



WEDDING INSURANCE POLICY WORDING

This Evidence of Insurance is to confirm that those persons who have paid the appropriate premium are insured

Insurancefair is a trading name of Travel Insurance Facilities Plc which is authorised and regulated by the Financial Conduct Authority: FRN306537

Contents

MEANING OF WORDS	2
SECTION 1: CANCELLATION OR REARRANGEMENT OF WEDDING AND/OR WEDDING RECEPTION	3
SECTION 2: CEREMONIAL ATTIRE.....	4
SECTION 3: WEDDING GIFTS	5
SECTION 4: WEDDING RING(S), FLOWERS, ATTENDANTS' GIFTS AND THE WEDDING CAKE	5
SECTION 5: WEDDING CARS AND TRANSPORT	5
SECTION 6: PHOTOGRAPHY AND VIDEO	5
SECTION 7: FAILURE OF SUPPLIERS.....	6
SECTION 8: PERSONAL ACCIDENT	6
SECTION 9: LEGAL EXPENSES	7
SECTION 10: PERSONAL LIABILITY.....	7
SECTION 11: ESSENTIAL DOCUMENT INDEMNITY	8
SECTION 12: OPTIONAL MARQUEE EXTENSION	8
SECTION 13: OPTIONAL PUBLIC LIABILITY EXTENSION	8
SECTION 14: OPTIONAL CEREMONIAL SWORDS EXTENSION	9
GENERAL CONDITIONS APPLICABLE TO ALL SECTIONS OF THIS INSURANCE	9
GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS OF THIS INSURANCE.....	10
GENERAL ADVICE ABOUT CLAIMS ON YOUR WEDDING INSURANCE	13
COMPLAINTS PROCEDURE	13

WEDDING INSURANCE

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 Plct/as as are authorised and regulated by the Financial Conduct Authority.

UK General Insurance Limited is authorised and regulated by the Financial Conduct Authority. Firm Reference No. 310101. **You** can check **Our** details on the Financial Services Register <https://register.fca.org.uk/>.

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.

IMPORTANT INFORMATION

We have not provided **you** with a personal recommendation as to whether this product is suitable for **your** specific needs so **you** must decide yourself whether it is or not. **You** have made a decision based on the information made available to **you**.

This policy meets the demands and needs of those who wish to insure specific risks relating to their wedding arrangements.

Important Telephone Numbers:

Sales Tel: 0203 829 6574

Liability Claims (Sections 10 & 13) Tel: 01904 686 790

All other Claims Tel: 0344 218 4296

Customer Services Tel: 0203 829 6574

COVER AND LIMITS

In return for the payment of **Your** premium **We** will provide the insurance cover detailed in this policy document, subject to the terms, conditions, and limitations shown below or as amended in writing by **Us** and during the period of cover.

We hereby agree to pay or provide indemnity as hereinafter set forth.

WARRANTY: It is warranted hereon that:

- i. at the time of issue of this insurance **You** are not aware of any reason or circumstances which may influence **Our** opinion of **You** in accepting the risk
- ii. no **Wedding** or **Wedding Reception** shall be booked or undertaken against the advice of a qualified **Medical Practitioner**
- iii. in respect of **Weddings** taking place outside the **United Kingdom**, the **Insured** shall have effected a suitable travel insurance.

GEOGRAPHICAL LIMITS

This policy applies to **Weddings** taking place anywhere in the world except for the following circumstances;

Section 10 - Personal Liability: No cover for **Weddings** or **Wedding Receptions** taking place in the USA & Canada.

Section 13 - Public Liability Extension and

Section 12 - Marquee Extension and

Section 14 - Ceremonial Swords Extension: No cover for **Weddings** or **Wedding Receptions** taking place outside of the **UK**.

MEANING OF WORDS

Wherever the following words or phrases appear in this policy wording they shall have the same meaning and appear in bold.

Please refer to individual sections for full terms and conditions.

Additional Costs - The difference between the original cost of the **Wedding Services Supplier** and/or **Wedding Reception** and the rearranged **Wedding Services Supplier** and/or **Wedding Reception**.

Adverse Weather - Weather conditions such that they cause major disruption to travel services i.e. rail, road, bus or air, thus severely affecting the ability of Participants and/or **your Close Relatives** to reach the **Wedding** or **Wedding Reception**.

Attendants – Non-professional guests participating in the **Wedding**, traditionally attendant on the **Participant(s)**.

Bodily Injury – Injury caused by external, violent and visible means.

Bridal Attire – Clothing and accessories of a formal nature worn by the bride or civil partner at the **Wedding** whether hired or owned.

Ceremonial Attire – Clothing and accessories of the **Participant(s)**, **Attendants** and the parents of the **Participant(s)**, whether hired or owned.

Civil Partnership – a legal union between two people of the same sex.

Close Relative - **Your** spouse, partner, fiancé(e), parent, parent-in-law, step-parent, son, son-in-law, step-son, daughter, daughter-in-law, step-daughter, grandparent, grandson, granddaughter, brother, brother-in-law, step-brother, sister, sister-in-law or stepsister.

Consequential Loss - Unless **We** provide cover under this insurance, any other loss, damage or additional expense following on from the event for which **You** are claiming is not covered. An example of such loss, damage or additional expense would be costs incurred in preparing a claim for loss of earnings following **Bodily Injury** or illness.

Deposits - Shall mean the minimum contractual amount payable in order to secure the services of a **Wedding Services Supplier**.

Essential Documents – Shall mean the documentation required by the relevant foreign authority to enable the **Wedding** to take place as booked outside the United Kingdom, and shall include, but not be limited to, visas, birth certificates and passports.

