

Wedding Insurance

Insurance Product Information Document

wedinsure
WEDDING INSURANCE

Company: Insuremore Ltd authorised and regulated by the Financial Conduct Authority no. 824966

Product: Wedinsure Wedding Policy

The insurers of Wedinsure wedding insurance are Aspen Insurance UK Limited and XL Catlin Insurance Company UK Limited, a division of AXA, which are authorised and regulated in the UK by the PRA and the FCA (No. 202644 and 423308 respectively) .

This document provides a summary of cover only. The full terms and conditions of the cover can be found in the policy document and policy schedule. It is important that you read through all these documents carefully.

What is this type of Insurance?

This insurance provides cover for wedding ceremonies, receptions and blessings. It covers things such as cancellation, rearrangement, financial failure of wedding services suppliers, loss theft and damage to ceremonial attire, wedding gifts, wedding cake, wedding rings, photography, wedding transport and personal liability.



What is insured?

- ✓ Cancellation
- ✓ Curtailment
- ✓ Rearrangement
- ✓ Financial Failure of wedding services suppliers
- ✓ Ceremonial attire
- ✓ Wedding gifts (inc cash and vouchers)
- ✓ Rings, flowers, attendants gifts & cake
- ✓ Wedding cars & transport
- ✓ Photography & videos
- ✓ Essential document indemnity (for weddings abroad)
- ✓ Personal liability
- ✓ Guests' personal liability
- ✓ Personal accident
- ✓ Legal expenses

Optional covers if purchased include:

- ✓ Marquee Extension
- ✓ Ceremonial Swords Extension
- ✓ Personal Liability Extension to £5m

Please see the website or your policy schedule for cover levels and excesses.



What is not insured?

- ✗ Your disinclination to go through with the wedding
- ✗ There is no cover for any claim caused directly or indirectly or contributed to by you or a close relative:
 - ✗ Acting at any time against medical advice.
 - ✗ Suffering any medical condition on or before the start of the policy for which they have received treatment or advice in the 12 months prior to that date or for which they are awaiting results of investigations
 - ✗ Having a condition on or in the twelve months prior to the start of the policy for which they have received a terminal prognosis.
 - ✗ Suffering at any time anxiety, stress or depression (unless admitted as an in-patient at a hospital),
 - ✗ Committing or attempts to commit suicide or injures themselves intentionally.
- ✗ Pregnancy or childbirth except for related serious medical complications where the expected date of delivery is more than two months after the wedding date.
- ✗ 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.
- ✗ Any loss occurring as the result of the wedding services supplier becoming bankrupt, put into liquidation or administration or ceasing to trade due to financial failure within 10 days of the purchase of the policy.
- ✗ Events or circumstances of which you were aware or that were in the public domain at the time of buying this policy.
- ✗ Any claim resulting from the death of a close relative more than 6 months before the ceremony date;
- ✗ The excess as detailed in your policy documents.



Are there any restrictions on cover?

- ! 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.
- ! 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 wedding date they are eligible if one of them is a UK citizen and the wedding will take place in the UK.
- ! Personal liability cover does not extend to weddings or wedding receptions taking place in the USA & Canada and guest personal liability does not apply outside the UK.
- ! Optional marquee, ceremonial swords and personal liability extensions are only applicable for weddings in the UK.



Where am I covered?

You are covered to hold your wedding and wedding reception anywhere in the world at the venue(s) you specify when you take out this insurance. Certain sections of the policy have geographical restrictions. Personal liability does not apply to weddings in the USA or Canada and guest personal liability does not apply outside the UK.



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.
- Ensure you read all the documents provided by us to ensure the cover meets your needs and contact us if anything is unclear or inaccurate.
- You must tell us about any event that might lead to a claim as soon as possible.
- Inform us if you move home or if you make any changes to wedding dates or venues detailed in your policy.



When and how do I pay?

Your premium is a one-off payment. Payment can be made by debit or credit card online through our secure payment gateway.



When does the cover start and end?

The period of insurance is as shown in your policy 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 the policy document.



How do I cancel the contract?

If, after reading this policy, this insurance does not meet your requirements, please contact Wedinsure Customer Services within 14 days of the commencement date and providing no claim has been made and your wedding has not taken place then we will refund your premium in full and your policy will be cancelled. No subsequent refund of any part of the premium can be made.

To cancel your policy please contact us:

Email: customer@wedinsure.co.uk

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