wedprotect

POLICY DOCUMENT

WEDDING INSURANCE

Policy wording.

Your guide to **wedding** protection. Everything **you** need to know about **your** cover, in plain English.

Underwritten by
Newline Insurance Company Limited

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Welcome

Congratulations on **your** upcoming **wedding** and thank **you** for choosing Wedprotect for **your wedding** insurance.

We know that planning **your** big day is one of the most exciting and meaningful moments of **your** life, and **we** are delighted to be part of it by helping protect what matters most.

We wish **you** every happiness as **your wedding** day approaches. While **we** hope everything goes perfectly, please know that if **you** need any assistance at all, **our** team is always here and happy to help.

About wedprotect

Wedprotect is a trading name of Insuremore Ltd who is registered in England No. 10525133 and whose registered Office is at 282 Leigh Rd, Leigh on Sea, Essex SS9 1BW. Insuremore Ltd are authorised and regulated by the Financial Conduct Authority No. 824996.

About the insurer

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). You can visit the Financial Conduct Authority website, which includes a register of all regulated firms at www.fca.org.uk/register.



Key Things You Must Know

Please read this carefully – it highlights some of the most important limits and exclusions in **your** policy. This is not an exhaustive list, and **we** strongly recommend **you** take time to review the full policy terms and conditions so **you** are aware of what is and isn't covered under each section.

This policy is designed to protect **you** against unexpected, serious events that affect **your wedding**. It does not cover every situation. The points below are especially important.

Pandemics and government restrictions are not covered
This policy does not cover **cancellation** caused by **pandemics**, **epidemics**, or government restrictions affecting venues, travel, or gatherings, even if the **wedding** cannot legally proceed. (See General Exclusion 3 & 4)

Financial failure of suppliers is not covered in the first 45 days
If a **wedding** supplier goes out of business within 45 days of **you** buying this policy, claims relating to that failure are not covered.

Changing your mind is not covered
If **you** change **your** mind for any reason and decide not to go through with the **wedding** then no claim can be made under this policy.

Certain medical conditions are excluded
Claims relating to certain pre-existing medical conditions are not covered. See the medical exclusions section for further details.

Not all sections apply to weddings abroad
Personal Liability (USA and Canada are excluded), Optional Public Liability, and Optional **Marquee** Extension do not apply outside the **UK**.

You cannot increase cover by buying more than one policy
Buying multiple policies for the same **wedding** does not increase the amount **we** will pay.

If **you** are unsure whether this policy meets **your** needs, **please contact us before purchasing a policy and we will be happy to help.**

Understanding this policy

We want to make sure **you** fully understand **your** policy. Please note that the information **you** have provided forms the basis of **your** insurance contract with **us**, so it's important that **you** review **your** policy **schedule** carefully and confirm that all details are correct.

If you notice any errors or discrepancies, please let us know immediately. Failure to do so could affect the validity of your policy.

Your cover is outlined below, including what is and is not covered under each section of the policy. Please also refer to **your** policy **schedule** for the individual section limits and any applicable **excesses** based on the cover **you** have selected. In addition, General Conditions and General Exclusions apply to the policy as a whole.

Demands & Needs

We have not provided any advice or recommendation on whether this policy is suitable for **your** individual needs. This product is designed to meet the demands and needs of customers who wish to insure specific risks related to their **wedding** arrangements.

This can include the following:

- **Cancellation**, **curtailment** and rearrangement
- **Financial failure** of **wedding services suppliers**
- Loss, **theft** or damage to **ceremonial attire**, **wedding gifts**, **wedding rings**, **wedding** flowers, **attendants**' gifts and the **wedding** cake
- **Wedding** cars and transport
- **Wedding** photography and videography
- Personal liability

In addition, there are optional add-ons **you** can select by paying an additional premium including Public Liability, **Marquee** Extension, Honeymoon Cover and **Excess** Waiver.



Who is this policy not suitable for?

This policy may not be suitable if:

- **you** want cover for changing **your** mind or relationship concerns
- **you** are concerned about **pandemics**, lockdowns, or government restrictions
- **you** or a **close relative** has an existing medical condition that is specifically excluded under the medical exclusions of the policy
- **you** already have concerns over a supplier who **you** think may be in financial difficulty
- **you** are currently aware of circumstances that could give rise to a claim
- **you** expect deposits **you** have paid can already be recovered from other sources such as **your** suppliers, credit card providers, or other insurance

If **you** are unsure, please feel free to contact **us** and **we** will be happy to help: **customer@wedprotect.com**

Cover Limits and Excesses

Your cover limits and any applicable **excesses** are shown in **your schedule** and will depend on the cover options **you** selected when purchasing this policy. **Please refer to your schedule for the specific limits and excesses that apply to each section of your policy.**

Important Cover Limit Notice
The **cover limits** shown in **your schedule** represent the maximum amount **we** will pay per section, per **wedding**, regardless of how many policies **you** purchase for the same **wedding**. Under no circumstances will multiple policies result in multiple payouts. Dual insurance does not increase the applicable **cover limits**.

Geographical limits

The terms of this policy apply to ceremonies and **reception**s taking place in the **United Kingdom** and **abroad**. However, some sections of cover may not apply to **wedding**s taking place outside the **UK**.

In respect of **wedding**s taking place in the **United Kingdom**, cover is available under all sections of the policy. In respect of **wedding**s taking place **abroad**, the following sections of cover do not apply:

- Section 8 – **Personal Liability does not apply to weddings in the USA & Canada**
- Section 9 – **Optional Public Liability Extension**
- Section 10 – **Optional Marquee Extension**

IMPORTANT: Please note the policy does not provide cover to travel to a country, specific area or event to which Foreign, Commonwealth & Development Office (FCDO) (www.gov.uk/fcdo) has issued travel restrictions.

Medical Exclusions

(Please Read Carefully)

This policy does not cover claims arising from a medical condition affecting **you** or a **close relative** if, at the time **you** purchased the policy, any of the following applied:

- the condition had been diagnosed as terminal;
- the condition required surgery or hospital treatment (including inpatient or outpatient treatment) other than routine monitoring or follow-up within the last 12 months;
- **you** or the **close relative** were on a waiting list for treatment, were undergoing or awaiting medical tests or investigations, or were awaiting the results of any such tests or investigations; or
- a **medical practitioner** had advised that attendance at, or participation in, the **wedding** may be medically inadvisable.

Medical Conditions diagnosed within 30 days
We do not cover claims arising from any medical condition where medical advice is first sought from a **medical practitioner** either before or within 30 days after the policy **commencement date** and where a **serious illness** is subsequently diagnosed that prevents the **wedding** from proceeding as planned.

This exclusion does not apply to acute medical emergencies occurring for the first time after the policy **commencement date**, which requires emergency hospital treatment and where no medical advice had previously been sought and no investigations had been arranged before the **commencement date** in relation to that condition (for example, heart attack or stroke).

If you are unsure whether a medical condition may affect your cover, please contact us before purchasing the policy.

Eligibility Criteria

To be covered by this policy **you** must meet all the following criteria:

1. **You** must be booking a **ceremony** or blessing (either legal or non-legally binding), which celebrates a marriage or **civil partnership**, including a renewal of vows **ceremony**

2. If the **wedding** is taking place within the **United Kingdom**, at least one of the **marrying couple** must be a **British citizen** or permanent **UK** resident.

3. If the **wedding** is taking place **abroad**, then at least one of the **marrying couple** must be a permanent **UK** resident.

4. The **reception** date must take place no more than 30 days before or after the **ceremony** date.

Period of Cover

The **schedule** tells **you** the **commencement date** of this policy, before which no cover applies, and when cover ends. Each section of this policy has a different operative time of cover. These are set out below:

Section	Cover starts	Cover ends
1. **Cancellation**, **Curtailment**, Rearrangement	Policy **commencement date**	Completion of **ceremony** & **reception** or a claim being made
2. Supplier **Financial Failure**	45 days after policy purchase	**Ceremony** or **reception** date or a claim being made (photography/ videographer: +90 days)
3. **Ceremonial Attire** (Owned)	1 month before **ceremony**	Start of **ceremony**
3. **Ceremonial Attire** (Hired)	48 hours before **ceremony**	48 hours after **ceremony**
4. Photography & Video	**Ceremony** or **reception** date	Up to 90 days after
5. Rings	3 days before **ceremony**	24 hours after
5. Flowers, Cake, **Attendants**' Gifts	24 hours before	24 hours after
6. **Wedding** Transport	**Ceremony** or **reception** date	Completion of both
7. **Wedding Gifts**	3 days before **ceremony**	24 hours after
8. Personal Liability	During **ceremony** & **reception** only	End of **reception**
9. Optional Public Liability	During **ceremony** & **reception** only	End of **reception**
10. Optional **Marquee** Extension	Start of hire period	End of hire period (Up to a maximum of 7 days)
11. Optional Honeymoon Cover	Policy **commencement date**	Upon **cancellation** of **wedding**

Your Responsibility

You must take reasonable care to:

Provide accurate and complete answers to the questions **we** ask when purchasing this policy; and

Review **your schedule** and make sure that the information given to **us** is correct; and

Tell **us** of any changes to the answers **you** have given as soon as possible.

