

A photograph of a smiling bride and groom walking down a city street. The bride is wearing a white wedding dress and holding a bouquet of flowers. The groom is wearing a dark suit and a bow tie. The image is overlaid with a semi-transparent red geometric pattern.

wedinsure  
WEDDING INSURANCE

## Wedding Insurance Policy

Congratulations on your forthcoming wedding. We wish you a truly wonderful wedding day!

For policies purchased on or after 31/05/2019

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## Welcome

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

Wedinsure provides **you** with cover for elements of **your** wedding including (subject to the terms outlined within **your** policy): **wedding cancellation** or rearrangement, and financial failure of suppliers. It also provides cover for the loss or damage to **ceremonial** and **bridal attire**, **wedding** gifts, **wedding rings**, **wedding** flowers, **wedding attendants'** gifts, **wedding** cake, **wedding cars and transport**, **wedding** photography and video. Cover also includes **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 5). 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 these will be clearly detailed in **your schedule** of insurance.

**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**. The cover is set out below, with the details of what is and is not covered under each section. There are also General Conditions and General Exclusions towards the end of this document that apply to the whole policy, too. **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 customer services team by email at [customer@wedinsure.co.uk](mailto:customer@wedinsure.co.uk).

## About Wedinsure

Wedinsure is a trading name of Insuremore Ltd who are authorised and regulated by the Financial Conduct Authority No. 824996. This insurance is underwritten by Aspen Insurance UK Limited and XL Catlin Insurance Company UK Limited, a division of AXA.

**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. However, if both prospective marriage or civil partners live abroad at the time of purchasing this policy or do so in the time between then and the **ceremony date**, they are eligible if one of them is a **UK** citizen and the **wedding** and the **wedding reception** will take place in the **UK**.

## Cover limits and excess

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 - <b>Cancellation</b>	£7,500	£10,000	£15,000	£20,000	£25,000	£30,000	£35,000	£50,000	£70,000	Nil
	Par II - <b>Curtailment</b>										
	Part III - <b>Rearrangement</b>										
2	Financial Failure of <b>Wedding Services Suppliers</b>	£4,000	£6,000	£7,500	£9,000	£12,500	£15,000	£20,000	£30,000	£40,000	Nil
3	<b>Ceremonial &amp; Bridal Attire</b>	£2,000	£3,000	£4,000	£5,000	£6,000	£7,000	£8,000	£9,000	£10,000	£50
4	Photography & Video	£2,000	£4,000	£5,000	£6,000	£8,000	£10,000	£12,000	£15,000	£20,000	£50
5	<b>Wedding Rings, Flowers, Attendant's Gifts and the Wedding Cake</b>	£1,500	£2,000	£3,000	£4,000	£5,000	£6,000	£7,000	£8,000	£10,000	£50
6	<b>Wedding Cars and Transport</b>	£1,500	£2,000	£3,000	£5,000	£7,000	£8,000	£10,000	£12,000	£15,000	£50
7	<b>Wedding Gifts</b>	£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
8	Personal Accident	£10,000	£20,000	£20,000	£40,000	£40,000	£40,000	£40,000	£40,000	£40,000	Nil
9	<b>Legal Expenses</b>	£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	Guest Personal Liability	£2m	£2m	£2m	£2m	£2m	£2m	£2m	£2m	£2m	£250
12	<b>Essential Documents</b>	£250	£250	£250	£500	£500	£1,000	£1,000	£1,500	£2,000	£50
13	Optional <b>Marquee</b> Extension	£25,000 or £50,000 (This cover only applies when the appropriate additional premium has been paid)									Nil
14	Optional <b>Ceremonial Swords</b> 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.

## 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 12 **Essential documents**: only applies to **weddings** or **wedding receptions** outside the UK
- Section 11/15 Guest 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:

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

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 before and on the **ceremony** and **reception date**.
- Section 2 - Financial failure of **wedding services** suppliers - Cover starts on the **commencement date** and ends on the **ceremony date** or **reception** date whichever occurs last.
- Section 3 – **Ceremonial** and **bridal attire** - Cover for **bridal attire** starts six months before the **ceremony date** and ends at the completion of the **ceremony**. Cover for other **ceremonial attire** starts 48 hours before the **ceremony date** and ends at the completion of the **ceremony**, unless it is hired when cover ends 48 hours after the **ceremony date**.
- Section 4 - Photography and video - Cover starts on the **commencement date** and ends 3 months after completion of the **ceremony** or **wedding reception** whichever occurs last.
- Section 5 - **Wedding rings, wedding** flowers, **attendants'** gifts and the **wedding** cake - Cover under this section commences:
  1. for **wedding rings**, 7 days prior to the **ceremony date** and ends 24 hours after it.
  2. for **attendants'** gifts, **wedding** flowers and the **wedding** cake, 36 hours prior to the **ceremony date** and ends 24 hours after it. If the **wedding reception** does not take place on the **ceremony date**, the **wedding** cake is covered on the **reception date**.
- Section 6 - **Wedding cars and transport** - Cover starts on the **commencement date** and ends on the **ceremony date**.
- Section 7 - **Wedding** gifts - Cover starts seven days before the **ceremony date** and ends 24 hours after that date. If the **wedding reception** is not on the same date as the **ceremony wedding gifts** are covered on the **reception date**.
- Section 8 - Personal Accident – Cover starts 24 hours before and ends 24 hours after the **ceremony date**.
- Section 9 - **Legal expenses** - Cover applies from the **commencement date** in respect of **your death** or **bodily injury** which causes the **cancellation** of the **wedding** or to an event which occurs on the **ceremony** or **reception date**.
- Section 10 and 15 - Personal liability - Cover applies at the **ceremony** on the **ceremony date** and for the duration of the **wedding reception**.

