




IMPORTANT THINGS TO KNOW ABOUT THIS POLICY

Who is it for?	This insurance is for people who primarily want to protect their wedding and reception against cancellation or financial failure of suppliers.
Who is this policy suitable for?	<p>This policy is only suitable where the policyholder and one of the marrying partners is a permanent resident of the UK, Channel Islands, or Isle of Man at the start of the policy and on the wedding and reception dates.</p> <p>Residency includes living in the UK on a visa, provided the person's main residence is in the UK and they have not been abroad for more than six months in the last year.</p>
What do I need to know?	<p>Your policy is made up of a number of important documents:</p> <ul style="list-style-type: none">  IPID (Insurance Product Information Document) – this is a summary of the main coverage and exclusions  policy wording – this details all coverage and exclusions  your policy schedule – this shows your cover and chosen Optional Benefits <p>Note: we are only liable up to the limit of cover shown in your policy schedule.</p> <p>Important Note: the IPID and policy wording are master documents, showing <u>all</u> coverage and exclusions.</p>
What do I need to do?	<p>You must look at your policy schedule to see which features of cover are yours.</p> <p>It is up to you to make sure the cover meets your needs; you must tell us immediately if this is not so.</p> <p>You must keep to the terms of your policy otherwise it could become void, or we may not accept liability for a claim.</p>
What should I tell you?	In short, tell us everything and do it before we enter into this contract with you . You must tell us about every event, fact, or occurrence that might influence our decision to enter into or renew this contract of insurance; and, if so, on what terms. If you are in any doubt about whether a fact is material or not, you should always tell us .
Where am I covered?	The policy <u>only</u> covers weddings and receptions held in the UK, Channel Islands, or Isle of Man and claims will only be considered where the event occurs within those locations during the policy duration .

CANCELLATION

You can cancel at any time by notifying our customer contact team; we will 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).
We may cancel this insurance by sending you seven days' notice to your last known email or postal address.

SIGNIFICANT WORDS AND PHRASES

accidental(ly) damage(d)	sudden and unexpected damage caused by violent external means and not deliberate, which renders the rings , flowers, cake, wedding attire , stationery, or wedding gifts unusable or unwearable
adverse weather	weather conditions that cause significant travel disruption and severely impact the ability of close relatives or attendants to attend the wedding or civil partnership
attendants	non-professional participants (who do not receive any fee or remuneration) attendant upon the wedding or civil partnership , such as the best man, bridesmaids, flower girls, page boys, and ushers
bodily injury	injury which is sustained by you during the policy duration and is caused by an accident solely and independently of any other cause
civil partner(s)(hip)	two individuals who have registered as civil partners under the Civil Partnership Act 2004
close relative	a (step) parent, parent-in-law, (step) (adopted) son, son-in-law, (step) (adopted) daughter, daughter-in-law, grandparent, grandson, granddaughter, (step) (adopted)

	brother, brother-in-law, (step) (adopted) sister, sister-in-law, foster child or legal guardian
Coronavirus	the infectious disease COVID-19 caused by the SARA-CoV-2 virus, including any mutation or variation of it
dangerous activities	activities with a foreseeable risk of death or bodily injury and/or loss of damage to property, unless reasonable precautions are taken; and for which a disclaimer signed by the participant(s) is appropriate, including, but not limited to, 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
excess	the amount of money you are required to pay towards each claim which is deducted from the maximum amount available under each section. If multiple claims are made under different sections, the excess will apply to each section separately
force of law	does not include the formal or informal guidance, advice, or recommendations of a relevant authority or any other person
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 rings , flowers, cake, wedding attire , stationery, or wedding gifts accidentally left in a location by you , and you are permanently deprived of their use
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 one or both feet at or above the knee
loss of sight	complete and irrecoverable loss of sight in one or both eyes
marquee	the hired tent, gazebo, or other summer house arrangements including ancillary equipment, chairs, flooring, lighting, staging, tables hired or leased by you (or 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
marrying partners	the bride, groom, or civil partners
material fact	any event, fact, or circumstances that would influence our decision to enter into this insurance contract and, if so, on what terms
policy duration	<p>a maximum of 365 days from the date and time shown in your policy schedule, however, cover will lapse on the earliest of the following events:</p> <ul style="list-style-type: none"> 🕒 the date you fail to pay your premium 🕒 the date you cancel your policy 🕒 the date we cancel your policy for whatever reason 🕒 seven days after the wedding or reception dates whichever is the later
policy schedule	sets out the sections of cover you have bought and details the maximum amount available under each section
pre-existing condition	<p>an injury or illness that:</p> <ul style="list-style-type: none"> A. first showed clinical signs, occurred, or existed before your policy started, or B. 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 shown before your policy started, or C. has required medical treatment (including consultations or advice) within 12 months prior to your policy starting
proof of purchase	the original purchase receipt and any other documentation required to prove ownership

