

This insurance is arranged by Insure for Travel & underwritten by UK General Insurance Ltd on behalf of Great Lakes Reinsurance (UK) SE, Registered in England No.SE000083. Registered Office: Plantation Place, 30 Fenchurch Street, London EC3M 3AJ.

Insure for Travel and UK General Insurance Limited are authorised and regulated by the Financial Conduct Authority.

Great Lakes Reinsurance (UK) SE is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. This can be checked on the Financial Services Register at <https://register.fca.org.uk/> or by calling them on 0800 111 6768 or 0300 500 8082.

Premium Refund

If You decide that for any reason, this Policy does not meet Your insurance needs then please return it to Your agent within 14 days from the day of purchase or the day on which You receive Your policy documentation, whichever is the later. On the condition that no travel has taken place and no claims have been made or are pending, We will then refund Your premium in full.

Thereafter You may cancel the insurance cover at any time by informing you 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:

- Fraud
- Non-payment of premium
- Threatening and abusive behaviour
- Non-compliance with policy terms and conditions

SCHEDULE OF BENEFITS PER COUPLE

This is to certify that the Insurer, In consideration of the premium specified on Your Validation Certificate, agrees to indemnify the Insured Persons on this Validation Certificate in respect of the following:

Cover Level		Silver	Gold	Emerald	Diamond
Section / Description		Cover Level Up To	Cover Level Up To	Cover Level Up To	Cover Level Up To
Section A	Cancellation & Rearrangement	£5,000 in respect of cancellation and £2,750 in respect of rearrangement	£10,000 in respect of cancellation and £5,000 in respect of rearrangement	£20,000 in respect of cancellation and £10,000 in respect of rearrangement	£30,000 in respect of cancellation and £15,000 in respect of rearrangement
Section B	Ceremonial Attire	£1,500	£3,000	£5,000	£10,000
	Ceremonial Swords Extension	£20,000 (This cover only applies when an additional premium has been paid) £250 excess			
Section C	Rings, Flowers, Attendants' Gifts and the Wedding Cake	£1,500	£2,000	£4,000	£10,000
Section D	Wedding Gifts	£1,500 (Cash and Vouchers up to £250)	£2,500 (Cash and Vouchers up to £250)	£5,000 (Cash and Vouchers up to £250)	£10,000 (Cash and Vouchers up to £500)
Section E	Cars and Transport	£1,500	£2,000	£3,000	£5,000
Section F	Photography and Video	£1,500	£2,000	£3,000	£5,000
Section G	Personal Accident	£10,000	£20,000	£40,000	£40,000
Section H	Failure of Suppliers	£1,000	£1,500	£2,000	£4,000
Section I	Legal Expenses	£5,000	£5,000	£10,000	£20,000
Section J	Personal Liability	£2,000,000 £250 Excess	£2,000,000 £250 Excess	£2,000,000 £250 Excess	£2,000,000 £250 Excess
Section K	Optional Public Liability Extension	£2,000,000 (This cover only applies when an additional premium has been paid) No excess on this section			
Section L	Essential Document Indemnity	£250	£250	£500	£1,000
Section M	Optional Marquee Extension	£20,000 (This cover only applies when an additional premium has been paid) No excess on this section			
Excess For Each Section, Unless Stated Otherwise		£25	£25	£25	£50

GENERAL CLAIMS ADVICE ON YOUR INSUREFORWEDDINGS.CO.UK POLICY

Any incident or loss which gives rise, or may give rise, to a claim under Your Insureforweddings.co.uk Insurance should be notified immediately to Insureforweddings.co.uk Claims, Direct Group Travel Services, Wedding Claims Team, PO Box 1188, Doncaster DN1 9PQ
Tel: 0344 412 4296 E: dgtsnewclaims@directgroup.co.uk

When contacting Insureforweddings.co.uk Claims service please state your insurance is provided by UK General Insurance Ltd and quote:

Scheme name: *Insureforweddings.co.uk*

Scheme ref: 04093G.

UK General Insurance Ltd are an insurer's agent and in the matters of a claim act on behalf of Great Lakes Reinsurance (UK) SE.

