

WEDDING INSURANCE



Insurance Product Information Document

Company: The Equine and Livestock Insurance Company Limited
(registered in England and Wales no: 294940)

Product: Overseas

This Insurance Product Information Document is only intended to provide a summary of the main coverage and exclusions, and is not personalised to your specific individual needs in any way. Complete pre-contractual and contractual information on the product is provided in other documents; your sum insured is shown on your Policy Schedule.

What is this type of insurance?

The policy primarily provides cover for cancellation and rearrangement of your wedding and / or reception and financial failure of the suppliers.



What is insured?

- ✓ Cancellation or curtailment of the wedding or reception.
- ✓ Rearrangement of the wedding or reception.
- ✓ Irrecoverable deposits following the financial failure of your supplier.
- ✓ Loss, theft or accidental damage of your wedding rings, flowers and cake.
- ✓ Loss, theft or accidental damage of your wedding attire.
- ✓ Loss, theft or accidental damage of your wedding stationery.
- ✓ Loss, theft or accidental damage of your wedding gifts.
- ✓ Alternative transport following non-appearance, breakdown or road traffic accident.
- ✓ Retaking your wedding photos or video following non-appearance of the photographer / videographer, loss of, damage to or non-development of the original images.
- ✓ Reasonable costs of replacing essential documents necessary for your overseas wedding.
- ✓ Irrecoverable deposits for wedding services cancelled due to delayed travel or reasonable costs of alternative travel where the travel vehicle breakdown or is involved in an accident.
- ✓ Your legal liability to others for compensation and costs arising from your wedding or reception.
- ✓ Death, total permanent disablement, loss of hearing, sight or limbs as a result of a bodily injury sustained between 24 hours before the wedding date and 24 hours after the wedding date.

Elective Benefits:

- Extended cancellation cover.



What is not insured?

- ✗ Any incident giving rise to a claim occurring within 14 days of the commencement date / time due to the financial failure of a supplier.
- ✗ Rearrangement costs where a claim for cancellation is declined.
- ✗ Any claim arising from the death, injury or sickness of the policyholder, bride, groom, civil partner, or member of the wedding party making it inappropriate to continue with the wedding due to a pre-existing condition.
- ✗ Failure to notify a supplier as soon as possible if it becomes necessary to cancel or curtail the wedding or reception.
- ✗ Any loss where the suppliers offer an alternative comparable service.
- ✗ Any costs that would have been paid had the supplier not failed to meet their contractual obligations.
- ✗ Loss, theft or accidental damage to wedding rings, flowers, cake, wedding attire or stationery occurring after the reception begins.
- ✗ Loss, theft or accidental damage to wedding gifts occurring more than 24 hours after the reception date.
- ✗ Any claim where the security requirements have not been complied with.
- ✗ Any claim where the essential documents are stored in suitcases or other like items whilst in the custody of the airline or other carriers.
- ✗ Delayed travel as a result of the bride, groom or civil partner failing to check-in or arrive in good time in accordance with the instructions given by their carrier.
- ✗ Liability to any of your close relatives.
- ✗ Any claim for personal accident arising out of a pre-existing condition or participating in dangerous activities.

- Extended public cover.
- Public liability for guests.
- Telephone legal advice concerning your wedding or reception.

✘ Policy excess.

Elective Benefits

- Policy excess.



Are there any restrictions on cover?

- ! **Wedding rings:** cover is provided from the commencement date / time (or purchased of the rings if later) to the start of the reception or when a claim is made, whichever occurs first.
- ! **Wedding flowers and cake:** cover for wedding flowers and cake is provided from 7 days prior to the wedding date until the start of the reception.
- ! **Wedding attire:** cover for purchased wedding attire is provided from the commencement date/time (or purchase of the attire if later) to the beginning of the reception or when a claim is made, whichever occurs first. Cover for hired wedding attire is provided from the commencement date/time (or hire of the attire if later) to 48 hours after the reception finishes or when a claim is made, whichever occurs first.
- ! **Wedding stationery:** cover is provided from the commencement date/time (or purchase of the stationery if later) to the beginning of the reception or when a claim is made, whichever occurs first.
- ! **Wedding gifts:** cover is provided from 7 days prior to the wedding date until 24 hours after the reception finishes or when a claim is made, whichever occurs first.
- ! **Wedding photography and video:** cover is provided from the commencement date/time until the contracted date of delivery of the photographs or video up to a maximum of 12 months after the wedding or reception whichever occurs first.
- ! **Essential documents:** cover is provided from the commencement date / time and finishes when the wedding takes place, as booked, or when a claim is made, whichever occurs first.
- ! **Delayed travel:** cover is provided from midnight on the expected date of travel and finishes when the wedding takes place, as booked, or when a claim is made, whichever occurs first.
- ! **Public liability:** cover is provided from 24 hours before the wedding / reception date and finishes 24 hours after the wedding / reception date. Cover is not provided in respect of liabilities arising from the actions of anyone other than the bride, groom, civil partners or any other person named in the policy schedule.
- ! **Personal accident:** cover is provided from 24 hours before the wedding date and finishes 24 hours after the wedding date.



Where am I covered?

- ✓ This policy covers any damage, loss or liability arising from (a) a wedding and reception outside of the United Kingdom, Channel Islands and Isle of Man or (b) a wedding outside of the United Kingdom, Channel Islands and Isle of Man and a reception in the United Kingdom, Channel Islands and Isle of Man.



What are my obligations?

You are obliged to inform us of any event, fact or occurrence which may influence our decision to enter into or renew this contract of insurance. If you are in any doubt whether a fact is material, you should disclose it.



When and how do I pay?

You can pay your premium annually (every 365 days), calendar monthly (every calendar month) or lunar monthly (every 28 days). Payment can be made by direct debit, credit or debit card or cheque.



When does the cover start and end?

Your cover will take effect at the date and time stated on your Policy Schedule and ends at the conclusion of your Policy Term (as stated on your Policy Schedule and defined in your Policy Wording).



How do I cancel the contract?

You can cancel at any time. If you cancel within the first 14 days of policy inception and no claim has been made, you will receive a full refund of any premium paid.