INTRODUCTION

Welcome to Your overseas wedding cover. Here You will find all the relevant information for the cover You have chosen. We are delighted to be Your provider of choice and detailed below We’ve outlined exactly how We can help look out for You. Don’t hesitate to contact Us if there is any way We can help.

This is a master policy wording showing all sections of cover available. Some sections may not be applicable to Your chosen insurance product.

Please read this in conjunction with the Insurance Product Information Document (IPID) and check Your Policy Schedule carefully (Your Policy Cover and Optional Benefits) to ensure You understand which sections apply to You.

What You should do
Please read the policy as soon as You receive it. If this is a renewal, We recommend You read the policy carefully as it may contain new benefits, terms and conditions. If You do not keep to the conditions, Your policy could become void or We may not accept liability for a claim.

It is up to You to make sure that the entire policy and policy schedule meet Your needs; You must tell Us immediately if this is not the case.

Material Facts
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.

PARTICULAR POINTS ABOUT COVER

We provide insurance under the policy for a Wedding and Reception outside of the United Kingdom, Channel Islands and Isle of Man; or 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. The laws of England and Wales apply to this insurance contract and the language of the policy and all communications relating to it will be in English.

Your Policy Schedule is important. It lists the cover You have chosen, it is proof of Your insurance and it may be needed if You have a claim. The policy depends on the warranties (promises), conditions and exclusions shown in it. We are liable only up to the limit of cover shown in Your Policy Schedule. Your intermediary will not be or become Our intermediary for giving notice about any claims or any other matter. If You ask, We may agree to change any part of the policy.

We will not be liable for any mistakes or omissions by an intermediary who has arranged the insurance on Your behalf.

We reserve the right, upon each renewal of Your policy, to make changes to the scope of Your insurance cover including, but not limited to, Excess and premium levels. You have to renew the policy and make each premium payment for cover to remain in force.

We may choose not to renew Your insurance for any valid reason including but not limited to Your displaying an aggressive attitude towards Our employees, fraud or attempted fraud on Your part or anyone acting on Your behalf, Your failure to abide by any request from Us to take specified precautionary measures. We may, for business reasons, cease to underwrite the policy at any time.

RENEWALS

These terms and conditions include a provision that Your insurance cover will automatically renew at the end of the insured term unless You specifically tell Us that You do not wish for Your insurance to renew.

By agreeing to these terms and conditions, You are also confirming that upon each renewal of Your policy, unless You tell Us otherwise, You want Us to make the following changes to the terms of Your insurance:

(a) Such changes as We believe, in good faith:

(i) are appropriate for the type of policy You hold with Us; and
(ii) will produce an overall benefit for You.

Those changes may include changes to the scope of the insurance cover (i.e. what is insured), the benefits which Your policy provides, and associated changes to the cost of insurance.

(b) Such other changes which We believe, in good faith, We have a valid reason to make.

Those changes may include:

(i) changes made to clarify the terms of the policy;
(ii) changes which are necessary to reflect changes in applicable laws and regulations; and
(iii) changes to the cost of the insurance cover to reflect changes in Our own costs and other economic considerations.

We do appreciate, however, that when the time comes You may not want Us to make those changes, and We explain below the protections We will put in place to ensure that You have an opportunity to consider those changes and to refuse them, should You wish to do so, before Your insurance is renewed.

We will always provide You with full written details of any changes which We intend to make to the terms of Your insurance cover at least 21 days before Your policy is due for renewal, which is when those changes would be due to take effect. We will not be entitled to make any changes unless We provide You with those details within that time-frame.
You will then have the right to tell Us, within 14 days of receiving those written details, that You do not wish Your policy to be changed in the manner notified to You. If You exercise that right, We will give You the opportunity to either:

(a) renew Your policy without any changes;
(b) renew Your policy subject to any alternative changes which We may offer to You; or
(c) not renew Your policy at all.

You can also cancel Your policy at any time in any case; full details relating to Your cancellation rights are set out in the policy terms and conditions.

How We Use Your Information
Please be aware that telephone calls may be recorded for training and monitoring purposes. Your details are stored on Our computer system to administer Your policy but will not be kept longer than necessary. You have the right to request a copy of the personal data We hold about You; a small charge will apply. We can only discuss Your personal details with You. If You would like anyone else to act on Your behalf please let Us know. We may pass Your information to Our veterinary advisors, loss adjusters and/or suppliers for the purpose of administering Your claims or providing elected benefits.

Unless You advise otherwise, We may use Your details to support the development of Our business by including them in customer surveys and keeping You informed by email, post or telephone of Our products and offers. If You do not want this to happen please just let Us know.

GEOGRAPHICAL LIMITS
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.

DEFINITIONS

‘Accidental(ly) Damage(d)’ sudden and unexpected damage that is not deliberate and caused by violent external means which makes the wedding Rings, flowers, cake, Wedding Attire, stationery or Wedding Gifts unusable or unwearable.

‘Adverse Weather’ weather conditions that cause major disruption to travel services and which severely affect the ability of Close Relatives or Attendants to attend the wedding or civil partnership.

‘Attendants’ non-professional (that do not receive a fee or remuneration of any kind) participants attendant upon the marriage or civil partnership during the Wedding - best man, bridesmaids and flower girls, page boys and ushers.

‘Civil Partners’ a legal union between two people of the same sex.


‘Excess’ the amount You must pay towards each and every claim; this amount is deducted from the maximum level of cover. If claims are made under more than one section of cover, an Excess will apply to each section of cover under which a claim is made.

‘Forcible and Violent Entry’ entry to a property that clearly shows damage to the lock, building, room or vehicle, caused as a direct result of Theft.

‘Guests’ persons invited by You to the Wedding and/or Reception.

‘Loss’ ‘Lost’ ‘Lose’ the wedding Rings, flowers, cake, Wedding Attire, stationery or Wedding Gifts have been accidentally left by You in a location and You are permanently deprived of its use.

‘Material Fact’ any event, fact or occurrence which would influence a decision, made by any party, as to whether or not to enter into a contract of insurance either at inception or policy review.

‘Policy Term’ Yearly - runs for 365 days from the commencement date and time shown on Your policy schedule; however, cover under the policy will lapse on the earliest of the following:-
   (a) the date You fail to pay Your premium;
   (b) the date You cancel Your policy;
   (c) the date We cancel Your policy for whatever reason.

‘Pre-Existing Condition’ an injury or illness (i) which first showed clinical signs, happened or existed before the commencement date/time shown on Your policy schedule or (ii) is the same as or has the same diagnosis as or is caused by, related to or results from an injury, illness or clinical signs displayed before the commencement date/time shown on Your policy schedule or (iii) has required medical treatment (including consultations or advice) within 12 months of the commence date/time shown in Your policy schedule.

‘Proof of Purchase’ the original purchase receipt and any other documentation required to prove ownership.

‘Rearrangement Costs’ the difference between the original cost of the Wedding / Reception and the rearranged Wedding / Reception to provide a comparable service to that originally booked.

POLICY WORDING

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'Reasonable Precautions' all measures that it would be deemed appropriate to expect a person to take in the circumstances to prevent loss, damage or Theft of the item.