In respect of claims occurring under Section F Photography and Video and Section H 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.

Definitions

Any word or phrase defined below shall have the same meaning wherever it is shown in your policy. Please refer to individual sections for full terms and conditions.

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

Adverse Weather Weather of such severity that;

- the police, or other appropriate authority, warn by means of public communications networks including, but not limited to, popular websites, television or radio against all but essential travel and/or;
- it causes major disruption to transport services i.e. rail, road or bus which is reported in the media.

Attendants – participants in the Wedding deemed to be non-professional, and whom are traditionally attendant upon the bride or groom or civil partners.

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

Bridal Attire – Accessories and clothing of a formal nature, whether owned or hired, which is worn by the bride or civil partner at the Wedding.

Ceremonial Attire – Accessories and clothing, whether owned or hired, of the bride or civil partner, and groom or civil partner, male and female Attendants and the parents of the bride and groom.

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 step-sister.

Consequential Loss Unless we provide cover in 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 or loss of earnings following Bodily Injury or illness.

Deposits Shall mean the minimum amount contractually payable and necessary for the securing of the services of a Wedding Services Supplier.

Essential Documents – Shall mean the necessary documentation by the relevant foreign authority which is required for the Wedding to take place as booked outside the United Kingdom, including, but not be limited to, visas, birth certificates and passports.

Home – Your usual and permanent residential address in the United Kingdom (unless agreed in writing by Insureforweddings.co.uk).

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

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

Marquee – shall mean the hired marquee, gazebo, tent or other similar summer house arrangement.

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

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

Permanent Total Disablement – shall mean the total prevention from the engagement in or attendance of 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 M OPTIONAL MARQUEE EXTENSION only, mean the Marquee, as defined, together with staging, chairs, tables and ancillary equipment hired or leased by You (or by another person on Your behalf) solely for the purpose of Your Wedding and for which You (or such other person) are responsible.

Resident – This policy is only available to You if You are permanently resident in the United Kingdom, Channel Islands or the Isle of Man. You must have been present in the United Kingdom for at least six months prior to purchasing Your policy and be registered with a medical practitioner in the area in which You reside.

Validation Certificate – 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 – 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 Validation Certificate for the Wedding to take place.

Wedding Gifts – Gifts for the bride or civil partner and groom or civil partner presented for the purposes of celebrating the Wedding.

Wedding Reception – The social gathering, including room hire and catering, taking place within a maximum of 21 days following the

Wedding, in order to celebrate the wedding (unless otherwise agreed in writing with Insureforweddings.co.uk).

Wedding Rings – The ring or rings exchanged by the bride or civil partner and groom or civil partner at the Wedding.

Wedding Services Supplier – Shall mean the providers of professional photography and/or professional video operation; floral arrangements; catering; toastmaster; DJ/disco; venue; hired cars or transport; wedding cake; Ceremonial Attire; band/musician or paid entertainment contracted by You to provide services at the Wedding or Wedding Reception

We, Our, Us, The Insurer – UK General Insurance Ltd on behalf of Great Lakes Reinsurance (UK) SE

You, Your, Yours, Insured – The bride or civil partner and groom or civil partner named in the Validation Certificate or, where appropriate, and for the purposes of certain sections, any of their relatives who would have made significant, proven, financial contributions on which the Wedding arrangements are dependant.

Sections of Insurance

In consideration of the payment of the required premium and subject to the terms, conditions and warranty contained herein, 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 Section K, which does not cover Weddings in the USA or Canada). It is a condition of this policy that either the bride or civil partner or the groom or civil partner (not both) has to be a UK citizen or permanent UK Resident.

