

## INTRODUCTION

Welcome to **Your** 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 check Your policy schedule carefully (Your Policy Cover and Elective 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 events that occur anywhere within the United Kingdom, Channel Islands or Isle of Man during the **Policy Term**. **We**, as the insurer and **You**, as the insured, are entitled to choose the law applicable to this contract of insurance. **We** propose English law and in the absence of any agreement to the contrary, English law will apply.

**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.

#### Fraud prevention and the sharing of information

If **We** are in possession of information which **We** believe to be untrue, misleading or potentially fraudulent, **We** will pass the information to the relevant legal / statutory bodies. **We** may also share information with other organisations in the prevention of fraudulent claims.

#### 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 does not cover any damage, loss or liability arising outside of the United Kingdom, Channel Islands or 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.

**'Close Relative'** parent, parent-in-law, step-parent, son, son-in-law, step-son, adopted son, daughter, daughter-in-law, step-daughter, adopted daughter,

grandparent, grandson, granddaughter, brother, brother-in-law, step-brother, sister, sister-in-law, stepsister, foster child or legal guardian.

**'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.

**'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.

**'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**.

**'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**.

**'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, bobsleighting, 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.

**'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, an outbreak of infectious or contagious disease, 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 unwearable 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. **Weddings** and **Receptions** taking place outside of the United Kingdom.
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 claim directly or indirectly consequent upon or contributed to by **You** or a member of **Your Wedding Party** participating in a **Dangerous Activities**.

6. 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**.
7. Any incident giving rise to a claim arising from the hire or purchase of a **Marquee**.
8. 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**.
9. 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**.
10. Wedding arrangements not honoured by **Your** employer (other than as set out above).
11. 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.
12. Failure to notify a **Supplier** as soon as possible if it becomes necessary to cancel or curtail the **Wedding** or **Reception**.
13. 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
14. 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.
15. **Wedding Attire** already purchased that is undamaged and continues to fit.
16. 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. 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.

17. 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. **Weddings** and **Receptions** taking place outside of the United Kingdom.
3. Any incident giving rise to a claim arising from the hire or purchase of a **Marquee**.
4. Any costs that would have been paid had the **Supplier** not ceased trading.
5. Any loss where the **Supplier** offers an alternative comparable service.
6. 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**.
7. 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**.
8. 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.
3. Where more than one **Wedding** or **Reception** occurs and if there is different **Wedding Attire** the above limitations apply for each **Wedding** or **Reception**.
4. An amount will be deducted to reflect wear and tear in respect of owned and hired **Wedding Attire**.

### 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.

## 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 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 **Your 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.

## EXCLUSIONS APPLYING TO SECTIONS 3 TO 6

1. Losses which are covered under Sections 1 or 2 of this policy.
2. **Weddings** and **Receptions** taking place outside of the United Kingdom.
3. Any claim where the **Security Requirements** in the Appendix have not been complied with.
4. **Theft** unless involving **Forcible and Violent Entry**.

5. **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.
6. **Theft** by a person or persons to whom the wedding **Rings**, flowers, cake, **Wedding Attire**, stationery or **Wedding Gifts** were entrusted.
7. 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**.
8. The Excess as shown in **Your** policy schedule.

## SECTION 7 - CARS AND TRANSPORT

### Cover

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, **We** will pay (up to the amount shown in **Your** policy schedule) for the costs of arranging alternative transport.

### Limitations

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

### Exclusions

1. **Weddings** and **Receptions** taking place outside of the United Kingdom.
2. Losses which are covered under Sections 1 or 2 of this policy.
3. Losses arising unless a written contract is in existence.
4. Any costs that would have been paid had the **Supplier** not failed to meet their contractual obligations.
5. Any loss where the **Supplier** offers an alternative comparable service.
6. The **Excess** as shown in **Your** policy schedule.

## SECTION 8 - WEDDING PHOTOGRAPHY AND VIDEO

### Cover

We will reimburse **You** (up to the amount shown in **Your** policy schedule) for expenses paid to take/re-take **Wedding** and **Reception** photographs or videos as a direct and necessary consequence of:

- 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 contacted 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. **Weddings** and **Receptions** taking place outside of the United Kingdom.
2. Losses which are covered under Sections 1 or 2 of this policy.
3. Losses arising unless a written contract is in existence.
4. Any costs that would have been paid had the **Supplier** not failed to meet their contractual obligations.
5. Any loss where the **Supplier** offers an alternative comparable service.
6. The **Excess** as shown in **Your** policy schedule.

## SECTION 9 – 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, bobsleighting, 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 outside of the United Kingdom.
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 10 - 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, bobsleighting, 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. **Weddings** and **Receptions** taking place outside of the United Kingdom.
5. 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.
6. The **Excess** as shown in **Your** policy schedule.