If **you** think **you** may have given **us** any incorrect answers or if **you** become aware that information **you** have given **us** has changed, please contact Wedprotect Customer Services by email at **customer@wedprotect.com** as soon as possible and **we** will be able to tell **you** if **we** can still offer **you** cover.

Making a Change

If **you** need to make a change to **your** policy, please contact **our** Customer Services team by email at **customer@wedprotect.com.**

Depending on the type of change requested, **we** may need to set up a new insurance contract. **You** must also tell **us** about any new information that could affect the risk, including anything **you**'re aware of that could potentially lead to a claim.

Please note that an additional premium or an administration fee may apply, depending on the changes requested. **We** also reserve the right to decline changes that differ significantly from the **wedding** arrangements shown on **your** policy **schedule**.

Policy Cancellation

If, after reading this policy, **you** decide it does not meet **your** needs, **you** may **cancel** it within 14 days of the purchase date. If no claim has been made or is pending, **we** will **cancel your** policy and refund **your** premium in full.

To **cancel your** policy, please contact **us** by email at **customer@wedprotect.com**

Please note that no refund of premium is available for **cancellations** made after the initial 14-day period.

Our Rights to Cancel

We may at any time **cancel** any insurance policy by giving 14 days' notice in writing where there is a valid reason for doing so. A **cancellation** notice will be sent to **you** by email. Valid reasons may include but are not limited to:

- Where **we** reasonably suspect fraud
- Non-payment of premium
- Threatening and abusive behaviour
- Non-compliance with policy terms and conditions
- **You** have not taken reasonable care to provide complete and accurate answers to the questions **we** ask.

If **we cancel** the policy **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 **us** 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 also affect **your** eligibility to purchase insurance with **us**, as well as other insurers, in the future.

How to Claim

If something happens that **you** believe may lead to a claim under this policy for **cancellation**, **curtailment**, or rearrangement, **we** strongly recommend that **you** contact Wedprotect Claims Department as soon as possible - and before **you** make any decisions or arrangements with **your wedding** suppliers.

Please email **us** at **claims@wedprotect.com**. Cancelling a **ceremony** or **reception** can expose **you** to additional costs and contacting **us** early allows **us** to help minimise those costs and explain what is and is not covered under **your** policy.

Before making a claim, **you** should also take reasonable steps to prevent further loss or damage where possible.

To make a claim, you can:

Fill in our online claims form **claims.wedprotect.com/claim**

Contact **our** Claims Department by phone on **01702 846 920**

Or email **us** at **claims@wedprotect.com**

There are claims conditions in this policy that **you** must comply with. If **you** do not, **your** claim might be rejected, or the payment reduced. These conditions are detailed in each section and in the General Conditions.

If anything happens which might lead to a claim, what **you** must do depends on what happened and the individual circumstances of **your** claim.

If there has been a loss caused by **theft** or attempted **theft**, or malicious or criminal damage, **you** must inform the police immediately and ask for a crime reference number. **We** will ask for this.

You should do all **we** reasonably ask to get back any lost or **stolen** property. Do not throw away any damaged items as **we** might want to inspect them. To help **us** handle **your** claim as quickly as possible **we** will require the following information or documents such as:

- purchase receipts and invoices
- **wedding services supplier contracts**
- credit card or bank statements
- purchase dates of property
- confirmation from an expert that damaged property is beyond repair
- medical reports from a **medical practitioner**

The cost of providing information in support of **your** claim is **yours** although **we** may at **our** discretion pay all or some of these costs if **we** think it is reasonable to do so.

Any incident or loss which gives rise or may give rise to a claim under **your** policy must be notified immediately or as soon as reasonably practicable to the Claims Department:



01702 846 920

Email: **claims@wedprotect.com |** Website: **www.wedprotect.com/claims**

Meaning of Words

Some words and phrases have a specific meaning in this policy. These are explained below. When a word with a special meaning is used, it will appear in **bold** type.

Abroad
Any **wedding** or **civil partnership** that takes place outside the **United Kingdom**.

Accident / Accidental
A sudden, unexpected event that occurs at a specific time and place and results independently in immediate **bodily injury** or loss of personal property.

Accommodation
Temporary hotel or similar lodging booked for a fee solely in connection with the **wedding ceremony** and/or **reception**.

Adverse weather
Weather conditions that:

a. result in the official closure of public transport services or road networks; or
b. lead to a formal prohibition on travel issued by a **relevant authority**;

and make it impossible for **you** or **your** guests to attend the **ceremony** or **reception**.

Attendants
The best man or woman, groomsmen, bridesmaids, page boys, flower girls, ushers, and the parents, step-parents, or legal guardians of the **marrying couple**.

Bodily injury
A physical injury caused by sudden, unexpected, external, and visible means.

British citizen
A person holding a valid **UK** passport in their own name.

Cancellation / Cancelled / Cancel
The unavoidable decision not to proceed with the **ceremony** or **reception** before it has started as a direct result of an insured event.

Ceremony
A marriage, **civil partnership**, renewal of vows, blessing, or ceremonial event (including non-legally binding) held on the date(s) and at the venue(s) shown in the **schedule**. The **ceremony** must take place within 30 days before or after the **reception** date. **You** can cover up to a maximum of 1 **ceremony** on one policy.

Ceremonial attire
Clothing and accessories (including jewellery, whether owned or hired) worn by the **marrying couple**, their parents, and **attendants**, excluding ceremonial swords. The maximum payable for any single item of jewellery is £250.

Civil partnership
A legally recognised union between two people.

Close relative(s)
Your spouse, partner, fiancé(e), parents (including step-parents), children (including step-children), grandparents, grandchildren, siblings (including step-siblings), and parents-in-law, sons-in-law, or daughters-in-law.

Commencement date
The date the policy is purchased and shown in the **schedule**, from which cover begins.

Complications of pregnancy and childbirth
Including (but not limited to): ectopic pregnancy, pre-eclampsia, miscarriage, threatened miscarriage, stillbirth, emergency caesarean section, placental abruption, placenta praevia, postpartum haemorrhage, premature birth, and medically necessary termination.

Consequential loss
Losses not specifically covered by this policy, including indirect losses such as loss of income, administrative costs, or expenses incurred in making a claim.

Cover limit / limits
The maximum amount payable per section, per **wedding**, as shown in the **schedule**, regardless of the number of policies purchased.

COVID-19
COVID-19, coronavirus disease, SARS-CoV-2, or any mutation or variation of these.

Curtailment / Curtail
The **unavoidable** cutting short of the **ceremony** and/or **reception** after it has commenced.

Disinclination
Either member of the **marrying couple** deciding not to proceed with the **wedding** for any reason, including separation.

Epidemic / Pandemic
Any event declared an **epidemic** or **pandemic** by the World Health Organization or a relevant national authority.

Excess / Excesses
The amount **you** must pay towards a claim, as shown in the **schedule**. If an **excess** waiver is shown in the **schedule**, the **excess** is reduced to zero.

Financial failure
The entry of a **wedding services supplier** into liquidation, administration, receivership, bankruptcy, a voluntary arrangement (including a CVA or IVA), or where a winding-up petition, bankruptcy petition, or notice of intention to appoint administrators has been filed or presented, or where the supplier has ceased trading or publicly announced insolvency.

Irrecoverable
Payments or deposits **you** cannot recover from the supplier or any other source.

Marquee
A structure, including but not limited to a tent, gazebo, tipi, or similar installation, whether erected specifically for the **wedding** or provided as part of a venue booking or package, together with staging, chairs, tables, lighting, and portable toilets forming part of or used in connection with such structure for the purposes of the **wedding**.

Marrying couple
The two people entering into marriage, **civil partnership**, or renewal of vows named in the **schedule**.

Medical practitioner
A registered and practising medical professional who is not related to **you**.

Natural catastrophe
Events such as earthquakes, floods, volcanic eruptions, hurricanes, tornadoes, wildfires, or officially named storms.

Non-appearance
The failure of a contracted **wedding services supplier** to attend the **ceremony** and/or **reception** on the day.

Period of insurance
The period shown in the **schedule**, starting on the **commencement date** and ending at the completion of the **wedding**, unless stated otherwise.

Permanent resident
A person permanently living in the **United Kingdom** whose main residence is in the **UK** at the time the policy is purchased.

Reception
A celebratory event held on the date(s) and at the venue(s) shown in the **schedule**, taking place within 30 days before or after the **ceremony** date. The **reception** is deemed to end at 3:00am the following morning or when it finishes, whichever is earlier. **You** can cover up to a maximum of 1 **reception** on one policy.

Relevant authority
Police force, fire authority, environmental health authority, or other statutory body legally empowered to order the closure of a venue. The closure must be compulsory and formally ordered in writing (or formally confirmed in writing upon request) and relate specifically to a sudden and unexpected incident affecting that specific venue.

Schedule
The document issued to **you** confirming the cover **you** have purchased.

Serious illness
A sudden and **serious illness** or an injury that makes **you** medically unfit to attend or participate in the **ceremony** or **reception**, where symptoms are of such severity that a **medical practitioner** confirms in writing that the person is medically unfit to attend or participate in the **wedding**.

Terrorism
An unlawful act involving violence or force for political, religious, or ideological purposes intended to influence government or intimidate the public.