SECTION A: CANCELLATION AND REARRANGEMENT OF WEDDING AND/OR WEDDING RECEPTION PART I – CANCELLATION

What you are covered for: The Insurer will pay up to the amount shown in the Schedule Of Benefits for any irrecoverable expenses incurred by You in respect of Ceremonial Attire, caterers, flowers, transport, photographs, accommodation 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 inability of the booked venue for the Wedding or Wedding Reception to hold Your Wedding due to an outbreak of infectious or contagious disease, murder or suicide at the premises, damage to the venue, or closure of the venue by the relevant authority
- (b) the death, injury or sickness of the bride or civil partner or groom or civil partner or Close Relative which would make continuance of the Wedding inappropriate
- (c) the total nonappearance on the Wedding day of any booked and paid for professional Wedding Services Suppliers
- (d) accidental severe damage to or complete loss of Ceremonial Attire which causes the items to be unwearable, and where it is not possible for alternatives to be hired or purchased
- (e) redundancy, where notice is received at least 8 weeks after the issue of the Validation Certificate and qualifying for payment under the current redundancy legislation, of the bride, groom, civil partners 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 nonappearance of the officiating registrar or minister.
- (h) the inability of the guests and Wedding party to reach the Wedding Reception venue or Wedding as a result of 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 curtailment or cancellation of the Wedding or Wedding Reception for reasons specified in Part I above, the Insurer will pay up to the amount detailed in the Schedule Of Benefits to reimburse You for reasonable Additional Costs incurred in the rearrangement of the Wedding and/or Wedding Reception and/or Wedding Services Supplier to a like standard to the amount originally budgeted.

Special Claims Conditions Applicable to Section 1 Part II Rearrangement

All Additional Costs and expenses must be notified to Insureforweddings.co.uk Claims Services and agreed in advance of the rearranged Wedding or Wedding Reception.

IMPORTANT

Cover under this section:

- a. does not cover any travel and/or accommodation arrangements made for Weddings which take place outside the United Kingdom
- b. commences upon issue of this policy document and the Validation Certificate attaching hereto and expires upon completion of the Wedding Date or a claim being made under this section of the policy, whichever occurs first.

You are not covered for:

1. General Exclusions applying to all sections of your policy are shown on page 7 under General Exclusion Applicable to all Sections of this Insurance.
 2. the excess as shown on the Schedule of Benefits on page 1
 3. Pecuniary losses recoverable from any other source
- Any claim arising directly or indirectly from:
4. government regulation or act
 5. strikes or labour disputes
 6. unemployment other than redundancy as specified in Part 1 - Cancellation (e) above
 7. Your financial circumstances or those of any person or company on whom the Wedding arrangements are dependant, except as provided for in section A(e) above
 8. Wedding arrangements which are not honoured by Your employer, other than as provided in section A(f) above
 9. disinclination to contract to the marriage as agreed or failure to comply with legal requirements or Your failure to obtain the relevant legal documentation
 10. failure to notify the provider of any goods or service immediately it is found necessary to cancel or curtail the Wedding or Wedding Reception
 11. cancellation/curtailment or rearrangement of travel and/or accommodation arrangements made in respect of Weddings outside the United Kingdom
 12. Additional Costs not notified to Insureforweddings.co.uk Claims Service or agreed in advance of the rearranged Wedding or Wedding Reception.

SECTION B: CEREMONIAL ATTIRE

What you are covered for: The Insurer will pay up to the amount stated in the Schedule of Benefits for:

1. the reinstatement or replacement (at Our discretion) of Bridal Attire if such attire is damaged or lost whilst in Your possession or that of a Close Relative within 3 months prior to and for the duration of the Wedding and the taking of the photographs immediately following the Wedding by the professional photographer only. In respect of hired Bridal Attire, this cover applies for up to 48 hours after the commencement of the wedding.
2. loss of or damage to Ceremonial Attire within 48 hours prior to and for the duration of the Wedding and the taking of photographs immediately following the Wedding by the professional photographer only. In respect of hired Ceremonial Attire, this cover applies for up to a maximum of 48 hours after the commencement of the Wedding.

IMPORTANT

In respect of points 1 and 2 above: An amount will be deducted in respect of hired and owned attire. This reflects previous wear and tear.

You are not covered for:

1. General Exclusions applying to all sections of your policy are shown on page 7 under General Exclusion Applicable to all Sections of this insurance.
2. the excess as shown on the Schedule of Benefits on page 1
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) which is not reported to the police within 24 hours of discovery
5. Loss or damage by attempted theft or theft of any Ceremonial Attire left in any unattended vehicle, except when the property is left in the locked boot or locked glove compartment of a motor vehicle, concealed from view and there is evidence of visible, violent and forcible entry thereto.

