



wedinsure
WEDDING INSURANCE

Policy
Document

Welcome to Wedinsure

Best wishes for your impending wedding and thank you for choosing wedding insurance from Wedinsure.

Wedinsure provides you with cover for wedding cancellation or rearrangement, failure of suppliers, loss or damage to ceremonial attire, wedding gifts, wedding rings, wedding flowers, wedding attendants' gifts, wedding cake, wedding cars and transport, wedding photography and video, wedding stationery, legal expenses and public liability for your wedding and wedding reception in the United Kingdom. Also, by paying an additional premium you can also select optional cover for marquees & ceremonial swords. If you have selected any of these optional covers then these will be clearly detailed in your Schedule of insurance.

Of course, we hope your wedding day goes without a hitch and you won't need to make a claim. But, in the event you do need to make a claim, you can be sure that you will receive great customer service from our team of claims specialists. We are committed to meeting the expectations of our customers, and that is why our claims handlers will work hard to ensure that standards of service, such as the time it takes to respond to your claim, and the quality of the correspondence involved, are of the highest standard possible.

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. 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 team on:

Tel: 0333 003 3181

Email: customer@wedinsure.co.uk

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About Wedinsure

Wedinsure is a trading name of Genesis Choice Ltd and is an appointed representative NDI Insurance & Reinsurance Brokers Ltd who are authorised and regulated by the Financial Conduct Authority No. 446914. This insurance is underwritten by Castel Underwriting Agencies Limited on behalf of Aspen Insurance UK Limited and International Insurance Company of Hannover SE UK Branch.

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** which is a ceremony which creates a contract of marriage which is legally enforceable in the **United Kingdom** or a **civil partnership** registration or 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 and be registered with a **medical practitioner** in the **UK**.

Geographical limits

This policy applies to **weddings and wedding receptions** that take place anywhere in the world except as follows:

Section 10	Personal liability: there is no cover for weddings or wedding receptions taking place in the United States of America or Canada.
Section 11	Essential documents : only applies to weddings or wedding receptions outside the UK
Section 12	Guest Personal liability: cover does not apply outside the UK .
Section 14	Marquee extension: cover does not apply outside the UK
Section 15	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 the end date, after which no cover applies.

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 occurring in the **period of insurance**.
- Section 2 - **Ceremonial attire** - Cover for **bridal attire** starts three months before the **wedding date** and ends at the completion of the **wedding**. Cover for other **ceremonial attire** starts 48 hours before the **wedding date** and ends at the completion of the **wedding**, unless it is hired when cover ends 48 hours after completion of the **wedding**.

- Section 3 - Wedding gifts - Cover starts seven days before the **wedding date** and ends 24 hours after completion of the **wedding**. If the **wedding reception** does not take place on the **wedding date**, **wedding gifts** are covered on the date of the **wedding reception**.
- Section 4 - **Wedding rings**, flowers, **attendants'** gifts and the wedding cake - Cover under this section commences:
 1. for **wedding rings**, 7 days prior to the **wedding date** and ends 24 hours after it or when a claim is made under this section of the policy, whichever occurs first;
 2. for **attendants'** gifts, flowers and the wedding cake, 36 hours prior to the **wedding date** and ends 24 hours after it or when a claim is made under this section of the policy, whichever occurs first. If the **wedding reception** does not take place on the **wedding date**, the wedding cake is covered on the date of the **wedding reception**.
- Section 5 - **Wedding cars** and transport - Cover starts on the **commencement date** and ends at the completion of the **wedding reception**.
- Section 6 - Photography and video - Cover starts on the **commencement date** and ends 31 days after completion of the **wedding reception**.
- Section 7 - Failure of suppliers - Cover starts on the **commencement date** and ends on completion of the **wedding** or the day of the **wedding reception** (if different from the **wedding date**).
- Section 8 - Personal Accident - Cover starts 24 hours before and ends 24 hours after the **wedding date**.
- Section 9 - **Legal expenses** - Cover starts on the **commencement date** and ends on the **wedding date**.
- Section 10 - Personal liability - Cover applies on the **wedding date** and for the duration of the **wedding reception**.
- Section 11 - Essential document indemnity - Cover starts on the **commencement date** and ends on the **wedding date**.
- Section 12 - Guests' Personal liability - Cover applies on the **wedding date** and for the duration of the **wedding reception**.
- 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 return it and **your Schedule** to 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. No subsequent refund of any part of the premium can be made.