- Section 11 and 15 - Guests' Personal liability - Cover applies at the **ceremony** on the **ceremony date** and for the duration of the **wedding reception**.
- Section 12 - Essential documents cover - Cover starts on the **commencement date** and ends on the **ceremony date**.
- 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 make a change to **your** policy, please contact Wedinsure Customer Services by email at [customer@wedinsure.co.uk](mailto:customer@wedinsure.co.uk). Please note that depending on the nature of the changes requested it may be necessary to create a new contract with **you** and **you are** required to inform **us** of any new information that affects the risk, including circumstances of which **you** are aware that could lead to a claim.

## How to claim

In order to make a claim **you** can download a copy of **our** claims form online at [www.wedinsure.co.uk/claim](http://www.wedinsure.co.uk/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.

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

### Please Note

If something has happened that **you** think means **you** need to claim under this policy for **cancellation** or rearrangement, **we** strongly recommend that **you** contact **us** as soon as possible, and before **you** make any decisions or arrangements with **your wedding services suppliers**. This is because cancelling the **wedding** and/or the **wedding reception** exposes **you** to liability for costs and **we** want to help as much as **we** can to mitigate those costs and to help **you** understand what is and is not covered under the terms of this **policy**.

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** will 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 this policy and these are listed below. Whenever a word with a special meaning is used it will be printed in **bold** type.

**Accommodation** - a room in a hotel or other similar boarding establishment

**Additional costs** - The difference between the original cost of the **wedding/wedding reception services** and the rearranged **wedding/wedding reception 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 public travel services and road transport routes which affects the ability of participants and guests to attend the **ceremony** or **wedding reception**.

**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, cancel** - Not going ahead with the **wedding** or **wedding reception** before its commencement but with an intention to rearrange it at a later date (except in the case of death or severe illness of either of the prospective marriage or civil partners). 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/ceremony date** - A **wedding ceremony** on the date and at the venue as specified in the **Schedule (ceremony date)** 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, not including **bridal attire**, 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.

**Consequential loss** - any loss that is 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. For example, the costs of getting documents to make a claim, or loss of income resulting from **Bodily injury**.

**Curtailed** - The cutting short of the **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.

**Essential documents** – The documentation required by a government or similar authority to enable the **wedding** to take place as booked outside the **United Kingdom**. This includes, but is not limited to, visas, birth certificates and passports.

**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 approved. Also, any 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 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, or named (by an appropriate and relevant meteorological authority) storm.

**Period of insurance** – As shown in the **Schedule**. This starts on the **commencement date** and ends at the completion of the **wedding reception** except where stated otherwise in the operative time of cover provisions on page 4 of this policy wording.

**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.

**Unavoidable/unavoidably** – having no reasonable alternative.

**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 taxis, bus or rail services, aircraft or sea-going vessels) intended to get **you** and/or **your** parents or step-parents (including guardians or foster parents) and/or the **attendants** to the **ceremony** on the **ceremony 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 **ceremony** and one **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 gifts** – Gifts, including cash and gift vouchers, for the marriage or civil partners given for the purpose of celebrating the **wedding**.

**Wedding reception/reception/reception date** – The social gathering on the date and at the venue stated in the **Schedule (reception date)** which takes place no more than 31 days before or after the **ceremony date**. The **wedding reception** is deemed to be completed at 3am the morning after the date it commenced or when it actually ends, whichever occurs first. 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 goods or a service or services at, or for, the **wedding** and/or **wedding reception**, in return for advance payment by **you** (including, but not limited to **bridal, ceremonial attire** and **accommodation** suppliers).

**We, our, us** – The insurers, Aspen Insurance UK Limited and XL Catlin Insurance Company UK Limited, a division of AXA, or their agents or sub-agents.