CEREMONIAL SWORDS EXTENSION

This section applies only where the appropriate premium has been paid.

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

What you are covered for: The Insurer will indemnify You up to the amount detailed in the Schedule of Benefits in the event of loss of or damage by any cause not specifically excluded, which occurs during the period of hire (the period of hire cannot exceed a maximum of 4 days, unless agreed in writing by Insureforweddings.co.uk).

IMPORTANT

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

You are not covered for:

1. General Exclusions applying to all sections of your policy are shown on page 7 under General Exclusion Applicable to all Sections of this Insurance.
2. The first £250 of each and every claim
3. Theft or attempted theft unless this involves forcible or violent entry to or exit from a locked premises
4. Loss or theft whilst swords are left unattended
5. Loss, theft or malicious damage which is not immediately reported to the police
6. Property being confiscated or detained by any government, public or Police authority
7. Any act of vandalism, wilful or malicious act, or deliberate acts resulting in material damage or bodily injury
8. Theft, loss, or damage whilst the swords are in the custody of an airline, transport company or other carrier.

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

What you are covered for: The Insurer will pay up to the amount stated in the Schedule of Benefits for damage to or loss of Wedding Rings, Attendants' gifts, flowers, and the Wedding cake occurring 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 the Wedding Cake, flowers, and Attendants' gifts.

You are not covered for:

1. General Exclusions applying to all sections of your policy are shown on page 7 under General Exclusion Applicable to all Sections of this Insurance.
2. the excess as shown on the Schedule of Benefits on page 1
3. theft of Wedding Ring(s), flowers and Attendants' gifts except when such items were removed by visible and forcible means
4. any loss not reported to the Police within 24 hours of discovery
5. loss or damage which is or but for the existence of this policy would be otherwise insured
6. claims for loss of or damage to the Wedding cake, or to floral arrangements, that may effectively be claimed under section A of this policy
7. loss or damage by theft or attempted theft of any flowers Wedding Rings, 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.

SECTION D: WEDDING GIFTS

What you are covered for: The Insurer will pay up to the amount stated in the Schedule of Benefits (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 on display at the Wedding Reception, or during transit. 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.

IMPORTANT

In respect of Cash and Vouchers cover is restricted to no more than the Policy limit as stated in the Schedule of Benefits on page 1

You are not covered for:

1. General Exclusions applying to all sections of your policy are shown on page 7 under General Exclusion Applicable to all Sections of this Insurance.

2. the excess as shown on the Schedule of Benefits on page 1
3. any loss (other than by damage) which is 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. loss or damage by attempted theft or 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
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.

SECTION E: WEDDING CARS AND TRANSPORT

What you are covered for: The Insurer will pay up to the amount stated in the Schedule of Benefits for any reasonable additional costs incurred if the individual with whom the transport arrangements have been made, or private hire firm, fails to meet its/their contractual obligation(s). Cover under this section commences from the date the premium is paid, and applies until the completion of the Wedding and Wedding Reception or a claim being made under this section of the policy, whichever occurs first.

You are not covered for:

1. General Exclusions applying to all sections of your policy are shown on page 7 under General Exclusion Applicable to all Sections of this Insurance.
2. the excess as shown on the Schedule of Benefits on page 1
3. any losses recoverable from any other source
4. any losses which can effectively be claimed under section A of this policy
5. contracts which are not in writing
6. any costs which would have been incurred had the original supplier not failed to meet their contractual obligations
7. the financial failure of any service provider.

SECTION F: PHOTOGRAPHY AND VIDEO

What you are covered for: The Insurer will pay up to the amount stated on the Schedule Of Benefits to reimburse You for unforeseen expenses which are necessarily incurred in the taking/retaking Wedding photographs or videos or refund any non-recoverable amount which You originally contracted to pay as a direct and necessary consequence of:

1. the total non-appearance at the Wedding of the professional photographer or professional video operator whose services have been contracted for the Wedding
2. loss of or damage to the original film or to the 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 to the delivery of the photographs or video not exceeding 90 days after the wedding reception date or a claim being made under this section of the policy, whichever occurs first. In the event that it is planned to take photographs of the bride or civil partner and groom or civil partner cutting the Wedding cake, the Insurer will pay up to the amount stated in the Schedule of Benefits in order to arrange an alternative photographic session as made necessary 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 CAKECUTTING CEREMONY MUST BE NOTIFIED TO THE INSUREFORWEDDINGS.CO.UK 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.