Home – **Your** permanent residential address in the **United Kingdom**

Loss Of Limb(s) – Means loss by physical severance at or above the wrist or ankle or the total and permanent loss of an entire hand, arm, foot or leg.

Loss Of Sight – Means complete and irrecoverable loss of sight in one or both eyes.

Marquee – Shall mean the hired **Marquee**, tent, gazebo, tepee, wigwam, papakata or summer house arrangement and any portable toilet facilities hired to use alongside the **Marquee**.

Medical Practitioner - A registered practising member of the medical profession who is not related to **You** or any person under this insurance.

Participant(s) - The bride, groom or civil partner.

Period Of Insurance – As specifically defined in each section of this policy.

Permanent Total Disablement – Means total disablement from engaging in or attending to any occupation whatsoever for at least 12 months from the date of **Bodily Injury**, and at the end of that time being beyond hope of improvement.

Property Insured – Shall, for the purposes of Section 12: OPTIONAL MARQUEE EXTENSION only, mean the **Marquee**, as defined, together with staging, chairs, tables and ancillary equipment hired or leased by **You** solely for the purpose of **Your Wedding** and for which **You** are responsible.

Resident – The **Participants'** main residence must be in the **UK**, they must have been living permanently in the **UK** for at least six months prior to the purchase of this policy and they must be registered with a **Medical Practitioner** in the **UK**.

Schedule – The numbered document attaching to and validating this policy.

United Kingdom, UK – England, Wales, Scotland, Northern Ireland, the Channel Islands and the Isle of Man.

Wedding(s) - A ceremony which creates a contract of marriage which is legally enforceable within the **United Kingdom** or a **Civil Partnership** registration or ceremony.

Wedding Date – The day specified on the **Schedule** for the **Wedding** to take place.

Wedding Gifts – Gifts for the **Participants** presented for the purposes of celebrating the **Wedding**.

Wedding Reception(s) – The social gathering, including room hire and catering, following within no more than 21 days of the **Wedding**, at which the **Wedding** will be celebrated.

Wedding Rings – The ring(s) exchanged by **Participants** at the **Wedding**.

Wedding Services Supplier(s) – Shall mean the providers of professional photography and/or professional video operation; floral arrangements; wedding planning services (excludes responsibility for paying suppliers on your behalf), hired cars or transport; toastmaster; venue; **wedding** cake; **ceremonial attire**; catering; DJ/disco; band/musician or paid entertainment contracted directly by **you** to provide a service at **Your Wedding** and/or **Wedding Reception**.

We, Our, Us – UK General Insurance Ltd on behalf of Great Lakes Insurance SE.

You, Your, Insured – The **Participants** named in the **Schedule** or, for the purposes of certain sections, and where appropriate, any of their relatives who would have made proven, significant, financial contributions on which the **Wedding** arrangements depend.

WHAT WE WILL COVER

SECTION 1: CANCELLATION OR REARRANGEMENT OF WEDDING AND/OR WEDDING RECEPTION

If **Your Wedding** can no longer go ahead, **You** will need to choose whether to cancel **Your Wedding** or to rearrange it. If **You** choose to cancel the **Wedding**, the intention of the policy is to pay for any costs that **You** have incurred to date which cannot be recovered from any other source enabling **You** to re-plan **Your Wedding** with **Your** original budget. If **You** choose to rearrange **Your Wedding**, **We** will pay reasonable **Additional Costs** incurred to amend **Your** existing arrangements to meet **Your** new requirements.

IMPORTANT - We cannot consider claims made under both the Cancellation and Rearrangement parts of this section of cover.

PART I – CANCELLATION

We will pay up to the amount shown in the Summary of Cover for any irrecoverable expenses incurred by **You** in respect of **Ceremonial Attire**, venue, accommodation for the **Participant(s)** on the night of the **Wedding** or **Wedding Reception** and the services from any other **Wedding Services Supplier** booked but not used as a direct result of the unavoidable cancellation or curtailment of the **Wedding** or **Wedding Reception** as the result of:

- (a) the booked venue for the **Wedding** or **Wedding Reception** being unable to hold **Your Wedding** due to an outbreak of infectious or contagious disease, damage to the venue, murder or suicide at the premises or closure of the venue by the relevant authority
- (b) the death, injury or sickness of one of the **Participants** or a **Close Relative**, which would make continuance of the **Wedding** inappropriate
- (c) the total non-appearance on the **Wedding** day of any booked and paid for professional **Wedding Services Suppliers**
- (d) accidental complete loss of or severe damage to **Ceremonial Attire** which renders the items unwearable, where the purchase or hire of alternatives is not possible
- (e) redundancy, where notice is received at least 8 weeks after the issue of the **Schedule** and qualifying for payment under the current redundancy legislation, of the one of the **Participants** or any of their relatives who would have made proven, significant, financial contributions on which the **Wedding** arrangements depend
- (f) the unforeseen posting overseas of a serving member of the **UK** armed forces or unavoidable and necessary duty for the ambulance service, coastguard, fire brigade or police personnel of a member of the main **Wedding** party or a **Close Relative** which occurs during the **Period Of**

Insurance

(g) the non-appearance of the officiating minister or registrar.

(h) the inability of the **Wedding** party and guests to reach the **Wedding** or **Wedding Reception** venue due to **Adverse Weather** conditions.

IMPORTANT - Cover under this section commences from the date the premium is paid, and applies until completion of **Wedding** and **Wedding Reception** or a claim being made under this section of the policy, whichever occurs first.