'Reception' the social gathering at which the marriage is celebrated, including but not limited to, room hire and catering and which takes place not more than 56 days after the Wedding.

'Reception Date' the date shown in the policy schedule for the Wedding Reception to take place.

'Rings' the ring(s) exchanged by the prospective marriage or civil partners at the Wedding.

'Security Requirements' set out in the Appendix at the end of this wording.

'Stolen' 'Theft' the unlawful taking of the wedding Rings, flowers, cake, Wedding Attire, stationery or Wedding Gifts against Your will by another party, with the intention of permanently depriving You of it.

'Supplier(s)' any supplier with whom you have a written contract for the provision of services at the Wedding or Reception on the stipulated Wedding or Reception Dates.

'Virus or Similar Instrument' program code, programming instructions or any set of instructions from an unauthorised source loaded to your gadget and/or mobile phone against your wishes intentionally constructed with the ability to damage, interfere with or otherwise adversely affect computer programs, data files or operations, whether involving self-replication or not, but not limited to Trojan horse, worms or logic bombs.

'We' 'Our' 'Us' The Insurance Emporium

'Wedding' a ceremony that creates a contract of marriage or civil partnership which is legally binding within the UK.

'Wedding Attire' clothing and Wedding Accessories of the prospective marriage or civil partners and Attendants.

'Wedding Accessories' includes bags, fascinators, gloves, haircombs, hats, headbands, shoes, shrugs and veils.

'Wedding Date' the date shown in the policy schedule for the Wedding to take place.

'Wedding Gifts' gifts purchased by the bride, groom or civil partners for presentation to the Attendants and gifts for the bride, groom or civil partners presented for the purposes of celebrating the Wedding.

'Wedding Party' the prospective marriage or civil partners, their parents or guardians, grandparents or either partner’s children, siblings or Attendants.

'You' 'Your' the bride, groom or civil partner or any other person named in the policy schedule as the policyholder. The policyholder and the bride or groom or one of the civil partners must be a permanent resident living in the United Kingdom (UK). The policyholder can be living in the UK on a visa. To be a permanent resident the policyholders’ main residence must be in the UK and they must not have been abroad for more than a total of 6 months in the last year.

**SECTION 1 – CANCELLATION AND REARRANGEMENT**

‘Adverse Weather' weather conditions that cause major disruption to travel services and which severely affect the ability of You, Your Close Relatives or Attendants to attend the wedding or civil partnership.

'Dangerous Activities' any dangerous activity (dangerous activities are activities entailing a foreseeable risk of death or bodily injury, loss or damage to property unless reasonable precautions are taken or activities for which a disclaimer signed by participant(s) is appropriate), activities including, but not limited to, ballooning, BASE jumping, bungee jumping, bobsleighing, bouncy castles or other inflatable equipment, canoeing, caving, circus acts, deep sea diving, fairground rides, fireworks or other pyrotechnic devices or effects, flying (other than as a paying passenger on a scheduled flight), gliding, go-karts or motorsports of any kind, hang-gliding, high diving, hunting, ice hockey, it’s a knockout competitions, jet skiing or jet biking, microlight, motorcycling as a rider or passenger, motor rallying, mountaineering, off-piste skiing, paragliding, parachuting, parascending, polo, pot-holing, professional sports, quad bikes, racing of any kind other than on foot, rock climbing, rodeo bulls, scuba diving, show jumping, skiing, ski racing, snowboarding, skating, sledding, solo sea sailing, stunt acts, tobogganing, trampolining or white water rafting.

'Rearrangement Costs' the difference between the original cost of the Wedding / Reception and the rearranged Wedding / Reception to provide a comparable service to that originally booked.

'Supplier(s)' any supplier with whom you have a written contract for the provision of services at the Wedding or Reception on the stipulated Wedding or Reception Dates.

'Wedding Attire' clothing and Wedding Accessories of the prospective marriage or civil partners and Attendants.

'Wedding Accessories' includes bags, fascinators, gloves, haircombs, hats, headbands, shoes, shrugs and veils.

**Cover – cancellation**

If, as a result of the following, it is necessary to cancel or curtail Your Wedding or Reception, We will pay (up to the amount shown in Your policy schedule) for any irrecoverable expenses paid by You for Wedding Attire, stationery and Suppliers booked but not used.

**Cover – rearrangement**

If, as a result of the following, it is necessary to cancel or curtail Your Wedding or Reception, We will pay (up to the amount shown in Your policy schedule) for any Rearrangement Costs.

- the booked venue for the Wedding or Reception being unable to hold your Wedding or Reception due to weather conditions that cause major
disruption to the venue, damage to the venue, murder or suicide at the premises, bankruptcy, liquidation or closure of the venue by the relevant authority.

- Your death, injury or sickness or that of a member of Your Wedding Party which would make it inappropriate to continue with the Wedding.

- Theft or damage which renders un wearable the Wedding Attire, where the purchase or hire of alternatives is not possible.

- non-attendance of the registrar or officiating minister.

- the inability of You and at least 50% of Your Wedding Party or at least 50% of Your Guests to reach the Wedding or Reception venue due to Adverse Weather.

- the unforeseen posting overseas of a member of the UK armed forces or unavoidable and necessary duty for the Ambulance Service, Coastguard, Fire Brigade, Police or nursing personnel which prevents Your attendance or the attendance of a member of the Wedding Party.

- Your redundancy or that of a Close Relative who would have made a proven financial contribution of at least 50% of the total Wedding and Reception costs and upon whom the Wedding or Reception is dependant.

### Conditions

1. The notice of redundancy must have been received more than 90 days after this policy began.

2. The person being made redundant must qualify for payment under the current United Kingdom redundancy legislation.

3. **Rearrangement Costs:**
   a. are limited to amount shown in Your policy schedule; and
   b. must take place within 1 year of Your Wedding Date; and
   c. must be notified to us and agreed in advance of the rearranged Wedding or Reception.

4. Any claims made under “cancellation” cannot also be made under “rearrangement”.

### Limitations

1. Save for Exclusion 1, cover under this section is provided from the commencement date/time of Your policy until completion of Your Wedding and Reception or when a claim is made, whichever occurs first.

### Exclusions

1. Any incident giving rise to a claim occurring within 14 days of the commencement date/time shown in Your policy schedule due to the bankruptcy, liquidation or failure to meet contractual obligations of any pre-booked Supplier.

2. Any claim that results from You being unable to travel to, or return from, a country or an area following advice of the Foreign and Commonwealth Office (FCO) not to travel to this country or area.

3. **Rearrangement Costs** if You cancel Your Wedding or Reception and Your claim for “cancellation” is declined.

4. **Rearrangement Costs** that:
   a. are in excess of the amount shown in Your policy schedule; or
   b. take place after 1 year of Your Wedding Date; or
   c. are not notified to us and agreed in advance of the rearranged Wedding or Reception.

5. Any claims arising directly or indirectly from cancellation/curtailment or rearrangement of travel and/or accommodation arrangements made in respect of a Wedding or Reception taking place outside of the UK, Channel Islands or Isle of Man.