## ELECTIVE BENEFITS

### SECTION 11 - MARQUEE COVER

**'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, bobsleighting, 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.

**'Marquee'** the hired tent, gazebo or other summer house arrangements including ancillary equipment, chairs, flooring, lighting, staging, tables hired or leased by **You** (or by any other person on **Your** behalf) solely for the purpose of your **Wedding** and/or **Reception** and for which **You** (or such other person) are responsible.

#### **Cover**

**We** will pay (up to the amount shown in **Your** policy schedule) in respect of loss or damage to the **Marquee** by any cause not specifically excluded and occurring during the period of hire (the period of hire not exceeding 4 days, unless agreed in writing).

If it is necessary to cancel or curtail **Your Wedding** or **Reception** as a direct result of loss or damage to the **Marquee**, **We** will also cover any irrecoverable expenses paid by **You** for the **Marquee**.

#### **Limitations**

1. Cover under this section is provided for the period of hire which must not exceed 4 days unless otherwise agreed in writing.

#### **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**

1. **Weddings** and **Receptions** taking place outside of the United Kingdom.
2. Losses arising unless a written contract is in existence.
3. Any loss where the **Marquee** supplier offers an alternative comparable service.
4. Any claim where the **Security Requirements** in the Appendix have not been complied with.
5. **Theft** or attempted **Theft** from the **Marquee** unless, at the time, force and violence were used to get into or out of the **Marquee**.
6. **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.
7. **Theft** by a person or persons to whom the **Marquee** was entrusted.
8. Loss or **Theft** from an unattended **Marquee**.
9. Loss or damage to the **Marquee** arising as a result of **You** or **Your Guests** engaging in **Dangerous Activities**.
10. Loss or damage to sanitary equipment.
11. Loss or damage to china, glass and other fragile items.
12. Loss or damage arising from the erection and/or dismantling of any hired equipment.
13. Audio-visual, disco or entertainment equipment.
14. Loss or damage suffered by **You** as a result of being deceived into knowingly parting with the **Marquee**.
15. Any loss, damage or additional costs following on from the events for which **You** are claiming.

16. Government regulation or act.
17. Liability that has been assumed by **You** under agreement (such as a hire agreement) unless the liability would have existed without the agreement.
18. Loss or damage to the **Marquee** sustained in connection with **Your** carrying on of any trade, business or profession.
19. Loss or damage to the **Marquee** arising from the use or possession of mechanically propelled vehicles, aircraft or other aerial device, watercraft or hovercraft, trailers or caravans.
20. Liability to any of your **Close Relatives**.
21. Loss or damage to the **Marquee** arising as a result of **You** or **Your Guests** ownership, care, custody or control of animals.
22. Loss or damage to land of buildings, their fixtures or fittings.
23. The proportion of loss not directly attributable to **Your** legal liability for the loss or damage to the **Marquee**.
24. Loss or damage to the **Marquee** howsoever caused by the use or ownership of firearms, fireworks or other pyrotechnic devices or effects.
25. Loss or damage to underground services.
26. Loss or damage to flooring caused by footwear of any kind.
27. Inventory or stocktaking shortages or unexplained disappearance or discrepancy.
28. Any wilful or act, any act of vandalism, deliberate acts which result in loss or damage to the **Marquee**.
29. 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.
30. 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.
31. The **Excess** as shown in **Your** policy schedule.

## **SECTION 12 – CEREMONIAL SWORDS**

### **Cover**

**We** will pay (up to the amount shown in **Your** policy schedule) for the loss or damage of ceremonial swords and accompanying regalia whilst in **Your** possession.

### **Limitations**

1. Cover under this section is provided from 7 days prior to the **Wedding Date** until 24 hours after the **Wedding Date** or when a claim is made, whichever occurs first.

**Exclusions**

1. **Weddings** and **Receptions** taking place outside of the United Kingdom.
2. Any claim where the **Security Requirements** in the Appendix have not been complied with.
3. **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.
4. **Theft** by a person or persons to whom the ceremonial swords or accompanying regalia was entrusted.
5. Loss or damage suffered by **You** as a result of being deceived into knowingly parting with the ceremonial swords or accompanying regalia.
6. Property being confiscated or detailed by any Government, public or police authority.
7. 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 9 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 9.

**SECTION 15 – PUBLIC LIABILITY FOR GUESTS****Cover**

Public Liability cover provided in Section 9 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 9.

