wedprotect

Insurance Product Information Document

Company: Wedprotect **Product:** Wedding insurance Policy

Underwriter: The insurance is underwritten by Newline Insurance Company Limited. Newline Insurance Company Limited is registered in England and Wales under company registration 04409827. Our registered office is 1 Fen Court, London, EC3M 5BN. Newline Insurance Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Firm reference number 435028).

This insurance is sold on a non-advised basis. This document provides a summary of the key features of this insurance policy. Full terms, conditions, limitations and exclusions can be found in the policy wording.

What is this type of insurance?

This insurance provides financial protection for your wedding in case unexpected events mean it cannot go ahead as planned, must be rearranged or results in financial loss. It covers specific risks relating to your wedding arrangements as detailed in the policy wording.



What is insured?

- ✓ Cancellation, Curtailment & Rearrangement
- ✓ Financial Failure of Wedding Suppliers
- ✓ Ceremonial Attire
- ✓ Photography & Video
- ✓ Wedding Rings, Flowers, Attendant's Gifts & Cake
- ✓ Wedding Gifts
- ✓ Wedding Transport
- ✓ Personal Liability
- ✓ Optional Covers (if selected):
  - Public Liability (guest liability) - **UK weddings only**
  - Marquee cover - **UK weddings only**
  - Honeymoon cancellation



What is not insured?

- ✗ Pre-existing medical conditions affecting you or a close relative where, at the time of purchase:
  - the condition had been diagnosed as terminal;
  - surgery or hospital treatment (other than routine monitoring or follow-up) had been required within the previous 12 months;
  - they were on a waiting list for treatment or awaiting the results of medical tests or investigations; or
  - a medical professional had advised that attendance at, or participation in, the wedding may be medically inadvisable.
- ✗ Medical conditions diagnosed within 30 days of purchase where symptoms, diagnosis or investigation lead to a serious illness that prevents the wedding
- ✗ Any pandemic, epidemic or government restrictions or changes in law
- ✗ Events or circumstances known at the time of purchase
- ✗ Supplier failure where the supplier was already in financial difficulty or insolvency proceedings
- ✗ Change of mind or disinclination to marry
- ✗ Travel and accommodation costs or disruption, except where specifically covered under the Wedding Transport section
- ✗ Losses recoverable from other sources (e.g. suppliers, credit card providers)
- ✗ Claims where supporting evidence (e.g. receipts, contracts) cannot be provided
- ✗ Any claim that does not fall within the specific insured events listed in the policy wording

Are there any restrictions on cover?

- ! Financial failure cover begins 45 days after policy purchase
- ! This policy must be purchased at least 1 month before the wedding date
- ! Cover is only provided for specific insured events listed in the policy wording
- ! Under section 1 you can only claim under one of Cancellation, Rearrangement or Curtailment.
- ! Certain sections only apply during defined time periods (e.g. rings, attire)
- ! At least one member of the marrying couple must meet UK residency or citizenship requirements
- ! In the event of a claim, you must provide relevant supporting evidence, including evidence of ownership, written contracts and payments where applicable.

Where am I covered?

- ✓ Weddings taking place in the United Kingdom
- ✓ Weddings abroad (subject to policy terms and restrictions)

Important:

- No cover applies where the Foreign, Commonwealth & Development Office advises against travel
- Some optional covers may not apply outside the UK

What are my obligations?

It is your responsibility to

- Provide **accurate and complete information** when purchasing the policy
- Notify us of any changes that may affect your cover
- Take reasonable steps to **prevent loss or damage**
- Notify claims **as soon as reasonably possible.**
- Provide supporting evidence including receipts, contracts and documentation. Do not dispose of damaged items until instructed.
- Report theft or criminal damage to the police within **24 hours** and obtain a crime reference number
- Contact us before cancelling arrangements where possible

Failure to meet these obligations may result in a claim being declined or reduced.
Full details of the claims process are included in your policy wording.

When and how to pay?

- The premium is payable as a **one-off payment** when you purchase the policy.

When does the cover start and end?

- Cover starts on the **policy commencement date shown in your schedule**
- Different sections apply at different times depending on the type of cover
- Cover ends after the wedding ceremony and reception, unless stated otherwise

How do I cancel the contract?

- You may cancel within 14 days of purchase for a full refund, provided no claim has been made or is pending
- After this period, no refund is available

To cancel your policy, please email our Customer Services team at **customer@wedprotect.com**