PART II – REARRANGEMENT

In the event of cancellation or curtailment of the **Wedding** or **Wedding Reception** for reasons specified in Part I above, **We** will pay up to the amount detailed in the Summary of Cover to reimburse **You** for reasonable **Additional Costs** incurred in rearranging the **Wedding** and/or **Wedding Reception** and/or **Wedding Services Supplier** to a similar standard to the amount originally budgeted. We would expect services of a similar standard to not exceed the original invoiced costs by more than 25%.

Special Claims Conditions Applicable to Section 1 Part II Rearrangement

IMPORTANT - All **Additional Costs** and expenses must be notified to **Us** and agreed in advance of the rearranged **Wedding** or **Wedding Reception**.

Cover under this section:

- a. does not extend in respect of travel and/or accommodation arrangements made for **Weddings** taking place outside the **United Kingdom**
- b. commences upon issue of this policy document and the **Schedule** attaching hereto and expires upon completion of the **Wedding Date** or a claim being made under this section of the policy, whichever occurs first.

This section of the insurance does not cover:

1. General exclusions which apply to all sections of **Your** policy are shown on page 9 under general exclusions applicable to all sections of this Insurance.
2. the excess as shown on the summary of cover on page 3
3. Pecuniary losses recoverable from any other source
4. Any claim arising directly or indirectly from:
 - government regulation or act
 - strikes or labour disputes
 - unemployment other than redundancy as specified in Part 1 - Cancellation (e) above

5. **Your** financial circumstances or those of any person or company on whom the **Wedding** arrangements depend, except as provided for in section 1(e) above

6. **Wedding** arrangements not honoured by **Your** employer, other than as provided in section 1(f) above

7. disinclination to contract to the marriage as agreed or failure to comply with legal requirements or **Your** failure to obtain the relevant legal documentation

8. failure to notify the provider of any goods or service immediately if it is found necessary to cancel or curtail the **Wedding** or **Wedding Reception**

9. cancellation/curtailment or rearrangement of travel and/or accommodation arrangements made in respect of **Weddings** outside the **United Kingdom**

10. **Additional Costs** not notified to **Us** or agreed in advance of the rearranged **Wedding** or **Wedding Reception**.

11. Claim(s) made under both parts of this section of cover

12. Accommodation for any **Wedding** or **Wedding Reception** guests other than the **Participant(s)**.

SECTION 2: CEREMONIAL ATTIRE

We will pay up to the amount stated in the summary of cover for:

1. the reinstatement or replacement (at **Our** discretion) of **Bridal Attire** if such attire is lost or damaged whilst in **Your** possession or that of a **Close Relative** within 1 month prior to the **Wedding** and for a subsequent 48 hours after the commencement of the **Wedding**.
2. loss of or damage to **Ceremonial Attire** within 48 hours prior to and after the commencement of the **Wedding**.

IMPORTANT - In respect of points 1 and 2 above, an amount will be deducted in respect of owned and hired attire to reflect previous wear and tear.

This section of the insurance does not cover:

1. the excess as shown on the summary of cover on page 3, for each and every claim.
2. loss or damage arising from wear or tear, moth, vermin, atmospheric or climatic condition, deterioration, depreciation, confiscation, detention or any process of cleaning, restoration or repair.
3. Loss or damage which is, or but for the existence of this policy would be otherwise insured
4. any loss (other than by damage) not reported to the police within 24 hours of discovery
5. Loss or damage by theft or attempted theft of any **Ceremonial Attire** left in any unattended vehicle, unless the property is left in the locked boot or locked glove compartment of a motor vehicle, concealed from view and there is evidence of violent, visible and forcible entry thereto.

SECTION 3: WEDDING GIFTS

We will pay up to the amount stated in the Summary of Cover (subject to a maximum of £250 for any one item) for loss of or damage to **Wedding Gifts** due to accident, fire or theft whilst being stored by **You** or **Your Close Relative**. This cover also applies whilst gifts are in transit or on display at the **Wedding Reception**. Cover applies seven days prior to the **Wedding** and for a subsequent 24 hours thereafter or until a claim is made under this section of the policy, whichever occurs first.

This section of the insurance does not cover:

1. the excess as shown on the Summary of Cover on page 3
2. any loss (other than by damage) not reported to the police within 24 hours of discovery
3. loss or damage arising from wear or tear, moth, vermin, atmospheric or climatic condition, deterioration, depreciation, confiscation, detention or any process of cleaning, restoration or repair
4. loss or damage which is or but for the existence of this policy would be otherwise insured
5. loss or damage by theft or attempted theft of any **Wedding Gifts** left in any unattended vehicle, unless the property is left in the locked boot or locked glove compartment of a motor vehicle, concealed from view and there is evidence of violent, visible and forcible entry thereto, which is confirmed in a Police report.
6. loss or damage by theft or attempted theft of any **Wedding Gifts** left in the **Home** or ceremony venue or **Wedding Reception** venue, unless there is evidence of violent, visible and forcible entry thereto, which is confirmed in a Police report.

SECTION 4: WEDDING RING(S), FLOWERS, ATTENDANTS' GIFTS AND THE WEDDING CAKE

We will pay up to the amount stated in the summary of cover for loss of or damage to **Wedding Rings**, flowers, **Attendants'** gifts, and the **Wedding** cake which occurs during the time specified in i, or ii below:

Cover under this section commences:

- i. 7 days prior to the **Wedding** and expires 24 hours after the **Wedding** or when a claim is made under this section of the policy, whichever occurs first, in respect of **Wedding Rings**
- ii. 36 hours prior to the **Wedding** and expires 24 hours after the **Wedding** or when a claim is made under this section of the policy, whichever occurs first, in respect of flowers, **Attendants'** gifts and the **Wedding** cake.

