



COVER MY
wedding

WEDDING INSURANCE

Policy Wording



SCHEDULE OF BENEFITS

This Schedule of Benefits applies per **Marrying Couple**. The below cover limits (sums insured) are the maximum **We** will pay per section when settling a claim. **Excesses**, where applicable, are deducted per claim, per section.

Tier	1	2	3	4	5	6	7	8	Excess
Section A 1. Cancellation 2. Rearrangement Additional costs in respect of rearrangement (75% of Total cost)	£5,000 £3,750	£10,000 £7,500	£15,000 £11,250	£20,000 £15,000	£25,000 £18,750	£30,000 £22,500	£40,000 £30,000	£50,000 £37,500	£35
Section B Ceremonial Attire	Up to £2,000	Up to £5,000	Up to £5,000	Up to £6,000	Up to £6,000	Up to £8,000	Up to £10,000	Up to £10,000	£35
Section C Wedding Gifts	Up to £2,000. Maximum of £250 for any one item and up to £250 for cash and vouchers	Up to £5,000. Maximum of £250 for any one item and up to £250 for cash and vouchers	Up to £5,000. Maximum of £250 for any one item and up to £250 for cash and vouchers	Up to £6,000. Maximum of £250 for any one item and up to £500 for cash and vouchers	Up to £6,000. Maximum of £250 for any one item and up to £500 for cash and vouchers	Up to £8,000. Maximum of £250 for any one item and up to £500 for cash and vouchers	Up to £10,000. Maximum of £250 for any one item and up to £1,000 for cash and vouchers	Up to £10,000. Maximum of £250 for any one item and up to £1,000 for cash and vouchers	£35
Section D Wedding Rings, Flowers, Attendants' Gifts and Your Wedding Cake	Up to £2,000	Up to £4,000	Up to £4,000	Up to £5,000	Up to £5,000	Up to £8,000	Up to £10,000	Up to £10,000	£35
Section E Wedding Cars and Transport	Up to £2,000	Up to £5,000	Up to £5,000	Up to £6,000	Up to £6,000	Up to £8,000	Up to £10,000	Up to £10,000	£35
Section F Photography and Video	Up to £2,000	Up to £5,000	Up to £5,000	Up to £6,000	Up to £6,000	Up to £8,000	Up to £10,000	Up to £10,000	£35
Section G Failure of Suppliers	Up to £1,000	Up to £1,000	Up to £1,000	Up to £2,000	Up to £2,000	Up to £2,000	Up to £2,000	Up to £2,000	£35
Section H Personal Liability	Up to £500,000	Up to £1,000,000	Up to £1,000,000	Up to £1,500,000	Up to £1,500,000	Up to £1,500,000	Up to £2,000,000	Up to £2,000,000	£35
OPTIONAL EXTRAS - Subject To You Paying An Additional Premium									
Section I Optional Marquee Extension	Up to £20,000	Up to £20,000	Up to £20,000	Up to £20,000	Up to £20,000	Up to £20,000	Up to £20,000	Up to £20,000	£100
Section J Optional Public Liability Extension - Wedding Guests	×	Up to £1,000,000	Up to £1,000,000	Up to £1,000,000	Up to £1,500,000	Up to £1,500,000	Up to £2,000,000	Up to £2,000,000	N/A
Optional Increased Limit - Section G Failure of Suppliers	×	×	×	×	×	×	Up to £3,000	Up to £3,000	N/A
Optional Excess Waiver - Extension	Reduces Excess to £0 Across All Sections (Excluding Marquee cover)								
OVERSEAS WEDDING COVER - Subject To Your Wedding Meeting The Definition Of Overseas Wedding									
Overseas Wedding Cover Available	×	×	Limits as per Sections A to G	Limits as per Sections A to G	Limits as per Sections A to G	Limits as per Sections A to G	Limits as per Sections A to G	Limits as per Sections A to G	Limits as per Sections A to G

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YOUR WEDDING INSURANCE POLICY

This is **Your Wedding** insurance policy wording that confirms the cover, the conditions and the exclusions of **Your** insurance policy with **Us** and is the basis on which all claims will be processed and settled.

