

## STATEMENT OF DEMANDS AND NEEDS

This product meets the demands and needs of those who wish to protect their wedding arrangements.

### SIGNIFICANT FEATURES AND BENEFITS

### SIGNIFICANT OR UNUSUAL EXCLUSIONS OR LIMITATIONS

## SECTION 1 - CANCELLATION AND REARRANGEMENT

**“cancellation”** - cancellation or curtailment of the wedding or reception; payment of irrecoverable expenses for the wedding attire, stationery and suppliers booked but not used.

**“rearrangement”** - cancellation or curtailment of the wedding or reception; payment of rearrangement costs being the difference between the original cost and the rearrangement cost to provide a comparable service to that originally booked.

Insured reasons for cancellation or curtailment:

- wedding or reception venue only: weather conditions that cause major disruption / infectious disease / damage to the venue / murder or suicide at the premises / bankruptcy, liquidation or closure by relevant authority
- death, injury or sickness of the policyholder, bride, groom, civil partner or a member of the wedding party making it inappropriate to continue
- wedding attire only: theft or damage rendering unwearable
- non-attendance of the registrar or officiating minister
- inability of at least 50% of the wedding party or guests to reach the wedding or reception due to adverse weather
- unforeseen overseas posting of a member of the UK armed forces / unavoidable and necessary duty for the ambulance service, coastguard, fire brigade, police or nursing personnel
- redundancy of policyholder, bride, groom, civil partner or a close relative making a financial contribution of at least a 50% of the total wedding and reception costs

Any incident giving rise to a claim occurring within 14 days of the commencement date/time due to the bankruptcy, liquidation or failure to meet contractual obligations of any pre-booked supplier.

Rearrangements costs where a claim for “cancellation” is declined.

Rearrangements costs that (a) are in excess of the amount shown in the schedule (b) take place after 1 year from the wedding date or (c) are not notified in advance.

Any claim directly or indirectly consequent upon or contributed to by the policyholder, bride, groom, civil partner or member of the wedding party participating in dangerous activities.

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.

Any costs charged by a wedding planner, tour operator or third party responsible for arranging or assisting in the arranging of the wedding or reception.

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

Failure to notify a supplier as soon as possible if it becomes necessary to cancel or curtail the wedding or reception.

Wedding attire already purchases that is undamaged and continues to fit.

The excess as shown in your policy schedule.

## SECTION 2 - FINANCIAL FAILURE OF SUPPLIERS

Payment of irrecoverable deposits where your supplier fails to comply with its obligations due to bankruptcy or liquidation.

Any incident giving rise to a claim occurring within 14 days of the commencement date/time due to the bankruptcy, liquidation or failure to meet contractual obligations of any pre-booked supplier.

Any costs that would have been paid had the supplier not ceased trading.

Any loss where the suppliers offer an alternative comparable service.

Any costs charged by a wedding planner, tour operator or third party responsible for arranging or assisting in the arranging of the wedding or reception.

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### SECTION 3 - WEDDING RINGS, FLOWERS AND CAKE

**Wedding Rings:** loss, theft or accidental damage whilst in the possession of the bride, groom, civil partners, their parents or attendants.

*NOTE: cover is provided from the commencement date/time (or purchase of the rings if later) to the start of the reception or when a claim is made, whichever occurs first.*

**Wedding Flowers and Cake:** loss, theft or accidental damage of the wedding flowers or cake.

*NOTE: cover for wedding flowers and cake is provided from 7 days prior to the wedding date until the start of the reception.*

#### Wedding Rings

Loss, theft or accidental damage occurring after the reception begins.

Engagement rings.

#### Wedding Flowers and Cake

Loss, theft or accidental damage occurring after the reception begins.

### SECTION 4 - WEDDING ATTIRE

Loss, theft or accidental damage of the wedding attire whilst in the possession of the bride, groom, civil partners, their parents or attendants.

*NOTE: 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.*

*NOTE: 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.*

Hiring costs unless a written contract is in existence.

Any items of jewellery.

### SECTION 5 - WEDDING STATIONERY

Loss, theft or accidental damage of the wedding stationery whilst in the possession of the bride, groom, civil partners, their parents or attendants.

*NOTE: cover for wedding stationery 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.*

Loss, theft or accidental damage occurring after the reception begins.

### SECTION 6 - WEDDING GIFTS

Loss, theft or accidental damage of the wedding gifts whilst in the possession of the bride, groom, civil partners, their parents or attendants at the home, of the bride, groom, civil partners or parents, at the reception or in transit between any of these locations.

*NOTE: cover for the wedding gifts 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.*

Loss, theft or accidental damage occurring more than 24 hours after the reception date.

Gifts of money, cheques, postal orders, vouchers, tickets etc.

Any items of jewellery.

Any claim due to a wedding gift list service failing to provide the gifts.