You are not covered for:

1. General Exclusions applying to all sections of your policy are shown on page 7 under General Exclusion Applicable to all Sections of this insurance.
2. the excess as shown on the Schedule of Benefits on page 1
3. losses which are recoverable from any other source
4. losses which may effectively be claimed under section A of this policy
5. any costs which would have been incurred had the original supplier not failed to meet their contractual obligations
6. contracts not in writing
7. the financial failure of any service provider.

SECTION G: PERSONAL ACCIDENT

Benefits Per Person					
Cover Levels		Aged 18 of Over			Aged under 18 or over 65
		Silver	Gold	Emerald / Diamond	All Cover
Item 1	Your Death	£5,000	£10,000	£20,000	£1,000
Item 2	Loss of one or more of Your limbs and/or sight on one or both of Your eyes	£10,000	£20,000	£40,000	£1,000
Item 3	Your permanent Total Disablement	£10,000	£20,000	£20,000	£1,000

What you are covered for: The Insurer will pay the benefit shown in the table above to You or, where appropriate, Your legal representative(s) if You sustain Bodily Injury caused by external violent and visible means, that solely and independently of any other cause within 12 calendar months from the date of the accident causing such Bodily Injury results in your death, Permanent Total Disablement, Loss of Sight or Loss of Limbs:

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.

You are not covered for:

1. General Exclusions applying to all sections of your policy are shown on page 7 under General Exclusion Applicable to all Sections of this Insurance.
2. 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
3. losses arising from accidents involving You driving or being carried as a passenger in or on any two or three wheeled vehicle of 125cc or over, or quad bike.

SECTION H: FAILURE OF SUPPLIERS

What you are covered for: in the event of the bankruptcy or liquidation of any pre-booked Wedding Services Supplier contracted to and paid by You, the Insurer will pay up to the amount detailed in the summary for the following:

1. any irrecoverable Deposits
2. any additional costs necessary for the arranging of 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.

You are not covered for:

1. General Exclusions applying to all sections of your policy are shown on page 7 under General Exclusion Applicable to all Sections of this Insurance.
2. the excess as shown in the Schedule of Benefits on page 1
3. any sums recoverable from any other source
4. any costs which would have been incurred had the original supplier not ceased trading.
5. any costs caused by the financial failure of a Wedding Gifts supplier or any supplier not contracted by and prepaid by You.
6. any costs from the financial failure of a professional wedding planner.
7. any costs where no written contractual agreement exists between You and the Wedding Services Supplier.

SECTION I: LEGAL EXPENSES

What you are covered for: The Insurer will pay for legal costs and expenses incurred by You, up to the amount specified in the Schedule of

Benefits, 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.

You are not covered for:

1. General Exclusions applying to all sections of your policy are shown on page 7 under General Exclusion Applicable to all Sections of this Insurance.
2. any claim brought against any person who has been contracted to supply any aspect of the Wedding or Wedding Reception including the Wedding Reception organiser
3. legal expenses which have been incurred prior to the granting of Our support
4. any claim reported in excess of thirty one days after the commencement of the incident giving rise to such claim
5. any claim where We consider Your prospects of success in achieving a reasonable benefit are insufficient
6. claims arising in connection with injury or death occurring more than 24 hours before or more than 24 hours after the Wedding Date
7. claims for legal costs in which You are pursuing legal action directly or indirectly relating to medical negligence or alleged medical negligence
8. claims emerging from the pursuance of a contingent fee agreement between You and Your counsel
9. pursuing claims as part of or on behalf of a group or organisation.