This insurance policy has been designed to insure events associated with **Your Wedding Ceremony** and **Your Wedding Reception**, taking place in either the **United Kingdom** and/or **Ireland**. This insurance policy has been designed to also insure **Your Overseas Wedding**, (where **Your Wedding** meets the definition of **Overseas Wedding**).

This **Wedding** insurance policy is arranged by: Cover-More Blue Insurance Services Limited trading as Covermywedding.co.uk and underwritten by White Horse Insurance Ireland dac.

White Horse Insurance Ireland dac is registered in Ireland No. 306045. White Horse Insurance Ireland dac's Registered Office is Rineanna House, Shannon Free Zone, Shannon, County Clare, Republic of Ireland. White Horse Insurance Ireland dac is authorised and regulated by the Central Bank of Ireland, deemed authorised by the Prudential Regulation Authority and subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. The nature and extent of consumer protections may differ from those for firms based in the United Kingdom. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the United Kingdom for a limited period while seeking full authorisation, are available on the Financial Conduct Authority's website, **Our** FRN is 203320.

Cover-More Blue Insurance Services Limited, trading as Covermywedding.co.uk is a private limited company incorporated in Ireland with company number 345681 and with its UK branch office registered at 82 Oxford Road, Uxbridge, Middlesex, UB8 1UX. It is authorised and regulated in the United Kingdom by the Financial Conduct Authority, Firm Reference No. 984290.

This insurance policy is valid only where the appropriate completed and numbered **Validation Certificate** has been attached by Cover-More Blue Insurance Services Limited trading as Covermywedding.co.uk and the appropriate premium has been paid.

DATA PROTECTION NOTICE OF COVER-MORE BLUE INSURANCE SERVICES LIMITED

Cover-More Blue Insurance Services Limited and its associated companies are committed to protecting **Your** privacy and personal information at all times and ensure that all personal data processed by Cover-More Blue Insurance Services Limited in the course of administering **Your** policy is done so in compliance with the relevant data protection legislation.

To administer **Your** policy Cover-More Blue Insurance Services Limited will process and store information about **You** provided by **You** and/or the agent who sold **You, Your** policy. This notice applies to anyone who is insured under this **Wedding** Insurance policy and whose personal information may be processed for the provision of insurance and related services.

Personal information may be used by Cover-More Blue Insurance Services Limited for the purposes of arranging **Your** policy; including but not limited to customer service, analysis, complaints handling and the detection and prevention of crime. The information **You** have supplied will also be passed to the Underwriter for fulfilment of **Your** insurance contract and for claims purposes. Please refer to the Data Protection

Notice contained further within the policy wording for further details on how the Underwriter processes **Your** data.

You have various rights in relation to personal information that is held by Cover-More Blue Insurance Services Limited including the right to request access to **Your** personal information, the right to correct inaccurate personal information, or the right to request the deletion or suppression of personal information. Please note that some of the above rights are subject to limitations in order for Cover-More Blue Insurance Services Limited to comply with legal or regulatory obligations. This notice explains certain aspects of how Cover-More Blue Insurance Services Limited use **Your** information and what rights **You** have in relation to **Your** personal information, however **You** can obtain more information about how Cover-More Blue Insurance Services Limited use **Your** data by reviewing the full Privacy Policy (<https://www.blueinsurance.ie/PrivacyPolicy/IE/>). **Your** data will be treated in accordance with their Privacy Policy.

DATA PROTECTION NOTICE OF WHITE HORSE INSURANCE IRELAND DAC

White Horse Insurance Ireland dac holds **Your** personal information in accordance with all applicable data protection laws.

To administer **Your** insurance policy White Horse Insurance Ireland dac will collect and use information about **You** provided by **You** and Cover-More Blue Insurance Services Limited. This notice applies to anyone who is insured under this insurance policy and whose personal information may be processed for the provision of insurance and related services.