6. Any claim directly or indirectly consequent upon or contributed to by You or a member of Your Wedding Party participating in Dangerous Activities.

7. Any claim arising from Your death, injury or sickness or that of a member of Your Wedding Party which would make it inappropriate to continue with the Wedding due to a Pre-Existing Condition.

8. Any incident giving rise to a claim arising from the hire or purchase of a Marquee.

9. Any costs charged by Your wedding planner, tour operator or third party responsible for arranging or assisting in the arranging of Your Wedding or Reception.

10. Cancellation or curtailment of Your Wedding as a result of the bankruptcy or liquidation of Your wedding planner, tour operator or third party responsible for arranging or assisting in the arranging of Your Wedding or Reception.

11. Wedding arrangements not honoured by Your employer (other than as set out above).

12. Either partner deciding not to go ahead with the marriage as agreed, failure to comply with legal requirements or Your failure to obtain the relevant legal documentation.

13. Failure to notify a Supplier as soon as possible if it becomes necessary to cancel or curtail the Wedding or Reception.

14. Any claim arising directly or indirectly from:
   a. monetary losses which are more specifically insured;
   b. government regulation or act;
   c. strikes or labour dispute

15. Except as specifically provided:
   a. unemployment other than redundancy; or
   b. worsening of Your financial circumstances or those of any person or company on whom the wedding arrangements depend.
16. **Wedding Attire** already purchased that is undamaged and continues to fit.

17. Any claim directly or indirectly consequent upon or contributed to by:
   a. neurosis, psychoneurosis, psychopathic or mental diseases or disorders of any type.
   b. anxiety, stress or depression unless it has been investigated and diagnosed as such by a Consultant specialising in the relevant field.
   c. AIDS or AIDS related complex however the syndrome has been acquired or may be named.
   d. committing or attempting to commit suicide or intentional self-inflicted injury.
   e. deliberate exposure to exceptional danger except in an attempt to save human life.
   f. a criminal act.
   g. being wholly or partly under the influence of alcohol.
   h. being wholly or partly under the influence of drugs other than those taken in accordance with treatment prescribed and directed by a qualified registered medical practitioner, but not for the treatment of drug addiction.
   i. participating in **Dangerous Activities**. pregnancy or childbirth without any accompanying bodily injury, illness, disease or complication.
   j. any naturally occurring condition or degenerative process or any gradual decline in physical health.

18. The **Excess** as shown in **Your** policy schedule.

**SECTION 2 – FINANCIAL FAILURE OF SUPPLIERS**

**Cover**

Where, **Your Supplier** fails to comply with its obligations to provide services at the **Wedding or Reception** due to its bankruptcy or liquidation **We** will pay (up to the amount shown in **Your** policy schedule) for irrecoverable deposits **You** paid to the **Supplier**.

**Limitations**

1. Save for Exclusion 1, cover under this section is provided from the commencement date/time of **Your** policy until completion of **Your Wedding and Reception**.

**Exclusions**

1. Any incident giving rise to a claim occurring within 14 days of the commencement date/time shown in **Your** policy schedule due to the bankruptcy, liquidation or failure to meet contractual obligations of any pre-booked **Supplier**.

2. Any incident giving rise to a claim arising from the hire or purchase of a **Marquee**.

3. Any costs that would have been paid had the **Supplier** not ceased trading.

4. Any loss where the **Supplier** offers an alternative comparable service.

5. Any costs charged by **Your** wedding planner, tour operator or third party responsible for arranging or assisting in the arranging of **Your Wedding or Reception**.

6. Deposits lost as a result of the bankruptcy or liquidation of **Your** wedding planner, tour operator or third party responsible for arranging or assisting in the arranging of **Your Wedding or Reception**.

7. The **Excess** as shown in **Your** policy schedule.

**SECTION 3 – WEDDING RINGS, FLOWERS AND CAKE**

**Cover – wedding Rings**

In the event of **Loss, Theft or Accidental Damage** of **Your** wedding **Rings** whilst in the possession of the bride, groom, civil partners, their parents or **Attendants**, **We** will reimburse **You** the purchase price (up to the amount shown in **Your** policy schedule).

**Cover – wedding flowers and cake**

In the event of **Loss, Theft or Accidental Damage** of your wedding flowers or cake, **We** will reimburse **You** the purchase price (up to the amount shown in **Your** policy schedule).

**Limitations**

1. Cover under this section for wedding **Rings** is provided from the commencement date/time of **Your** policy (or purchase of the **Rings** if later) to the start of your **Reception** or when a claim is made, whichever occurs first.

2. Cover under this section for wedding flowers and cake is provided from 7 days prior to the **Wedding Date** until the start of the **Reception**.

**Exclusions**

1. Any **Loss, Theft or Accidental Damage** occurring after the **Reception** begins.

2. Engagement rings.

3. Exclusions applying to Sections 3 to 6.

**SECTION 4 – WEDDING ATTIRE**

**Cover**

In the event of **Loss, Theft or Accidental Damage** of the **Wedding Attire** whilst in the possession of the bride, groom, civil partners, their parents or **Attendants**, **We** will reimburse **You** the purchase price or the hire charges (up to the amount shown in **Your** policy schedule).

**Limitations**

1. Cover under this section for purchased **Wedding Attire** is provided from the commencement date/time of **Your** policy (or purchase of the **Wedding Attire** if later) to the beginning of **Your Reception** or when a claim is made, whichever occurs first.

2. Cover under this section for hired **Wedding Attire** is provided from the commencement date/time of **Your** policy (or hire of the **Wedding Attire** if later) to 48 hours after **Your Reception** finishes or when a claim is made, whichever occurs first.
1. Losses which are covered under Sections 1 or 2 of this policy.
2. Any claim where the Security Requirements in the Appendix have not been complied with.
3. Theft unless involving Forcible and Violent Entry.
4. Theft unless (i) You have reported the Theft to the nearest police authority as quickly as possible, preferably within 24 hours of discovery (ii) You have obtained a police crime reference number and details of the police station the crime was reported to (iii) You did everything You reasonably could to recover the Stolen property.
5. Theft by a person or persons to whom the wedding Rings, flowers, cake, Wedding Attire, stationery or Wedding Gifts were entrusted.
6. Loss or damage suffered by You as a result of being deceived into knowingly parting with the wedding Rings, flowers, cake, Wedding Attire, stationery or Wedding Gifts.
7. The Excess as shown in Your policy schedule.

SECTION 6 - WEDDING GIFTS

Cover
In the event of Loss, Theft or Accidental Damage of the Wedding Gifts whilst in the possession of the bride, groom, civil partners, their parents or Attendants at Your home, Your parent’s home, at the Reception or in transit between any of these locations, We will pay You the purchase price (up to the amount shown in Your policy schedule).

Limitations
1. Cover under this section 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.

Exclusions
1. Any Loss, Theft or Accidental Damage occurring more than 24 hours after the Reception finishes.
2. Gifts of money, cheques, postal orders, vouchers, tickets etc.
3. Any items of jewellery.
4. Any claim due to a wedding gift list service failing to provide the gifts.
5. Exclusions applying to Sections 3 to 6.