rearrangement costs	the difference between the cost of the original wedding / reception and the cost of the rearranged wedding / reception and which must provide a comparable service to that originally booked
reasonable precautions	all actions a person would reasonably be expected to take in the circumstances to prevent loss, damage, or theft of an item
reception(s)	the social gathering celebrating the marriage, including but not limited to room hire and catering, and which takes place no more than 56 days after the wedding
relevant authority	includes central government, local authorities, the police, the fire service, local or national public health authorities, and other governmental, quasi-governmental, or public bodies. These entities must (a) be established in the United Kingdom, Channel Islands, or Isle of Man; (b) have the legal authority to order the full or partial closure of your wedding or reception venue; and (c) issue such an order.
reception date	the date of the reception shown in your policy schedule
rings	the ring(s) exchanged by the marrying partners during the wedding
security requirements	detailed in the Appendix
stolen, theft	the unlawful taking of the rings , flowers, cake, wedding attire , stationery, or wedding gifts by another party, without your consent, with the intention of permanently depriving you of them
supplier(s)	any supplier with whom you have a written contract for the provision of services at the wedding or reception on the specified wedding or reception dates
total permanent disablement	disablement lasting 365 days that prevents you from continuing your studies or from following any and every occupation
virus or similar instrument	program code, programming instructions or any set of instructions from an unauthorised source loaded to your PC, laptop, gadget, mobile phone or other device against your wishes, and intentionally constructed with the ability to damage, interfere with or otherwise adversely affect hardware, software, Apps, data files and/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(s)	a ceremony that legally creates a marriage or civil partnership within the UK, Channel Islands, or Isle of Man
wedding attire	clothing and accessories worn by the marrying partners and their attendants
wedding accessories	includes bags, fascinators, gloves, hair combs, hats, headbands, shoes, shrugs, and veils
wedding date	the date of the wedding shown your policy schedule
wedding gifts	gifts purchased by the marrying partners for their attendants , and gifts given to the marrying partners to celebrate their wedding
wedding party	the marrying partners and their (step) (foster) (adopted) children, (step) parents or guardians, grandparents, siblings and attendants
written contract	a written document or email that sets out the contracting parties, terms and conditions upon which the good or services are to be supplied or delivered for the wedding or reception
you, your	the marrying partners or any other person named in your policy schedule as the policyholder(s)

SECTION ONE – CANCELLATION, CURTAILMENT AND REARRANGEMENT	
cancellation / curtailment	it is necessary to cancel or curtail the wedding or reception for a cancellation / curtailment reason
<i>cancellation / curtailment settlement</i>	<i>irrecoverable expenses paid by you for wedding attire, stationery, and booked but unused suppliers, up the amount shown in your policy schedule</i>
rearrangement	it is necessary to rearrange the wedding or reception because of its cancellation

rearrangement settlement	rearrangement costs <i>on condition</i> the costs are agreed by us in advance and the rearranged wedding or reception takes place within one year of your wedding date , up to the amount shown in your policy schedule
cancellation / curtailment reasons	<ul style="list-style-type: none"> ○ your wedding or reception venue cannot hold the event because: <ul style="list-style-type: none"> ○ weather conditions cause major disruption at, or significant damage to, it ○ a murder or suicide occurs there ○ the venue operator goes bankrupt or into liquidation ○ it is forced to close by a relevant authority (<i>the closure must be solely and specifically of your venue and must not be brought about by way of formal or informal guidance, advice or recommendation</i>) ○ you or a member of your wedding party dies, or experiences an injury or illness which would make it inappropriate, or impossible, to continue with the wedding ○ the wedding attire is stolen or accidentally damaged and cannot be worn, and it is not possible to buy or rent alternatives ○ the registrar or officiating minister does not attend the wedding ○ you, along with at least 50% of your wedding party or 50% of your guests, cannot 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
Things to note	
1	The notice of redundancy must have been received more than 90 days after this policy started.
2	The person being made redundant must qualify for a payment under the current UK redundancy legislation.
3	Any claims made under “cancellation” cannot also be made under “rearrangement”.
Limitations	
1	Except for Exclusion 1, cover under this section is provided from the start of your policy until the end 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 start of your policy due to the bankruptcy, liquidation, or failure to meet contractual obligations of any pre-booked supplier .
2	Any amount greater than the maximum amount shown in your policy schedule for this section.
3	Any claim that results from or arises in connection with the fact that you cannot travel to, or return from, a country or an area because the advice of the Foreign and Commonwealth Office (FCO) is not to travel to this country or area.
4	Weddings and receptions taking place outside of the United Kingdom.
5	Rearrangement costs if you cancel your wedding or reception and your claim for “cancellation” is declined.
6	Rearrangement costs that are not agreed by us in advance of the rearranged wedding or reception taking place within one year of your wedding date .