Personal information may be used by **Us** for the purposes of administering **Your** insurance policy including decision making on provision of insurance cover, underwriting, processing and claims handling. **We** may also use **Your** personal information for other related matters such as customer service, analysis, complaints handling and the detection and prevention of crime. The information **You** have supplied may be passed to other insurers and reinsurers for underwriting and claims purposes or to other third-party service providers used by **Us** in fulfilling **Your** insurance contract.

We may send **Your** personal information in confidence to other companies who provide services to **Us** for processing and storage. This may mean sending information to countries outside of the United Kingdom, European Union or European Economic Area that may not have the same levels of privacy legislation as in the United Kingdom, European Union or European Economic Area. When **We** do this, **We** will ensure that **We** transfer the data securely and accordingly to regulatory requirements.

You have various rights in relation to personal information that is held by **Us**, including the right to request access to **Your** personal information, the right to correct inaccurate personal information, or the right to request the deletion or suppression of personal information where this is not restricted by any conflicting legitimate interest.

This notice explains certain aspects of how **We** use **Your** information and what rights **You** have in relation to **Your** personal information, however **You** can obtain more

information about how **We** use **Your** data by reviewing **Our** full Privacy Policy. **Our** privacy policy is available on **Our** website (www.whitehorseinsurance.eu).

Your data will be treated in accordance with **Our** Privacy Policy.

DEMANDS AND NEEDS

We have not provided **You** with a personal recommendation as to whether this insurance policy is suitable for **Your** specific needs. This product meets the demands and needs of persons who wish to insure specific risks relating to their **Wedding** arrangements. **You** must review the insurance policy wording to ensure this insurance policy is right for **You**.

YOUR RESPONSIBILITIES

You must take care to:

1. Supply accurate and complete answers to all the questions **Your** issuing agent may ask as part of **Your** application for cover under this insurance policy and;
2. Make sure that all information supplied as part of **Your** application for cover is true and correct and;
3. Tell **Your** issuing agent of any changes to the answers **You** have given in **Your** application for cover as soon as possible.

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

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

UNDERSTANDING YOUR INSURANCE POLICY

1. **We** want to ensure **You** understand **Your** **Wedding** insurance policy and **We** need to make **You** aware that the information **You** have provided to **Your** issuing agent forms the basis of **Your** insurance contract with **Us**.
2. The cover is set out below, with the details of what is and is not covered under each section. There are also General Conditions and General Exclusions towards the end of this document that apply to the whole insurance policy. Claims and losses arising directly or indirectly from or related to **COVID-19**, unless specifically listed as covered by this policy under Section A: Part One – **Cancellation** are not covered. Likewise, claims and losses arising directly or indirectly from any government act, regulation or change of law are also excluded.
3. In respect of **Your** **Overseas Wedding**, (where **Your** **Wedding** meets the definition of **Overseas Wedding**), **You** should consider purchasing a suitable travel policy as this insurance policy does not provide travel insurance benefits.
4. **Your** insurance policy wording and **Your** **Validation Certificate** form the basis of **Your** insurance policy, so please read them carefully to ensure that the cover is exactly what **You** need and keep them in a safe place. If there are any discrepancies, please notify **Your** issuing

agent immediately as failure to do so could invalidate **Your** insurance policy with **Us**. To help **Us** improve **Our** customer service, clarify information provided and to assist in detecting and preventing fraud, calls may be recorded.

GEOGRAPHICAL LIMITS

This insurance policy applies to **Your Wedding Ceremony** and **Your Wedding Reception** taking place in the **United Kingdom** and/or **Ireland**. This insurance policy has been designed to also insure **Your Overseas Wedding**, (where **Your Wedding** meets the definition of **Overseas Wedding**).