Change of circumstances

If **you** need to change **your policy** because of changes in dates or the venue of your **wedding** or **wedding reception**, or **you** want to upgrade or downgrade your cover, or for any other reason, please contact Wedinsure Customer Services on 0333 003 3181.

How to claim

There are claims conditions in this policy that **you** must comply with. If **you** do not, **your** claim might be rejected or the payment reduced. These conditions are detailed in each section and in the General Conditions on page 17.

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

If there has been a loss caused by theft or attempted theft, or malicious or criminal damage, **you** should inform the police immediately and ask for a crime reference number. **We** will ask for this.

You should do all **we** reasonably ask to get back any lost or stolen property. Do not throw away any damaged items as we might want to inspect them. To help us handle **your** claim as quickly as possible we may require the following information or documents such as:

- purchase receipts and invoices
- credit card or bank statements
- purchase dates of property
- confirmation from an expert that damaged property is beyond repair
- medical reports from a doctor.

The cost of providing information in support of **your** claim is **yours** although we may at our discretion pay all or some of these costs if we think it is reasonable to do so.

Any incident or loss which gives rise or may give rise to a claim under **your** Wedinsure policy should be notified immediately or as soon as reasonably practicable to the Wedinsure Claims Department:

Tel: 0333 003 3182
Email: claims@wedinsure.co.uk

Meaning of words

Some words have a special meaning in the Policy Document and these are listed below. Whenever a word with a special meaning is used in the Policy Document, it will be printed in **bold** type.

Additional costs - The difference between the original cost of the **wedding services** and the rearranged **wedding services** less any amount paid by **us** to **you** as indemnity under Section 1 of this policy.

Adverse weather - Weather conditions that cause major disruption to rail, road and bus services and severely affect **your** ability and that of **your** guests to attend the **wedding**.

Attendants - Non-professional participants in the **wedding**, traditionally attendant on **you**.

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.

Ceremonial attire - **Your** clothing and accessories as well as that of **your** parents and **Attendants**, whether hired or owned.

Ceremonial swords - hired swords or daggers and accompanying regalia.

Attendants - Non-professional participants in the **wedding** traditionally attendant upon **you**.

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, 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.

Commencement date - the date on the Schedule from which cover under this policy starts.

Deposits - The minimum contractual amount payable in order to secure the services of a **wedding services** supplier.

Essential documents - The documentation required by the relevant foreign authority to enable the **wedding** to take place as booked outside the **United Kingdom**.

Excess - the uninsured part of any claim which is borne by **you**. It is applied for each claim under each section of the policy.

Home - **Your** permanent residential address in the **United Kingdom**.

Legal expenses - **Your** legal representative's reasonable and properly incurred fees, costs and disbursements for work which **we** have agreed and the 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 – The hired marquee, 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**.

Period of insurance – As shown in the **Schedule**. This starts on the **commencement date** ends at the time and date of the **wedding reception**.

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.

United Kingdom, UK – England, Wales, Scotland, Northern Ireland and, for the purposes of this insurance, the Channel Islands and the Isle of Man.

Wedding – A ceremony on the date and at the venue in the **Schedule** which creates a contract of marriage which is legally enforceable in the United Kingdom or a **civil partnership** registration or ceremony.

Wedding date – The day specified in the **Schedule** as being the **wedding** day.

Wedding gifts – Gifts, including cash and gift vouchers, for the marriage or civil partners given for the purpose of celebrating the **wedding**.

Wedding reception – The social gathering on the date and at the venue in the **Schedule** which takes place no more than 31 days after the **wedding**. The **wedding reception** is deemed to be completed at midnight on the date that it started.

Wedding ring(s) – The ring(s) exchanged by the marriage or civil partners at the **wedding**.

Wedding services – The venues, services, items or goods that **you** have contracted with a supplier or suppliers to provide for the **wedding** and the **wedding reception**, limited to:

- professional photography or professional video operation;
- flowers or floral arrangements;
- hired cars or other means of transport;
- a toastmaster;
- the **wedding** and/or **wedding reception** venue;
- the wedding cake;
- **ceremonial attire**;
- catering;
- a DJ;
- a band or musician or provider of other entertainment.