This section of the insurance does not cover:

1. the excess as shown on the summary of cover on page 3

2. theft of **Wedding Rings**, flowers and **Attendants'** gifts unless such items were removed by visible and forcible means
3. any loss not reported to the police within 24 hours of discovery
4. loss or damage which is or but for the existence of this policy would be otherwise insured
5. claims for loss of or damage to floral arrangements, or to the **Wedding** cake, that may effectively be claimed under section 1 of this policy
6. loss or damage by theft or attempted theft of any **Wedding Rings**, flowers, **Attendants'** gifts or the **Wedding** cake, left in any unattended vehicle, unless the property is left in the locked boot or locked glove compartment of a motor vehicle, concealed from view and there is evidence of violent, visible and forcible entry thereto, which is confirmed in a Police report.

SECTION 5: WEDDING CARS AND TRANSPORT

We will pay up to the amount stated in the summary of cover for **Additional Costs** incurred if the private hire firm or individual with whom the transport arrangements have been made fails to meet its/their contractual obligation(s). Cover under this section commences from the date the premium is paid, and applies until completion of **Wedding** and **Wedding Reception** or a claim being made under this section of the policy, whichever occurs first.

This section of the insurance does not cover:

1. the excess as shown on the **Schedule** of benefits on page 3
2. losses recoverable from any other source
3. losses which may effectively be claimed under section 1 of this policy
4. contracts which are not in writing
5. any costs which would have been incurred had the original supplier not failed to meet their contractual obligations
6. financial failure of any service provider.

SECTION 6: PHOTOGRAPHY AND VIDEO

We will pay up to the amount stated on the summary of cover to reimburse **You** for unforeseen expenses necessarily incurred to take/re-take **Wedding** photographs or videos or refund any non-recoverable amount which **You** originally contracted to pay as a direct and necessary consequence of:

1. non-appearance at the **Wedding** of the professional photographer or professional video operator contracted for the **Wedding**

2. loss of or damage to the original film or negatives, or loss or damage to whatever digital media on which the photographic images are being stored, by the professional photographer or professional video operator contracted for the **Wedding**, before copies are made

3. 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 professional video operator contracted for the **Wedding**. Cover under this section commences from the date the premium is paid, and applies until delivery of the photographs or video not exceeding 12 months after the **Wedding Reception** date or a claim being made under this section of the policy, whichever occurs first. If it is planned to take photographs of the **Participant(s)** cutting the **Wedding** cake, **We** will pay up to the amount stated in the summary of cover to arrange an alternative photographic session necessitated by damage to the **Wedding** cake occurring within 48 hours before the conclusion of the **Wedding Reception**.

ANY EVENT THAT MAY LEAD TO A CLAIM BEING MADE FOR RETAKING THE PHOTOGRAPHS OF THE CAKE-CUTTING CEREMONY MUST BE NOTIFIED TO THE WEDDING CLAIMS SERVICE WITHIN 48 HOURS OF OCCURRENCE.

IMPORTANT - In respect of points 1, 2 and 3 above cover will only apply if more than 75% of the photographs originally commissioned and paid for are not provided by the professional photographer or professional video operator contracted for the **Wedding**.

This section of the insurance does not cover:

1. the excess as shown on the summary of cover on page 3
2. losses recoverable from any other source
3. losses which may effectively be claimed under section 1 of this policy
4. any costs which would have been incurred had the original supplier not failed to meet their contractual obligations
5. contracts not in writing
6. financial failure of any service provider.

SECTION 7: FAILURE OF SUPPLIERS

Following the bankruptcy or liquidation of any pre-booked **Wedding Services Supplier** contracted to and paid by **You**, **We** will pay up to the amount detailed in the summary for the following:

1. irrecoverable **Deposits**
2. **Additional Costs** in arranging alternative **Wedding** services

Cover under this section commences from the date the premium is paid, and applies until completion of the **Wedding** or a claim being made under this section of the policy, whichever occurs first.

This section of the insurance does not cover:

1. the excess as shown in the Summary of Cover on page 3
2. any sums recoverable from any other source
3. any costs which would have been incurred had the original supplier not ceased trading.
4. any costs from the financial failure of a **Wedding Gifts** supplier or any supplier not contracted by and pre-paid by **You**.
5. any costs from the financial failure of a professional **Wedding** planner over and above costs for their services alone i.e. we will not reimburse any costs paid to the **Wedding** services planner to pay other **Wedding Service Supplier** not directly contracted by you.
6. any costs where no written contractual agreement exists between **You** and the **Wedding Services Supplier**.

SECTION 8: PERSONAL ACCIDENT

We will pay the benefit shown in the table below to **You** or, where appropriate, **Your** legal representative(s) if **You** sustain **Bodily Injury** caused by external violent and visible means, which solely and independently of any other cause within 12 calendar months from the date of the accident causing such **Bodily Injury** results in:

Benefits (Per Person)					
Cover Levels	Aged 18 or Over				Aged under 18 or Over 65
	Level 1	Level 2	Level 3 & Level 4	Levels 5 and above	All Cover Levels
Your Death	£2,500	£5,000	£10,000	£20,000	£1,000
Loss Of Limb(s) and Loss Of Sight	£5,000	£10,000	£20,000	£40,000	£1,000
Your Permanent Total Disablement	£5,000	£10,000	£20,000	£40,000	£1,000

Provided that:

1. death or disablement occurs within one year of the **Bodily Injury**
2. compensation shall not be payable under more than one of the above items in respect of the same accident, and the payment under any one Item shall terminate **Our** liability under this section of the policy insofar as it applies to the person for whom such payment has been made
3. any claim must be certified by an independent **Medical Practitioner**
4. this section of the insurance does not cover **Bodily Injury** occurring more than 24 hours before or more than 24 hours after the **Wedding Date**.