ELIGIBILITY CRITERIA

To be covered by this insurance policy **You** must meet all the following eligibility criteria:

1. **Your** booked **Wedding Ceremony** must create a contract of marriage (including Civil Partnership) that is legally enforceable in the **United Kingdom** or **Ireland** and;
2. Both of the **Marrying Couple** must be residents of the **United Kingdom**, have been living permanently in the **United Kingdom** for at least six months prior to the purchase of this policy and be registered with a **Medical Practitioner** in the **United Kingdom** and;
3. **Your Wedding Reception** must occur within no more than 21 days of **Your Wedding Ceremony** taking place and;
4. At the time of issue of this insurance policy **You** are not aware of any reason or circumstances which may influence **Our** opinion of **You** in accepting the risk and;
5. No **Wedding Ceremony** or **Wedding Reception** shall be booked or undertaken against the advice of a qualified **Medical Practitioner**.

POLICY CANCELLATION

If **You** decide that for any reason, this insurance policy does not meet **Your** insurance needs then **You** may cancel the insurance cover by contacting the agent who issued **You** with this insurance policy within 14 days from the day of purchase or the day on which **You** receive **Your** insurance policy documentation, whichever is the later. On the condition that no claims have been made or are pending, **We** will then refund **Your** premium in full.

After 14 days from the day of purchase or the day on which **You** receive **Your** insurance policy documentation, whichever is the later, **You** may cancel the insurance cover at any time by informing **Your** agent however no refund of premium will be payable.

We may at any time cancel this insurance policy 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 the address **You** have provided. Valid reasons may include but are not limited to:

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

If **We** cancel this insurance policy and/or any additional covers **You** will receive a refund of any premiums **You** have paid for the cancelled cover, less a proportionate deduction for the time **We** have provided cover. Where **Our** investigations provide evidence of fraud or fraudulent misrepresentation,

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

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

INSURANCE POLICY DEFINITIONS

The following words throughout this insurance policy wording shall have the same meaning, unless specified and will appear in bold text for ease of identification:

Accident / Accidental

- means a sudden, unexpected, unusual, specific, violent, external event, which occurs at a single identifiable time and place and independently of all other causes, resulting directly, immediately and solely in physical **Bodily Injury** which results in a loss.

Accommodation

- means the room only charge in a hotel or other similar boarding establishment where **Your** stay is on a temporary basis.

Additional Costs

- means the difference between the original cost of **Your Wedding Services Suppliers** and/or **Wedding Reception** and the rearranged **Wedding Services Suppliers** and/or **Wedding Reception**.

Adverse Weather

- means weather conditions (flood, wind, rain or snow) in the **Republic of Ireland** or **United Kingdom** are such that they cause major disruption to travel services, for example, rail, road, flight or bus, that severely affects the ability of **You**, **Your Attendants** and/or **Your Wedding Guests** from attending **Your Wedding**.

Attendants

- means bridesmaid(s), best man or woman, groomsmen, usher(s), flower girl(s)/ page boy(s).

Bodily Injury

- means injury caused by external, violent and visible means.

Cancellation/Cancelled/Cancel

- means not going ahead with **Your Wedding Ceremony** or **Wedding Reception** before its commencement. A **Wedding Ceremony** and **Wedding Reception** is deemed by this insurance policy to commence at the time it is due to start or when it has started, whichever is later. A **Wedding Ceremony** or **Wedding Reception** cannot be **Cancelled** once it has started.

Ceremonial Attire

- means clothing and accessories of a formal nature (whether hired or owned) worn by the **Marrying Couple** and their parents at the **Wedding**, excluding ceremonial swords.

Certified Antigen Test

- means a rapid antigen test conducted by trained healthcare personnel or trained operators in a healthcare, medical or clinical company with test results issued on a certificate which includes **Your** personal details and test result. **Certified Antigen Test** excludes any home or self-administered **COVID-19** rapid antigen test(s).

Civil Partnership

- means a legal union between two people.

Claims Department

- means the claim handler appointed by **Us** who can be contacted by email: claims@white-horse.ie or by telephone on 0044 (0) 1733 224 845.

Close Relative

- means **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.