7	Any claim directly or indirectly consequent upon or contributed to by you or a member of your wedding party participating in dangerous activities .
8	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 and would make it inappropriate, or impossible, to continue with the wedding .
9	Wedding attire already purchased that is undamaged and continues to fit.
10	Any incident giving rise to a claim arising from the hire or purchase of a marquee .
11	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 .
12	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 .
13	Wedding arrangements not honoured by your employer (other than as set out above).
14	Either of the marrying partners 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.
15	Failure to notify a supplier as soon as possible if it becomes necessary to cancel or curtail the wedding or reception .
16	Any claim arising directly or indirectly from: <ul style="list-style-type: none"> a. the full or partial closure of your wedding or reception venue, or any curtailment of, and/or restrictions placed upon your wedding or reception, if the relevant closure is necessary or desirable to ensure compliance with licensing laws, planning consents, and/or planning approvals; b. any other act or omission of a relevant authority, unless (a) does not apply, and the relevant act is directed solely and specifically at your wedding or reception venue and has the force of law.
17	Any claim arising directly or indirectly from: <ul style="list-style-type: none"> 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.
18	Any claim arising directly or indirectly from: <ul style="list-style-type: none"> a. monetary losses which are more specifically insured b. strikes or labour disputes
19	Any claim directly or indirectly consequent upon or contributed to by: <ul style="list-style-type: none"> a. neurosis, psychoneurosis, psychopathic or mental diseases or disorders of any type. b. anxiety, stress, or depression unless it has been investigated and diagnosed by a Consultant doctor specialising in the relevant field c. Coronavirus, Influenza, notifiable disease, virus, bacteria or contagion, or any derivation or variant thereof. d. AIDS or AIDS related complex however the syndrome has been acquired or may be named. e. your committing or attempting to commit suicide or intentional self-inflicted injury. f. your deliberate exposure to exceptional danger except in an attempt to save human life. g. your own criminal act. h. your being wholly or partly under the influence of alcohol. i. 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. j. pregnancy or childbirth. k. participating in dangerous activities. l. any naturally occurring condition or degenerative process or any gradual decline in physical health. m. any form of operational duties as a member of the armed forces or Territorial Army.
20	The excess as show in your policy schedule .

SECTION TWO – SUPPLIER FINANCIAL FAILURE	
Your supplier fails to comply with its obligations to provide services at your wedding or reception due to its bankruptcy or liquidation	
settlement	irrecoverable deposits paid by you to the supplier, up to the amount shown in your policy schedule
Limitations	
1	Except for Exclusion 1, cover under this section is provided from the start of your policy until the end of your wedding and reception, or when a claim is made, whichever occurs first.
Exclusions	
1	Claims arising from or in any way connected to the bankruptcy or liquidation of a supplier, if the bankruptcy or liquidation occurs within 14 days of start of your policy.
2	Claims arising from or in any way connected to the failure of a supplier to provide their services under the terms of a written contract entered into before the start of your policy, if the failure occurs within 14 days of the start of your policy.
3	Any amount greater than the maximum amount shown in your policy schedule for this section.
4	Weddings and receptions taking place outside of the United Kingdom, Channel Islands, and Isle of Man.
5	Any incident giving rise to a claim arising from the hire or purchase of a marquee.
6	Any costs that would have been paid had the supplier not ceased trading.
7	Any loss where the supplier offers an alternative comparable service.
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	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.
10	The excess as show in your policy schedule .

SECTION THREE – PROFESSIONAL COUNSELLING	
Professional counselling costs for one of the marrying partners if the wedding is cancelled due to the death of their marrying partner	
settlement	professional counselling costs, up to the amount shown in your policy schedule
Limitations	
1	Cover under this section is provided from the start of your policy until the end of your wedding and reception, or when a claim is made, whichever occurs first.
Exclusions	
1	Any amount greater than the maximum amount shown in your policy schedule for this section.
2	Claims arising from circumstances known to you when you apply for this insurance.
3	Claims arising from a condition for which a terminal diagnosis had been given prior to the date you applied for this insurance.
4	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 your policy.

5	Claims arising from a serious illness or bodily injury for which a medical practitioner has advised against booking or commencing the wedding .
6	Professional counselling provided by a close relative whether they are a licensed professional or not.
7	The excess as show in your policy schedule .

SECTION FOUR – WEDDING RINGS, FLOWERS, AND CAKE	
Your rings are lost , stolen , or accidentally damaged whilst in the possession of the marrying partners , their parents, or attendants	
<i>settlement</i>	<i>the cost of your rings, up to the amount shown in your policy schedule</i>
Your wedding flowers or cake is lost , stolen , or accidentally damaged	
<i>settlement</i>	<i>the cost of your wedding flowers or cake, up to the amount shown in your policy schedule</i>
Limitations	
1	Cover under this section for rings is provided 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.
2	Cover under this section for wedding flowers and cake is provided from seven days before your wedding date until the start of your reception .
Exclusions	
1	Any amount greater than the maximum amount shown in your policy schedule for this section.
2	Any loss, theft or accidental damage occurring after your reception begins.
3	Engagement rings.
4	The excess as show in your policy schedule .
Things to Note	
1	Exclusions applying to Sections Four to Seven also apply to this Section .

SECTION FIVE – WEDDING ATTIRE	
If your wedding attire is lost , stolen , or accidentally damaged whilst in the possession of the marrying partners , their parents, or attendants	
<i>settlement</i>	<i>cost of wedding attire, up to the amount shown in your policy schedule</i>
Limitations	
1	Cover under this section for purchased wedding attire is provided 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.
2	Cover under this section for hired wedding attire is provided from the start 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 purchased and hired wedding attire .