Theft / Stolen
The unauthorised taking of property with intent to permanently deprive **you** of it.

Unattended
When property is not within sight or close enough to prevent loss or damage.

Unavoidable / Unavoidably
Having no reasonable alternative and not capable of being prevented.

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

Wedding
The **ceremony** and **reception** held on the dates and at the venues shown in the **schedule**.

Wedding gifts
Non-cash gifts given to the **marrying couple** to celebrate the **wedding**.

Wedding ring(s)
The rings exchanged during the **ceremony** (excluding engagement rings).

Wedding services supplier(s)
A business, company, partnership or sole trader that **you** have contracted with in writing to provide goods or services specifically for **your wedding ceremony** or **reception**, in return for advance payment by **you**.

We / Our / Us
Newline Insurance Company Limited, or their agents or sub-agents.

Written contract / Contractual
A written agreement between **you** and a **wedding services supplier** confirming the goods or services to be provided, the agreed price, and the date of the **wedding**. This may be a signed contract, booking confirmation, or email correspondence, provided it clearly demonstrates that the arrangement has been agreed by both parties and sets out the key terms. Where payment has been made, evidence of payment must be provided in support of any claim.

You / Your / Yours
The policyholders named in the **schedule** (the **marrying couple**). Cover may also extend to others who have made a proven financial contribution to the **wedding**, where insured under this policy.





Policy summary.

Policy Summary

This policy summary provides a high-level overview of **our** cover. Full terms, conditions, limits and exclusions apply – please refer to the relevant section of the policy wording for full details on what is and is not covered for each section.

"**Cover limit**" below means the maximum amount payable for that section, as shown in **your** policy **schedule**.

Section 1 – Cancellation, Curtailment & Rearrangement

What's Covered?	**Key things not covered?**
When caused by serious, unexpected events (for example: venue damage or **financial failure**, death or **serious illness**, key supplier not turning up, **adverse weather**). • Cancelling **your wedding** before it starts • Cutting it short once it has started • Rearranging it to a new date	• Changing **your** mind or relationship issues • A worsening of **your** financial circumstances • Any medical condition excluded under the medical exclusions • **Pandemics**, **epidemics** and government restrictions (see General Exclusions) • Venue **financial failure** within 45 days of buying the policy • Death of a **close relative** that occurs more than two months before the **wedding** date.
When it Applies?	**What we Pay?**
• From the policy **commencement date** • Until the **ceremony** and **reception** are completed	• **Cancellation**: **irrecoverable** costs **you**'ve paid or must legally pay up to the **cover limit** shown in **your schedule** • **Rearrangement**: costs of holding **your wedding** on a new date and/or at a new venue up to the **cover limit** shown in **your schedule** • **Curtailment**: **irrecoverable** costs for unused **wedding services suppliers** only • You may only claim under one of **Cancellation**, Rearrangement or **Curtailment**

Section 2 – Financial Failure of Wedding Services Suppliers

What's Covered?	Key things not covered?
• Deposits or payments lost because a **wedding** supplier goes out of business • **We** also cover sole traders and independent **wedding** suppliers under **our** definition of **wedding services supplier**	• Suppliers that are already in **financial failure** or go into **financial failure** within 45 days of the purchase of the policy • Where there are no **written contract**s or proof of advance payment • Deposits recoverable from other sources, e.g. Credit Card payments under Section 75 Consumer Credit Act
When it Applies?	**What we Pay?**
• From 45 days after **you** buy the policy • Until the **ceremony** or **reception** date • (Photography/video claims continue for up to 90 days after)	• **Irrecoverable** payments **you**'ve made to the failed supplier up to the **cover limit** shown in **your schedule**

Section 3 – Ceremonial Attire

What's Covered?	Key things not covered?
• Loss, **theft**, or damage to **wedding** clothing and accessories • Includes jewellery worn as part of the outfit (up to £250 per item)	• Items left with shops, tailors, or cleaners • Damage after the **ceremony** has commenced (except hired items) • **Theft** from **unattended** vehicles without forced entry
When it Applies?	**What we Pay?**
• **Owned items**: up to 1 month before the **ceremony** • **Hired items**: 48 hours before to 48 hours after the **ceremony**	• Owned attire – reasonable repair or replacement costs • Hired attire – reasonable repair costs or your legal liability to the owner under the hire agreement

Section 4 – Photography & Videography

What's Covered?	Key things not covered?
Photographs or videos that cannot be delivered after the photography or videography services have been provided due to: • death of the contracted photographer or videographer before delivery • loss, **theft** or damage to the recording media • sudden and unforeseen equipment failure • corruption or malfunction of the recording media	• Dissatisfaction with the quality, style or editing of **your** photos or videos • **Theft** or damage while the media is in **your** custody or control • Arrangements with no **written contract** • **Financial failure** of the photographer or videographer (covered under Section 2)
When it Applies?	**What we Pay?**
• From when the photography or videography services start • Until **your** photos/videos are delivered, or 90 days after the **wedding**, whichever is sooner	• **Irrecoverable** amounts **you** have paid, or are contracted to pay, for the affected photography or videography services up to the **cover limit** shown in **your schedule**



Section 5 – Wedding Rings, Flowers, Attendants' Gifts & Cake

What's Covered?	Key things not covered?
• Loss, **theft**, or damage to key **wedding** items close to the big day	• Engagement rings • Unsecured items or unexplained loss • **Theft** where reasonable precautions were not taken to secure the items
When it Applies?	**What we Pay?**
• **Rings**: 3 days before to 24 hours after the **ceremony** • **Other items**: 24 hours before to 24 hours after (**Reception** date covered if different)	• Repair or replacement up to the **cover limit** shown in **your schedule**

Section 6 – Wedding Cars & Transport

What's Covered?	Key things not covered?
• Extra costs to arrange replacement transport if **your** booked transport fails	• Scheduled public transport disruption such as buses, trains, airlines etc • **Financial failure** of the transport supplier (covered under Section 2) • Costs **you** would have incurred anyway
When it Applies?	**What we Pay?**
• On the **ceremony** and/or **reception** date	• Reasonable additional transport costs up to the **cover limit** shown in **your schedule**

Section 7 – Wedding Gifts

What's Covered?	Key things not covered?
• Loss, **theft**, or **accidental** damage to **wedding gifts**	• Cash or vouchers • **Theft** from vehicles without forced entry • Gifts left unsecured

Section 7 – Wedding Gifts - continued

When it Applies?	What we Pay?
• From 3 days before to 24 hours after the **ceremony** (**Reception** date covered if different)	• Up to £250 per individual gift up to the **cover limit** shown in **your schedule**

Section 8 – Personal Liability

What's Covered?	Key things not covered?
• **Your** legal liability if **you** accidentally injure a third party or damage third party property • Incident must be directly related to the **ceremony** or **reception**	• Injuries to guests, family, or employees • **Wedding**s taking place in USA or Canada • Deliberate or reckless acts • Guest liability requires Section 9
When it Applies?	**What we Pay?**
• During the **ceremony** and **reception** only	• Compensation & legal costs up to the **cover limit** shown in **your schedule**

Section 9 – Optional Public Liability (Guest Liability)

What's Covered?	Key things not covered?
• Legal liability caused by **your** guests if they accidentally injure someone or damage property	• Deliberate or criminal behaviour • Property owned or controlled by **you** or **your** guests • **Wedding**s taking place outside the **UK** • Death or injury to guests by guests
When it Applies?	**What we Pay?**
• During the **ceremony** and **reception** • **UK wedding**s only	• Compensation & legal costs up to the **cover limit** shown in **your schedule**