Complications of Pregnancy and Childbirth

- means toxemia, gestational hypertension, pre-eclampsia, ectopic pregnancy, hydatidiform mole (molar pregnancy), post-partum hemorrhage, retained placenta membrane, placental abruption, hyperemesis gravidarum, placenta praevia, per vaginal bleeding, miscarriage or threatened miscarriage, medically necessary emergency caesarean section, medical necessary termination and premature births. This definition is only applicable if the complication occurs more than 8 weeks (or 16 weeks in the case of a known multiple pregnancy) prior to the expected delivery date.

Consequential Loss

- means any indirect loss resulting from an insured loss unless specifically stated as covered under this insurance policy (for example in the event of **Your Wedding** being rearranged to another date and **You** having to take unpaid leave on the rearranged date, any loss of earnings resulting would be an example of **Consequential Loss**).

COVID-19

- means **COVID-19**, coronavirus disease, severe acute respiratory syndrome coronavirus (SARSCOV- 2) or any mutation or variation of these.

COVID-19 Diagnosis

- means a positive PCR (Polymerase Chain Reaction) test result and/or a **Certified Antigen Test** with a positive result.

Cyber-Terrorism

- means the use of disruptive activities, or the threat thereof, against computers and/or networks, with the intention to cause real-world harm or severe disruption of infrastructure.

Essential Documents

- means the documentation required by the **Relevant Authority** to enable **Your Wedding** to take place as booked shall include, but not be limited to, visas, birth certificates, travel tickets, church documents and/or forms and passports.

Excess/Excesses

- means the first amount of a claim that **You** need to pay, per claim and per section of cover claimed against unless **You** selected and paid for the optional **Excess Waiver** cover when purchasing **Your policy** and this is stated as covered on **Your Validation Certificate**. Please note that **Excess Waiver** does not apply to **Marquee** cover.

Financial Failure

- means the bankruptcy, compulsory liquidation, insolvency, compulsory winding-up and/or the appointment of a receiver, manager or administrator resulting in the inability of the **Wedding Services Supplier** being able to provide the service which it was contracted to provide.

Home

- means **Your** permanent residential address in the **United Kingdom**.

Incident

- means an event which may give rise to a claim under this insurance policy.

Ireland

- means the Republic of **Ireland**.

Irrecoverable

- means **We** will only cover costs which **You** have not already recovered and which **You** are not entitled to recover from another third party.

Marquee

- means the hired **Marquee**, tent, gazebo or other summer house arrangement, hired or leased by **You** solely for the purpose of **Your Wedding Ceremony** and/or **Wedding Reception** and for which **You** are responsible. The period of **Marquee** hire must not exceed 4 days, unless agreed by **Us** and confirmed in writing.

Marrying Couple(s)

- means two people entering into a contract of marriage (including **Civil Partnership**) which is legally enforceable in **Ireland** or the **United Kingdom**.

Medical Condition

- means any **Serious Illness** or **Bodily Injury** that, at the time the insurance is purchased, has resulted in a terminal prognosis or that was awaiting treatment or investigation in a hospital or awaiting the results of tests and/or medical investigations.

Medical Practitioner

- means a registered practicing member of the medical profession who is not related to **You**.

Non-appearance

- means failure of a **Wedding Services Supplier** to appear or be present on the day of the **Wedding Ceremony** and/or **Wedding Reception**. For the avoidance of doubt this does not apply where the Wedding Services Supplier has provided notice of cancellation or advanced warning that they are unable to provide services for or at the at the **Wedding Ceremony** and/or **Wedding Reception**.

Overseas Wedding

- means a **Wedding Ceremony** and/or **Wedding Reception** that does not take place in **Ireland** and/or the **United Kingdom**. This policy covers one **Wedding Ceremony** and one **Wedding Reception** only. We are able to provide cover for weddings being held in the following countries: Italy, France, Spain, Portugal, Germany, Cyprus, Ireland, Malta and Greece.

Period of Insurance

- means the dates on **Your Validation Certificate** and any time periods that are specifically defined in a cover section under this insurance policy.