SECTION 5 - WEDDING STATIONERY

Cover
In the event of Loss, Theft or Accidental Damage of Your wedding stationery whilst in the possession of the bride, groom, civil partners, their parents or Attendants, We will reimburse You the purchase price (up to the amount shown in Your policy schedule).

Limitations
1. Cover under this section for wedding stationery is provided from the commencement date/time of Your policy (or purchase of the wedding stationery if later) to the beginning of your Reception or when a claim is made, whichever occurs first.

Exclusions
1. Any Loss, Theft or Accidental Damage occurring after the Reception begins.
2. Exclusions applying to Sections 3 to 6.

SECTION 4 - WEDDING ATTIRE

Cover
In the event of Loss, Theft or Accidental Damage of the Wedding Attire the above limitations apply for each Wedding or Reception.

Exclusions
1. Hiring costs unless a written contract is in existence.
2. Any items of jewellery.
3. Damage due to cleaning.
4. Exclusions applying to Sections 3 to 6.
• Non-appearance at the **Wedding** and **Reception** of the contracted professional photographer or videographer.

• Loss of, or damage to, the original film or negatives, or loss of or damage to the photographic images or digital media on which the photographic images are being stored, by the professional photographer or videographer contracted for the **Wedding** and **Reception** (before any copies are made).

• 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 videographer contracted for the **Wedding** and **Reception**.

**Limitations**
1. Cover under this section is provided from the commencement date/time of **Your** policy until the contracted date of delivery of **Your Wedding** and **Reception** photographs or video, or up to a maximum of 12 months after the **Wedding** and **Reception**, whichever occurs first.

**Exclusions**
1. Losses which are covered under Sections 1 or 2 of this policy.

2. Losses arising unless a written contract is in existence.

3. Any costs that would have been paid had the **Supplier** not failed to meet their contractual obligations.

4. Any loss where the **Supplier** offers an alternative comparable service.

5. **We** will not pay any **Claim** directly or indirectly caused by or contributed to by or arising from:
   a. the use or operation, as a means of inflicting harm, of any computer, computer system, computer software programme, malicious code, computer virus or process or any other electronic system
   b. failure of the internet, or loss of use, reduction in functionality, cost, expense or whatsoever nature resulting therefrom, regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

6. **We** will not pay any **Claim** arising out of the transmission or receipt of a **Virus** or **Similar Instrument**.

7. The **Excess** as shown in **Your** policy schedule.

**SECTION 9 – ESSENTIAL DOCUMENTS**

‘**Essential Documents**’ documentation required by the relevant foreign authority to enable **Your Wedding** to take place including, but not limited to, birth certificates, passports and visas.

**Cover**
If you have to pay to produce replacement **Essential Documents** necessary to **Your Wedding** overseas (the originals of which were lost or damaged for reasons beyond **Your** control) we will pay (up the amount shown in **Your** policy schedule) for the reasonable costs of travel, accommodation and fees.

**Limitations**
1. Cover under this section is provided from the commencement date/time of **Your** policy and finishes when the **Wedding** takes place, as booked, or when a claim is made, whichever occurs first.

**Exclusions**
1. Any claim where the **Security Requirements** in the Appendix have not been complied with.

2. Any claim where the **Essential Documents** are stored in suitcases or other like items whilst in the custody of the airline or other carriers.

3. Loss or damage:
   a. arising from confiscation or detention by customs officials or other authorities;
   b. not reported to the consular representatives of the relevant issuing country within 24 hours of discover of loss, and a written report obtained.
   c. arising from wear and tear.

4. The **Excess** as shown in **Your** policy schedule.

**SECTION 10 – DELAYED TRAVEL**

**Cover**
As a result of delay in the departure of the bride, groom or civil partner’s mode of transport to the **Wedding** venue, **We** will pay (up to the amount shown in **Your** policy schedule) for one of the following:
   a. irrecoverable deposits for pre-booked **Wedding** services which must be cancelled due to the delay;
   b. £25 for the first full 12 hours delay’ and £30 for each full 12 hours’ delay thereafter;
   c. reasonable costs incurred by the bride, groom or civil partner for alternative travel arrangements in the event that the vehicle in which they are travelling to the airport, port or terminal has a breakdown or is involved in an accident. Such expenses must be incurred solely to ensure the bride, groom or civil partner does not miss their flight, train, sailing etc. to the **Wedding** venue.

**Limitations**
1. Cover under this section 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.

**Conditions**
1. The period of delay is calculated from the official departure as specified in the itinerary.

2. You must supply us with written confirmation from **Your** carrier or their agent of the length of the delay and the reason for it.

**Exclusions**
1. 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.
2. Cover for anyone other than the bride, groom or civil partner.

3. Any claim that results from the bride, groom or civil partner being unable to travel to, or return from, a country or an area following advice of the Foreign and Commonwealth Office (FCO) not to travel to this country or area.

4. The Excess as shown in Your policy schedule.

SECTION 11 – PUBLIC LIABILITY

‘Dangerous Activities’ any dangerous activity (dangerous activities are activities entailing a foreseeable risk of death or bodily injury, loss or damage to property unless reasonable precautions are taken or activities for which a disclaimer signed by participant(s) is appropriate), activities including, but not limited to, ballooning, BASE jumping, bungee jumping, bobsleighing, bouncy castles or other inflatable equipment, canoeing, caving, circus acts, deep sea diving, fairground rides, fireworks or other pyrotechnic devices or effects, flying (other than as a fare paying passenger on a scheduled flight), gliding, go-karts or motorsports of any kind, hang-gliding, high diving, hunting, ice hockey, it’s a knockout competitions, jet skiing or jet biking, microlight, motorcycling as a rider or passenger, motor rallying, mountaineering, off-piste skiing, parachuting, paragliding, parascending, polo, pot-holing, professional sports, quad bikes, racing of any kind other than on foot, rock climbing, rodeo bulls, scuba diving, show jumping, skiing, ski racing, snowboarding, skating, sledding, solo sea sailing, stunt acts, tobogganing, trampolining or white water rafting.

Cover
We cover You (up to the maximum shown in Your policy schedule) in respect of:

- amounts You become legally liable to pay and/or costs and expenses of defending litigation incurred with Our written consent for claims made against You for death or bodily injury or loss or damage to property arising from one event or all events of a series consequent on one original cause being Your Wedding or Reception.

NOTE: in this section “You” is defined as the bride, groom, civil partners or any other person named in the policy schedule.

Limitations
1. Cover under this section is provided from 24 hours before the Wedding Date and finishes 24 hours after the Wedding Date.

2. Cover under this section is provided from 24 hours before the Reception Date and finishes 24 hours after the Reception Date.

3. This section does not provide cover 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, except insofar as they would be held liable for them at law, and does not include any additional liability accepted under a hiring or booking contract.

Conditions
1. You must not admit responsibility, offer, promise, pay or agree to pay any claim or negotiate with any other persons following an incident.

2. You must inform Us immediately of any impending prosecution inquest or fatal inquiry or civil proceedings. You must send Us every piece of correspondence and document You receive without replying to it.