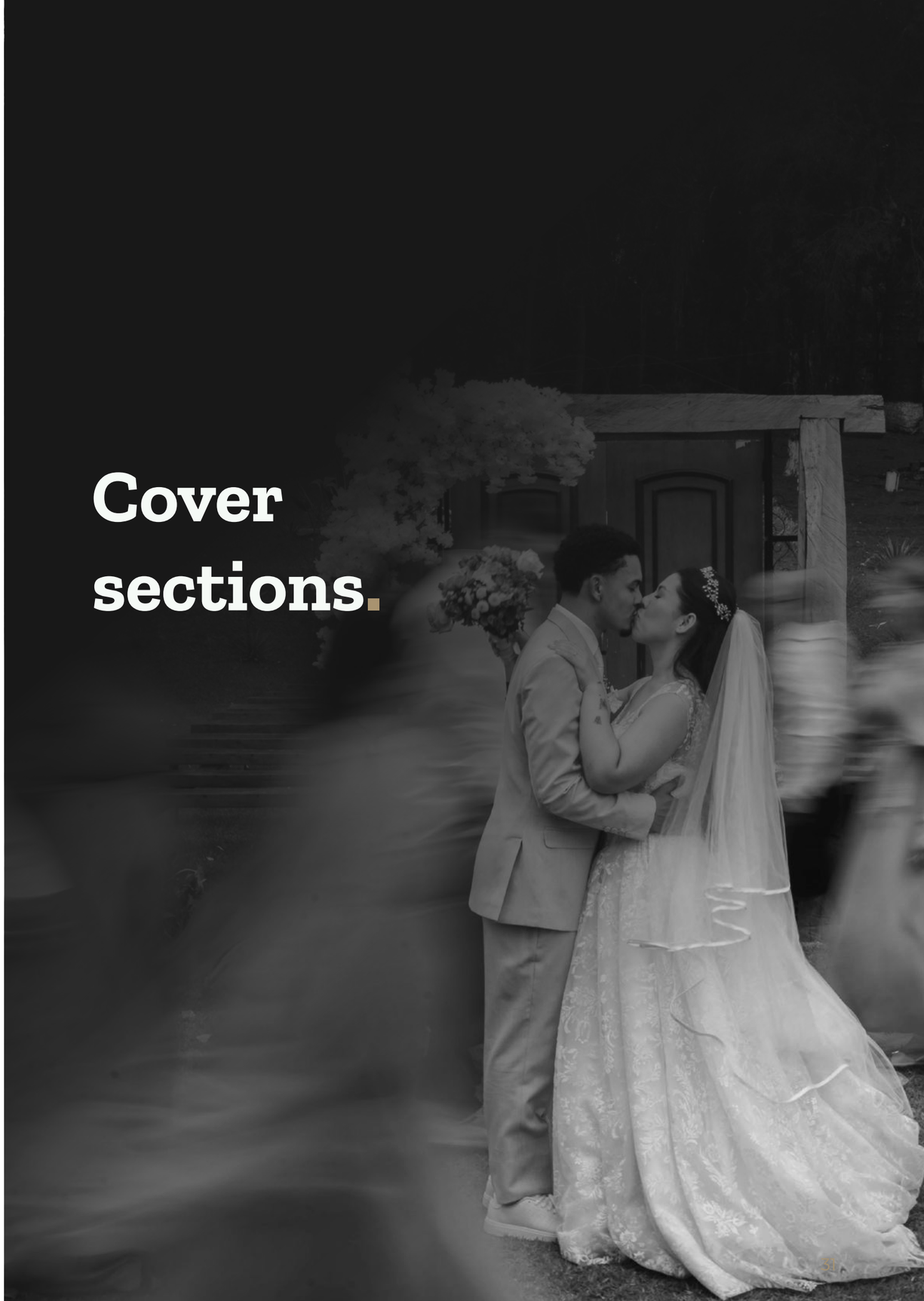
Section 10 – Optional Marquee Extension

What's Covered?	Key things not covered?
• Loss, **theft**, or damage to a hired **marquee** during the hire period • Extends section 1 to cover **cancellation, curtailment** or rearrangement cover due to loss, **theft** or damage to **marquee**	• **Theft** from an **unattended marquee** • Audio-visual equipment or generators • Damage caused during erection or dismantling
When it Applies?	**What we Pay?**
• During the hire period selected • **UK wedding**s only	• Repair or replacement of the **marquee** up to the **cover limit** shown in **your schedule**

Section 11 – Optional Honeymoon Cover

What's Covered?	Key things not covered?
• **Irrecoverable** honeymoon costs if **your** honeymoon is **cancelled** • Only when the **wedding** itself is **cancelled** under Section 1	• Standalone travel **cancellations** • Non-reputable or non-VAT-registered providers • Claims not covered under Section 1
When it Applies?	**What we Pay?**
• When there is a valid claim for **cancellation** under Section 1	• Pre-paid travel and **accommodation** costs up to the **cover limit** shown in **your schedule**

Cover sections.



Section 1 –

Cancellation, Curtailment & Rearrangement

This section covers situations where **your wedding** cannot proceed as planned due to a serious and unexpected insured event.

What you can claim for

Where an insured event makes **cancellation** of the **wedding unavoidable**, **you** may choose one of the following options:

- **Cancellation** – if the **wedding** cannot take place; or
- **Rearrangement** – if **your wedding** cannot take place and **you** want to rearrange **your wedding**; or
- **Curtailment** – if the **ceremony** or **reception** was forced to end early.

You may not claim under more than one of these options for the same insured event.

IMPORTANT: If **we** settle a claim under this section, the insured **wedding** is treated as concluded. If **you** rearrange to a new **wedding** date and wish to insure it then **you** will need to purchase a new policy to cover that **wedding**.

Covered reasons

We will cover **cancellation**, **curtailment**, or rearrangement only if caused directly by one of the following:

1. **Your** venue becomes unusable due to:
   a. Fire, flood, storm, or **natural catastrophe**,
   b. Ceases to trade due to **financial failure**,
   c. Murder, suicide, death or **terrorism** at the venue,
   d. Closure of the booked **ceremony** or **reception** venue by a **relevant authority** due to a specific, unforeseen incident occurring at or affecting that venue, which is not part of a measure of general application, and which makes the venue unsafe or unusable for the **wedding**.

2. Death, **serious illness** or **bodily injury** of:
   a. Either member of the **marrying couple**, or
   b. A **close relative**

   where a **medical practitioner** confirms in writing that the person is medically unfit to attend or participate in the **wedding**.
3. Serious complications of pregnancy or childbirth affecting the **marrying couple**.
4. Total **non-appearance** on the day of a booked **wedding services supplier** where no replacement is available and which makes it impossible to proceed with the **wedding** as planned.
5. **Non-appearance** of the officiant where no replacement can be obtained.
6. **Adverse weather** or **natural catastrophe** preventing:
   a. **You**, or
   b. At least 50% of **your** guests

   from reaching the venue.
7. Compulsory jury service or attendance at court as a witness by either member of the marrying couple, where postponement is not possible.

What we will pay

If you have a valid claim under this Section, **you** may claim under one of the following options:

- **Cancellation** – reimbursement of **irrecoverable** payments in accordance with this Section; or
- **Rearrangement** – reimbursement of the reasonable costs necessarily incurred in holding the **wedding** on a new date and/or at a new venue; or
- **Curtailment** - reimbursement of **irrecoverable** costs for unused **wedding services** only.

You may only claim under one of these options. The maximum **we** will pay under this Section is the **cover limit** shown in **your schedule.**

Important conditions under rearrangement:
The following must apply:

a. The **wedding** arrangements must be of a similar type and standard to those originally booked.

b. The additional cost of any replacement supplier must not exceed 25% of the original contracted cost of that supplier.

c. The rearranged **ceremony** or **reception** must take place within 12 months of **the original ceremony date shown in your schedule.**

What's not covered?

(Please Read Carefully)

Claims and losses excluded under the General Exclusions section.
We will not pay for any claim arising directly or indirectly from:

1. Disinclination and Legal Requirements

a. **Disinclination**, change of heart, separation, relationship breakdown, or any decision by either member of the **marrying couple** not to proceed with the marriage or **civil partnership** for any reason.

b. Failure to meet legal, religious or administrative requirements necessary for the marriage or **civil partnership** to proceed, including failure to obtain required documentation.

2. Guest Non-Attendance

a. Failure of guests to attend the **ceremony** or **reception** for any reason, unless expressly insured under this Section.

3. Venue Financial Failure Within 45 Days

a. The **financial failure** (as defined under Section 2) of the booked **ceremony** or **reception** venue occurring within 45 days of the policy **commencement date**.

4. Supplier Issues

a. Failure of a **wedding services supplier** to perform or fulfil their **contractual** obligations, unless the failure is caused by **financial failure** as defined in Section 2.

b. Fraudulent, dishonest or criminal acts committed by a **wedding services supplier**.

c. Failure to notify a **wedding services supplier** as soon as reasonably practicable after becoming aware of circumstances likely to result in **cancellation**, **curtailment** or rearrangement, where such failure increases the amount of the claim.

d. Claims arising from the **financial failure** of a **wedding** supplier, where at the time of purchasing this policy or entering into the contract with the supplier, the supplier was already in administration, subject to a voluntary arrangement, or subject to a winding-up petition.

e. Claims where the **non-appearance** of a **wedding services supplier** does not materially affect **your** ability to proceed with the **ceremony** and/or **reception**.

5. Pregnancy Timing Restriction

a. Complications of pregnancy or childbirth unless, at the time the complication occurs, the expected date of delivery is at least five months after the **ceremony** date.

6. Foreseeable Adverse Weather

a. **Adverse weather** or **natural catastrophe** where, at the time this policy was purchased, a named storm, severe weather warning, or official advisory affecting the location of the **ceremony** or **reception** had already been publicly announced by a recognised meteorological authority.

7. Items Not Covered Under This Section

a. **wedding rings** or engagement rings

b. personalised or engraved items.

c. Owned **ceremonial attire** following **cancellation** or rearrangement of the **wedding**, unless the **cancellation** or rearrangement arises from the death of one of the **marrying couple**.

d. items that can still be used despite **cancellation**, **curtailment** or rearrangement.

8. Rearrangement Costs

a. Rearrangement costs relating to a rearranged **wedding** that were not notified to and agreed in writing in advance by the Claims Department.

9. Travel and Accommodation

a. Travel costs of any kind, except where expressly covered under Section 6 – **Wedding** Cars & Transport
b. **Accommodation** costs for stays exceeding three nights, or not paid for directly by **you**, or for anyone other than the **marrying couple**, the **attendants** and **close relatives**.
c. Claims arising directly or indirectly from the **cancellation**, **curtailment** or rearrangement of travel or **accommodation** arrangements.
d. Claims arising from **you** or a **close relative** being unable to travel to the **ceremony** or **reception**, including where medically advised not to fly or undertake a particular journey, unless the underlying **serious illness** or injury itself makes them medically unfit to attend or participate in the **wedding**.