We, our, us – Castel Underwriting Agencies Limited acting on behalf of Aspen Insurance UK Limited and International Insurance Company of Hannover SE UK Branch.

You, your – The policyholders in the **Schedule** being the prospective marriage or civil partner(s) who after the **wedding** become husband and wife in the case of a marriage or civil partners after a **civil partnership** registration or ceremony.

Section 1 - Cancellation & Rearrangement

What's Covered	What's Not Covered
<p>Part I – Cancellation and curtailment</p> <p>We will pay up to the amount shown in the Schedule in total for any irrecoverable expenses you incur or for which you are liable for ceremonial attire, flowers, photographs, caterers, transport, the marquee (if you have purchased optional marquee cover), accommodation and the services of any other wedding services supplier not used as a direct result of the reasonable, necessary and unavoidable cancellation or curtailment of the wedding or wedding reception caused by any of the following reasons:</p> <ol style="list-style-type: none"> 1. the booked venue for the wedding or wedding reception being unable to hold your wedding or wedding reception due to an outbreak of infectious disease, damage to the venue, murder or suicide at the venue or its closure by a relevant authority; 2. 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 impossible or inappropriate; 3. the non-appearance on the wedding date or the date of the wedding reception of any booked and paid for professional wedding services suppliers; 4. total loss or theft of or severe damage to ceremonial attire which renders it unwearable and where the purchase or hire of alternatives is not possible; 5. 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; 6. the unforeseen posting overseas of one of the prospective marriage or civil partners or a close relative who is a serving member of the UK armed forces or the ambulance service, coastguard, fire brigade or police force for unavoidable and necessary duty; 7. the non-appearance of the intended officiating minister or registrar and no substitute can be obtained; 8. loss or theft of or severe damage to the marquee (if you have purchased optional marquee cover); 	<ol style="list-style-type: none"> 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: <ol style="list-style-type: none"> 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 honoured 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) cancellation, curtailment or rearrangement of travel or accommodation arrangements made in respect of weddings or wedding receptions outside the United Kingdom; h) additional costs not notified to the Wedinsure Claims Department and agreed in advance of the rearranged wedding or wedding reception.

9. **your** inability or that of the **attendants** or a significant number of guests (over 50%) to reach the **wedding** or **wedding reception** venue due to **adverse weather conditions**.

Part II – Rearrangement

In the event of a covered event in Part I above, **we** will pay up to the amount in the **Schedule** in total to reimburse **you** for **additional costs** incurred in rearranging the **wedding** and/or **wedding reception** to the same standard as allowed for by the amount originally budgeted.

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**.

Section 2 - Ceremonial attire

What's Covered	What's Not Covered
<p>We will pay up to the amount stated in the Schedule per claim for:</p> <ul style="list-style-type: none"> the cost of replacing or repairing (at Our discretion) bridal attire if lost, stolen or damaged while in Your possession or that of a Close Relative within 3 months prior to, and for the duration of the wedding, and loss, theft of or damage to ceremonial attire within 48 hours prior to and for the duration of the wedding. In respect of hired ceremonial attire, this cover shall apply for up to 48 hours after the commencement of the wedding. <p>IMPORTANT An amount will be deducted in respect of owned and hired attire to reflect previous wear and tear.</p>	<ol style="list-style-type: none"> the excess in the Schedule; losses recoverable from any other source; losses excluded in the General Exclusions; any loss by theft or criminal damage not reported to the police within 24 hours of discovery; 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 3 - Wedding gifts

What's Covered	What's Not Covered
<p>We will pay up to the amount stated in the Schedule in total (subject to a maximum of £250 for any one item and £250 for cash and vouchers) 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.</p>	<ol style="list-style-type: none"> the excess in the Schedule; losses recoverable from any other source; losses excluded in the General Exclusions; any loss by theft or criminal damage not reported to the police within 24 hours of discovery; any claim arising directly or indirectly from loss or damage by theft or attempted theft of any items left in any unattended motor vehicle,

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

unless the property is left locked in the boot or glove compartment, concealed from view, and there is evidence of forced entry.