3. You must allow Us to:
   a. take over and conduct in Your name the defence or settlement of any claim for Our own benefit;
   b. take proceedings in Our name, at Our own expense and for Our own benefit, to recover compensation or secure an indemnity from any third party;
   You shall give all information and assistance We require.

4. a. For any claim or series of claims We may at any time pay You the amount of the limit of indemnity or any lower amount which the claim(s) can be settled for; thereafter
   b. We will have no further liability in the claim(s) except for the third party’s costs and expenses incurred up to the date of payment; up to the limit of the indemnity specified in Your policy schedule.

Exclusions
This policy shall not apply to liability in respect of:

1. Weddings and Receptions taking place in the USA and Canada.

2. Liability that has been assumed by You under agreement (such as a hire agreement) unless the liability would have existed without the agreement.

3. Death or bodily injury, loss or damage to property sustained in connection with Your carrying on of any trade, business or profession.

4. Loss or damage to any property owned, held in trust, in the charge of or under the control of You.

5. The use or possession of mechanically propelled vehicles, aircraft or other aerial device, watercraft or hovercraft, trailers or caravans.

6. Employers or contractual liability.

7. Liability to any of your Close Relatives.

8. Liability arising as a result of Your ownership, care, custody or control of animals.

9. Liability arising from the ownership or occupation of land of buildings, their fixtures or fittings.

10. Any Dangerous Activities.

11. The proportion of loss not directly attributable to Your legal liability.
12. Any liability arising out of the Road Traffic Act 1988, any amendments or revision thereof.

13. Liability howsoever caused by the use or ownership of firearms, fireworks or other pyrotechnic devices or effects.

14. Loss or damage to underground services.

15. Loss or damage to flooring caused by footwear of any kind.

16. Inventory or stocktaking shortages or unexplained disappearance or discrepancy.

17. Liability arising from any criminal proceedings.

18. Liability for fines, penalties, liquidated damages or punitive exemplary aggravated or multiplied damages.

19. Any wilful or malicious act, any act of vandalism, deliberate acts which result in loss or damage to property to death or bodily injury.

20. Any event which results from Your deliberate act or omission and which could reasonably have been expected by You having regards to the nature and circumstances of such act or omission.

21. Death or bodily injury, loss or damage to property caused by any food, drink or other goods you sell or supply.

22. 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 for making good, removal, repair, rectification replacement or recall of any goods or property or any defective work executed by you.

23. Pollution or contamination of water, buildings or structures, land or the atmosphere and death or bodily injury, loss or damage to property caused by such pollution or contamination.

24. Liability created by an agreement which would not have existed in the absence of the agreement.

25. Liability arising from you passing on any disease or virus.

26. The Excess as shown in Your policy schedule.

SECTION 12 – PERSONAL ACCIDENT

‘Bodily Injury’ injury which is sustained by You during the period of insurance and is caused by an accident solely and independently of any other cause.

‘Dangerous Activities’ any dangerous activity (dangerous activities are activities entailing a foreseeable risk of death or bodily injury, loss or damage to property unless reasonable precautions are taken or activities for which a disclaimer signed by participant(s) is appropriate), activities including, but not limited to, ballooning, BASE jumping, bungee jumping, bobsleighing, bouncy castles or other inflatable equipment, canoeing, caving, circus acts, deep sea diving, fairground rides, fireworks or other pyrotechnic devices or effects, flying (other than as a fare paying passenger on a scheduled flight), gliding, go-karts or motorsports of any kind, hang-gliding, high diving, hunting, ice hockey, it’s a knockout competitions, jet skiing or jet biking, microlight, motorcycling as a rider or passenger, motor rallying, mountaineering, off-piste skiing, parachuting, paragliding, parascending, polo, pot-holing, professional sports, quad bikes, racing of any kind other than on foot, rock climbing, rodeo bulls, scuba diving, show jumping, skiing, ski racing, snowboarding, skating, sledding, solo sea sailing, stunt acts, tobogganing, trampolining or white water rafting.

‘Loss of Hearing’ complete and irrecoverable loss of hearing in both ears.

‘Loss of Limbs’ physical severance or complete irrecoverable loss of use of one or both hands at or above the elbow or of one or both feet at or above the knee.

‘Loss of Sight’ complete and irrecoverable loss of sight in one or both eyes.

‘Pre-Existing Condition’ an injury or illness which first showed clinical signs, happened or existed before the commencement date/time shown on Your policy schedule or is the same as or has the same diagnosis as or is caused by, related to or results from an injury, illness or clinical signs displayed before the commencement date/time shown on Your policy schedule.

‘Total Permanent Disablement’ disablement lasting 365 days that prevents You from continuing in Your studies or from following any and every occupation.

COVER

We will pay (up to the amount shown in Your policy schedule) where You sustain accidental Bodily Injury and such an injury shall, within 12 months, be the sole cause of death, total and irrecoverable Loss of Hearing, Loss of Sight or Loss of Limbs or Total Permanent Disablement.

LIMITATIONS

1. Cover under this section is provided from 24 hours before the Wedding Date and finishes 24 hours after the Wedding Date.

CONDITIONS

1. We will require a Doctor’s Certificate or letter confirming the Bodily Injury from a practicing qualified medical practitioner in the UK; to be obtained at Your own expense.

2. A medical advisor may be appointed by Us and shall be allowed as often as may be deemed necessary to examine You.

EXCLUSIONS

1. Any claim in relation to death which is not supported by a death certificate.

2. Any claim arising as a result of Pre-Existing Condition.

3. Any claim that arose more than 24 hours before or 24 hours after the Wedding Date.
4. Any claim directly or indirectly consequent upon or contributed to by:
   a. neurosis, psychoneurosis, psychopathic or mental diseases or disorders of any type.
   b. AIDS or AIDS related complex however the syndrome has been acquired or may be named.
   c. Your committing or attempting to commit suicide or intentional self-inflicted injury.
   d. Your deliberate exposure to exceptional danger except in an attempt to save human life.
   e. Your own criminal act.
   f. Your being wholly or partly under the influence of alcohol.
   g. Your being wholly or partly under the influence of drugs other than those taken in accordance with treatment prescribed and directed by a qualified registered medical practitioner, but not for the treatment of drug addiction.
   h. pregnancy or childbirth.
   i. participating in Dangerous Activities.
   j. any naturally occurring condition or degenerative process or any gradual decline in physical health.
   k. any form of operational duties as a member of the armed forces or Territorial Army.

5. The Excess as shown in Your policy schedule.

SECTION 13 – EXTENDED CANCELLATION COVER

Cover
“Cancellation” cover provided in Section 1 is extended by up to the amount shown in Your policy schedule.

Exclusions
1. Any amount shown in Your policy schedule for “cancellation” cover under Section 1.

2. Any amount shown in Your policy schedule for “rearrangement” cover under Section 1.

SECTION 14 – EXTENDED PUBLIC LIABILITY

Cover
Public Liability cover provided in Section 11 is extended up to the amount shown in Your policy schedule.

Exclusions
1. Any amount shown in Your policy schedule for Public Liability cover under Section 11.

SECTION 15 – PUBLIC LIABILITY FOR GUESTS

Cover
Public Liability cover provided in Section 11 is extended to cover Guests (up to the amount shown in Your policy schedule).