Redundancy/Redundant

- means becoming unemployed under **United Kingdom** legislation. Notice of **Redundancy** must have been given and the affected person must be receiving payment under the appropriate and current **Redundancy** payments legislation. The following are not included in this definition:

- any employment which has not been continuous with the same employer for at least two years;

- any employment which is not permanent;
- any employment which is on a short-term fixed contract;
- any instance where **You** had reason to believe that **You** would be made **Redundant** at the time **You** purchased this insurance policy.

Relevant Authority

- means a **Relevant Authority** that can be defined as any authority that has the legal power to close **Your** venue due to a specific issue identified at that venue (for example, Fire Brigade, Police, Local Health Authority). Please note this does not extend to mass venue closures arising from any government Act, regulation or change of law and that are enforced.

Serious Illness

- means any infection or **Bodily Injury** which is unexpectedly contracted prior to **Your Wedding**.

Terrorism

- means any direct or indirect consequence of **Terrorism** as defined by the Terrorism Act 2000 and any amending or substituting legislation.

Theft / Stolen

- means the unauthorised taking of good(s) or item(s) by another person with the intention of permanently depriving **You** of it.

Unattended

- means when **You** cannot see or are not close enough to something to prevent it from being damaged or **Stolen**.

Unavoidable

- means having no reasonable alternative and is not able to be avoided or prevented.

United Kingdom

- means England, Scotland, Wales, Northern Ireland, Isle of Man and the Channel Islands.

Validation Certificate

- means the separate document issued to **You** that sets out the cover level **You** have purchased as well as **Your** unique insurance policy number.

Wedding/Weddings/Wedding Ceremony

- means a ceremony which creates a contract of marriage (including Civil Partnership) which is legally enforceable in the **United Kingdom** or **Ireland**. This insurance policy covers one **Wedding Ceremony** only.

Wedding Cars/Wedding Transport

- means the car(s) or other transport not including common carriers (for example taxis, bus or rail services, aircraft or seagoing vessels) intended to get **You** and/or **Your** parents or step-parents (including guardians or foster parents) and/or the **Attendants** to **Your Wedding** on **Your Wedding Date**.

Wedding Date

- means the day(s) specified on **Your Validation Certificate** when **Your Wedding Ceremony** and **Wedding Reception** are booked to take place. This policy covers one **Wedding Ceremony** and one **Wedding Reception** only.

Wedding Gifts

- means gifts for the **Marrying Couple** presented for the purposes of celebrating **Your Wedding Ceremony**.

Wedding Guests

- means persons who **You** have formally invited to attend **Your Wedding Ceremony** and/or **Wedding Reception**. This definition excludes any person who is a **Wedding Services Supplier(s)**.

Wedding Reception

- means the social gathering, including but not limited to, room hire and catering, following within no more than 21 days of **Your Wedding Ceremony**. The **Wedding Reception** is

deemed to be completed at 3am the morning after the **Wedding Reception** date or when it actually ends, whichever occurs first. This policy insures one **Wedding Reception**. If **You** are having more than one, **You** must choose which one **You** want to insure in this policy by specifying the **Wedding Reception** date and venue during the application process.

Wedding Rings

- means the ring(s) exchanged by the **Marrying Couple** at their **Wedding**. Please note this definition does not extend to insure any other rings (for example engagement or eternity rings).

Wedding Services Suppliers

- means the services traditional to the celebration of a **Wedding**, including, but not limited to, professional photography and/or professional video operation, floral arrangements, hired cars or other transport and **Wedding Guest Accommodation**.

We/Our/Us

- means White Horse Insurance Ireland dac.

Written Contract/Contractual

- means a written document or email that sets out the contracting parties, terms and conditions upon which goods or services are to be supplied or delivered for the **Wedding Ceremony** and/or **Wedding Reception**.

You/Your

- means the **Marrying Couple** named in the **Validation Certificate**.

YOUR WEDDING INSURANCE COVER

In return for accepting **Your** premium **We** will, in the event of a specified event or events happening within **Your Period of Insurance**, provide insurance protection to **You** in accordance with the operative sections of **Your Validation Certificate**, as follows:

SECTION A: PART ONE – CANCELLATION

This insurance policy provides cover for **Cancellation** for specific reasons only. Please note that even if **You** claim for a reason that is unforeseen or out of **Your** control, there is no cover under this insurance policy unless the reason is listed under the "What **You** Are Covered For" section below.