Section 4 - Wedding ring(s), flowers, attendants' gifts and the wedding cake

What's Covered	What's Not Covered
<p>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:</p> <p>Cover under this section commences:</p> <ol style="list-style-type: none"> 1. For wedding rings, 7 days prior to the wedding date and ends 24 hours after it or when a claim is made under this section of the policy, whichever occurs first; 2. For attendants' gifts, flowers and the wedding cake, 36 hours prior to the wedding date and ends 24 hours after it or when a claim is made under this section of the policy, whichever occurs first. If the wedding reception does not take place on the wedding date, the wedding cake is covered on the date of the wedding reception. 	<ol style="list-style-type: none"> 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 5 - Wedding cars & transport

What's Covered	What's Not Covered
<p>We will pay up to the amount stated in the Schedule in total for additional costs incurred if the private hire firm or person with whom the transport arrangements have been made fails to meet its or their contractual obligations.</p> <p>Cover under this section starts from the commencement date of this policy and ends on the completion of the wedding or wedding reception or a claim being made under this section of the policy, whichever occurs first.</p>	<ol style="list-style-type: none"> 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 7 of this policy; 5) any costs which would have been incurred had the original supplier not failed to meet their contractual obligations; 6) losses arising from any arrangements where there is no written contract; 7) financial failure of the provider of cars or other transport.

Section 6 - Photography & Video

What's Covered	What's Not Covered
<p>We will pay up to the amount stated in the Schedule in total for unforeseen expenses reasonably and necessarily incurred to take or</p>	<ol style="list-style-type: none"> 1) the excess in the Schedule; 2) losses recoverable from any other source; 3) losses excluded in the General Exclusions;

retake **wedding** photographs or videos or refund any irrecoverable amount which **you** originally contracted to pay as a direct and necessary result of:

- 1) non-appearance at the **wedding** of the professional photographer or professional video operator contracted for the **wedding**; or
- 2) loss or theft of or damage to the original film or negatives, or loss or damage to digital media on 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-development of the original film or negatives or non-development of whatever digital media on which the photographic images are stored (other than as a result of under or over exposure) by the professional photographer or professional video operator contracted for the **wedding**.

In the event of 2 and 3 above cover will only apply if less than 75% of photographs taken are not delivered.

Cover under this section commences from the **commencement date** of this policy and applies until delivery of the photographs or video not exceeding 31 days after the **wedding reception** date or a claim being made under this section of the policy, whichever occurs first. 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**.

ANY EVENT THAT MAY LEAD TO A CLAIM BEING MADE FOR RETAKING THE PHOTOGRAPHS OF THE CAKE-CUTTING CEREMONY MUST BE NOTIFIED TO THE WEDINSURE CLAIMS DEPARTMENT WITHIN 48 HOURS OF OCCURRENCE.

- 4) losses that are covered under section 1 or 7 of this policy;
- 5) any loss by theft or criminal damage not reported to the police within 24 hours of discovery;
- 6) any claim arising directly or indirectly from:
 1. 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;
- 8) losses arising from any arrangements where there is no written contract;
- 9) financial failure of the professional photographer or professional video operator.

Section 7 - Failure of suppliers

What's Covered

Following the bankruptcy or liquidation of any pre-booked **wedding services** supplier contracted and paid for by **you**, **we** will pay up to the amount stated in the **Schedule** in total for the following:

1. irrecoverable deposits, and
2. any additional costs in arranging alternative **wedding services**.

What's Not Covered

- 1) the **excess** in the **Schedule**;
- 2) losses recoverable from any other source;
- 3) losses that are covered under section 1,5 or 6 of this policy
- 4) losses excluded in the General Exclusions;
- 5) any loss which would have been incurred had the original supplier not ceased trading;

Cover under this section starts from the **commencement date** of this policy and ends on the completion of the **wedding** or the day of the **wedding reception** (if different from the **wedding date**) or a claim being made under this section of the policy, whichever occurs first.

- 6) any costs where no written contractual agreement exists between **you** and the **wedding services** supplier;
- 7) 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) the financial failure of a professional wedding planner.

Section 8 - Personal Accident

What's Covered

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 **wedding date**.