Exclusions	
1	Any amount greater than the maximum amount shown in your policy schedule for this section.
2	Hiring costs unless a written contract is in existence.
3	Any items of jewellery.
4	Damage due to cleaning.
5	The excess as show in your policy schedule .
Things to Note	
1	Exclusions applying to Sections Four to Seven also apply to this Section .

SECTION SIX – WEDDING STATIONERY	
If your wedding stationery is lost , stolen , or accidentally damaged whilst in the possession of the marrying partners , their parents, or attendants	
<i>settlement</i>	<i>cost of wedding stationery, up to the amount shown in your policy schedule</i>
Limitations	
1	Cover under this section for wedding stationery is provided 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.
Exclusions	
1	Any amount greater than the maximum amount shown in your policy schedule for this section.
2	Any loss , theft , or accidental damage occurring after your reception begins.
3	The excess as show in your policy schedule .
Things to Note	
1	Exclusions applying to Sections Four to Seven also apply to this Section .

SECTION SEVEN – WEDDING GIFTS	
If your wedding gifts are lost , stolen , or accidentally damaged whilst in the possession of the marrying partners , their parents, or attendants , at your home, your parent's home, at the reception , or in transit between any of these locations	
<i>settlement</i>	<i>wedding gifts purchase price, up to the amount shown in your policy schedule (separate lesser limit for vouchers and tickets)</i>
Limitations	
1	Cover under this section for wedding gifts is provided from seven days before the wedding date until 24 hours after your reception ends or when a claim is made, whichever occurs first
Exclusions	
1	Any amount greater than the maximum amount shown in your policy schedule for this section.

2	Any loss , theft , or accidental damage occurring more than 24 hours after the reception finishes.
3	Gifts of money and cheques.
4	Any items of jewellery.
5	Any claim due to a wedding gift list failing to provide the gifts.
6	The excess as show in your policy schedule .
Things to Note	
1	Exclusions applying to Sections Four to Seven also apply to this Section .

EXCLUSIONS APPLYING TO SECTIONS FOUR TO SEVEN	
1	Losses which are covered under Sections One or Two of this policy.
2	Weddings and/or receptions taking place outside of the United Kingdom, Channel Islands, or Isle of Man.
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, and in any event within 24 hours of discovery (ii) you have obtained a policy crime reference number and details of the police station the crime was reported to (iii) you did everything you reasonably could have to recover the stolen property.
6	Theft by a person or persons to whom the 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 unknowingly parting with the rings , flowers, cake, wedding attire , stationery, or wedding gifts .
8	The excess as show in your policy schedule .

SECTION EIGHT – CARS AND TRANSPORT	
The costs of arranging alternative transport if your transport supplier fails to meet contractual obligations due to non-appearance, breakdown, or road traffic accident	
<i>settlement</i>	<i>cost of alternative transport, up to the amount shown in your policy schedule</i>
Limitations	
1	Cover under this section is provided from the start of your policy until your wedding and reception finishes or when a claim is made, whichever occurs first.
Exclusions	
1	Any amount greater than the maximum amount shown in your policy schedule for this section.
2	Weddings and receptions taking place outside of the United Kingdom, Channel Islands, or Isle of Man.
3	Losses which are covered under Sections One and Two of this policy.
4	Losses arising unless a written contract is in existence.
5	Any costs that would have been paid had the supplier not failed to meet their contractual obligations.
6	Any loss where the supplier offers an alternative comparable service.
7	The excess as show in your policy schedule .

SECTION NINE – WEDDING PHOTOGRAPHY AND VIDEO

Expenses incurred in taking / retaking **your wedding** and **reception** photographs or videos as a direct and necessary consequence of:

- non-appearance at the **wedding** or **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 contracted professional photographer or videographer (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 contracted photographer or videographer

settlement

*costs of taking / retaking **your wedding** and **reception** photographs or videos, up to the amount shown in **your policy schedule***

Limitations

1

Cover under this section is provided 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.

Exclusions

1

Any amount greater than the maximum amount shown in **your policy schedule** for this section.

2

Weddings and **receptions** taking place outside of the United Kingdom, Channel Islands, or Isle of Man.

3

Losses which are covered under **Sections One and Two** of this policy.

4

Losses arising unless a written contract is in existence.

5

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

6

Any loss where the **supplier** offers an alternative comparable service.

7

We will not pay any claim directly or indirectly caused by or contributed to or arising from:

- a. the use or operation, as a means of inflicting harm, of any computer, computer system, computer software programme, malicious code, process or any other electronic system
- b. failure of the internet, or loss of use, reduction in functionality, cost, expense of whatsoever nature resulting therefrom, regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

8

We will not pay any claim arising out of the transmission or receipt of a **virus or similar instrument**.

9

The **excess** as shown in **your policy schedule**.