SECTION J: PERSONAL LIABILITY

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

What you are covered for: The Insurer will indemnify You up to the amount specified in the Schedule of Benefits in respect of Your legal liability arising from accidental injury to third parties or accidental loss of or damage to third party property. 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 bride or civil partner and groom or civil partner, except insofar as the bride or civil partner or groom or civil partner would be held liable for them at law, and does not include any additional liability accepted under a hiring or booking contract.

SECTION K: OPTIONAL PUBLIC LIABILITY EXTENSION

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

This section applies only where the appropriate premium has been paid. Cover under this section does not apply to Weddings which take place outside the United Kingdom. Section J Personal Liability is extended to cover all persons invited to the Wedding Reception or Wedding by You in respect of legal liability arising from accidental loss of or damage to third party property or accidental injury to third parties.

Sections J and K of the insurance do not cover:

1. General Exclusions applying to all sections of your policy are shown on page 7 under General Exclusion Applicable to all Sections of this Insurance. the excess as shown on the Schedule of Benefits on page 1
2. liability arising from:
 - i. the use or possession of vehicles, trailers or caravans, aircraft or watercraft
 - ii. loss of or damage to property which belongs to or is held in trust by the Insured
 - iii. any wilful or malicious act
 - iv. the carrying on of any profession, business or trade
3. employers' liability, liability to a member of Your family or contractual liability
4. liability assumed by You by arrangement
5. liability arising from animals belonging to or in Your care, custody or control
6. liability arising from the occupation or ownership 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 penalties, fines, liquidated damages or punitive exemplary aggravated or multiplied damages
13. damage to or loss of any goods or other property sold, supplied, installed, delivered, or erected by You and all costs of or arising from the need of making good, removal, repair, replacement, rectification, 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 any kind of footwear
16. any loss arising from ownership or use of bouncy castles or other inflatable's.

SECTION L: ESSENTIAL DOCUMENT INDEMNITY

What you are covered for: The Insurer will indemnify You in accordance with the amount stated in the Schedule of Benefits in respect of reasonable costs for travel, accommodation and fees which arise as a result of it being necessary to obtain replacement copies of the essential documents required for 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 Validation Certificate and applies until the Wedding takes place, as booked, or a claim is made under this section of the policy, whichever occurs first.

You are not covered for:

1. General Exclusions applying to all sections of your policy are shown on page 7 under General Exclusion Applicable to all Sections of this Insurance.
2. loss or damage
 - i. arising from the 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
3. loss or theft from any unattended motor vehicle
4. claims which arise from Your lack of care, or from reasons within Your control
5. loss of documents when these documents are stored in suitcases or other similar receptacles whilst in the custody of the airline or other carriers.

SECTION M: 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.

What you are covered for: The Insurer will indemnify You up to the amount detailed in the Schedule of Benefits 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 Insureforweddings.co.uk). 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.

You are not covered for:

1. General Exclusions applying to all sections of your policy are shown on page 7 under General Exclusion Applicable to all Sections of this Insurance.
2. the dismantling and/or erection of any hired equipment
3. any form of audio visual entertainment equipment unless specifically mentioned
4. any loss or damage suffered by You as a result of being deceived into knowingly parting with property
5. damage to flooring caused by footwear
6. Consequential Loss of any kind or description
7. theft of ancillary equipment unless there is violent and forcible entry or exit from the locked premises
8. pecuniary losses recoverable from any other source
9. government regulation or act
10. theft or attempted theft unless involving forcible or violent entry to or exit from a building
11. loss or theft from any unattended venue or vehicle.

GENERAL CONDITIONS APPLICABLE TO ALL SECTIONS OF THIS INSURANCE

1. You are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act 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.Failure to provide answers in-line with the requirement of the Act may mean that your policy is invalid and that it does not operate in the event of a claim.
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. Any documentation, 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 must be reported to the Police immediately
 - (b) any correspondence in relation to any writ, summons or other legal process issued or commenced against You for legal liability for injury or damage, should be sent to us immediately upon receipt. You must not negotiate, admit or repudiate any claim without Our written consent
 - (c) You must provide Us, at Your expense, with all evidence and reasonable details which We ask for in respect of 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 have full discretion in the conduct of any negotiations, or 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 reasonable 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 any 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

What you are not covered for:

