

Wedding Insurance

Insurance Product Information Document

Company: The Equine and Livestock Insurance Company Limited

Product: The Insurance Emporium - UK Wedding - Opal

The Equine and Livestock Insurance Company Limited | registered in England and Wales no: 294940 | registered office – Thorpe Underwood Hall, Ouseburn, York, YO26 9SS. The Equine and Livestock Insurance Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority FRN: 202748

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 your policy documentation.

What is this type of insurance?

This insurance is for people who want to protect their wedding and reception against cancellation or the financial failure of suppliers.



What is insured?

- ✓ Cancellation or curtailment of the wedding or reception | **£25,000**
- ✓ Rearrangement of the wedding or reception | **£18,750**
- ✓ Irrecoverable deposits following supplier financial failure | **£12,500**
- ✓ Professional counselling costs where cancellation is due to the death of the marrying partner | **£1,000**
- ✓ Lost, stolen, or accidentally damaged wedding rings, flowers, or cake | **£6,000**
- ✓ Lost, stolen, or accidentally damaged wedding attire | **£6,000**
- ✓ Lost, stolen, or accidentally damaged wedding stationery | **£1,250**
- ✓ Lost, stolen, or accidentally damaged wedding gifts | **£6,000 (tickets and vouchers only | £550)**
- ✓ Alternative wedding transport following non-appearance, breakdown, or road traffic accident | **£2,500**
- ✓ Retaking of wedding photos or video | **£2,500**
- ✓ Legal liability to others for the actions of the marrying couple | **£3m**
- ✓ Personal accident | **£13,000**

Optional Benefits

- Marquee cover | **£75,000**
- Ceremonial swords | **£20,000**
- Extended cancellation | **n/a**
- Extended public liability | **£5m**
- Public Liability for guests | **£1m | £3m | £5m**



What is not insured?

- ✗ Any amount greater than the maximum amount shown in the policy schedule.
- ✗ Claims arising from the financial failure of a supplier occurring within 14 days of the start of the policy.
- ✗ Rearrangement costs where a claim for cancellation is declined.
- ✗ Any claim arising from your death, injury, or sickness or that of a member of your wedding party, which is due to a pre-existing condition, making it inappropriate or impossible to continue with the wedding.
- ✗ Claims arising from a serious illness or bodily injury that was already under investigation and/or was diagnosed within 30 days of the start of the policy.
- ✗ Any loss where the supplier offers an alternative, comparable service.
- ✗ Loss, theft, or accidental damage of engagement rings, or any items of jewellery.
- ✗ Weddings and/or receptions taking place outside of the United Kingdom, Channel Islands, or Isle of Man.
- ✗ Any claim where the security requirements have not been complied with.
- ✗ Any costs that would have been paid had the supplier not failed to meet their contractual obligations.
- ✗ Liability to any of your close relatives.
- ✗ Any claim for personal accident arising out of a pre-existing condition or participation in dangerous activities.
- ✗ Theft unless (i) you reported the theft to the nearest police authority as quickly as possible, and in any event within 24 hours of discovery, (ii) you 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.
- ✗ The amount you must contribute to every claim. If claims are made under multiple sections a separate amount applies to each claim.

Optional Benefits

- Any amount greater than the maximum amount shown in the policy schedule.
- Any loss where the marquee supplier offers an alternative, comparable service.

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



Are there any restrictions on cover?

- ! **Cancellation and rearrangement:** covered from the start of your policy until the end of your wedding and reception, or when a claim is made, whichever occurs first.
- ! **Supplier financial failure:** covered from the start of your policy until the end of your wedding and reception, or when a claim is made, whichever occurs first.
- ! **Professional counselling:** covered from the start of your policy until the end of your wedding and reception, or when a claim is made, whichever occurs first.
- ! **Wedding rings:** covered from the start of your policy (or purchase of the rings if later) to the beginning of your reception, or when a claim is made, whichever occurs first.
- ! **Wedding flowers and cake:** covered seven days before your wedding date until the start of your reception.
- ! **Wedding attire (purchased):** covered from the start 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.
- ! **Wedding attire (hired):** covered from the start of your policy (or hire of the wedding attire if later) to the beginning of your reception or when a claim is made, whichever occurs first.
- ! **Wedding stationery:** covered from the start 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.
- ! **Wedding gifts:** covered seven days before the wedding date until 24 hours after your reception ends or when a claim is made, whichever occurs first.
- ! **Cars and transport:** covered from the start of your policy until your wedding and reception finishes or when a claim is made, whichever occurs first.
- ! **Wedding photography and video:** covered from the start 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 or reception, whichever occurs first.
- ! **Public liability:** covered 24 hours before to 24 hours after the wedding / reception date. It does not cover the legal liabilities of anyone other than the marrying couple.
- ! **Personal accident:** covered 24 hours before to 24 hours after the wedding date.
- ! Claims that are wholly or partially false, exaggerated, or fraudulent and/or claims that are directly or indirectly connected with, or arise from, a malicious, wilful, or criminal act or omission by: you or someone acting on your behalf; or someone caring for or in control of your wedding rings, flowers, cake, wedding attire, stationery, gifts, wedding photography or video, marquee, or ceremonial sword; or a close relative, or someone who lives with you whether as a cohabitee, tenant, or on any other basis; or your agents, employees, licensees, guests; and/or any other person who is in a contractual or business relationship with you.



Where am I covered?

- ✓ This policy covers any damage or loss occurring, or liability arising, within the United Kingdom, Channel Islands, or Isle of Man only.



What are my obligations?

- You must tell us about every event, fact, or occurrence that might influence our decision to enter into this contract of insurance; and, if so, on what terms. If you have something of this kind to tell us about, you must do so in good time before we enter into this contract. If you are in any doubt about whether a fact is material, you should always tell us.
- On discovering any event giving rise or likely to give rise to a claim under the policy, you must notify us immediately giving full details. It is your responsibility to ensure that all the information submitted is correct.



When and how do I pay?

- You can pay by cheque, credit or debit card, in a single payment.



When does the cover start and end?

- Your cover will take effect at the time and date stated in your policy schedule and ends at the conclusion of the policy duration (as stated in your policy schedule and defined in your policy wording).



How do I cancel the contract?

- You can cancel at any time by notifying our customer contact team. We may make an administration charge for cancellation.
- We will refund the part of your premium which applies to the remaining policy duration (as long as you have not made a claim, or no claim has been made against you).