This section of the insurance does not cover:

1. **Permanent Total Disablement** if at the date of the accident **You** are over the statutory retirement age and are not in full time paid employment
2. losses arising from accidents involving **You** driving or being carried as a passenger in or on any quadbike, two or three wheeled vehicle of 125cc or over.

SECTION 9: LEGAL EXPENSES

We will pay for legal costs and expenses incurred by **You**, up to the amount specified in the Summary of Cover, in the pursuit of legal proceedings by **You** or **Your** personal representative(s) for compensation and/or damages arising from or out of **Your** injury or death. It is a condition of this section of the insurance that **We** shall have complete control over the legal proceedings and the appointment of legal representation.

This section of the insurance does not cover:

1. any claim brought against any **Wedding Services Supplier** including the **Wedding Reception** organiser
2. legal expenses incurred prior to the granting of **Our** support
3. any claim reported more than thirty one days after the commencement of the incident giving rise to such claim
4. any claim where **We** consider **Your** prospects of success in achieving a benefit are insufficient
5. claims arising in connection with injury or death occurring more than 24 hours before or more than 24 hours after the **Wedding Date**
6. claims for legal costs where **You** are pursuing legal action relating directly or indirectly to medical negligence or alleged medical negligence
7. claims emerging from the pursuance of a contingent fee agreement between **You** and **Your** counsel
8. pursuing claims as part of or on behalf of a group or organisation.
9. An illness or injury that is caused gradually
10. A psychological injury or mental illness unless this follows a sudden and specific accident which has resulted in physical bodily injury to **you**.
11. Clinical, medical or dental advice, care or treatment.
12. Defending **your** legal rights in any claim, except for defending a counter claim.

SECTION 10: PERSONAL LIABILITY

Cover under this section does not apply to Weddings taking place in the USA or Canada.

We will indemnify **You** up to the amount specified in the Summary of Cover in respect of **Your** legal liability arising from accidental injury to third parties or accidental loss of or damage to third party property directly related to the **Wedding** or **Wedding Reception**. Cover under this Section starts 24 hours before the **Wedding Date** and finishes 24 hours after the **Wedding Date**. Cover under this Section starts 24 hours before the **Wedding Reception** date and finishes 24 hours after the **Wedding Reception** date.

In the event of **Your** death **We** will, in respect of the liability incurred by **You**, indemnify **Your** personal representatives in the terms of and subject to the limitations of this section, provided that such personal representatives shall act as though they were **You** and observe, fulfil and be subject to the terms, Exclusions and Conditions of this section insofar as they can apply.

IMPORTANT - This section does not provide an indemnity in respect of liabilities arising from the actions of anyone other than the **Participant(s)**, except insofar as the **Participant(s)** would be held liable for them at law, and does not include any additional liability accepted under a hiring or booking contract.

This section of the insurance does not cover:

1. the excess as shown in the Summary of Cover on page 3
2. Liability arising from:
 - i. the used or possession of vehicles, aircraft or watercraft, trailers or caravans
 - ii. loss of or damage to property belonging to or held in trust by **you**
 - iii. any wilful malicious act
 - iv. the carrying on of any profession, trade or business
3. employer's liability, contractual liability or liability to a member of **your** family
4. liability assumed by **you** by arrangement
5. animals belonging to **you** or in **your** care, custody or control
6. the ownership or occupation of land or buildings
7. liability arising from the use of firearms
8. liability arising from any criminal proceedings
9. **your** costs and expenses incurred without prior written consent
10. any liability arising out of the Road Traffic Act or its equivalent
11. liability incurred by **you** more than 24 hours before or more than 24 hours after the **wedding date**

12. liability for fines penalties, liquidated, damages or punitive exemplary aggravated or multiplied damages

13. The defective erection, use or dismantlement by **you** or on **your** behalf of any staging, marquees or temporary structures

14. **loss or damage** to flooring caused by footwear of any kind

15 any **wedding** or **wedding reception** within the USA or Canada.

SECTION 11: ESSENTIAL DOCUMENT INDEMNITY

We will indemnify **You** in accordance with the amount stated in the summary of cover in respect of reasonable costs for travel, accommodation and fees which arise as a result of the necessity to obtain replacement copies of the documents which are essential to **Your Wedding** taking place outside the **United Kingdom**, and which, during the period defined in (i) below, are lost or damaged for reasons beyond **Your** control.

Cover under this section:

i. commences from the date of issue of the **Schedule** and applies until the **Wedding** takes place, as booked, or a claim is made under this section of the policy, whichever occurs first.

ii. applies only in respect of **weddings** taking place outside the **United Kingdom**

This section of the insurance does not cover:

1. loss or damage

i. arising from confiscation or detention by customs officials or other authorities

ii. not reported to the consular representatives of the relevant issuing country within 24 hours of discovery of loss, and a written report obtained

iii. due to wear and tear

2. loss or theft from any unattended motor vehicle

3. claims which arise from **Your** lack of care, or from reasons within **Your** control

4. loss of documents when stored in suitcases or other like receptacles whilst in the custody of the airline or other carriers.