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## EXCLUSIONS APPLYING TO SECTIONS 3 TO 6

Losses which are covered under Sections 1 or 2.

Any claim where the security requirements in the Appendix have not been complied with.

Theft unless involving forcible and violent entry.

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.

Theft by a person or persons to whom the wedding rings, flowers, cake, wedding attire, stationery or wedding gifts were entrusted.

The excess as shown in your policy schedule.

## SECTION 7 - CARS AND TRANSPORT

The costs of arranging alternative transport where the private hire firm or individual with whom the transport arrangements have been made fail to meet contractual obligations due to non-appearance, breakdown or road traffic accident.

Losses which are covered under Sections 1 or 2.

Losses arising unless a written contract is in existence.

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

Any loss where the supplier offers an alternative comparable service.

The excess as shown in your policy schedule.

## SECTION 8 - WEDDING PHOTOGRAPHY AND VIDEO

Expenses paid to take/re-take wedding and reception photographs or videos as a necessary consequence of:

- non-appearance of the contracted professional photographer or videographer
- loss of, or damage to, the original film or negatives, photographic images or digital media by the professional photographer or videographer before any copies are made
- non-development of the original film, negatives or digital media on which the photographic images are stored by the professional photographer or videographer

*NOTE: 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.*

Losses which are covered under Sections 1 or 2.

Losses arising unless a written contract is in existence.

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

Any loss where the supplier offers an alternative comparable service.

The excess as shown in your policy schedule.

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## SECTION 9 - ESSENTIAL DOCUMENTS

Reasonable costs of travel, accommodation and fees if you have to pay to produce replacement essential documents necessary to your wedding overseas.

*NOTE: 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.*

Any claim where the security requirements in the Appendix 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.

The excess as shown in your policy schedule

## SECTION 10 - DELAYED TRAVEL

- irrecoverable deposits for pre-booked wedding services which must be cancelled due to the delay; or
- £25 for the first full 12 hours' delay and £30 for each full 12 hours' delay thereafter; or
- 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.

*NOTE: 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.*

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.

Cover for anyone other than the bride, groom or civil partner.

The excess as shown in your policy schedule.

## SECTION 11 - PUBLIC LIABILITY

Your legal liability for death or bodily injury, loss or damage to property arising from your wedding or reception.

*NOTE: cover is provided from 24 hours before the wedding date and finishes 24 hours after the wedding date.*

*NOTE: cover is provided from 24 hours before the reception date and finishes 24 hours after the reception date.*

*NOTE: 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.*

Liability to any of your close relatives.

Liability in respect of any dangerous activities.

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

The excess as shown in your policy schedule.

## SECTION 12 - PERSONAL ACCIDENT

Bodily injury sustained and within 12 months is the sole cause of death, total permanent disablement, loss of hearing, sight or limbs.

*NOTE: cover is provided from 24 hours before the wedding date and finishes 24 hours after the wedding date*

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

Any claim arising as a result of a pre-existing condition.

Participating in dangerous activities.

The excess as shown in your policy schedule.

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## ELECTIVE BENEFITS

### SECTION 13 - EXTENDED CANCELLATION COVER

"Cancellation" cover is extended.

Any amount shown in your policy schedule for "cancellation" cover under section 1.

Any amount shown in your policy schedule for "rearrangement" cover under section 1.

### SECTION 14 - EXTENDED PUBLIC LIABILITY

Public Liability cover is extended.

Any amount shown in your policy schedule for public liability cover under section 11.

### SECTION 15 - PUBLIC LIABILITY FOR GUESTS

Public Liability cover is extended to cover guests.

Any amount shown in your policy schedule for public liability cover under section 11.

### SECTION 16 - LEGAL HELPLINE

Telephone legal advice concerning your wedding or reception.

Any commercial legal problems.

Consideration of any documentation or correspondence pertaining to your dispute.

Undertaking litigation.

## GENERAL CONDITIONS

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

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 claim (ii) endorse your policy (iii) void your policy and/or (iv) retain your premium.

You must notify us as soon as possible of any change in circumstances relevant to this policy, including changes to the storage location. Failure to do so may invalidate your policy. We reserve the right to alter the terms of your policy immediately after we are notified of such changes.

We are liable only if we have received the correct premium before the start of each policy term.

This insurance will stop covering any item as soon as you sell it or part with any interest in it, whether temporary or permanently.

## GENERAL EXCLUSIONS

Any losses which are not expressly covered by the terms and conditions of this policy.

Any claim made, or any event causing the need for a claim to be made, that occurs before your policy began.

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 family, relations, agents, employees, licensees, paying guest, someone living with you or any other person in a contractual relationship with you.

## CONDITIONS OF SETTLING CLAIMS

All losses must be substantiated by proof of purchase.

You must provide valuations, reports, information etc. at your own expense if we request them.