Exclusions
1. Any amount shown in Your policy schedule for Public Liability cover under Section 11.

SECTION 16 – LEGAL HELpline

Our Legal Department will provide telephone advice up to the amount shown in Your policy schedule concerning Your Wedding or Reception.

If You would like telephone legal advice, please call Our Legal Department on 03300 244 040.

Exclusions
1. Any commercial legal problems.

2. Consideration of any documentation or correspondence pertaining to Your dispute.

3. Undertaking litigation.

CONDITIONS OF SETTLING CLAIMS

1. All losses must be substantiated by Proof of Purchase. You must provide valuations, reports, information etc. at Your own expense if We request them.

2. You must provide all such information, explanations, proof of ownership and other such evidence as We may reasonably require.

3. You must not dispose of any damaged item until We have had a chance to inspect them.

4. If any information is provided in a foreign language You will be responsible for any costs involved in translating the information provided.

5. If Your policy renews or is upgraded after the start of a claim but prior to settlement, We will assess the settlement amount on the cover level shown in Your policy schedule as applicable at the date of the incident. You cannot increase the level of cover applicable to Your policy after the occurrence of the incident.

6. In the event of claims settlement becoming due We will issue settlement by BACS transfer. Where bank account details have not been provided or this is not possible settlement will be despatched by cheque. Settlement will be issued to You unless otherwise requested. You can request an alternative payee by ticking the relevant box on the claim form You fill in and by providing the third party name.

GENERAL CONDITIONS

1. You must take all Reasonable Precautions to prevent loss, damage or accidents and maintain any property covered under the policy in a sound condition.

2. Anyone claiming insurance under this policy must comply with its terms as far as they can apply.

3. You must co-operate fully and truthfully to give Us any information We may need.

4. Where You maliciously and / or recklessly fail to disclose a Material Fact at policy inception, review or when making a claim We may (i) reject Your
This policy does not cover the following:

1. Any losses which are not expressly covered by the terms and conditions of this policy.
2. Any claim made, or any event causing the need for a claim to be made, that occurs before Your policy began.
3. Any claim that results from You being unable to travel to, or return from, a country or an area following advice of the Foreign and Commonwealth Office (FCO) not to travel to this country or area.
4. Business use, hiring or lending out unless specifically endorsed in Your policy schedule.
5. We will not pay a claim that is in any way untrue or fraudulent, or arises from a malicious, wilful or criminal act by: a. You or someone acting on Your behalf; or b. someone caring for or in control of Your item; or c. one of Your Guests, relations, agents, employees, licensees, paying guest, someone living with You or any other person in a contractual relationship with You.
6. Any direct or indirect loss or damage caused as a result of the buildings being used for illegal activities.
7. Any amount greater than the amount shown in Your policy schedule.
8. The cost of any repair or replacement which improves Your items beyond the condition they were in before they were Accidentally Damaged or Stolen.
9. Any reduction in the Market Value of Your items following any repair whether or not undertaken as a result of any claim under this policy.
10. Loss or damage because You are not the rightful owner.
11. Loss or damage caused by domestic pets.
12. Property more specifically insured elsewhere.
13. The cost of replacing any undamaged item or parts of items forming part of a set where the remaining item or items are still usable and the loss or damage occurs within a clearly identifiable area or to a specific part and replacements cannot be matched.
14. Deliberate loss or damage caused by You or any user of Your items.
15. Depreciation, deterioration, mechanical or electrical breakdown, breakages, manufacturing defects, wear and tear, damage or loss caused by moth, vermin, rot, mildew, water leakage of any cause, or any gradually operating process or deliberate damage by You or any user of Your items.
16. Faulty workmanship, defective design or the use of defective materials, repairing, restoring, renovating, cleaning or dyeing.
17. Loss or damage by fraud, trick, false pretences, use of stolen, forged or invalid cheques/drafts/bank notes and the like or someone pretending to be a buyer or an agent.
18. Any liability that arises only because of an agreement.
19. Any loss, injury, damage, illness, death or legal liability caused by or arising from the failure of any
20. Any legal liability or consequence associated with or caused by war, invasion, act of foreign enemy or hostilities (whether war was declared or not), civil war, rebellion, revolution or insurrection, riot, civil commotion, looting in connection with any of these, strikes or lockouts, military power or coup.

21. Any legal liability or consequence associated with or caused by nuclear or radioactive escape, accident, explosion, waste or contamination.

22. Loss, destruction or damage directly occasioned by pressure waves caused by aircraft and other aerial devices.

23. Any loss, damage, liability, cost or expense of any kind directly or indirectly caused by, resulting from or in connection with any act of terrorism. For the purposes of this exclusions, ‘terrorism’ means the use, or threat of use, of biological, chemical and/or nuclear form or contamination by any person(s), whether acting alone or on behalf of or in connection with any organisations(s) or governments(s), committed for political, religious, ideological or similar purposes, including the intention to influence any government(s) or put any section of the public in fear.

24. We do not cover any loss, injury, damage, illness, death or legal liability, directly or indirectly, caused by, happening through, in consequence of or contributed to by:
   a. Influenza, notifiable disease, virus, bacteria or contagion, or any derivation or variant thereof;
   b. arising from any fear or threat (whether actual or perceived) of such Influenza, notifiable disease, virus, bacteria or contagion;
   c. any action taking in controlling, preventing, suppressing or in any way relating to any outbreak of such Influenza, notifiable disease, virus, bacteria or contagion.

   If we allege that, by reason of this exclusion, any claim is not covered by this insurance the burden of proving the contrary shall be upon the policyholder.

25. We do not cover any loss, injury, damage, illness, death or legal liability, directly or indirectly, caused by, happening through or in consequence of or contributed to by:
   a. arising from any fear or threat (whether actual or perceived) of an epidemic and/or pandemic;
   b. any action taking in controlling, preventing, suppressing or in any way relating to an epidemic and/or pandemic.

   If we allege that, by reason of this exclusion, any claim is not covered by this insurance the burden of proving the contrary shall be upon the policyholder.

26. We do not cover any claim that results from a disease transmitted from animals to humans.

On discovering any event giving rise or likely to give rise to a claim under the policy, you must immediately notify and give full details to: The Insurance Emporium, Thorpe Underwood Hall, Ouseburn, York, North Yorkshire, YO26 9SS by completing and returning a claim form. It is your responsibility to ensure that all the information submitted is correct.

We cannot make any decision regarding your claim without a claim form. The quickest and easiest way to obtain a claim form is on our website. Log on to www.theinsuranceemporium.co.uk and you will be able to download a claim form from the Claims section. If you do not have access to the internet, please contact us either by email at claims@emporium.co.uk or by phone on 03300 244 006 and we will be able to send you a claim form through the post. If you need any assistance with any aspect of your claim, please either email or call us.

Once we have received your claim form, we will send an acknowledgement of receipt. We will then only contact you again if we require any further information to process your claim; we ask that you cooperate fully and truthfully to give us any information we may need. Once the claim has been completed, we will notify you of our decision. If you have not had any contact from us within 5 working days of sending the claim form, please contact us either by email at claims@emporium.co.uk or by phone on 03300 244 006.