SECTION 12: OPTIONAL MARQUEE EXTENSION

This section applies only where the appropriate premium has been paid. Cover under this section does not apply to Weddings taking place outside the United Kingdom.

We will indemnify **You** up to the amount detailed in the Summary of Cover in the event of loss of or damage by any cause not specifically excluded occurring during the period of hire (the period of hire

not exceeding 4 days unless agreed in writing by **Us**). Cover under this section includes cancellation/curtailment and rearrangement as a direct result of loss of or damage to the **Marquee**.

IMPORTANT - If at the time of the loss or damage the sum insured is less than the full cost of reinstating the **Marquee** as new **We** will reduce the amount **We** pay for any claim by the proportion that the maximum amount payable bears to the full cost of reinstating the **Marquee**.

This section of the insurance does not cover:

1. the excess as shown in the Summary of Cover on page 3

2. erection and/or dismantling of any hired equipment

3. audio visual entertainment equipment unless specifically mentioned

4. any claim in respect of owned or hired generators

5. loss or damage suffered by **You** as a result of being deceived into knowingly parting with property

6. damage to flooring caused by footwear

7. **Consequential Loss** of any kind or description

8. theft of ancillary equipment unless there is violent and forcible entry or exit from the locked premises, which is confirmed by a Police report.

9. pecuniary losses recoverable from any other source

10. government regulation or act

11. theft or attempted theft unless involving forcible or violent entry to or exit from a building, which is confirmed by a Police report.

12. loss or theft from any unattended venue or vehicle.

SECTION 13: OPTIONAL PUBLIC LIABILITY EXTENSION

This section applies only where the appropriate premium has been paid. Cover under this section does not apply to Weddings taking place outside the United Kingdom.

Cover under this section does not apply to **Weddings** taking place outside the **United Kingdom**. Section 10 Personal Liability is extended to cover all persons invited to the **Wedding** or **Wedding Reception** by **You** in respect of legal liability arising from accidental injury to third parties or accidental loss of or damage to third party property.

Sections 10 & 13 of the insurance do not cover:

1. the excess as shown on the **Schedule** of benefits on page 3

2. liability arising from:

i. the use or possession of vehicles, aircraft or watercraft, trailers or caravans

- ii. loss of or damage to property belonging to or held in trust by the **Insured**
 - iii. any wilful or malicious act
 - iv. the carrying on of any profession, trade or business
3. employers' liability, contractual liability or liability to a member of **Your** family
 4. liability assumed by **You** by arrangement
 5. liability arising from animals belonging to **You** or in **Your** care, custody or control
 6. liability arising from the ownership or occupation of land or buildings
 7. liability arising from any criminal proceedings
 8. **Your** costs and expenses incurred without **Our** prior written consent
 9. any liability arising out of the Road Traffic Act or its equivalent
 10. liability which is or but for the existence of this policy would be insured by any other insurance, except in respect of any excess beyond the amount payable, or which would have been payable, under such other insurance had this policy not been effected
 11. liability incurred by **You** more than 24 hours before or more than 24 hours after the **Wedding Date**
 12. liability for fines, penalties, liquidated damages or punitive exemplary aggravated or multiplied damages
 13. 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 of making good, removal, repair, rectification, replacement or recall of:
 - a) any such good or property
 - b) any defective work executed by **You**
 14. liability arising from the ownership or use of firearms or fireworks or other pyrotechnic devices or effects
 15. loss or damage to flooring caused by footwear of any kind
 16. any loss arising from ownership or use of bouncy castles or other inflatables.
 17. any **wedding** or **wedding reception** within the USA or Canada

SECTION 14: OPTIONAL CEREMONIAL SWORDS EXTENSION

Cover under this section does not apply to Weddings taking place outside the United Kingdom.

We will indemnify **You** up to the amount detailed in the **Schedule** in the event of loss of or damage to ceremonial swords by any cause not specifically excluded, if they are lost or damaged whilst in

your possession or that of a **close relative** occurring during the period of hire (the period of hire not exceeding 4 days, unless agreed in writing by **Us**).

IMPORTANT

If at the time of the loss or damage the sum insured is less than the full cost of reinstating the swords as new, **We** will reduce the amount **We** pay for any claim by the proportion that the maximum amount payable bears to the full cost of reinstating the swords.

This section of the insurance does not cover:

1. The first £250 of each and every claim
2. Theft or attempted theft unless involving forcible or violent entry to or exit from a locked premise
3. Loss or theft whilst swords are left unattended
4. Loss, theft or malicious damage not immediately reported to the police
5. Property being confiscated or detained by any government, public or Police authority
6. Any wilful or malicious act, any act of vandalism, deliberate acts resulting in material damage or **Bodily Injury**
7. Loss, theft or damage whilst swords are in the custody of a transport company, airline or other carrier.
8. Loss or damage which but for the existence of this Certificate would be otherwise insured.
9. any loss (other than damage) not reported to the police within 24 hours of discovery

GENERAL CONDITIONS APPLICABLE TO ALL SECTIONS OF THIS INSURANCE

1. **You** are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act 2012 to take care to:

- a) supply accurate and complete answers to all the questions **We** or the administrator may ask as part of **Your** application for cover under the policy;
- b) to make sure that all information supplied as part of **Your** application for cover is true and correct;
- c) tell **Us** of any changes to the answers **You** have given as soon as possible.

You must take reasonable care to provide information that is accurate and complete answers to the questions **We** ask when **You** take out, make changes to and renew **Your** policy. If any information **You** provide is not accurate and complete, this may mean **Your** policy is invalid and that it does not operate in the event of a claim or **We** may not pay any claim in full.