SECTION TEN – PUBLIC LIABILITY

Your legal liability to others for damages and costs arising from the death or bodily injury of any other person, or loss or damage to property belonging to any other person, arising from a single event or a series of events consequent on one original cause being **your wedding** or **reception**.

settlement

*amounts **you** become legally liable to pay, and/or costs and expenses incurred with **our** written consent defending claims made against **you**, arising within the United Kingdom, Channel Islands, and Isle of Man – taken together, up to the amount shown in **your 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 you and does not include any additional liability accepted under a hiring or booking contract.
What is not insured?	
1	Any amount greater than the maximum amount shown in your policy schedule for this section.
2	Weddings and receptions taking place outside of the United Kingdom, Channel Islands, or Isle of Man.
3	Liability that has been assumed by you under agreement (such as a hire agreement) unless the liability would have existed without the agreement.
4	Death or bodily injury, loss or damage to property sustained in connection with you carrying on of any trade, business, or profession.
5	Loss or damage to any property owned, held in trust, in the charge of, or under your control.
6	The use or possession of mechanically propelled vehicles, aircraft, or other aerial device, watercraft, or hovercraft, trailers, or caravans.
7	Employers' or contractual liability.
8	Liability to any of your close relatives .
9	Liability arising as a result of your ownership, care, custody, or control of animals.
10	Liability arising from the ownership or occupation of land or buildings, their fixtures or fittings.
11	Any dangerous activities .
12	The proportion of loss not directly attributable to you , or (if different) for which you are legally liable.
13	Any liability arising out of the Road Traffic Act 1988, and any amendments or revisions thereof.
14	Liability howsoever caused by the use or ownership of firearms, fireworks, or other pyrotechnic devices or effects.
15	Loss or damage to underground services.
16	Loss or damage to flooring caused by footwear of any kind.
17	Inventory or stocktaking shortages or unexplained disappearance or discrepancy.
18	Liability arising from any criminal proceedings.
19	Liability for fines, penalties, liquidated damages, or punitive, exemplary, aggravated, or multiplied damages.
20	Any wilful or malicious acts, acts of vandalism, and deliberate acts which result in loss of or damage to property, and/or death or bodily injury.
21	Any event which results from your deliberate act or omission, which could reasonably have been expected to occur, having regard to the nature and circumstances of such act or omission.
22	Death or bodily injury, loss of or damage to property caused by any food, drink, or other goods you sell or supply during your wedding or reception .
23	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 .

24	Pollution or contamination of water, buildings or structures, land or the atmosphere and death or bodily injury, loss of or damage to property caused by such pollution or contamination
25	Liability created by an agreement which would not have existed in the absence of the agreement
26	Any loss or damage caused or contributed to by the act or omission of a relevant authority , or a failure to comply with the formal or informal guidance, the advice, a recommendation, or an order (or any communication with similar effect to any of the foregoing) issued, made or given by a relevant authority .
27	Liability arising from you passing on Coronavirus , Influenza, notifiable disease, virus, bacteria or contagion, or any derivation or variant thereof
28	The excess as shown in your policy schedule .
Things to note	
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 actual (i) impending prosecution, (ii) inquest (iii) fatal inquiry, or (iv) civil proceedings, or if any circumstances that are reasonably likely to give rise to such a prosecution, inquest, inquiry or proceedings. You must send us every piece of correspondence and document you receive without replying to any of them.
3	You must allow us to: ÷ take over and conduct in your name the defence or settlement of any claim ÷ 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	÷ 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 ÷ 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 .

SECTION ELEVEN – PERSONAL ACCIDENT	
You sustain an accidental bodily injury which shall, within twelve months, be the sole cause of your death, or total and irrecoverable loss of hearing, sight, or limbs , or total permanent disablement	
<i>settlement</i>	<i>up to the amount shown in your policy schedule</i>
Limitations	
1	Cover under this section is provided from 24 hours before the wedding date and finishes 24 hours after the wedding date .
Exclusions	
1	Any amount greater than the maximum amount shown in your policy schedule for this section.
2	Any claim in relation to death which is not supported by a death certificate.
3	Any claim arising as a result of a pre-existing condition .
4	Any claim that arose more than 24 hours before or 24 hours after the wedding date .
5	Weddings and receptions taking place outside of the United Kingdom, Channel Islands, or Isle of Man.
6	Any loss or damage caused or contributed to by the act or omission of a relevant authority , or a failure to comply with the formal or informal guidance, the advice, a recommendation, or an order (or any communication with similar effect to any of the foregoing) issued, made or given by a relevant authority .

7	<p>Any claim directly or indirectly consequent upon or contributed to by:</p> <ol style="list-style-type: none"> neurosis, psychoneurosis, psychopathic or mental diseases or disorders of any type. anxiety, stress, or depression unless it has been investigated and diagnosed by a Consultant doctor specialising in the relevant field Coronavirus, Influenza, notifiable disease, virus, bacteria or contagion, or any derivation or variant thereof. AIDS or AIDS related complex however the syndrome has been acquired or may be named. you committing or attempting to commit suicide or intentional self-inflicted injury. you deliberate exposure to exceptional danger except in an attempt to save human life. you own criminal act. you being wholly or partly under the influence of alcohol. you 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. pregnancy or childbirth. participating in dangerous activities. any naturally occurring condition or degenerative process or any gradual decline in physical health. any form of operational duties as a member of the armed forces or Territorial Army.
8	The excess as show in your policy schedule.
Things to note	
1	We will require a doctor's certification or letter confirming the bodily injury from a 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.

