times during the course of your wedding so please refer to your policy wording for full details.



### How do I cancel the contract?

If you cancel your policy within 14 days from the date of purchase and provided that no claims have been made or are pending, the premium will be refunded in full.

If you wish to cancel this policy within 14 days or after the 14 day cooling off period, please contact the organisation from whom you bought your policy.

No refund of premium is allowed once the insurance has commenced except within the 14 day cooling off period, provided no claim has been made or is pending.