If You become aware that information You have given Your agent is inaccurate or has changed, You must inform them as soon as possible.

2. Written notice of any event which may give rise to a claim shall be given to **Us** (or **Our** Claims Service) as soon as practicable and in any event no later than 31 days after the incident giving rise to the loss. All documents, certificates and evidence required in support of a claim, including items being claimed for if required by **Us**, shall be produced by **You** and at **Your** expense.

Additional action then depends on the type of claim:

(a) theft, loss, malicious damage or vandalism - tell the Police immediately and obtain a Police report.

(b) legal liability for injury or damage - forward to **Us** immediately upon receipt any writ, summons or other legal process issued or commenced against **You** must not negotiate, admit or repudiate any claim without **Our** written consent

(c) **You** must provide **Us**, at **Your** expense, with all details and evidence which **We** ask for concerning the cause and amount of any loss, damage or injury (including receipts for **Wedding Gifts**, money and vouchers).

3. Except with **Our** written consent, no person is entitled to admit liability on **Our** behalf or to give any representations or other undertakings binding upon **Us**. **We** shall be entitled to conduct all proceedings arising out of or in connection with claims in **Your** name, and to instruct Solicitors of **Our** own choice for this purpose.

4. The due observance and fulfilment of all the terms and conditions of this insurance by **You**, or anyone acting on **Your** behalf, insofar as they relate to anything to be done or complied with by **You**, or anyone acting on **Your** behalf, shall be a condition precedent to **Our** liability to make any payment under this insurance.

5. No refund of premium is allowed (other than in respect of the Premium Refund) once the insurance has been effected.

6. **You** must exercise due care and attention at all times for the safety of **Your** property and take all steps to prevent accident, loss or damage.

7. **Our** liability shall be conditional upon the observance by **You** of the Terms and Conditions of this insurance and the truth and completeness of the statements and answers supplied by **You** and on **Your** behalf. If a claim is in any respect fraudulent or if any fraudulent means or devices are used by **You** or anyone acting on **Your** behalf to obtain any benefits from this insurance, all benefits under this insurance shall be forfeited and no return of premium shall be due.

8. Unless some other law is agreed in writing, this policy is governed by English law. If there is a dispute, it will only be dealt with in the courts of England or of the country within the **United Kingdom** in which **Your** main residence is situated

9. If at the time of any loss, damage or liability arising under this insurance there is any other insurance covering the same loss, damage or liability, **We** will pay only **Our** rateable proportion.

10. **You** may not transfer **Your** interest in this insurance.

11. **Our** total liability shall not exceed the respective sums stated in the summary of cover.

12. **You** shall submit to medical examination at **Your** own expense except post mortem which **We** reserve the right to have undertaken at **Our** own expense.

13. **We** may at **Our** own expense take proceedings in **Your** name to recover compensation or secure an indemnity from any third party in respect of any loss or damage covered by this insurance, and any amount so recovered shall belong to **Us**.

14. In the event of a claim, **You** must produce documentation to show that original contractual obligations with suppliers were evidenced, or that ownership of goods existed, in writing.

15. **You** may not claim under more than one section or part of this policy for the same financial loss.

16. This policy may be rescinded or cancelled without the consent of a third party.

17. A person who is not a party to this contract has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this contract but this does not affect any right or remedy of a third party which exists or is available apart from that Act.

GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS OF THIS INSURANCE

The insurance does not cover:

1. claims arising from the **Participant(s)**, or anyone else upon whom the **Wedding** depends:

- a) acting against medical advice
- b) awaiting results of tests or medical investigations
- c) being on a hospital waiting list for treatment
- d) having received a terminal prognosis
- e) suffering from anxiety, stress or depression unless diagnosed and certified by a **Medical Practitioner**.

2. claims (for **You** or anyone else upon whose health **Your Wedding** depends) arising directly or indirectly from failure to obtain the recommended vaccinations

3. circumstances of which **You** are aware at the time of effecting this policy

4. any direct or indirect consequence of war, civil war, invasion, acts of foreign enemies (whether war be declared or not), rebellion, revolution, insurrection, military or usurped power, or confiscation, nationalisation, requisition, destruction of or damage to property by or under the order of any

government, local or public authority. This exclusion does not apply with regards to Section 1: Cancellation or Rearrangement of wedding and/or wedding reception paragraph (f)

5. any direct or indirect consequence of terrorism as defined by the Terrorism Act 2000 and any amending or substituting legislation.

6. losses directly or indirectly occasioned by pressure waves caused by aircraft or other flying devices travelling at sonic or supersonic speeds

7. losses directly or indirectly occasioned by, happening through, or in consequence of alcoholism, the use of intoxicating drink or drugs (other than drugs taken in accordance with treatment prescribed and directed by a registered **Medical Practitioner**, but not for drug addiction) or self exposure to needless peril (except in an attempt to save human life)

8. any direct or indirect consequence of:

- Irradiation, or contamination by nuclear material; or
- The radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter; or
- Any device or weapon which employs atomic or nuclear fission or fusion or other comparable reaction or radioactive force or matter.

9. any loss whereby any period of disability or loss whatsoever is increased through **Your** own act or omission

10. any property more specifically insured

11. incidents which may give rise to a claim not notified in writing to **Us** (or **Our** Claims Service) within thirty one days of the expiry of this insurance (other than as specified in section 6)

12. losses arising as a result of **Consequential Loss** of any kind

13. any claim arising directly or indirectly from injury, illness, death, loss, expense or other liability attributable to sexually transmitted disease

14. losses arising from prohibitive regulations by the government of any country

15. losses arising as a result of any unlawful act by **You** or criminal proceedings against **You** or any other person on whom the **Wedding** plans depend (other than in the event of **Your** obligation to attend a Court of Law under subpoena as a witness, unless such obligation to attend falls within **Your** occupation or professional or other similar capacity)

16. persons acting against the advice of a **Medical Practitioner**

17. in respect of persons who are not **Resident** in the **United Kingdom**, where such liability would not have existed had those persons been **Resident** in the **United Kingdom** and not elsewhere, unless specifically agreed by **Us**.