**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** claim (ii) endorse **Your** policy (iii) void **Your** policy and/or (iv) retain **Your** premium.
5. **You** must observe and fulfil all the terms, conditions and endorsements of the policy otherwise **We** may not be liable under the policy.
6. **You** must notify **Us** as soon as possible of any change in circumstances relevant to this policy. 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.
7. When **We** invite **You** to renew **Your** policy **We** may, at **Our** discretion alter premiums, cover, terms and conditions as **We** deem necessary for any reason including such factors as an item's age.
8. If any loss, damage or liability is insured by any other policy (or would be insured if this policy did not exist) **We** will not be liable for the whole claim. **We** will only pay anything over the amount which should have been paid under that policy (or policies) if this insurance had not been taken out.
9. **We** are liable only if **We** have received the correct premium before the start of each **Policy Term** or within the credit period if **We** have allowed one to a broker or intermediary.
10. If **You** pay **Your** premiums by direct debit or credit/debit card and **You** default on any payment, **We** will add a charge of £3.99 to **Your** next payment.
11. **We** will deduct any amount due to **Us** from any claim settlement.
12. If any insured item consists of articles in a pair or set, the policy will not cover more than the value of any particular part or parts that are lost, destroyed, or damaged. **We** do not insure any special value that the article or articles may have as part of a pair or set, nor more than a proportionate part of the insured value of the pair or set.
13. If any dispute arises as to the amount to be paid under the policy, it may be referred to an arbiter to be appointed by the parties in accordance with the statutory provisions in force at the time. The provision for arbitration adds to **Your** legal rights and does not replace them.
14. This insurance will stop covering any item as soon as **You** sell it or part with any interest in it, whether temporarily or permanently.

## GENERAL EXCLUSIONS

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. Business use, hiring or lending out unless specifically endorsed in **Your** policy schedule.
4. **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**.
5. Any direct or indirect loss or damage caused as a result of the buildings being used for illegal activities.
6. Any amount greater than the amount shown in **Your** policy schedule.
7. The cost of any repair or replacement which improves **Your** items beyond the condition they were in before they were **Accidentally Damaged** or **Stolen**.
8. 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.
9. Loss or damage because **You** are not the rightful owner.
10. Loss or damage caused by domestic pets.
11. Property more specifically insured elsewhere.
12. 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.
13. Deliberate loss or damage caused by **You** or any user of **Your** Items.
14. 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.
15. Faulty workmanship, defective design or the use of defective materials, repairing, restoring, renovating, cleaning or dyeing.
16. 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.
17. Any liability that arises only because of an agreement.
18. Any loss, injury, damage, illness, death or legal liability caused by or arising from the failure of any

computer hardware or software or any other electrical equipment.

19. 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 lock-outs, military power or coup.
20. Any legal liability or consequence associated with or caused by nuclear or radioactive escape, accident, explosion, waste or contamination.
21. Loss, destruction or damage directly occasioned by pressure waves caused by aircraft and other aerial devices.
22. 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.
23. **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 or any derivation or variant thereof;
  - b) arising from any fear or threat (whether actual or perceived) of such Influenza;
  - c) any action taking in controlling, preventing, suppressing or in any way relating to any outbreak of such Influenza.

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.
24. Any claims as a result of any notifiable disease.

### MAKING A CLAIM

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](http://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](mailto: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](mailto: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.

### POLICY ALTERATION OR REINSTATEMENT & DUPLICATE DOCUMENTS

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.

Should **You** request additional copies of **Your** policy documentation to be issued by post, there will be a £10 replacement documents charge in respect of this.

### CANCELLATION RIGHTS

**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:

Time on risk	Percentage of premium returned
One month	80% less £10
Two months	70% less £10
Three months	60% less £10
Four months	50% less £10
Five months	40% less £10
Six months	30% less £10
Seven months	25% less £10
Eight months	20% less £10
Over nine months	Nil

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.

## COMPLAINT HANDLING PROCEDURE

If **You** are unhappy with any aspect of **Our** service and wish to make a formal complaint, please put **Your** complaint in writing and address **Your** complaint to the Chief Executive Officer. **We** will issue a response within 8 weeks from the date **We** receive **Your** complaint. All correspondence should be addressed to The Insurance Emporium, Thorpe Underwood Hall, Ouseburn, York YO26 9SS.

If **You** do not receive satisfaction through **Our** internal complaint handling procedure, **You** may refer **Your** complaint to the Financial Ombudsman Service [within 6 months of the date of the Chief Executive Officer's response](#):

- 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

**The Insurance Emporium**  
**Thorpe Underwood Hall**  
**Ouseburn**  
**York**  
**YO26 9SS**

**t: 03300 244 005**

**f: 03300 242 971**

**e: [hello@emporium.co.uk](mailto:hello@emporium.co.uk)**

**[www.theinsuranceemporium.co.uk](http://www.theinsuranceemporium.co.uk)**

## 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.