10. Medical related claims

a. Claims arising from the death of a **close relative** which occurs more than 2 months before the **ceremony** and/or **reception** date
b. Claims arising from medical conditions excluded under the Medical Exclusions section or which do not meet the definition of **serious illness**.
c. Claims arising directly or indirectly from death or **serious illness** due to **COVID-19**.



Section 2 –

Financial Failure of Wedding Services Suppliers

If a **wedding services supplier you** have booked and paid for goes into **financial failure** (as defined in this policy), **we** will reimburse **you** for **irrecoverable** payments or deposits **you** cannot recover from the **wedding services supplier** or any other source up to the **cover limit** shown in **your schedule.**

Financial failure applies to limited companies, partnerships and sole traders, provided there is a **written contract** and proof of advance payment by **you**. This applies to **wedding services suppliers** booked before or after the policy **commencement date**, provided none of the insolvency events listed under “What’s Not Covered” had occurred before the policy **commencement date**.

Cover under this section begins 45 days after the policy **commencement date** and ends on the later of **your ceremony** or **reception** date, or when a claim is made if sooner, except for claims relating to the **financial failure** of a photographer or videographer, which will continue until 90 days after the **ceremony** or **reception** date, whichever occurs last.

What’s not covered?

(Please Read Carefully)

1. The **excess** shown in **your schedule**.
2. Any loss recoverable elsewhere under this policy or from another source.
3. Any claim where a **written contract** and evidence of advance payment cannot be provided.
4. Any loss resulting from a **wedding services supplier** going into **financial failure** within 45 days of the policy purchase date.
5. **We** will not cover any claim arising from the **financial failure** of a supplier where, before the policy **commencement date**, the supplier:
    a. Was in administration;
    b. Was subject to a voluntary arrangement (including a Company Voluntary Arrangement (CVA) or Individual Voluntary Arrangement (IVA));
    c. Was subject to a winding-up petition or bankruptcy petition;

d. Had entered into liquidation, receivership or any equivalent insolvency process;
e. Had filed or been the subject of a notice of intention to appoint administrators;
f. Had ceased trading; or
g. Had publicly announced its insolvency, intention to cease trading, or inability to meet its debts as they fall due.
h. Was subject to any equivalent insolvency or debt restructuring process under the laws of any other jurisdiction.

6. **We** will not cover any claim arising from the **financial failure** of a supplier where, at the time of policy purchase, **you** were aware that the supplier had ceased trading or was about to enter insolvency proceedings.
7. Any loss resulting from fraudulent or criminal activity by a **wedding services supplier**.
8. Any loss resulting from a **wedding services supplier** failing to perform their **contractual** obligations, unless the failure is caused by **financial failure**.
9. Any claim arising directly or indirectly from:
   a. The **financial failure** of a **wedding** gift supplier, or any supplier not contracted by and pre-paid by **you**.
   b. Additional costs caused by paying extra amounts in advance to secure a discount.
   c. The **financial failure** of a professional **wedding** planner, except for costs **you** contracted and paid directly to them (such as their planning fee)
   d. Any loss that would still have been incurred even if the original **wedding services supplier** had not ceased trading due to **financial failure**.

Section 3 –
Ceremonial Attire

We will pay up to the **cover limit** shown in **your schedule** for this section for the loss, **theft** or damage of **ceremonial attire** during the applicable cover period.

Cover periods

- **Owned ceremonial attire:** From one month before the **ceremony** date until the commencement of the **ceremony**, while in **your** possession or that of a **close relative** or **attendant**.
- **Hired ceremonial attire:** From 48 hours before the **ceremony** date until 48 hours after the **ceremony** date.

What we will pay

- **Owned ceremonial attire: We** will pay the reasonable cost of repair or replacement, at **our** discretion, up to the **cover limit** shown in **your schedule** for this section.
- **Hired ceremonial attire: We** will pay the reasonable cost of repair or the amount **you** are legally liable to pay to the owner under the terms of the hire agreement, up to the **cover limit** shown in **your schedule** for this section.

The maximum we will pay for any single item of jewellery is £250.

What's not covered?
(Please Read Carefully)

1. The **excess** shown in **your schedule**.
2. Any loss recoverable elsewhere under this policy or from another source.
3. Any loss caused by **theft** or criminal damage that is not reported to the police within 24 hours of discovery.
4. Loss or damage caused by **theft** or attempted **theft** from an **unattended** motor vehicle, unless the items were:
   a. locked in the boot or glove compartment,
   b. concealed from view, and
   c. there is clear evidence of forced entry.
5. Loss or damage to owned **ceremonial attire** occurring after the **ceremony** has commenced. This exclusion does not apply to hired **ceremonial attire**.
6. Any loss, **theft**, or damage to **ceremonial attire** while it is in the possession of a third party, including (but not limited to) bridal shops, seamstresses, tailors, or dry cleaners.



Section 4 –

Photography & Videography

We will pay up to the cover limit shown in your schedule for this section for any irrecoverable amount you have paid or are contracted to pay for photography or videography services where, after the services have been provided, the photographs or videos cannot be delivered as a result of:

1. The death of the contracted photographer or videographer before delivery of the photographs or videos;
2. Loss, **theft** or damage to the media containing **your** images before copies have been made;
3. A sudden and unforeseen failure of photographic or recording equipment; or
4. Corruption or malfunction of the recording media, provided reasonable precautions had been taken.

Cover period

Cover starts when the photography or videography services commence and ends when **your** photographs and/or videos are delivered to **you**, or 90 days after the later of the **ceremony** or **reception** date, whichever occurs first.

What we will pay

We will reimburse any **irrecoverable** amount **you** have paid or are contracted to pay for the affected photography or videography services, up to the **cover limit** shown in **your schedule** for this section.

What's not covered?

(Please Read Carefully)

1. The **excess** shown in **your schedule**.
2. Any loss recoverable elsewhere under this policy or from another source.
3. Losses that are covered under Section 1 or Section 2 of this policy.
4. Loss or damage caused by **theft** or criminal damage while films, negatives, or digital media are in **your** custody or control.
5. Losses arising from arrangements where there is no **written contract** in place.
6. Any dissatisfaction with the quality, style, composition, editing, content or artistic interpretation of the photographs or video, or any claim arising from alleged poor performance where the images have been produced and delivered.
7. Any claim arising from the **financial failure** of a supplier, as this is covered separately under Section 2.



Section 5 –

Wedding ring(s), flowers, attendants' gifts and the wedding cake

We will pay up to the **cover limit** shown in **your schedule** for the loss, **theft**, or damage of **wedding rings**, flowers, **attendants**' gifts, and the **wedding** cake, provided the loss occurs during the cover periods set out below and the items were in **your** possession or that of a **close relative** or attendant.

Cover Periods:

- **Wedding rings** – Covered from 3 days before the **ceremony** date until 24 hours after the **ceremony**.
- **Attendants' gifts, flowers, and wedding cake** – Covered from 24 hours before the **ceremony** date until 24 hours after the **ceremony**. If the **reception** takes place on a different date, the **wedding** cake is also covered on the **reception** date.

What's not covered?

(Please Read Carefully)

1. The **excess** shown in **your schedule**.
2. Any loss recoverable elsewhere under this policy or from another source.
3. Any loss caused by **theft** or criminal damage that is not reported to the police within 24 hours of discovery.
4. Loss or damage caused by **theft** or attempted **theft** from an **unattended** motor vehicle, unless the items were:
    a. locked in the boot or glove compartment,
    b. concealed from view, and
    c. there is clear evidence of forced entry.
5. **Theft** of **wedding rings**, flowers, or **attendants**' gifts unless the items were securely stored and removed using visible and forced means.

Section 6 –

Wedding Cars & Transport

Cover under this section starts on the **ceremony** date or the **reception** date, whichever occurs first, and ends once both the **ceremony** and **reception** have been completed.

We will pay up to the **cover limit** shown in **your schedule** for this section for the reasonable additional costs necessarily incurred in arranging alternative transport to or from the **ceremony** and/or **reception** where **your** booked transport supplier is unable to provide the agreed service due to:

- **non-appearance**
- mechanical breakdown
- a road traffic **accident**
- **adverse weather**; or
- **natural catastrophe**

What we will pay

We will pay the reasonable additional cost of replacement transport above the amount **you** were originally contracted to pay for the affected transport service, up to the **cover limit** shown in **your schedule** for this section.

You must first seek reimbursement of any payments or deposits from the original transport supplier for services they have failed to provide.

What's not covered?

(Please Read Carefully)

1. The **excess** shown in **your schedule**.
2. Any loss recoverable elsewhere under this policy or from another source.
3. Losses arising from arrangements where there is no **written contract** in place.
4. Any costs that would have been incurred even if the original private hire firm or individual had met their **contractual** obligations.
5. Claims arising from the **financial failure** of the **wedding** car or transport provider.
6. Losses where the provider offers a suitable alternative service of a comparable standard.
7. Any claim arising directly or indirectly from disruption to scheduled public transport services, including (but not limited to) taxis, buses, rail services, airlines, or ferries.