18. wilful or malicious acts and any acts of vandalism by persons invited to the **Wedding** or **Wedding Reception** by **You**

19. any circumstance manifesting itself after the date of the **Wedding** and **Wedding Reception** booking but prior to the date of issue of this policy

20. Any consequence, howsoever caused, including but not limited to Computer Virus in Electronic Data being lost, destroyed, distorted, altered, or otherwise corrupted

For the purposes of this policy, Electronic Data shall mean facts, concepts and information stored to form useable data for communications, interpretations, or processing by electronic or electromechanical data processing or other electronically controlled hardware, software and other coded instructions for the processing and manipulation of data, or the direction and manipulation of such hardware.

For the purposes of this policy, Computer Virus shall mean a set of corrupting, harmful, or otherwise unauthorised instructions or code, whether these have been introduced maliciously or otherwise, and multiply themselves through a computer system or network of whatsoever nature.

21. third party rights and no party other than **You** may claim benefit under the terms of this insurance

22. **We** will not cover any claim or expense of any kind caused directly or indirectly by pollution or contamination other than caused by a sudden, identifiable, unintended and unexpected incident which takes place in its entirety at a specific time and place during the **Period Of Insurance**. All pollution or contamination which arises out of one incident shall be deemed to have occurred at the time such incident takes place

23. loss or theft from unattended venues or vehicles unless involving forcible or violent entry to or exit

24. theft or attempted theft unless involving forcible or violent entry or exit from a building

25. claims arising from the ownership or use of:

- (a) bouncy castles and other inflatables
- (b) firearms, fireworks or other pyrotechnic devices or effects

26. loss of or damage to the **Property Insured** due to or arising from:

- i. wear and tear, inherent defect
- ii. rot, mildew, rust, corrosion, frost, soiling
- iii. insects, woodworm, vermin, moth
- iv. dyeing, renovation
- v. electronic, electrical or mechanical breakdown, failure or derangement
- vi. faulty manipulation, design, plan, specification or materials
- vii. gradual deterioration, market depreciation
- viii. atmospheric conditions
- ix. shrinkage or change of colour

x. confiscation, detention or any process of cleaning, restoration or repair

27. losses directly or indirectly occasioned by, happening through, or in consequence of vaccinations

28. any part of a claim which is unproven or unsubstantiated

29. losses, whether directly or indirectly, arising out of **Your** financial incapacity.

30. any claim arising directly or indirectly from injury, illness, death, loss, expense or other liability attributable to HIV (Human Immunodeficiency Virus) and/or any HIV related illness including AIDS (Acquired Immune Deficiency Syndrome) and/or any mutant derivative or variations there

31. Any direct or indirect loss or damage caused:

to equipment by its failing correctly to recognise data representing a date in such a way that it does not work properly or at all or by computer viruses and/or malicious software.

For the purposes of this Policy, Electronic Data shall mean facts, concepts and information stored to form useable data for communications, interpretations, or processing by electronic or electromechanical data processing or other electronically controlled hardware, software and other coded instructions for the processing and manipulation of data, or the direction and manipulation of such hardware. For the purposes of this Policy, Computer Virus shall mean a set of corrupting, harmful, or otherwise unauthorised instructions or code, whether these have been introduced maliciously or otherwise, and multiply themselves through a computer system or network of whatsoever nature

32. **You** must not act in a fraudulent way. If **You** or anyone acting for you:

- fails to reveal or hides a fact likely to influence whether **We** accept **Your** proposal, **Your** renewal, or any adjustment to **Your** policy;
- fails to reveal or hides a fact likely to influence the cover **We** provide;
- makes a statement to **Us** or anyone acting on our behalf, knowing the statement to be false;
- sends **Us** or anyone acting on our behalf a document, knowing the document to be forged or false;
- makes a claim under the policy, knowing the claim to be false or fraudulent in any way;
- makes a claim for any loss or damage **You** caused deliberately or with **Your** knowledge; or
- If **Your** claim is in any way dishonest or exaggerated,

We will not pay any benefit under this policy or return any premium to **You** and **We** may cancel **Your** policy immediately and backdate the cancellation to the date of the fraudulent claim. **We** may also take legal action against **You** and inform the appropriate authorities.

33. Unless some other law is agreed in writing, this policy is governed by English law. If there is a dispute, it will only be dealt with in the courts of England or of the country within the United Kingdom in which **Your** main residence is situated.

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: TIF Wedding Insurance

Scheme ref:06640A

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: TIF Wedding Insurance and scheme reference:06640A

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

DATA PROTECTION ACT 1998

Please note that any information provided to **Us** will be processed by **Us** and **Our** agents in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling claims, if any, which may necessitate providing such information to third parties. **We** may also send the information in confidence for process to other companies acting on their instructions including those located outside the European Economic Area (EEA). All countries in the EEA, which includes the UK, have similar standards of legal protection for **Your** personal information. If **We** share **Your** information outside the EEA **We** will require **Your** personal information to be protected to at least UK standards.

06640A/TIF Wedding Insurance/1.0/03.2018

Property of UK General