1. the bride or civil partner, or groom or civil partner, or anyone else upon whom the Wedding is dependent:
 - 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) anxiety, stress or depression (unless admitted as an inpatient at a recognised hospital)
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 which You are aware of at the time of effecting this policy.
4. Any direct or indirect consequence of terrorism as defined by the Terrorism Act 2000 and any amending or substituting legislation. We will, however, cover any loss or damage (but not related cost or expense, caused by any act of terrorism provided that such act did not happen directly or indirectly because of biological, chemical, radioactive or nuclear pollution or contamination or explosion.
5. 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.
6. losses directly or indirectly occasioned by pressure waves caused by aircraft or other flying devices travelling at sonic or supersonic speeds
6. losses directly or indirectly occasioned by, the influence of or in connection with the use of alcohol, or in consequence of alcoholism, the use of any 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)
7. 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.
8. any loss whereby any period of disability or loss whatsoever is increased through Your own act or omission
9. any property more specifically insured
10. 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 F)
11. losses arising as a result of Consequential Loss of any kind
12. any claim arising from injury, illness, death, loss, expense or any other liability directly or indirectly attributable to sexually transmitted disease
13. losses which arise as a result of prohibitive regulations by the government of any country
14. 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 are dependant (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)
15. persons acting against the advice of a Medical Practitioner
16. in respect of persons who are not resident in the United Kingdom, here such liability would not have existed had those persons been resident in the United Kingdom and not elsewhere, unless specifically agreed by Insureforweddings.co.uk
17. any acts of vandalism, and/or wilful or malicious acts by persons invited to the Wedding or Wedding Reception by You
18. any circumstance which manifests itself after the date of the Wedding and Wedding Reception booking but prior to the date of issue of this policy
19. any loss, damage, expense or Consequential Loss that is caused directly or indirectly, contributed to by or arising from the failure or inability of any equipment or any computer programme to recognise or to correctly process any date as its true calendar date, or to continue to function correctly beyond that date, other than for loss, damage, expense or Consequential Loss not otherwise excluded which itself results from the operation of an insured cause except that this exclusion shall not apply to section G of this policy

20. third party rights and no party other than You may claim benefit under the terms of this insurance
21. We will not cover any claim or expense of any kind caused directly or indirectly by pollution or contamination unless 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 a single incident shall be deemed to have occurred at the time such incident takes place
22. loss or theft from unattended vehicles or venues unless involving forcible or violent entry to or exit
23. theft or attempted theft unless involving forcible or violent entry or exit from a building
24. claims arising from the ownership or use of:
- (a) bouncy castles and other inflatable's
 - (b) firearms, fireworks or other pyrotechnic devices or effects
25. 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
26. 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 thereof
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 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 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

COMPENSATION SCHEME

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if We are unable to meet Our obligations under this contract. Further information about the scheme is available from the Financial Services Compensation Scheme website at www.fscs.org.uk or by contacting them at: Financial Services Compensation Scheme
10th Floor Beaufort House
15 St Botolph Street
London EC3A 7QU
Tel: 0800 678 1100 or 020 7741 4100

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.

CONSUMER INSURANCE ACT

You are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act 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.

Failure to provide answers in-line with the requirement of the Act may mean that your policy is invalid and that it does not operate in the event of a claim.

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: In all correspondence please state that your insurance is provided by UK General Insurance Limited and quote scheme reference 04093G.

Complaints regarding:

SALE OF THE POLICY

Please contact your agent who arranged the Insurance on your behalf. If your complaint about the sale of your policy cannot be resolved by the end of the next working day, your agent will pass it to:

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

CLAIMS

Direct Group Ltd
PO Box 1193
Doncaster
DN1 9PW
Tel: 0344 854 2072

If your complaint about your claim cannot be resolved by the end of the next working day, the claims administrator will pass it to:

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

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 9GE
Tel: 0800 023 4 567
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.

This insurance is arranged by Insureforweddings.co.uk, a trading name of Insure For Travel Ltd who is authorised and regulated by the Financial Conduct Authority (number 458950) and UK General Insurance Ltd who are authorised and regulated by the Financial Conduct Authority (Number 310101).