Section 7 –

Wedding gifts

Cover under this section starts 3 days before the **ceremony** date and ends 24 hours after the **ceremony**. If the **reception** takes place on a different date, **wedding gifts** are covered on the **reception** date.

We will pay up to the **cover limit** shown in **your schedule** for loss, **accidental** damage, or **theft** of **wedding gifts**, subject to a limit of **£250 per individual item.**

Cover applies while gifts are:

- Being stored by **you**, an **attendant**, or a **close relative**
- In transit to the **reception**
- On display at the **reception**

What's not covered?

(Please Read Carefully)

1. The **excess** shown in **your schedule**.
2. Any loss recoverable elsewhere under this policy or from another source.
3. Any loss caused by **theft** or criminal damage that is not reported to the police within 24 hours of discovery.
4. Loss or damage caused by **theft** or attempted **theft** from an **unattended** motor vehicle, unless the items were:
    a. Locked in the boot or glove compartment,
    b. Concealed from view, and
    c. There is clear evidence of forced entry.
5. Loss or damage caused by **theft** or attempted **theft** of **wedding gifts** left in the home or **wedding** venue, unless they were stored in a locked room or supervised storage area or where the venue confirms in writing that reasonable security measures were in place.
6. Cash gifts or voucher gifts.

Section 8 –

Personal Liability

Cover under this section applies during the wedding ceremony and for the full duration of the reception.

We will pay the **marrying couple** up to the applicable limit of liability under this section for any claim, or series of claims arising from a single event or original cause. This applies to the couple's legal liability for:

· **Accidental bodily injury** to a third party, or
· **Accidental** loss of or damage to a third party's property

where the injury or damage is directly related to the **ceremony** or **reception.**

If one or both of the **marrying couple** pass away, we will deal with their personal representatives in respect of any liability incurred, provided they act in the same way as the **marrying couple** and comply with the terms of this policy.

Limit of Liability: The limit under this section is £2,000,000. Where **you** have purchased the £5,000,000 Optional Public Liability Extension under Section 9, the limit under this section is increased to £5,000,000. This limit is subject to the overall aggregate liability limit stated in the General Conditions.

What's not covered?

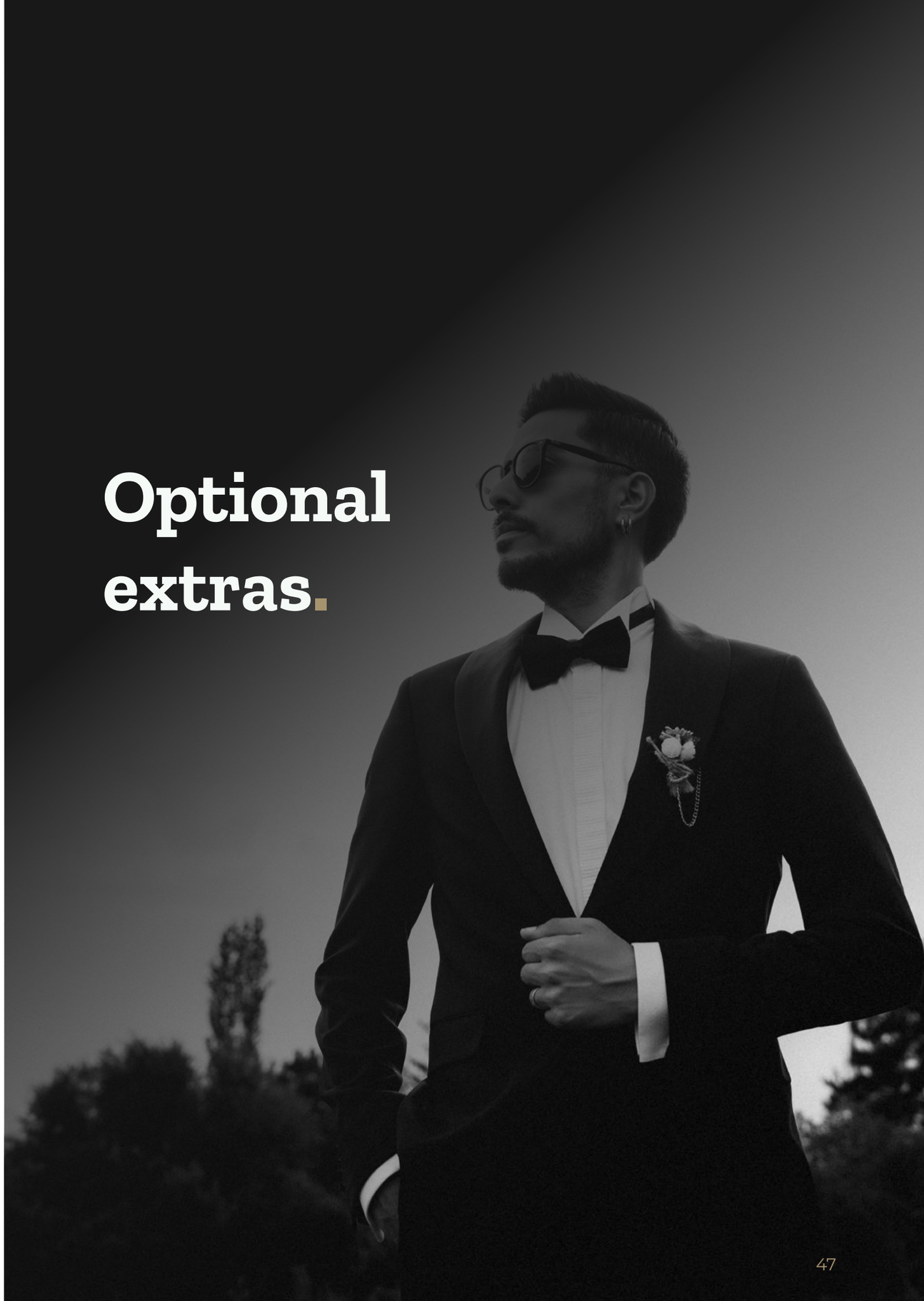
(Please Read Carefully)

1. The **excess** shown in **your schedule**.
2. Any loss recoverable elsewhere under this policy or from another source.
3. Any claim arising from ceremonies or **reception**s taking place in the USA or Canada.
4. Any claim arising directly or indirectly from:
    a. death or injury to **your** employees, family members, or guests occurring at the **ceremony** or during the **reception**

b. loss of or damage to property owned by **you**, or under **your** control, or owned or controlled by **your** family members or employees
c. **your** profession, business, or employment
d. fines or damages awarded to punish rather than to compensate for loss

5. Any liability arising from the ownership, possession or use of:
   a. animals
   b. firearms, fireworks, or other pyrotechnic devices or effects
   c. mechanically propelled or towed vehicles
   d. vessels (other than manually propelled watercraft)
   e. aircraft, including drones and other unmanned aerial vehicles; or
   f. bouncy castles or similar inflatable equipment
6. Any claim arising from **your** deliberate, wilful, criminal, or malicious acts, or from **your** failure to act when **you** should reasonably have done so.
7. Any additional liability accepted by **you** under the terms of a hiring or booking contract.
8. Any costs or expenses that have not been authorised by **us** in advance.
9. Liability that is insured under another policy.
10. Any incident that does not occur at **your ceremony** or during **your reception**.
11. Liability for fines, penalties, liquidated damages, or punitive, exemplary, aggravated, or multiplied damages.
12. Loss of or damage to goods or property sold, supplied, delivered, installed, or erected by **you**, including the cost of making good, removal, repair, rectification, replacement, or recall of:
   a. such goods or property, and/or
   b. any defective work carried out by **you**.
13. Loss of or damage to flooring caused by footwear of any kind.
14. Liability arising from the actions of other persons not insured under this policy.

Optional extras.



Section 9 –

Optional Public Liability (Guest Liability)

This section applies only if you have paid the appropriate additional premium.

IMPORTANT: This section does not apply to **wedding**s taking place outside the **United Kingdom**.

Cover under this section applies during the **wedding ceremony** and for the full duration of the **reception**.

We will indemnify the **marrying couple**, up to the **cover limit** shown in **your schedule**, for the legal liability of **wedding** guests invited to the **ceremony** or **reception**. This applies where a guest causes:

- **Accidental bodily injury** to a third party, or
- **Accidental** loss of or damage to a third party's property

provided the incident is directly related to the **ceremony** or **reception**.

Please note that the limit shown in **your schedule** is a single total limit for all claims made against all guests combined. It does not apply separately to each individual guest. This section does not provide cover for claims between guests attending the **wedding**.

Limit of Liability: The limit under this section is the amount selected by **you** and shown in **your schedule** (£2,000,000 or £5,000,000). This limit is subject to the overall aggregate liability limit stated in the General Conditions.

What's not covered?