What's Not Covered

- 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

What's Covered

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

What's Not Covered

- 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;

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 **wedding date**.

- 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

What's Covered

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

We will indemnify **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. In the event of **your** death **we** will, in respect of the liability incurred by **you**, indemnify **your** personal representatives provided that they act as though they were **you** and observe the terms of this policy.

What's Not Covered

- 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**;

	<ul style="list-style-type: none"> i) liability insured under another policy; j) liability incurred by you more than 24 hours before or after the wedding 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: <ul style="list-style-type: none"> 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.
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Section 11 - Essential documents

What's Covered	What's Not Covered
<p>We will indemnify 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.</p> <p>Cover under this section commences from the commencement date of this policy and applies until the wedding date or until a claim is made under this section of the policy, whichever occurs first.</p>	<ul style="list-style-type: none"> 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: <ul style="list-style-type: none"> 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 12 - Guest Personal liability

What's Covered	What's Not Covered
<p>This section does not apply to Tier 1 and 2 cover.</p> <p>Cover under this section does not apply to weddings or wedding receptions outside the United Kingdom.</p> <p>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.</p>	<ul style="list-style-type: none"> 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: <ul style="list-style-type: none"> 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

	<p>rather than to compensate the affected individual for any losses;</p> <p>e) liability resulting from the ownership or occupation of land or buildings;</p> <p>f) you or your guests owning or using any:</p> <ul style="list-style-type: none"> 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; <p>g) you or your guests deliberate, wilful, criminal or malicious actions or failure to act when you should have;</p> <p>h) liability assumed by you by agreement;</p> <p>i) any costs not authorised in advance by us;</p> <p>j) liability insured under another policy;</p> <p>k) liability incurred by you more than 24 hours before or after the wedding date;</p> <p>l) liability for fines, penalties, liquidated damages or punitive, exemplary, aggravated or multiplied damages;</p> <p>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:</p> <ul style="list-style-type: none"> a) any such good or property and/or b) any defective work executed by you; <p>n) loss or damage to flooring caused by footwear of any kind;</p> <p>o) a wedding or wedding reception that takes place in the USA or Canada.</p>
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Section 13 - Optional Marquee Extension

What's Covered	What's Not Covered
<p>This section applies only where the appropriate premium has been paid.</p> <p>Cover under this section does not apply to weddings or wedding receptions outside the United Kingdom.</p> <p>We will indemnify 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 the marquee not excluded occurring during the period of hire (the period of hire not exceeding 4 days unless agreed in</p>	<ol style="list-style-type: none"> 1) losses recoverable from any other source; 2) losses excluded in the General Exclusions; 3) consequential loss of any kind; 4) any claim arising directly or indirectly from: <ul style="list-style-type: none"> 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,

<p>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.</p> <p>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.</p>	<p>d) loss or damage suffered by you as a result of being deceived into knowingly parting with property,</p> <p>e) damage to flooring caused by footwear,</p> <p>f) theft of ancillary equipment unless there is violent and forced entry to or exit from a locked room or building,</p> <p>g) theft from unattended venues,</p> <p>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.</p>
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Section 14 - Optional ceremonial swords extension

What's Covered	What's Not Covered
<p>Cover under this section does not apply to weddings or wedding receptions outside the United Kingdom.</p> <p>We will indemnify 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).</p> <p>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.</p>	<p>1) the excess in the Schedule;</p> <p>2) losses recoverable from any other source;</p> <p>3) losses excluded in the General Exclusions;</p> <p>4) consequential loss of any kind</p> <p>5) any claim arising directly or indirectly from:</p> <p>a) loss or theft unless there is violent and forced entry to or exit from a locked room or building,</p> <p>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,</p> <p>c) any deliberate, wilful, criminal or malicious actions,</p> <p>d) loss or theft of or damage to the ceremonial swords while are in the custody of an airline or other carrier.</p>

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 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 possible after the event. **We** will ask for evidence that **you** have done so.
4. **You** must forward to **us** immediately 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 10 (Personal Accident) where **we** will pay **your** claim irrespective of other insurance covering **your** death or disability.
12. This policy is not assignable.
13. **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.
14. **We** may at 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**.
15. 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.
16. 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.
17. **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.
18. 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.

