



WEDDING INSURANCE

POLICY SUMMARY

SUMMARY OF COVER

We have created this document to give you an overview of some of the important elements of your insurance policy. This is not the complete information and you will need to read the policy wording for the full terms and conditions of the policy.

ABOUT US

Insurancefair is a trading name of Travel Insurance Facilities Plc which is authorised and regulated by the Financial Conduct Authority (FRN:306537).

INSURER

This insurance is arranged by Bastion Insurance Services Ltd, administered by Insurancefair, and underwritten by UK General Insurance Limited on behalf of Great Lakes Insurance SE. Great Lakes Insurance SE is a German insurance company with its headquarters at Königinstrasse 107, 80802 Munich. UK Branch office: Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ

Bastion Insurance Services, Travel Insurance Facilities Plc and UK General Insurance Limited are authorised and regulated by the Financial Conduct Authority. This can be checked on the Financial Services Register at www.fca.org.uk/firms/systems-reporting/register or by contacting them on 0800 111 6768.

Great Lakes Insurance SE, UK Branch, is authorised by Bundesanstalt für Finanzdienstleistungsaufsicht and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority. Details about the extent of their regulation by the Financial Conduct Authority and Prudential Regulation Authority are available on request.

LEVEL OF COVER

In return for the payment of your premium we will provide insurance for your wedding during the period of cover as stated in your Schedule of Insurance. This insurance provides cover for cancellation and/or rearrangement of the ceremony and/or reception up to a maximum of £50,000. The total amount of cover is based on the amount you selected as shown on your Schedule of Insurance.

Cover under this insurance is subject to the terms, conditions, and limitations shown in the policy wording or as amended in writing by us.

This is an annual policy payable by credit or debit card.

PREMIUM REFUND

If, after reading this policy, this insurance does not meet **Your** requirements, please return this policy and **Your Schedule** to **Your** agent within fourteen days of purchase or the day on which **You** receive **Your** policy documentation, whichever is the later. On the condition that no claims have been made or are pending, **Your** agent will then refund **Your** premium in full.

You may cancel the insurance cover after 14 days by informing **Your** agent however no refund of premium will be payable.

We shall not be bound to accept renewal of any insurance and may at any time cancel any insurance document by giving 14 days' notice in writing where there is a valid reason for doing so. A cancellation letter will be sent to **You** at **Your** last known address. Valid reasons may include but are not limited to:

- a) Where **We** reasonably suspect fraud
- b) Non-payment of premium
- c) Threatening and abusive behaviour
- d) Non-compliance with policy terms and conditions
- e) **You** have not taken reasonable care to provide accurate and complete answers to the questions **Your** administrator / **Your** agent asks.

If **We** cancel the policy and/or any additional covers **You** will receive a refund of any premiums **You** have paid for the cancelled cover, less a proportionate deduction for the time **We** have provided cover.

Where **Our** investigations provide evidence of fraud or misrepresentation, **We** may cancel the policy immediately and backdate the cancellation to the date of the fraud or the date when **You** provided **Your** administrator / **Your** agent with incomplete or inaccurate information. This may result in **Your** policy being cancelled from the date **You** originally took it out and **We** will be entitled to keep the premium.

If **Your** policy is cancelled because of fraud or misrepresentation, this may affect **Your** eligibility for insurance with **Us**, as well as other insurers, in the future

GENERAL ADVICE ABOUT CLAIMS ON YOUR WEDDING INSURANCE

Any incident or loss which gives rise or may give rise to a claim under **Your** wedding insurance should be notified immediately to:

**Direct Group Wedding Services
Customer Relations
PO Box 1193
DONCASTER
DN1 9PW
Tel: 0344 218 4296**

When contacting Direct Group Wedding Service, please state your insurance is provided by UK General Insurance Ltd and quote:

Scheme name: Insurancefair Wedding Insurance

Scheme ref: Bastion Wedding Insurance

In respect of claims occurring under section 6 - photography and video, and section 7 - failure of suppliers, **You** must observe the specific claims reporting conditions as detailed within each section. If **You** have to make a claim **You** must notify **us** as above as soon as practicable after the incident giving rise to the claim, and in any event no later than thirty-one days after this insurance expires. **We** will reserve the right to decline liability for any claim notified after this date. UK General Insurance Ltd is an agent of Great Lakes Insurance SE. and in the matters of a claim, act on behalf of Great Lakes Insurance SE.

CLAIMS CHARTER

We know that the real proof of insurance comes when **You** have to make a claim. **You** need to know that when something goes wrong, **Your** claim will be handled promptly and by experienced claims handling staff. At UK General Insurance Ltd **We** have a commitment to meeting client expectations, and that is why **Our** claims handling company works to ensure that standards of service, such as the time it takes to respond to **Your** claim, and the quality of the correspondence involved, are of an acceptable level.

COMPLAINTS PROCEDURE

It is the intention to give **You** the best possible service but if **You** do have any questions or concerns about this insurance or the handling of a claim **You** should follow the Complaints Procedure below:

Complaints regarding: SALE OF THE POLICY

Please contact **Your** agent who arranged the Insurance on Your behalf.

**Insurancefair Wedding
1 Tower View
Kings Hill
West Malling
Kent
ME19 4UY
Tel: 0203 829 6574**

Complaints regarding: Liability CLAIMS (Sections 10 & 13)

**Langleys Solicitors LLP
Queens House
Micklegate
York
YO1 6WG
Tel: 01904 686 790
Email: ukg@langleysclaimsservices.com**

Complaints regarding: all other CLAIMS

**Direct Group Wedding Services
Customer Relations
PO Box 1193
DONCASTER
DN1 9PW
Tel: 0344 218 4296**

UNRESOLVED COMPLAINTS

If **Your** complaint about the **sale of the policy** or **liability claims** cannot be resolved by the end of the third working day, **Your** Agent / Langleys Solicitors will pass it onto:

Customer Relations Department
UK General Insurance Group Limited
Cast House
Old Mill Business Park
Gibraltar Island Road
Leeds
LS10 1RJ
Tel: 0345 218 2685
Email: customerrelations@ukgeneral.co.uk

In all correspondence please state the scheme name: Insurancefair Wedding Insurance and scheme reference: Bastion Wedding Insurance

If it is not possible to reach an agreement, **You** have the right to make an appeal to the Financial Ombudsman Service. This also applies if **You** are insured in a business capacity and have an annual turnover of less than €2million and fewer than ten staff.

You may contact the Financial Ombudsman Service at:

The Financial Ombudsman Service, Exchange Tower, London E14 9SR

Tel: 0300 123 9 123

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

The above complaints procedure is in addition to **Your** statutory rights as a consumer. For further information about **Your** statutory rights contact **Your** local authority Trading Standards Service or Citizens Advice Bureau.

COMPENSATION SCHEME

Great Lakes Insurance SE is covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme, if they cannot meet their obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim. **You** can get more information about the compensation scheme arrangements from the FSCS or visit www.fscs.org.uk