OPTIONAL BENEFITS

SECTION TWELVE – MARQUEE COVER

Loss or damage to the marquee by any cause not specifically excluded and occurring during the hire period (which shall not exceed four days, unless agreed in advance and in writing with us)	
settlement	amounts you become legally liable to pay for loss or damage to the marquee arising within the United Kingdom, Channel Islands, and Isle of Man, up to the amount shown in your policy schedule
Irrecoverable expenses paid by you for the marquee if, as a direct result of loss or damage to the marquee, it is necessary to cancel or curtail your wedding or reception	
settlement	irrecoverable expenses paid by you for the marquee, up to the amount shown in your policy schedule
Limitations	
1	Cover under this section is provided for the period of hire which must not exceed four days unless otherwise agreed in advance and in writing with us.
What is not insured?	
1	Any amount greater than the maximum amount shown in your policy schedule for this section.
2	Weddings and receptions taking place outside of the United Kingdom, Channel Islands, or Isle of Man.

3	Losses arising unless a written contract is in existence.
4	Any loss where the marquee supplier offers alternative comparable service.
5	Any claim where the security requirements in the Appendix have not been complied with.
6	Theft or attempted theft from the marquee unless, at the time, force and violence, were used to get into or out of the marquee .
7	Theft unless (i) you have reported the theft to the nearest police authority as quickly as possible, and in any event within 24 hours of discovery (ii) you have obtained a policy crime reference number and details of the police station the crime was reported to (iii) you did everything you reasonably could have to recover the stolen property.
8	Theft by a person or persons to whom the marquee was entrusted.
9	Loss or theft from an unattended marquee .
10	Loss or damage to the marquee arising as a result of you or your guests engaging in dangerous activities .
11	Loss or damage to sanitary equipment.
12	Loss or damage to china, glass and other fragile items.
13	Loss or damage arising from the erection and/or dismantling of the marquee or any hired equipment.
14	Audio-visual, disco, or entertainment equipment.
15	Loss or damage suffered by you as a result of being deceived into unknowingly parting with the marquee .
16	Any loss, damage, or additional costs following on from the events for which you are claiming.
17	Any loss or damage caused or contributed to by the act or omission of a relevant authority , or a failure to comply with the formal or informal guidance, the advice, a recommendation, or an order (or any communication with similar effect to any of the foregoing) issued, made or given by a relevant authority .
18	Liability that has been assumed by you under an agreement (such as a hire agreement) unless the liability would have existed without the agreement.
19	Loss or damage to the marquee sustained in connection with your carrying on of any trade, business, or profession.
20	Loss or damage to the marquee arising from the use of possession of mechanically propelled vehicles, aircraft, or other aerial device, watercraft, or hovercraft, trailers, or caravans.
21	Liability to any of your close relatives .
22	Loss or damage to the marquee arising as a result of you or your guests ownership, care, custody, or control of animals.
23	Loss or damage to land or buildings, their fixtures or fittings.
24	The proportion of loss not directly attributable to you , or (if different) for which you are legally liable.
25	Loss or damage to the marquee howsoever caused by the use of ownership of firearms, fireworks, or other pyrotechnic devices or effects.
26	Loss or damage to underground services.
27	Loss or damage to flooring caused by footwear of any kind.
28	Inventory or stocktaking shortages or unexplained disappearance or discrepancy.
29	Any wilful or malicious acts, acts of vandalism, and deliberate acts which result in loss of or damage to the marquee .
30	Any event which results from your deliberate act or omission, which could reasonably have been expected to occur, having regards to the nature and circumstances of such act or omission.

31	Death or bodily injury, loss of or damage to property caused by any food, drink or other goods you sell or supply.
32	Pollution or contamination of water, buildings or structures, land or the atmosphere and death or bodily injury, loss of or damage to property caused by such pollution or contamination
33	Liability arising from you passing on Coronavirus , Influenza, notifiable disease, virus, bacteria or contagion, or any derivation or variant thereof
34	The excess as shown in your policy schedule .
Things to note	
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 actual (i) impending prosecution, (ii) inquest (iii) fatal inquiry, or (iv) civil proceedings, or if any circumstances that are reasonably likely to give rise to such a prosecution, inquest, inquiry or proceedings. You must send us every piece of correspondence and document you receive without replying to any of them.
3	You must allow us to: ÷ take over and conduct in your name the defence or settlement of any claim ÷ 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	÷ 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 ÷ 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 .

SECTION THIRTEEN – CEREMONIAL SWORDS	
Loss or damage of ceremonial swords and accompanying regalia whilst in your possession	
<i>settlement</i>	<i>replacement or reparation of damage, up to the amount shown in your policy schedule</i>
Limitations	
1	Cover under this section is provided from seven days prior to the wedding date until 24 hours after the wedding date or when a claim is made, whichever occurs first.
Exclusions	
1	Any amount greater than the maximum amount shown in your policy schedule for this section.
2	Weddings and receptions taking place outside of the United Kingdom, Channel Islands, or Isle of Man.
3	Any claim where the security requirements have not been complied with.
4	Theft unless (i) you have reported the theft to the nearest police authority as quickly as possible, and in any event 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 have to recover the stolen property.
5	Theft by a person or persons to whom the ceremonial swords or accompanying regalia was entrusted.
6	Loss or damage suffered by you as a result of being deceived into knowingly parting with the ceremonial swords or accompanying regalia.