**You, your** – The policyholders in the **Schedule** being the prospective marriage or civil partner(s). This policy will also pay **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

### Part I – Cancellation

**We** will pay up to the amount shown in the **Schedule** in total for any irrecoverable expenses **you** have paid for or which **you** have to pay for, under contract or subsequent agreement for the services of any **wedding services supplier** not used as a direct result of the **unavoidable cancellation** by **you** of the **wedding** or **wedding reception** caused by any of the following reasons:

1. the booked venue for the **wedding** or **wedding reception** being unable to hold **your wedding** and/or **wedding reception** due to bankruptcy, liquidation, ceasing to trade due to financial failure, an outbreak of infectious disease, damage to the venue, **natural catastrophe** or **adverse weather** conditions, murder or suicide at the venue or its closure by a relevant authority;
2. the caterers to the **wedding reception** being unable to provide their services on the date of the **wedding reception** due to bankruptcy, liquidation, ceasing to trade due to financial failure, an outbreak of infectious disease at their premises, damage to the venue, **natural catastrophe** or **adverse weather** conditions or their closure by a relevant authority;
3. the booked venue for the **wedding** and/or **wedding reception** being unable to guarantee that it will be able to hold **your wedding** and/or **wedding reception** because it has gone into administration after the date of purchase of this policy;
4. the death, injury or sickness of a prospective marriage or civil partner or their **close relative** which would make having or continuing with the **wedding** and/or **wedding reception** impossible;
5. the **curtailment** of the **wedding** (this applies to the **cancellation** of the **wedding reception** only);
6. total loss or theft of or severe damage to **ceremonial** and **bridal attire** which renders it unwearable and where the purchase or hire of alternatives is not possible;

7. **your** redundancy or that of any of **your close relatives** who have or would have made proven, significant, financial contributions on which the **wedding** 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;
8. one of the prospective marriage or civil partners or a close relative being unforeseeably posted overseas or being called on unavoidable and necessary duty where that person is a serving member of the UK armed forces, ambulance service, coastguard, fire brigade or police force;
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 at least 50% of any of **your** parents or step-parents (including guardians or foster parents) and **attendants** or at least 50% of the guests 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** 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, ceasing to trade, 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**.

### This section does not cover:

1. losses recoverable from any other sources;
2. losses excluded in the General Exclusions;
3. any claim arising directly or indirectly from:
  - a) government regulation or Act;

- 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;
  - c) a worsening of **your** financial circumstances or that any of **your close relatives** who have or would have made proven, significant, financial contributions on which the **wedding** 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;
  - d) **wedding** arrangements not honored by **your** employer, other than as provided for in 6. above in Part I;
  - e) **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;
  - f) failure to notify the provider of any goods or service immediately it is found necessary to cancel or curtail the **wedding** or **wedding reception**;
  - g) any loss occurring as the result of the **wedding services supplier** becoming bankrupt, put into liquidation, ceasing to trade or going into administration within ten days of the purchase of the policy;
  - h) any loss resulting from fraudulent or any other type of criminal activity on the part of the **wedding services supplier**;
  - i) any loss resulting from the **wedding services supplier** not performing their contractual obligations unless caused by financial failure;
- 4. travel costs of any kind except those covered under Section 5;
  - 5. **accommodation** costs for stays in excess of three nights;
  - 6. **accommodation** costs relating to anyone other than the prospective marriage or civil partners (or married couple in the event of a blessing), their parents or step-parents (including guardians or foster parents) or **attendants**, except where the accommodation costs are included as part of the **wedding** package;
  - 7. additional costs not notified to the Wedinsure Claims Department and agreed in advance of a rearranged **wedding** or **wedding reception**;

- 8. any claim resulting from pregnancy or childbirth except for related serious medical complications where the expected date of delivery is more than two months after the **ceremony date**;
- 9. any claim caused by **adverse weather or natural catastrophe** where there were warnings of **adverse weather or natural catastrophe** in the public domain at the time of purchasing this policy;
- 10. any claim resulting from the death of a **close relative** more than 6 months before the **ceremony date**;
- 11. any claim where the sickness or injury is of a nature that it does not materially affect the day-to-day activities of the person suffering it or where the effects of sickness or injury are mainly cosmetic and do not materially affect **your** ability to go through with the **wedding ceremony** and/or attend the **wedding reception**;
- 12. any claim resulting from the venue(s) or caterers becoming bankrupt, put into liquidation or ceasing to trade due to financial failure where, at the time of purchase of this policy or at the time of contracting with them, they were already under administration, a voluntary scheme of arrangement or subject to a winding-up petition.
- 13. any claim for **bridal** or **ceremonial attire** except as covered under part 1 clause 6 above, or in the case of death of either of the prospective marriage or civil partners.

## Section 2 – Financial Failure of wedding services suppliers

Following the bankruptcy, liquidation, cessation of trading or insolvency due to the financial failure of any **wedding services supplier** contracted and paid for by **you, we** will pay up to the amount stated in the **Schedule** in total for the irrecoverable amounts of money paid or for which **you** are liable.

Cover under this section starts from the **commencement date** of this policy and ends on the later of the **ceremony** or **reception date**.