(Please Read Carefully)

1. The **excess** shown in **your schedule**.
2. Any loss recoverable elsewhere under this policy or from another source.
3. Any **wedding** taking place outside the **United Kingdom**.
4. Any claim arising directly or indirectly from:
   a. death or injury to **your** employees, family members, or guests occurring at the **ceremony** or during the **reception**
   b. loss of or damage to property owned by **you**, or under **your** control, or owned or controlled by **your** family members or employees
   c. the carrying on of any profession, business, employment, or employer's liability
   d. fines or damages awarded to punish rather than to compensate for loss
   e. liability resulting from the ownership or occupation of land or buildings
5. Any liability arising from or in connection with the ownership, possession or use of:
   a. animals
   b. firearms, fireworks, or other pyrotechnic devices or effects
   c. mechanically propelled or towed vehicles,
   d. vessels (other than manually propelled watercraft)
   e. aircraft, including drones and other unmanned aerial vehicles; or
   f. bouncy castles or other similar inflatable equipment
6. Any claim arising from deliberate, wilful, criminal, or malicious acts, or failure to act when action should reasonably have been taken, by **you** or **your** guests.
7. Any additional liability accepted by **you** or **your** guests under the terms of a hiring or booking contract.
8. Any costs or expenses not authorised by **us** in advance.
9. Liability that is insured under another policy.
10. Any incident that does not occur at **your ceremony** or during **your reception**.

11. Liability for fines, penalties, liquidated damages, or punitive, exemplary, aggravated, or multiplied damages.
12. Loss of or damage to goods or property sold, supplied, delivered, installed, or erected by **you**, including the cost of making good, removal, repair, rectification, replacement, or recall of:
    a. such goods or property, and/or
    b. any defective work carried out by **you**.
13. Loss of or damage to flooring caused by footwear of any kind.

Section 10 –

Optional Marquee Extension

This section applies only if you have paid the appropriate additional premium.

IMPORTANT: This section does not apply to **weddings** taking place outside the **United Kingdom**.

What is Covered

We will pay up to the **cover limit** shown in **your schedule** for loss, **theft**, or damage of any kind to a **marquee**, provided that:

a. the **marquee** is hired solely for the purpose of **your wedding**;
b. **you** are contractually responsible for the **marquee**; and
c. the loss, **theft**, or damage occurs during the period of hire.

The period of hire must not exceed the number of consecutive days selected when the policy was purchased, subject to a maximum of seven (7) days, as shown in **your schedule**.

Extension to Section 1 - Cancellation, Curtailment and Rearrangement

Where this extension applies, Section 1 is extended to cover **cancellation**, **curtailment**, or rearrangement of the **wedding** directly and solely resulting from: the loss, **theft**, or damage to the **marquee**.

IMPORTANT - Average: If the **cover limit** shown in **your schedule** is less than the full cost of repairing or replacing the **marquee** at the time of loss (its full reinstatement value), any claim payment will be reduced proportionately to reflect the underinsurance.

What's not covered?

(Please Read Carefully)

1. The **excess** shown in **your schedule**.
2. Any loss recoverable elsewhere under this policy or from another source.
3. Any **wedding** taking place outside the **United Kingdom**.
4. Losses where the **marquee** supplier offers a suitable alternative service of a comparable standard.
5. Any claim arising directly or indirectly from:
    a. the erection or dismantling of any hired equipment
    b. loss, **theft**, or damage to audio or visual entertainment equipment
    c. loss, **theft**, or damage to electricity generators, whether owned or hired
    d. loss or damage resulting from **you** being deceived into knowingly parting with property
    e. damage caused to flooring
    f. **theft** from an **unattended marquee**

Section 11 –

Optional Honeymoon Cover

This section applies only if you have paid the appropriate additional premium.

We will pay up to the **cover limit** shown in **your schedule** for any **irrecoverable** travel or **accommodation** costs **you** have already paid, or are legally required to pay, if **you** must **cancel your** honeymoon.

This cover applies only where the **cancellation** is a direct result of a valid claim under Section 1 of this policy.

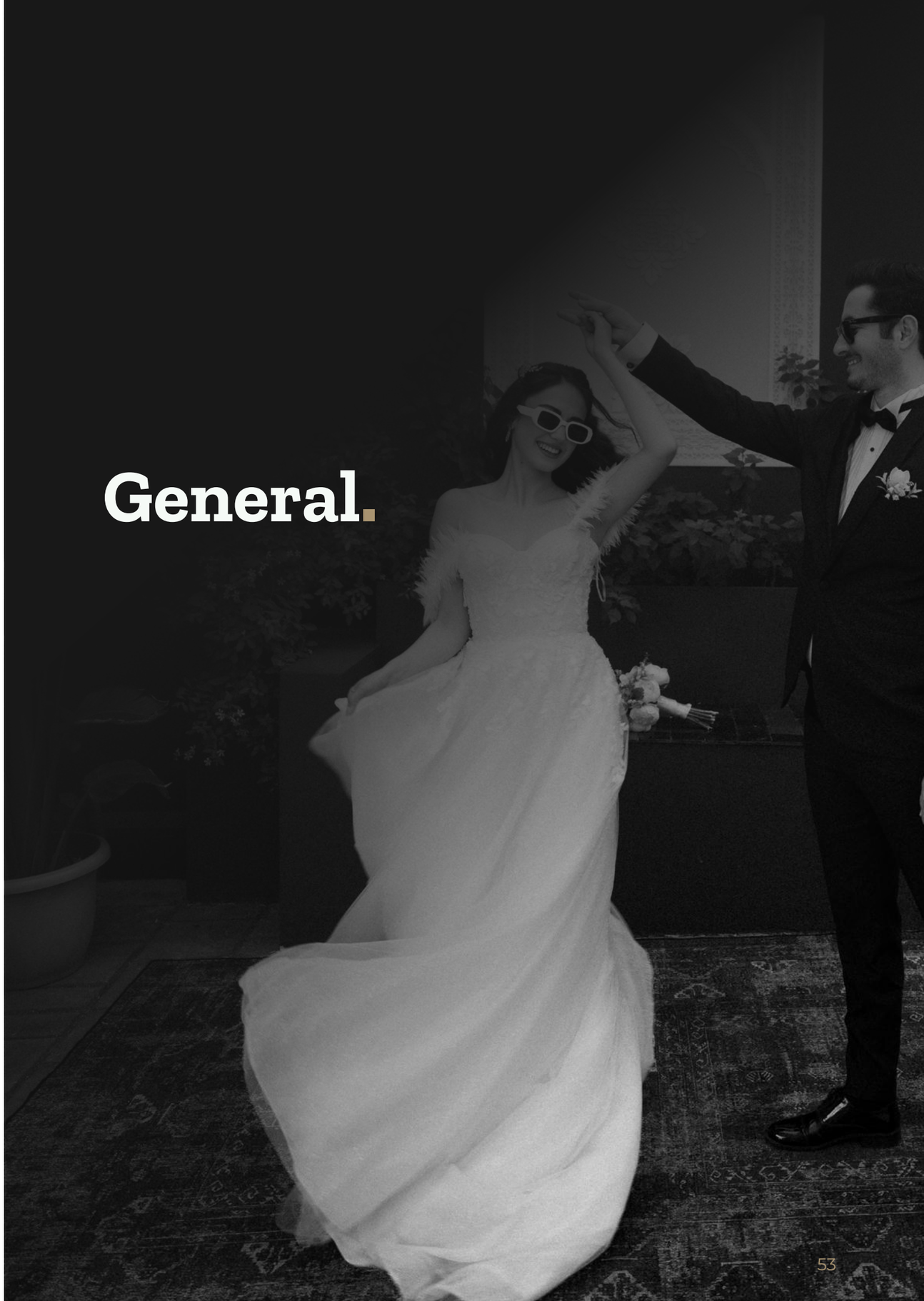
What's not covered?

(Please Read Carefully)

1. Losses excluded under the General Exclusions section of this policy
2. Losses that can be recovered from any other source
3. Losses that are not covered under Section 1 of this policy
4. **Accommodation** or travel not booked through a recognised commercial travel or **accommodation** provider.



General.



General Conditions (Applicable to all sections of this insurance)

To make sure **your** policy works as intended, the following conditions apply. It's important that **you** read and comply with them, as failure to do so could affect **your** cover or any claim **you** make.

Providing correct information

- If **you** fail to take reasonable care to provide accurate and complete information, **we** may apply proportionate remedies in accordance with the Consumer Insurance (Disclosure and Representations) Act 2012 (CIDRA). This may include adjusting the terms, reducing a claim payment, or, in cases of deliberate or reckless misrepresentation, treating the policy as if it never existed.

When cover can be purchased

- Cover must be purchased at least 1 month before the **ceremony** or **reception** date (whichever comes first).
- The policy can only cover **weddings** taking place within 24 months of the policy **commencement date**.
- Any extension requested beyond 24 months must be agreed by **us** in writing and may require **you** to pay an additional premium or administration fee.

Claims notification and evidence

- **You** must notify the claims department as soon as reasonably practicable of any event that may lead to a claim.
- **You** must provide all supporting documents (such as contracts, receipts, invoices, and certificates) at **your** own expense.
- Additional requirements apply depending on the claim type:
  - **Theft or attempted theft:** Must be reported to the police within 24 hours of discovery. **We** will ask for proof, such as a crime reference number.
  - **Legal liability claims:** Any legal documents (such as writs or summonses) must be sent to **us** immediately. **You** must not negotiate, admit, or deny liability without **our** written consent.