7	Property being confiscated or detailed by any government of any country, the armed forces of any country or any civil, public, law enforcement, police or any other authority of any kind.
8	The excess as show in your policy schedule .

SECTION FOURTEEN – EXTENDED CANCELLATION

“Cancellation” cover in Section One is extended	
<i>settlement</i>	<i>up to the amount shown in your policy schedule</i>
Things to note	
1	Exclusions applying to Section One also apply to this section
Exclusions	
1	Any amount greater than the maximum amount shown in your policy schedule for this section.
2	Any amount shown in your policy schedule for “cancellation” cover under Section One .
3	Any amount shown in your policy schedule for “rearrangement” cover under Section One .

SECTION FIFTEEN – EXTENDED PUBLIC LIABILITY

Public Liability cover in Section Ten is extended	
<i>settlement</i>	<i>up to the amount shown in your policy schedule</i>
Things to note	
1	Exclusions applying to Section Ten also apply to this section
Exclusions	
1	Any amount greater than the maximum amount shown in your policy schedule for this section.
2	Any amount shown in your policy schedule for Public Liability cover shown under Section Ten .

SECTION SIXTEEN – PUBLIC LIABILITY FOR GUESTS

Public Liability cover in Section Ten is extended to cover guests	
<i>settlement</i>	<i>up to the amount shown in your policy schedule</i>
Things to note	
1	Exclusions applying to Section Ten also apply to this section
Exclusions	
1	Any amount greater than the maximum amount shown in your policy schedule for this section.

2	Any amount shown in your policy schedule for Public Liability cover shown under Section Ten .
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SECTIONS ONE TO SIXTEEN - WHAT IS NEVER COVERED?	
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 or arises in connection with the fact that you cannot travel to, or return from, a country or an area because the advice of the Foreign and Commonwealth Office (FCO) is not to travel to this country or area.
4	Any loss or damage caused or contributed to by the act or omission of a relevant authority , or a failure to comply with the formal or informal guidance, the advice, a recommendation, or an order (or any communication with similar effect to any of the foregoing) issued, made or given by a relevant authority .
5	Business use, hiring or lending out unless specifically endorsed in your policy schedule
6	Claims that are wholly or partially false, exaggerated, or fraudulent.
7	Claims that are directly or indirectly connected with, or arise from, a malicious, wilful, or criminal act or omission by: <ul style="list-style-type: none"> a. You or someone acting on your behalf; or b. 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 c. a close relative, or someone who lives with you whether as a cohabitee, tenant or on any other basis; or d. your agents, employees, licensees, guests; and/or e. any other person who is in a contractual or business relationship with you.
8	Any direct or indirect loss or damage caused as a result of your wedding or reception being used for illegal activities.
9	Any amount greater than the amount shown in your policy schedule .
10	The cost of any repair or replacement which improves your items beyond the condition they were in before they were accidentally damaged or stolen .
11	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.
12	Loss or damage because you are not the rightful owner.
13	Loss or damage caused by domestic pets.
14	Property more specifically insured elsewhere.
15	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.
16	Deliberate loss or damage caused by you or any user of your items.
17	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.
18	Faulty workmanship, defective design or the use of defective materials, repairing, restoring, renovating, cleaning or dyeing.
19	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.
20	Any liability that arises only because of an agreement.
21	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.
22	Any loss, damage, liability, cost or expense of any kind directly or indirectly caused by, or in any way connected with:- <ul style="list-style-type: none"> a. war, invasion, and/or the act of terrorists and/or foreign enemies (whether war has been declared or not); b. a coup, military power, civil war, rebellion, revolution, insurrection, riot, civil commotion and/or civil unrest; c. strikes, lock-outs and/or industrial unrest;

	d. looting in connection with any of a, b and/or c, wherever in the world these events may occur.
23	Any loss, damage, liability, costs or expense of any kind directly or indirectly caused by, or in any way connected with: a. a nuclear or radioactive accident, explosion, escape, waste and/or contamination; and/or b. pressure waves caused by aircraft or other aerial machines or devices of any kind, wherever in the world these events may occur.
24	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, wherever in the world that act of terrorism might occur. 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.
25	In no case shall this insurance cover loss damage liability or expense directly or indirectly caused by or contributed to by or arising from the use or operation, as a means of inflicting harm, of any computer, computer system, computer software programme, malicious code, the process of any other electronic system, or a virus or similar instrument .
26	We do not cover any claim (i) caused directly or indirectly or contributed to by you , a close relative or anyone else upon whom the wedding or reception depends on suffering from Coronavirus ; or (ii) any loss, injury, damage, illness, death or legal liability, directly or indirectly, caused by, happening through, in consequence of or contributed to by: a. any fear or threat (whether actual or perceived) of Coronavirus ; and/or b. any action taken in controlling, preventing, suppressing or in any way relating to any epidemic, pandemic or outbreak of Coronavirus . 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.
27	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. an epidemic, a pandemic, 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 an epidemic, pandemic, influenza, notifiable disease, virus, bacteria or contagion; c. any action taken in controlling, preventing, suppressing or in any way relating to any epidemic, pandemic or 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.
28	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 an illness or disease transmitted from animals to humans.
29	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 an act or omission of the UK, Channel Islands or Isle of Man government or any member of that government, the UK's armed forces, or any UK, Channel Islands or Isle of Man regulatory, law enforcement or other authority of any kind, whether that act has the force of law, or is merely part of the formal or informal guidance issued or given by, or made or given by, such persons, forces or authorities as the case may be.