**This section does not cover:**

- 1) losses recoverable from any other sources;
- 2) losses that are covered under section 1, or 6 of this policy
- 3) losses excluded in the General Exclusions;
- 4) any loss which would have been incurred had the original supplier not ceased trading due to financial failure;
- 5) any costs where no written contractual agreement exists between **you** and the **wedding services supplier**;
- 6) any loss occurring as the result of the **wedding services supplier** becoming bankrupt, put into liquidation or ceasing to trade due to financial failure within ten days of the purchase of the policy;
- 7) any claim resulting from the **wedding services supplier** becoming bankrupt, put into liquidation or ceasing to trade where, at the time of purchase of this policy, it was already under administration, a voluntary scheme of arrangement or subject to a winding-up petition;
- 8) any loss resulting from fraudulent or any other type of criminal activity on the part of the **wedding services supplier**;
- 9) any loss resulting from the **wedding services supplier** not performing their contractual obligations unless caused by financial failure.
- 10) any claim arising directly or indirectly from:
  - a) the financial failure of a **wedding** gifts supplier or any supplier not contracted by and pre-paid by **you**;
  - b) any additional costs arising from additional amounts paid in advance to secure a discount;
  - c) the financial failure of a professional **wedding** planner except for costs directly contracted by **you** to them (e.g. their fee) for their services.

## Section 3 - Ceremonial and bridal attire

**We** will pay up to the amount stated in the **Schedule** per claim for:

1. the cost of replacing or repairing if recovered **bridal attire** lost, stolen or damaged while in **Your** possession or that of a **close relative** within 6 months prior to, and for the duration of the **ceremony**, and

2. loss, theft of or damage to **ceremonial attire** within 48 hours prior to and for the duration of the **ceremony**. In respect of hired **ceremonial attire**, this cover shall apply for up to 48 hours after the **ceremony date**.

### IMPORTANT: BASIS OF CLAIMS SETTLEMENT

An amount will be deducted in respect of owned and hired attire to reflect previous wear and tear. The maximum **we** will pay for **bridal** or **ceremonial attire** owned by **you** damaged after the start of the **ceremony** will be 50% of its value as new.

**This section does not cover:**

- 1) the **excess** in the **Schedule**;
- 2) losses recoverable from any other sources;
- 3) losses excluded in the General Exclusions;
- 4) any loss by theft or criminal damage not reported to the police within 24 hours of discovery;
- 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.
- 6) any damage occurring after the **ceremony** (for example, at the **wedding reception**), unless it is to hired **ceremonial attire**.

## Section 4 - Photography & Video

**We** will pay up to the amount stated in the **Schedule** in total for the following expenses:

- a) additional photography/videography fees,
- b) re-hiring **bridal** and/or **ceremonial attire**,
- c) hair, make-up and/or stylists fees, and/or
- d) fees for the re-hiring of the venue in order to re-use it as a location for the taking of photographs

reasonably and necessarily incurred to take or re-take **wedding** photographs or videos as a direct result of:

1. non-appearance at the **wedding** or **wedding** reception of the professional photographer or video operator contracted for the **wedding**; or
2. loss or theft of or damage to the medium (or media) upon which the photographic images are stored by the professional photographer or professional video operator contracted for the **wedding**, before copies have been made; or
3. non-delivery of any photos or videos resulting from a technical fault or negligent act by the professional photographer or professional video operator contracted for the **wedding**.

Alternatively, **we** will refund any irrecoverable amount which **you** originally contracted to pay for, for any loss caused by the above.

Cover under this section starts on the **commencement date** of this policy and is in force until delivery of the photographs or video not exceeding 3 months after the latest of the ceremony and reception dates. If it is planned to take photographs of **you** cutting the wedding cake, **we** will pay up to the amount stated in the Schedule in total to arrange an alternative photographic session necessitated by damage to the **wedding** cake occurring within 48 hours before the conclusion of the **wedding reception**.

**This section does not cover:**

- 1) the **excess** in the **Schedule**;
- 2) losses recoverable from any other source;
- 3) losses excluded in the General Exclusions;
- 4) losses that are covered under section 1 or 2 of this policy;
- 5) any loss by theft or criminal damage occurring while the films, negatives or digital media are in **your** custody or control not reported to the police within 24 hours of discovery;
- 6) any claim arising directly or indirectly from loss or damage by theft or attempted theft of any items left in any unattended motor vehicle owned by **you**, unless the property is left locked in the boot or glove

compartment, concealed from view, and there is evidence of forced entry;

- 7) losses resulting from arrangements made without a written contract;
- 8) dissatisfaction with the photos or video;
- 9) financial failure.

## Section 5 - Wedding ring(s), flowers, attendants' gifts and the wedding cake

**We** will pay up to the amount stated in the **Schedule** in total for loss or theft of or damage to **wedding rings**, flowers, **attendants'** gifts and the **wedding** cake which occurs during the time specified in 1. or 2. below:

Cover under this section commences:

1. For **wedding rings**, 7 days prior to **the ceremony date** and ends 24 hours after it;
2. For **attendants'** gifts, flowers and the **wedding** cake, 36 hours prior to the **ceremony date** and ends 24 hours after it. If the **wedding reception** does not take place on the **ceremony date**, the **wedding** cake is covered on the **reception date**.