Conduct of claims and legal action

- **You** must not admit liability or make agreements that bind **us** without **our** written consent.
- **We** may take full control of claims proceedings and appoint solicitors of **our** choice.
- **You** must always cooperate fully with **us**.

Premiums and refunds

- No refund of premium is available once cover has started, except during the 14-day cooling-off period, provided no claim has been made or is pending.

Care, honesty, and fraud

- **You** must take reasonable care to protect **your** property and prevent loss or damage.
- **You** and anyone acting for **you** must always be honest.
- Fraudulent, exaggerated, or false claims will not be paid and may result in legal action.

Other insurance and recoveries

- If another policy covers the same loss, **we** will only pay **our** proportionate share.
- If losses can be recovered under Section 75 of the Consumer Credit Act or a chargeback scheme, **you** must pursue that first.
- If losses are legally recoverable from a third party, **you** must take reasonable steps to recover them.

Legal and administrative conditions

- This policy is governed by English law. Any disputes will be handled by **UK** courts based on where **you** live.
- The policy cannot be transferred to anyone not named in the **schedule**.
- **You** may be required to undergo a medical examination if **we** request it.
- **We** may recover costs from third parties in **your** name where appropriate.
- Claims must be supported by written evidence of contracts or ownership.
- Only the policyholders named in the **schedule** may submit a claim.

Sanctions and limits

- **We** cannot provide cover, pay claims, or make any payment where doing so would breach international or national sanctions.
- This policy insures a **wedding** on dates shown in **your schedule**.
- Once **we** settle a claim under Section 1 (**Cancellation**, **Curtailment** or Rearrangement), the insured **wedding** is treated as concluded.
- Any new **wedding** date will be treated as a new **wedding** and will require a new policy if **you** wish to insure it.
- Each section of this policy sets out the cover provided and the circumstances in which **you** are entitled to claim.
- The maximum amount payable under each section is the **cover limit** shown in **your schedule**.

Aggregate Liability Limit

- The total aggregate limit of liability under this policy in respect of all liability claims is £2,000,000.
- Where **you** have purchased the £5,000,000 Optional Public Liability Extension under Section 9, the total aggregate limit of liability under this policy is increased to £5,000,000.
- This amount is the maximum **we** will pay in total for all claims arising during the **period of insurance** under Sections 8 and 9 combined, and does not apply separately to each section, claim or person.

- In the event of any inconsistency between a section of cover and the General Exclusions, the General Exclusions will apply unless a section expressly states otherwise.
- **You** must take reasonable steps to minimise any loss and to recover costs from suppliers or other parties where possible.



General Exclusions (Applicable to all sections of the policy)

The following exclusions apply to **all sections** of this policy. This means there is **no cover** for any claim caused directly or indirectly by, or arising from, the circumstances listed below.

1. Medical and Personal Circumstances

1.1 Any medical condition excluded under the Medical Exclusions section.

1.2 Anxiety, stress, depression or psychological conditions unless the person has been admitted as an in-patient to a hospital.

1.3 Wilful or self-inflicted injury, suicide, alcohol or solvent abuse, misuse of drugs (other than prescribed medication taken in accordance with medical advice), or reckless behaviour - except where attempting to save human life.

1.4 Failure by **you** or a close relative to obtain recommended vaccinations or comply with medical advice relating to travel.

2. Known Events and Foreseeability

2.1 Any specific circumstance or event which **you** were aware of at the time of purchasing this policy and which **you** knew, at the time of purchase, was likely to give rise to a claim under this policy.

3. Government Action and Public Authority Measures

3.1 Any government action, regulation, legislation, restriction, guidance or measure of general application (whether local, regional, national or international), including but not limited to:

a. Changes in law or licensing requirements
b. Capacity restrictions
c. Curfews
d. Travel restrictions
e. Public health measures
f. Government guidance or advice

This exclusion applies where such measures affect:

a. A class of persons, businesses, venues or activities; or
b. A geographical area.

3.2 This exclusion does not apply where a specific **ceremony** or **reception** venue is subject to a compulsory closure order issued by a **relevant authority** due solely to a sudden and unforeseen incident affecting that specific venue.

4. Epidemic and Pandemic

4.1 Any **epidemic** or **pandemic**.

4.2 This includes claims arising from:

a. Illness
b. Venue closure
c. Travel disruption
d. Quarantine or self-isolation
e. Government action
f. Fear of infection

5. Financial and Economic Circumstances

5.1 Any worsening of financial circumstances, reduction in income, business closure, insolvency, withdrawal of financial support, or inability to fund the **wedding**.

5.2 Consequential, indirect or purely economic losses not specifically insured under this policy.

5.3 Losses recoverable from any other source including suppliers, transport providers, chargeback schemes, Section 75 of the Consumer Credit Act or other insurance.

6. Contractual and Documentation Issues

6.1 Losses where **written contract**s, receipts, invoices or proof of ownership cannot be provided.

6.2 Any additional liability accepted under the terms of a hiring or booking contract, unless **we** have agreed to it in writing.

7. Gradual Causes and Maintenance

7.1 Loss or damage caused by:

a. Wear and tear
b. Gradual deterioration
c. Corrosion, rust, mould, mildew or rot
d. Insects, vermin or infestation
e. Faulty design, materials or workmanship
f. Mechanical, electrical or electronic failure
g. Atmospheric conditions or gradual colour change
h. Cleaning, dyeing, repair or alteration processes

8. Criminal and Deliberate Acts

8.1 Any claim arising from an unlawful, criminal, fraudulent, dishonest or malicious act committed by anyone, or from any deliberate act intended to cause loss, damage or injury.

9. Technology and Specialist Risks

9.1 Cyber-**terrorism** or failure of computer systems or infrastructure.

9.2 Claims arising from the use of drones or remote-controlled devices.

10. Timing

10.1 Any event occurring outside the applicable **period of insurance** for the relevant section.

11. War and Major Risks

11.1 War, invasion, rebellion, civil unrest, **terrorism** (unless expressly covered under Section 1), or nuclear, biological or chemical contamination.

Complaints procedure

We aim to provide the highest standard of service. However, if **you** have any questions, concerns, or are unhappy with this insurance or how a claim has been handled, please contact **us** as follows:

Email: Complaints@Wedprotect.com
Post: The Complaints Department, Wedprotect, 282 Leigh Road, Leigh-on-Sea, SS9 1BW

What happens next

We will aim to resolve **your** complaint as quickly as possible. If **we** are unable to reach a resolution, or if **we** have not provided a final response within 8 weeks, **you** may refer **your** complaint to the Financial Ombudsman Service.

Please note that **you** must complete the above complaints process before the Financial Ombudsman Service will consider **your** complaint.

Financial Ombudsman Service

You can contact the Financial Ombudsman Service using the details below:

Post: The Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, London, E14 9SR
Website: www.financial-ombudsman.org.uk
Phone: 0800 023 4567 or 0300 123 9123

Your legal rights are not affected by this complaints procedure. This process is provided in addition to **your** statutory rights.



Data Protection

Newline Insurance Company Limited and Wedprotect are joint data controllers for the personal information they hold about **you** and will process **your** personal data in accordance with applicable data protection laws.

This notice applies to all individuals insured under this policy whose personal information is processed for the provision of insurance and related services.

How we use your personal information

We collect and process personal information that **you** provide to Wedprotect to:

- Assess and provide insurance cover
- Underwrite, administer, and manage **your** policy
- Handle claims and make decisions in connection with claims

We also process personal information where necessary for **our** legitimate interests, including:

- Customer service and policy servicing
- Complaints handling
- Business analysis and management
- The detection, prevention, and investigation of crime and fraud

Sharing your information

We may share **your** personal information with:

- Other insurers and reinsurers for underwriting and claims purposes
- Third-party service providers who assist **us** in delivering insurance and related services

These third parties are required to keep **your** information secure and to use it only for the purposes **we** specify.

International data transfers

Some of **our** service providers may be located outside the **United Kingdom**, European Union, or European Economic Area, where data protection laws may not provide the same level of protection.

Where personal information is transferred internationally, **we** ensure appropriate safeguards are in place in accordance with data protection law, such as contractual protections approved by regulators, to ensure **your** data remains secure.

Your rights

You have rights in relation to **your** personal information, including the right to:

- Request access to the personal data **we** hold about **you**
- Request correction of inaccurate or incomplete data
- Request the deletion or restriction of **your** personal data, where permitted by law
- Object to certain types of processing

Further information about these rights, and how to exercise them, is available in **our** full Privacy Policy.

We will retain **your** personal data only for as long as necessary.

Further information

This notice provides a summary of how **we** use **your** personal information. Full details, including how to contact **us** or the Information Commissioner's Office (ICO), are set out in **our** Privacy Policy, which is available at https://newlinegroup.com/.

Your personal data will always be handled in accordance with **our** Privacy Policy.

wedprotect

about wedprotect

Wedprotect is a trading name of Insuremore Ltd who is registered in England No. 10525133 and whose registered Office is at 282 Leigh Rd, Leigh on Sea, Essex SS9 1BW. Insuremore Ltd are authorised and regulated by the Financial Conduct Authority No. 824996.

About the insurer

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). You can visit the Financial Conduct Authority website, which includes a register of all regulated firms at www.fca.org.uk/register.