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 anyone else upon whom the **wedding** depends:
 - a. acting against medical advice,
 - b. suffering any medical condition for which they are awaiting results of tests or medical investigations,
 - c. suffering a condition for which they are on a hospital waiting list for treatment,
 - d. having a medical condition for which they have received a terminal prognosis,
 - e. suffering 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. circumstances of which **you** were aware at the time of buying this policy and not communicated to **us** and accepted in writing;
4. war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), terrorism, 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. pressure waves caused by aircraft or other flying devices travelling at sonic or supersonic speeds
6. 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);

7. nuclear fission or fusion or radioactive contamination;
8. **your** own acts or omissions increasing the loss;
9. damage to, theft or loss of property more specifically insured;
10. losses that are 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;
11. injury, illness, death, loss, expense or other liability attributable to sexually transmitted disease;
12. losses arising from the law or regulations by the government of any country;
13. 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);
14. 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**;
15. any deliberate, wilful, criminal or malicious actions by persons invited by **you** to the **wedding** or **wedding reception**;
16. any event occurring outside the **Period of insurance**;
17. wear and tear, inherent defect, rot, mildew, rust, corrosion, frost or soiling;
18. insects, woodworm, vermin or moths;
19. dyeing, cleaning, repair or renovation;
20. electronic, electrical or mechanical breakdown, failure or derangement;
21. faulty manipulation, design, plan, specification or materials;
22. gradual deterioration or market depreciation;
23. atmospheric conditions;
24. shrinkage or change of colour;
25. confiscation or detention by government or other authorised officials;
26. 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,
Wedinsure
1 Towerfield Close
Shoeburyness
Essex
SS3 9QP

By phone: 0333 003 3181

By Email: complaints@wedinsure.co.uk

If **your** complaint relates to a claim, then please contact the Wedinsure Claims Department at the following:

In writing: Wedinsure Claims Department
308-314 London Road
Hadleigh
Benfleet
Essex

SS7 2DD

By phone: 0333 003 3182

By Email: claimcomplaint@wedinsure.co.uk

Wedinsure aims to resolve most complaints within three 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 entitled to refer it to the Financial Ombudsman Service.

By writing to: The Financial Ombudsman
Exchange Tower,
Harbour Exchange Square,
London,
E14 9SR.

By the internet: www.financial-ombudsman.org.uk

By telephone: 0800 0234567 (free from standard landlines, mobiles may be charged)
0300 1239123 (same rate as 01 and 02 numbers on mobile phone tariffs)

Or via the Online Dispute Resolution website:

The Online Dispute Resolution website is an official website managed by the European Commission dedicated to helping consumers and traders resolve their disputes out-of-court. If **you** have had a problem with something that **you** have bought on line, **you** can use this site if **you** live in the EU and the trader is based in the EU.

The above complaints procedure is in addition to **your** statutory rights.

Data Protection Act 1998

Please note that any information provided to **us** will be processed by **us** and **our** agents in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling claims, if any, which may necessitate providing such information to third parties. We may also send the information in confidence for process to other companies acting on their instructions including those located outside the European Economic Area.



wedinsure

WEDDING INSURANCE

Wedinsure is a trading name of Genesis Choice Ltd (708692) which is an appointed representative of NDI Insurance & Reinsurance Brokers Ltd who are authorised and regulated by the Financial Conduct Authority (446914).

Registered office: 24 Maltese Road, Chelmsford, CM1 2PA.

Castel Underwriting Agencies Limited (Company No. 07774336),

Registered Office: 33 Gracechurch Street, London EC3V 0BT.

Authorised by the Financial Conduct Authority (582862).

Aspen Insurance UK Limited (Company No.01184193),

Registered Office: 30 Fenchurch Street, London EC3M 3BD.

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority (202644).

International Insurance Company of Hannover SE UK Branch,

Branch Office: 10 Fenchurch Street, London EC3M 3BE.

International Insurance Company of Hannover SE is registered in Germany, registration number HRB 211924.

Registered Office: Roderbruchstraße 26, 30655 Hannover, Germany.

Authorised by the Bundesanstalt für Finanzdienstleistungsaufsicht and authorised and subject to limited regulation by the Financial Conduct Authority.