**This section does not cover:**

- 1) the **excess** in the **Schedule**;
- 2) losses recoverable from any other source;
- 3) losses excluded in the General Exclusions;
- 4) any loss by theft or criminal damage not reported to the police within 24 hours of discovery;
- 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;
- 6) theft of **wedding ring(s)**, flowers and **attendants'** gifts unless such items were removed by visible and forced means;

## Section 6 - Wedding cars & transport

We will pay up to the amount stated in the **Schedule** in total for additional costs incurred as the result of:

1. non-appearance of the private hire firm's vehicle or person with whom the transport arrangements have been made, or
2. the mechanical breakdown of the vehicle.

Cover under this section starts from the **commencement date** of this policy and ends on the **ceremony date**.

### This section does not cover:

- 1) the **excess** in the **Schedule**;
- 2) losses recoverable from any other source;
- 3) losses excluded in the General Exclusions;
- 4) any loss by theft or criminal damage not reported to the police within 24 hours of discovery;
- 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;
- 6) theft of **wedding ring(s)**, flowers and **attendants'** gifts unless such items were removed by visible and forced means;
- 7) claims for loss of or damage to floral arrangements, or to the **wedding cake**, that are covered under section 1 of this policy.

## Section 7 - Wedding gifts

We will pay up to the amount stated in the **Schedule** in total (subject to a maximum of £250 for any one item and the limit for cash and vouchers specified in the policy **Schedule**) for loss or theft of or damage to **wedding gifts** while being stored by **you**, an **attendant** or **your close relative**. This cover also applies while gifts are in transit to or on display at the **wedding reception**.

Cover starts seven days before the **ceremony date** and ends 24 hours after that date. If the **wedding reception** does not take place on the **ceremony date**, **wedding gifts** are covered on the **reception date**.

### This section does not cover:

- 1) the **excess** in the **Schedule**;
- 2) losses recoverable from any other source;
- 3) losses excluded in the General Exclusions;
- 4) any loss by theft or criminal damage not reported to the police within 24 hours of discovery;
- 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.

## Section 8 - Personal Accident

We will pay the benefit shown in the table below to **you** or, in the event of **your death**, **your** legal representatives, if **you** sustain **accidental bodily injury** 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 **bodily injury** results in death, **loss of limb(s)** or **sight**, or **permanent total disablement**:

	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

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 **ceremony date**.

**This section does not cover:**

- 1) **Permanent Total Disablement** if at the date of sustaining **accidental bodily injury**, **you** are over the statutory retirement age and are not in full-time paid employment;
- 2) **bodily injury** sustained while **you** are driving or being carried as a passenger in or on any quadbike or two or three wheeled motor vehicles of 125cc or over.

## Section 9 - Legal expenses

**We** will pay for reasonable and proportionate **legal expenses** incurred by **you**, up to the amount specified in the **Schedule** in total, in the pursuit of legal proceedings by **you** or **your** personal representatives for compensation and/or damages arising from **your** injury or death.

It is a condition of this section of the policy:

- 1) that **we** shall have complete control over the legal proceedings and the appointment of legal representation;
- 2) that the sum insured in the **Schedule** applies to all claims arising from or relating to the same original cause or event or series of events;

- 3) that the sum insured in the **Schedule** applies to all legal proceedings including appeals;
- 4) that **you** must notify **us** of any claim during the **period of insurance**.

Cover under this section of the policy applies to **your** death or **bodily injury** which causes the **cancellation** of the **wedding** or to an event which occurs on the **ceremony** or **reception date**.

**This section does not cover:**

- 1) any claim brought against any person who has been contracted to supply any aspect of the **wedding** or **wedding reception** including the **wedding reception** organiser;
- 2) losses excluded in the General Exclusions;
- 3) legal expenses incurred without **our** prior approval in writing;
- 4) any claim not notified to **us** during the **period of insurance**;
- 5) any claim where **we** consider **your** prospects of success are insufficient by which **we** mean that there is less than a 50% chance that **you** or **your** personal representatives will win or where a reasonable estimate of **your** total **legal expenses** is greater than the amount in dispute;
- 6) claims relating directly or indirectly to medical negligence, alleged medical negligence, food contamination or allergic reactions;
- 7) any **legal expenses you** can claim from another insurance policy;
- 8) legal proceedings against **us**;
- 9) claims resulting from contingent fee agreements.

## Section 10 - Personal Liability (otherwise known as Public Liability)

Cover under this section does not apply to **weddings** taking place in the USA or Canada.

**We** will pay **you** up to the amount stated in the **Schedule** in total for any claim or series of claims made against **you** from any one event or one source or

original cause in respect of **your** legal liability arising from accidental injury to third parties or accidental loss of or damage to third party property directly related to the **wedding ceremony** or **wedding reception**. In the event of **your** death **we** will, in respect of the liability incurred by **you**, treat **your** personal representatives provided that they act as though they were **you** and observe the terms of this policy.

Cover applies at the **ceremony** and for the duration of the **reception**.