THINGS YOU MUST ALWAYS DO

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	Take all reasonable precautions to prevent loss, damage or accidents and maintain any property covered under the policy in a sound condition.
4	Co-operate fully and truthfully to give us any information we may need.
5	Anyone claiming insurance under this policy must observe and fulfil all the terms, conditions and endorsements of the policy otherwise we may not be liable under the policy.

6	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
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GENERAL THINGS YOU NEED TO KNOW

1	Where you maliciously and/or reckless fail to disclose a material fact when this policy starts, renews or when making a claim, we may (i) reject your claim, (ii) endorse your policy (iii) void your policy, (iv) retain your premium
2	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.
3	We are liable only if we have received the correct premium before the start of each policy duration or within the credit period if we have allowed one to a broker or intermediary.
4	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.
5	This insurance will stop covering any item as soon as you sell it or part with any interest in it, whether temporarily or permanently.
6	Your intermediary will not be or become our intermediary for giving notice about claims or any other matter. We will not be liable for any mistakes or omissions by an intermediary who has arranged the insurance on your behalf.
7	We can only discuss your personal details with you . If you would like anyone else to act on your behalf, please let us know.
8	We will deduct any amount due to us from any claim settlement.
9	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.
10	We may, for business reasons, stop offering these policies at any time. We might do this if, for example, the law changes, our regulators' rules change, the economy changes or our circumstances change, and we no longer believe that we can offer a competitive product, a useful product, or a product that offers good value for money, and still make a fair profit. We might also do this (for example) if the number of policies we sell falls, or we think it is likely to fall, to such an extent, or the value of the claims on the policies rises, or we think that it is likely to rise, to such an extent that it no longer makes economic sense for us to sell these particular policies of this kind. This might mean, for example, that we cannot enter into a policy when you ask us to do so.

DATA PROTECTION NOTICE

We take **your** privacy very serious; **we** hold data in accordance with the current data protection legislation and regulations. **We** will use any personal information, including personal sensitive information as defined in the Data Protection Act 2018, for the purpose of dealing with **your** claim. It will also be used, if required, for the purpose of administrating and underwriting **your** policy, for giving advance and assistance, and to update **our** records.

For full information on how **we** will process your data, please visit www.theinsuranceemporium.co.uk/privacy-policy

CHARGES OR DEDUCTIONS

⌘	£3.99 – if you pay by direct debit or credit/debit card and you default on any premium payment
⌘	£10 administration fee for any changes made after the first 14 days, or we cancel or reinstate your policy
⌘	Any amount due to us from your claim settlement.
Things to note	
⌘	Any increase or improvement will not begin until 14 days after the date of the change.

FRAUD PREVENTION

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.

COMPLAINTS

Who do I complain to?

We always strive to give **you** the best possible service, but if **you** do have any questions or concerns either about the insurance or the handling of **your** claim, **you** should follow our complaints procedure by addressing **your** written complaint to the Chief Experience Officer:

us

Customer Experience Department | The Insurance Emporium | Thorpe Underwood Hall | Ouseburn | York | North Yorkshire | YO26 9SS

e: feedback@emporium.co.uk

t: 03300 244 007

We will acknowledge your complaint within five working days and issue **you** with a final response within eight weeks from the date of receipt of **your** complaint.

What if we cannot reach an agreement?

You can refer **your** complaint to the Financial Ombudsman Service within six months of the date of **our** final response:

FOS

Financial Ombudsman Service | Exchange Tower | London | E14 9SR

e: complaint.info@financial-ombudsman.org.uk

t: 0800 023 4567 or 0300 123 9 123

APPENDIX

SECURITY REQUIREMENTS

You must adhere to these security requirements

otherwise, **your insurance may be invalid, and **we** may reject **your** claim**

House / Apartment / Wedding Venue / Reception Venue

*brick, concrete, or stone private house of standard constructions with a slate, tiled or multi-layers roof or a self-contained apartment in which **you** normally reside or the location at which the **wedding** or **reception** takes place*

Kept inside with security devices in operation

Unattended Vehicle

6am to 9pm

1

All doors, windows, and other vehicle openings 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

Things to note

1

Vehicle must have (i) valid motor insurance (ii) valid MOT (where applicable) (iii) current Vehicle Excise Duty (where applicable)

Unattended Vehicle		
9pm to 6am	1	All doors, windows, and other vehicle openings 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
	4a	Vehicle must be fitted with a Thatcham category 1 alarm / immobiliser, or
	4b	Vehicle must be fitted with a Thatcham category 2 immobiliser, or
	4c	Vehicle must be fitted with a Thatcham category 3 steering lock
Things to note		
1	Vehicle must have (i) valid motor insurance (ii) valid MOT (where applicable) (iii) current Vehicle Excise Duty (where applicable)	
2	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.	