If you wish to appeal against a decision made regarding your claim (including the assessment or the outcome), please write to the Claims Manager. If you wish to submit a formal complaint, please refer to our Complaint Handling Procedure.

If you wish to make a change to your policy after the first 14 days of policy inception or, if for any reason we reinstate your policy, a £10 administration fee applies to any amendments made. Any increase or improvement in cover will be subject to a 14 day deferment period.

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.

If you have a monthly policy, cover will be cancelled with effect from the date your next policy premium is due.

If you have an annual policy and have not made a claim, a return of premium will be issued in accordance with our cancellation rates, as follows:

<table>
<thead>
<tr>
<th>Time on risk</th>
<th>Percentage of premium returned</th>
</tr>
</thead>
<tbody>
<tr>
<td>One month</td>
<td>80% less £10</td>
</tr>
<tr>
<td>Two months</td>
<td>70% less £10</td>
</tr>
<tr>
<td>Three months</td>
<td>60% less £10</td>
</tr>
<tr>
<td>Four months</td>
<td>50% less £10</td>
</tr>
</tbody>
</table>
If You have made a claim, You will not be entitled to any refund.

We may cancel this insurance at any time, for valid reason, in which case, We will return the premiums paid, in accordance with the above table. Valid reasons include but are not limited to Your displaying an aggressive attitude towards Our employees, fraud or attempted fraud on Your part or anyone acting on Your behalf, Your failure to abide by any request from Us to take specified precautionary measures. Our liability then ceases immediately but without affecting Your or Our rights under the policy up to the cancellation date. Notice will be treated as sufficiently given if sent to either of the email or postal addresses You provided to Us. Following the cancellation charge, no refund will be made of any amount equal to or less than £25.

Should You wish to alter Your policy or cancel it please contact Our office. This can be done in writing at the address noted below, by phone on 03300 244 005, fax 03300 242 971 or email hello@emporium.co.uk.

For alterations and cancellation at renewal please write to the address noted below, telephone 03300 244 005, fax 03300 242 971 or email hello@emporium.co.uk. If You have not received an acknowledgement from Us within 14 days of sending details, You must post the details by recorded delivery.

If You wish to appeal against any decision regarding the administration of Your policy (new business, mid-term or renewal), please write to the Customer Contact Manager. If You wish to submit a formal complaint, please refer to Our Complaint Handling Procedure.

### POLICY WORDING

<table>
<thead>
<tr>
<th>Period</th>
<th>Refund Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Five months</td>
<td>40% less £10</td>
</tr>
<tr>
<td>Six months</td>
<td>30% less £10</td>
</tr>
<tr>
<td>Seven months</td>
<td>25% less £10</td>
</tr>
<tr>
<td>Eight months</td>
<td>20% less £10</td>
</tr>
<tr>
<td>Over nine months</td>
<td>Nil</td>
</tr>
</tbody>
</table>

### FAIR PROCESSING NOTICE

We take your privacy very seriously. Please read this Fair Processing Notice carefully as it contains information on who we are, how and why we collect, store, use and share personal information, your rights in relation to your personal information and on how to contact us and supervisory authorities in the event that you have a complaint.

We collect, use and are responsible for certain personal information about you. When we do so, we are subject to the General Data Protection Regulation which applies across the European Union (including in the United Kingdom) and we are responsible as “controller” of that personal information for the purposes of those laws.

Who are we?

When we refer to “we” “us” and “our” in this notice it means The Equine and Livestock Insurance Company Limited, its trading names and Appointed Representatives shown below:

The Equine and Livestock Insurance Company Limited trading as:

- The Insurance Emporium
- Breeder Choice
- Dove Pet Care
- E&L
- Kamkit
- National Pet Register
- www.horse-insurance.co.uk
- www.pet-insurance.co.uk
- www.insurance4mycaravan.co.uk
- www.my-weddinginsurance.co.uk

Entertainment & Leisure Insurance Services (Appointed Representative)

Entertainment & Leisure Insurance Services Ltd (Appointed Representative)

Entertainment and Leisure Insurance Services (Jersey) Ltd (Appointed Representative)

Lifestyle Policy Limited (Appointed Representative)

When we say “you” and “your” in this notice, we mean anyone whose personal information we may collect, including:

- anyone seeking an insurance quote from us or whose details are provided during the quotation process
- policyholders and anyone named on or covered by the policy
- anyone who may benefit from or be directly involved in the policy or a claim, including claimants and witnesses

What is personal information?

It is any information relating to an identified or identifiable individual.

What personal information do we collect?

We may collect the following types of personal information from you, your representative or from information you have made public, for example social media:

- address: Exchange Tower, London, E14 9SR
- tel: 0800 023 4 567 or 0300 123 9 123
- email: complaint.info@financial-ombudsman.org.uk
- website: www.financial-ombudsman.org.uk
• your name and contact information, including email address and telephone number
• information to enable us to check and verify your identity, e.g. your date of birth, portal password
• your financial details such as direct debit or payment card information
• details of any other insurance you hold if it is relevant to your claim
• photographs and/or video to help us assess your claim
• your claim history
• your medical information if it is relevant to your policy or claim
• your criminal convictions if it is relevant to your policy or claim
• your accessibility details if we need to make reasonable adjustments to help
• your business activities if it is relevant to your policy or claim

This personal information is requested to provide products and services to you. If you do not provide the personal information we ask for, it may delay or prevent us from providing products and services to you.

How do we collect your personal information?
We collect most of this personal information directly from you – in person, by telephone or email and via our website and customer portal. However, we may also collect information from:
• publicly accessible sources e.g. Companies House or HM Land Registry
• cookies on our website – for more information on our use of cookies, please see our cookies policy
• veterinary and/or referral practices, charities and breeders
• any other insurer with whom you have relevant insurance
• emergency services, law enforcement agencies, medical and legal practices
• brokers and affiliates
• suppliers of repair or replacement estimates
• loss adjusters and our consultant veterinary advisors
• other involved parties, for example, claimants or witnesses

How and why we use your personal information
Under data protection law, we can only use your personal information if we have a proper reason for doing so, e.g.:
• to comply with our legal and regulatory obligations
• for the performance of our contract with you or to take steps at your request before entering into a contract
• for our legitimate interests or those of a third party
• where you have given consent

A legitimate interest is when we have a business or commercial reason to use your information, so long as this is not overridden by your own rights and interests.

What we use your personal information for
• to provide quotes, administer policies and claims
• to prevent and detect fraud against you or us
• processing necessary to comply with professional, legal and regulatory obligations that apply to our business
• gathering and providing information required by or relating to audits, enquiries or investigations by regulatory bodies
• ensuring business policies are adhered to e.g. policies covering security and internet use
• ensuring the confidentiality of commercially sensitive information
• statistical analysis to help us manage our business e.g. in relation to our financial performance, customer base, product range or other efficiency measure
• preventing unauthorised access and modifications to systems
• updating and enhancing customer records
• statutory returns
• ensuring safe working practices, staff administration and assessments
• marketing our services and those of selected third parties to:
  o existing and former customers
  o third parties who have previously expressed interest in our products
  o third parties with whom we have no previous dealings
• external audits and quality checks and the audit of our account

Promotions communications
We may use your personal information to send you updates (by email, text message, telephone or post) about our products, including exclusive offers, promotions and new products.