**This Section does not cover:**

- 1) the **excess** in the **Schedule**;
- 2) losses recoverable from any other source;
- 3) losses excluded in the General Exclusions;
- 4) any claim arising directly or indirectly from:
  - a) death or injury to **your** employees or members of **your** family
  - b) loss of or damage to property that is owned by **you** or under **your** control or that of **your** family or employees;
  - c) **your** profession, business or employment;
  - d) any fines or damages which have been awarded to punish the person responsible rather than to compensate the affected individual for any losses;
  - e) **you** owning or using any:
    - i. animal (other than **your** domestic pets),
    - ii. firearm,
    - iii. mechanically propelled or towed vehicles,
    - iv. vessels (other than manually propelled water craft),
    - v. aircraft,
    - vi. firearms, fireworks or other pyrotechnic devices or effects,
    - vii. bouncy castles or other similar inflatables;
  - f) **your** own deliberate, willful, criminal or malicious actions or failure to act when **you** should have;
  - g) additional liability assumed by **you** by agreement in a hiring or booking contract;
  - h) any costs not authorised in advance by **us**;
  - i) liability insured under another policy;

- j) liability incurred by **you** more than 24 hours before or after the **ceremony date**;
- k) liability for fines, penalties, liquidated damages or punitive, exemplary, aggravated or multiplied damages;
- l) loss of or damage to any goods or other property sold, supplied, delivered, installed or erected by **you** 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 **you**;
- m) loss or damage to flooring caused by footwear of any kind;
- n) a **wedding** or **wedding reception** that takes place in the USA or Canada.
- o) liability arising from the actions of others

## Section 11 - Guest Personal liability (otherwise known as Public Liability)

Cover under this section does not apply to **weddings** or **wedding receptions** outside the **United Kingdom**.

Section 10, Personal Liability cover, is extended by this section to cover all people invited to the **wedding** or **wedding reception** by **you** 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.

Cover applies at the **ceremony** and for the duration of the **reception**.

**This section does not cover:**

- 1) the **excess** in the **Schedule**;
- 2) losses recoverable from any other source;
- 3) losses excluded in the General Exclusions;
- 4) any claim arising directly or indirectly from:
  - a) death or injury to **your** employees or members of **your** family



- b) loss of or damage to property that is owned by **you** or under **your** control or that of **your** family or employees;
- c) the carrying on of any profession, business or employment or employer's liability;
- d) any fines or damages which have been awarded to punish the person responsible rather than to compensate the affected individual for any losses;
- e) liability resulting from the ownership or occupation of land or buildings;
- f) **you** or **your** guests owning or using any:
  - i. animal (other than **your** domestic pets),
  - ii. firearm,
  - iii. mechanically propelled or towed vehicles,
  - iv. vessels (other than manually propelled water craft),
  - v. aircraft,
  - vi. firearms, fireworks or other pyrotechnic devices or effects,
  - vii. bouncy castles or other similar inflatables;
- g) **you** or **your** guests deliberate, wilful, criminal or malicious actions or failure to act when **you** should have;
- h) additional liability assumed by **you** or **your** guests by agreement in a hiring or booking contract;
- i) any costs not authorised in advance by **us**;
- j) liability insured under another policy;
- k) liability incurred by **you** more than 24 hours before or after the **ceremony date**;
- l) liability for fines, penalties, liquidated damages or punitive, exemplary, aggravated or multiplied damages;
- m) loss of or damage to any goods or other property sold, supplied, delivered, installed or erected by **you** 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 **you**;
- n) loss or damage to flooring caused by footwear of any kind;
- o) a **wedding** or **wedding reception** that takes place in the USA or Canada.

## Section 12 - Essential documents

**We** will pay **you** up to the amount stated in the **Schedule** 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 **your wedding** taking place outside the United Kingdom, and which, during the period defined below, are lost or damaged by causes beyond **your** control.

Cover under this section commences from the **commencement date** of this policy and applies until the **ceremony date**.

### This section does not cover:

- 1) the **excess** in the **Schedule**;
- 2) losses recoverable from any other source;
- 3) losses excluded in the General Exclusions;
- 4) any claim arising directly or indirectly from:
  - a) loss or damage to documents arising from confiscation or detention by customs officials or other authorities;
  - 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;
  - c) **your** lack of reasonable care or from reasons within **your** control;
  - d) documents being stored in suitcases or like receptacles while in the custody of an airline or other carrier.

## Section 13 - Optional Personal Liability Extension

This section applies only where the appropriate premium has been paid.

Where the appropriate additional premium has been paid **we** extend the cover limit of **our** Personal Liability and Guest Personal Liability Sections to the amount stated in the **schedule**.

Guest Personal Liability cover under this section does not apply to **weddings** taking place outside the **United Kingdom**.

Personal liability cover does not apply to **weddings** taking place in the **USA** or **Canada**.

Cover applies at the **ceremony** and for the duration of the **reception**.

