

Insurance Product Information Document

Company: White Horse Insurance Ireland dac

Insurance is deemed authorised and regulated by the Financial Conduct Authority Reference No. 203320.
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 or rearrange your wedding due to unforeseen circumstances and offers financial protection against the financial failure of wedding services such as catering, ceremonial attire and photography.



What is insured?

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

Optional Covers

- Optional Guest Public Liability
- Optional Marquee Extension
- Optional Ceremonial Swords Extension
- Optional Covid-19 Extension
- Optional Wedding Abroad Extension
- Optional Excess Waiver



What is not insured?

- ✗ No cover for lost deposits or payments made to wedding services suppliers more than 90 days before the purchase of this policy where the claim occurs within 6 months of the policy purchase date.
- ✗ Any loss occurring as the result of the wedding services supplier becoming bankrupt, put into liquidation, ceasing to trade or going into administration within 30 days of the purchase date of this policy.
- ✗ Unless specifically listed as covered by this policy, losses arising directly or indirectly from any pandemic or epidemic, including any mutations of such pandemic or epidemic diseases (includes COVID-19) are not covered.
- ✗ The excess (unless the excess waiver optional cover has been purchased).
- ✗ Events or circumstances of which you were aware or that were in the public domain at the time of buying this policy that subsequently lead to a loss and a claim.
- ✗ You or a close relative:
 - ✗ Acting against medical advice (or would have been if their advice was sought) at any time during the period of insurance.
 - ✗ Receiving any form of medical advice, investigation(s), treatment, or prescribed medication for any medical condition in the 12 months prior to the purchase date of this policy.
 - ✗ Suffering a medical condition on or in the 12 months prior to the purchase date of this policy for which you/they are on a hospital waiting list for treatment.
 - ✗ Having a medical condition on the purchase date of this policy for which you/they have received a terminal prognosis.
 - ✗ Suffering anxiety, stress or depression at any time (unless admitted as an in-patient at a hospital).
- ✗ Disinclination to go through with the marriage as agreed or failure to comply with any legal requirements or to obtain the relevant legal documentation.
- ✗ Your failure to notify the provider of any goods or service immediately if it is found necessary to cancel or curtail the ceremony or wedding reception.
- ✗ Unless specifically listed as covered by this policy, any claim arising directly or indirectly from government regulation, government act, change of law or general government guidance and advice.
- ✗ You or anyone else upon whose health the wedding depends failing to obtain the recommended vaccinations.
- ✗ Any deliberate, willful, criminal or malicious actions by persons invited by you to the wedding or wedding reception.
- ✗ Any event occurring outside the period of insurance.
- ✗ Losses recoverable from any other sources.



Are there any restrictions on cover?

- ! This policy must be purchased a minimum of 1 month before the wedding ceremony and/or reception date.
- ! The policy provides cover for a wedding taking place within 30 months from the purchase date of this policy.
- ! The wedding reception date must take place no more than 31 days before or after the ceremony date.
- ! At least one of the marrying couple must be a permanent resident of the United Kingdom or a British Citizen. If the wedding is taking place abroad, then at least one of the marrying couple must be a permanent resident of the United Kingdom on the wedding date.
- ! 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.
- ! 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 this section of the policy, all cover under the policy will cease.
- ! Cover for cancellation, curtailment and rearrangement is provided for specific circumstances only and as stated in the policy wording.
- ! 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. We will ask for evidence that you have done so, for example, obtaining a crime reference number.

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Where am I covered?

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



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. 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.
- If you wish to cancel this policy, please contact Wedinsure Customer Services at customer@wedinsure.co.uk.