We have a legitimate interest in processing your personal information for promotional purposes (see above “How and why we use your personal information”). This means we do not usually need your consent to send your promotional communications. However, where consent is needed, we will ask for this consent separately and clearly.

We will always treat your personal information with the utmost respect and never sell it to other organisations for marketing purposes.

You have the right to opt out of receiving promotional communications at any time by:
• contacting us at data@emporium.co.uk
• using the “unsubscribe” link in emails
• write to us at the address shown in “How to contact us” below

We may ask you to confirm or update your marketing preferences if you instruct us to provide further products in the future, or if there are changes in the law, regulation or the structure of our business.

Who do we share your personal information with?
We may share your personal information with:
• third parties we use to help deliver our products and services to you e.g. payment service providers, repairers, veterinary advisors, legal advisors and loss adjusters
other third parties we use to help us run our business, e.g. marketing agencies, website hosts, online review platforms
• third parties approved by you e.g. social media sites you choose to link your account to or third party payment providers
• Insurance Fraud Bureau
• other insurers, reinsurers, insurance intermediaries, regulators, law enforcement and the Financial Ombudsman Service (FOS) and other companies that provide services to us or you

We only allow our service providers to handle your personal information if we are satisfied that they take appropriate measures to protect your personal information. We may also share personal information with external auditors, e.g. in relation to accreditation and the audit of our accounts.

We may disclose and exchange information with law enforcement agencies and regulatory bodies to comply with our legal and regulatory obligations.

We may also need to share some personal information with other parties, such as potential buyers of some or all of our business or during a re-structuring. Usually, information will be anonymised but this may not always be possible. The recipient of the information will be bound by confidentiality obligations.

Where do we hold your personal information?
Information may be held at our offices, third party agencies and service providers (see above: “Who do we share your personal information with?”)

Some of these third parties may be based outside the European Economic Area. For more information, including on how we safeguard your personal information when this occurs, see below: “Will we transfer your personal information out of the EEA?”

How long do we keep your personal information?
We will keep your personal information for as long as we need it to administer your policy or manage our business. Thereafter, we will keep your personal information for as long as is necessary:
• to respond to any questions, complaints or claims made by you or on your behalf
• to show that we treated you fairly
• to keep records required by law

We will not retain your personal information for longer than necessary for the purposes set out in this notice.

Will we transfer your personal information out of the EEA?
To deliver services to you, it is sometimes necessary for us to share your personal information outside the European Economic Area (EEA). These transfers are subject to special rules under European and UK data protection law. Non-EEA countries do not have the same data protection laws as the United Kingdom and EEA. We will, however, ensure the transfer complies with data protection law and all personal information will be secure.

What are your rights?
You have the following rights, which you can exercise free of charge:
• Access - the right to be provided with a copy of your personal information
• Rectification - the right to require us to correct any mistakes in your personal information
• To be forgotten - the right to require us to delete your personal information – in certain situations
• Restriction of processing - the right to require us to restrict processing of your personal information – in certain circumstances e.g. if you contest the accuracy of the data
• Data portability - the right to receive personal information you provided to us, in a structured, commonly used and machine readable format and/or transmit that data to a third party – in certain situations
• To object - the right to object:
  o at any time to your personal information being processed for direct marketing
  o in certain other situations to our continued processing of your personal information e.g. processing carried out for the purpose of our legitimate interests
• Not to be subject to automated individual decision-making -
  o The right not to be subject to a decision based solely on automated processing (including profiling) that produces legal effects concerning you or similarly significantly affects you

For further information on each of those rights, including the circumstances in which they apply, please contact us or see the Guidance from the UK Information Commissioner’s Office (ICO) on individuals’ rights under the General Data Protection Regulation.

If you would like to exercise any of those rights, please:
• request and complete a Data Subject Access Request form; or
• email, call or write to us — see below: “How to contact us”; and
• let us have enough information to identify you (e.g. your full name, address and policy number); and
• let us have proof of your identity and address (a certified copy of your driving licence or passport and a recent utility bill); and
• let us know what right you want to exercise and the information to which your request relates.

How do we keep your personal information secure?
We have appropriate security measures to prevent information from being accidentally lost, or used or accessed unlawfully. We limit access to your personal information to those why have a genuine business need to access it. Those processing your information will do so only in an authorised manner and are subject to a duty of confidentiality.

We also have procedures in place to deal with any suspected data security breach. We will notify you and
any applicable regulator or a suspected data security breach where we are legally required to do so.

If you want detailed information from Get Safe Online on how to protect your information and your computers and devices against fraud, identity theft, viruses and many other online problems, please visit www.getsafeonline.org. Get Safe Online is supported by HM Government and leading businesses.

What if I believe my personal information has been mishandled?
We encourage you to contact us in the first instance - see below: “How to contact us” but you are entitled to go directly to the Information Commissioner’s Office (ICO) at www.ico.org.uk or telephone 0303 123 1113.

How to contact us
Please contact us by post, email or telephone if you have any questions about this notice or the information we hold about you.

Data Protection Officer
Thorpe Underwood Hall
Ouseburn
York
YO26 9SS
e: gdpr@emporium.co.uk
t: 01423 333483

Changes to our Fair Processing Notice
We may change this notice from time to time; the most recent version will always be available on our website.
**APPENDIX - SECURITY REQUIREMENTS**

You must adhere to the following Security Requirements otherwise Your insurance may be invalid and We may reject a claim:

**HOUSE / APARTMENT / WEDDING VENUE / RECEPTION VENUE**

- brick, concrete or stone private house of standard construction with a slate, tiled or multi-layered roof
- a self-contained apartment within the above
- the location at which the booked wedding or reception takes place

The items must be kept inside with security devices in operation.

**UNATTENDED VEHICLE BETWEEN 6AM AND 9PM**

1. All doors, windows and other openings of the vehicle are left closed, securely locked and fastened; **AND**
2. Any security devices installed in the vehicle are in operation; **AND**
3. The items must be stored out of sight; **AND**
4. Vehicle must have (i) valid motor insurance (ii) valid MOT where applicable (iii) current Vehicle Excise Duty where applicable and (iv) all windows and locks capable of rendering the vehicle secure.

**UNATTENDED VEHICLE BETWEEN 9PM AND 6AM**

1. All doors, windows and other openings of the vehicle are left closed, securely locked and fastened; **AND**
2. Any security devices installed in the vehicle are in operation; **AND**
3. The items must be stored out of sight; **AND**
4. Vehicle must be fitted with a Thatcham category 1 alarm / immobiliser OR category 2 immobiliser OR category 3 steering lock. If any category 1 or 2 device is not factory fitted, it must have been installed by an approved installer and evidence of this must be provided in the event of a claim; **AND**
5. Vehicle must have (i) valid motor insurance (ii) valid MOT where applicable (iii) current Vehicle Excise Duty where applicable and (iv) all windows and locks capable of rendering the vehicle secure.