**This section does not cover:**

- 1) the **excess** in the **Schedule**;
- 2) losses recoverable from any other source;
- 3) losses excluded in the General Exclusions;
- 4) any claim arising directly or indirectly from:
  - a) death or injury to **your** employees or members of **your** family
  - b) loss of or damage to property that is owned by **you** or under **your** control or that of **your** family or employees;
  - c) **your** profession, business or employment;
  - d) any fines or damages which have been awarded to punish the person responsible rather than to compensate the affected individual for any losses;
  - e) **you** owning or using any:
    - I. animal (other than **your** domestic pets),
    - II. firearm,
    - III. mechanically propelled or towed vehicles,
    - IV. vessels (other than manually propelled water craft),
    - V. aircraft,
    - VI. firearms, fireworks or other pyrotechnic devices or effects,
    - VII. bouncy castles or other similar inflatables;
  - f) **your** own deliberate, wilful, criminal or malicious actions or failure to act when **you** should have;
  - g) liability assumed by **you** by agreement;
  - h) any costs not authorised in advance by us;
  - i) liability insured under another policy;
  - j) liability incurred by **you** more than 24 hours before or after the **ceremony date**;

- k) liability for fines, penalties, liquidated damages or punitive, exemplary, aggravated or multiplied damages;
- l) loss of or damage to any goods or other property sold, supplied, delivered, installed or erected by **you** 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 **you**;
- m) loss or damage to flooring caused by footwear of any kind; a **wedding** or **wedding reception** that takes place in the **USA** or **Canada**.

## Section 14 - Optional Marquee Extension

This section applies only where the appropriate premium has been paid.

Cover under this section does not apply to **weddings** or **wedding receptions** outside the **United Kingdom**.

**We** will pay **you** up to the amount detailed in the **Schedule** in total in the event of loss or theft of or damage by any cause to any **marquee** 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, **cancellation**, **curtailment** and **rearrangement**, where **cancellation**, **curtailment** or **rearrangement** is the direct result of loss or theft of or severe damage to the **marquee**.

### IMPORTANT

If at the time of the loss or damage the sum insured is less than the full cost of replacing or repairing the **marquee**, **we** will reduce the amount **we** pay for any claim by the proportion that the maximum amount payable bears to the full cost of reinstating the **marquee**.

**This section does not cover:**

- 1) losses recoverable from any other source;
- 2) losses excluded in the General Exclusions;

- 3) any claim arising directly or indirectly from:
  - a) erection and/or dismantling of any hired equipment,
  - b) loss or theft of or damage to audio/visual entertainment equipment,
  - c) loss or theft of or damage to electricity generators whether owned or hired,
  - d) loss or damage suffered by **you** as a result of being deceived into knowingly parting with property,
  - e) damage to flooring caused by footwear,
  - f) theft of ancillary equipment unless there is violent and forced entry to or exit from a locked room or building,
  - g) theft from unattended venues,
  - 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.

## Section 15 - Optional ceremonial swords extension

Cover under this section does not apply to **weddings** or **wedding receptions** outside the **United Kingdom**.

**We** will pay **you** up to the amount stated in the **Schedule** in total in the event of loss or theft or damage to **ceremonial swords** 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 before the **ceremony** commences).

### IMPORTANT

If at the time of the loss or damage the sum insured is less than the full cost of reinstating the swords as new, **we** will reduce the amount **we** pay for any claim by the proportion that the maximum amount payable bears to the full cost of replacing or repairing the swords.

### This section does not cover:

- 1) the **excess** in the **Schedule**;
- 2) losses recoverable from any other source;
- 3) losses excluded in the General Exclusions;
- 4) any claim arising directly or indirectly from:
  - a) loss or theft unless there is violent and forced entry to or exit from a locked room or building,
  - 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,
  - c) any deliberate, wilful, criminal or malicious actions,
  - d) loss or theft of or damage to the **ceremonial swords** while they are in the custody of an airline or other carrier.

## 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 or verbal 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 reasonably practicable after the event. **We** will ask for evidence that **you** have done so, for example, obtaining from **you** a crime reference number.
4. **You** must forward to **us** as soon as reasonably practicable 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 8 (Personal Accident) where **we** will pay **your** claim irrespective of other insurance covering **your** death or disability.
12. If all or some of **your** financial loss is recoverable under the protection afforded by section 75 of the Consumer Credit Act for credit card purchases or the Chargeback protection scheme for debit, credit and payment card purchases, **we** will ask **you** to obtain recompense from that source. Only if **you** are unable to get money back under those schemes will **we** pay for those losses, subject to the terms of this policy.
13. This policy is not assignable.
14. **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.
15. **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**. This includes any monies **we** have paid that in **our** estimation result from

unfair or unduly onerous contract terms with **wedding services suppliers**.

16. 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.
17. 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.
18. **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.
19. 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.
20. Nothing in this policy shall be construed as giving **you** the right to claim for and receive payment from us for more than **your** provable financial loss resulting from an insured event.

## 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 a **close relative**:
  - a. acting against medical advice at any time during the **period of insurance**,
  - b. 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,

- c. 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;
  - d. having a medical condition on the **commencement date** for which they have received a terminal prognosis;
  - e. suffering at any time 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**, or by damage to the **ceremony** or **reception** venue), 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. travelling to a country or area where the Foreign and Commonwealth Office (FCO) has advised against 'all travel' or 'all but essential travel';
  6. pressure waves caused by aircraft or other flying devices travelling at sonic or supersonic speeds
  7. 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);
  8. nuclear fission or fusion or radioactive contamination;
  9. **your** own acts or omissions increasing the loss;
  10. damage to, theft or loss of property more specifically insured;
  11. **Consequential loss**
  12. injury, illness, death, loss, expense or other liability attributable to sexually transmitted disease;
  13. losses arising from the law or regulations by the government of any country;

14. 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);
15. 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**;
16. any deliberate, wilful, criminal or malicious actions by persons invited by **you** to the **wedding** or **wedding reception**;
17. any event occurring outside the **Period of insurance**;
18. wear and tear, inherent defect, rot, mildew, rust, corrosion, frost or soiling;
19. insects, woodworm, vermin or moths;
20. dyeing, cleaning, repair or renovation;
21. electronic, electrical or mechanical breakdown, failure or derangement;
22. faulty manipulation, design, plan, specification or materials;
23. gradual deterioration or market depreciation;
24. atmospheric conditions;
25. shrinkage or change of colour;
26. confiscation or detention by government or other authorised officials;
27. 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,  
282 Leigh Road  
Leigh on Sea  
SS9 1BW

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

If **you** 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 eligible to refer **your** complaint 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

### How **we** use the information about **you**

**We** collect and process the information about **you** so that **we** can provide **you** with the products and services **you** request. This includes:

- meeting **our** contractual obligations to **you**;
- issuing an insurance policy;
- servicing **your** policy (including dealing with claims, policy administration, payments and other transactions);
- detecting, investigating and preventing activities which may be illegal or could result in **your** policy being cancelled or treated as if it never existed;
- and, only if **you** agree, to contact **you** regarding other products and services that **we** think may be of interest to **you**.

If **you** purchase a product or service, **your** personal information may be shared with and processed by **our** associated companies, introducers, intermediaries, reinsurers, brokers and agents or sub-agents for the purposes of administration, including third parties providing services to them. In these circumstances, **we** have strict contractual terms in place, to make sure that **your** information remains safe and secure. If **you** provide information about anyone else, **you** confirm that they have agreed that **you** may give **us** their information for the reasons described in this privacy policy.

**We** will not share **your** information with anyone else unless **you** agree to this, or **we** are required to do so by **our** regulators (e.g. the Financial Conduct Authority) or other authorities.

### How **we** store **your** information

All personal information collected by **us** is stored on secure servers and might be transferred outside the **UK** and European Economic Area but only where appropriate contractual obligations of adequate protection are in place. When **you** input information on **our** website the data is transferred to **us** securely. **You** will see that the website shows a green padlock and the website address begins with "https". **Our** website uses Secure Socket Layer (SSL) technology, which is the standard security technology for establishing an encrypted link between a web server and a browser. **We** also have security measures in place in **our** offices to protect the information that **you** have given **us**.

**We** will need to keep and process **your** personal information while **you** are a customer of **ours** and after this time so that **we** can meet **our** regulatory obligations or to deal with any reasonable requests from **our** regulators and other authorities.

To read **our** data privacy notice/policy in full and for more information about **your** data protection rights please visit **our** website at [www.wedinsure.co.uk/privacypolicy](http://www.wedinsure.co.uk/privacypolicy). Alternatively, **we** are happy to post a copy.

### How to access **your** information and make a correction

**You** have the right to request a copy of the personal information that **we** hold about **you**. To do this simply write to **us** at the address below or contact **us** by email. **We** will take all reasonable steps to confirm **your** identity before providing **you** with details of any personal information **we** may hold about **you**. **We** want to make sure that **your** personal information is accurate and up

to date. As such, **you** may ask **us** to correct or remove information **you** think is inaccurate. **You** can contact **our** Data Protection Officer at the following:

In writing: Insuremore Ltd, 282 Leigh Road, Leigh on Sea SS9 1BW  
By email: [dataprotection@wedinsure.co.uk](mailto:dataprotection@wedinsure.co.uk)

If **you** wish to make a complaint about the use of **your** personal information, please contact **our** Data Protection Officer using the details above. **You** can also complain directly to the Information Commissioner's Office (ICO). Further information can be found at <https://ico.org.uk/>

# wedinsure

WEDDING INSURANCE

Wedinsure is a trading name of Insuremore Ltd  
Registered office: 282 Leigh Road, Leigh on Sea, SS9 1BW  
Authorised and regulated by the Financial Conduct Authority (824996).

Aspen Insurance UK Limited  
Registered Office: 30 Fenchurch Street, London EC3M 3BD  
Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority (202644)

XL Catlin Insurance Company UK Limited, a division of AXA  
Registered office: 20 Gracechurch Street, London. EC3V 0BG  
Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority (423308)