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

Note that there is no cover for any claim arising from any illness or **Medical Condition** of **You** or a **Close Relative** that was first reported, under investigation and/or diagnosed within 30 days after the date of purchase of this insurance policy.

What You Are Covered For:

We will pay up to the amount shown in the Schedule of Benefits in total for any **Irrecoverable** expenses **You** have paid for or which **You** have to pay for, under contract or subsequent agreement for the services of any **Wedding Services Supplier** not used as a direct result of the **Unavoidable Cancellation** by **You** of **Your Wedding Ceremony** or **Wedding Reception** caused by any of the following reasons:

1. The booked venue for **Your Wedding Ceremony** or **Wedding Reception** being unable to hold **Your Wedding Ceremony** and/or **Wedding Reception** due to:
 - a) damage to **Your** booked venue caused by fire or;
 - b) damage to **Your** booked venue caused by **Adverse Weather** or;
 - c) murder, death, or suicide at **Your** booked venue or;
 - d) an act of **Terrorism** at **Your** booked venue.
2. Either of the **Marrying Couple** suffering from a **Serious Illness** or **Bodily Injury** that is confirmed by **Your Medical Practitioner** which would make having or continuing with **Your Wedding Ceremony** and/or **Wedding Reception** inappropriate on medical grounds.
3. A **Close Relative** suffering from a **Serious Illness** or **Bodily Injury** within 3 months of the arranged **Wedding Date** or **Your Wedding Reception**, that is confirmed by their **Medical Practitioner** which would make having or continuing with **Your Wedding Ceremony** and/or **Wedding Reception** inappropriate on medical grounds.
4. The death of either of the **Marrying Couple**.
5. The death of a **Close Relative** within 3 months of **Your Wedding Date**.
6. A **Complication of Pregnancy and Childbirth** of the **Marrying Couple** or a **Close Relative**.
7. The total **Non Appearance** of any booked and paid for professional **Wedding Services Supplier** which would make having or continuing with **Your Wedding Ceremony** or **Wedding Reception** impossible.
8. **Your Redundancy** where notice is received at least 16 weeks after the date of purchase of this insurance policy and which qualifies **You** for payment under **Redundancy** legislation.
9. **You** unforeseen posting overseas as a member of the armed forces within 3 months of **Your Wedding Date**.
10. **Your Unavoidable** and necessary duty for the Ambulance Service, Coastguard, Fire Brigade or Police Personnel which occurs within 3 months of **Your Wedding Ceremony**.
11. The **Non Appearance** of the intended officiating minister or registrar and no substitute can be obtained.
12. **Your** inability or that of at least 50% of **Your Wedding Guests** to reach **Your Wedding Ceremony** or **Wedding Reception** venue due to **Adverse Weather** conditions.
13. One or both of the **Marrying Couple** (and/or the **Marrying Couples** (step) parent(s), grandparent(s), (step) children, grandchildren or siblings) are required to legally isolate due to government law or regulation following a positive **Covid-19 Diagnosis** which prevents their participation and/or attendance as planned in the **Wedding Ceremony** and/or **Wedding Reception**.
14. Death or serious illness of one or both of the **Marrying Couple** (and/or the **Marrying Couples** (step) parent(s), grandparent(s), (step) children, grandchildren or siblings)

following a positive **Covid-19 Diagnosis** which means they are unable to participate and/or attend as planned in the **Wedding Ceremony** and/or **Wedding Reception**.

Special claims conditions applicable to Section A, Part One - Cancellation:

In the event of a valid claim for a **COVID-19 Diagnosis**, **We** will require (at **Your** own expense) the following evidence where applicable:

1. A copy of the positive test result(s) confirming a **COVID-19 Diagnosis**
2. Any other official document or medical report confirming a **COVID-19 Diagnosis** which leads to **Your** self-isolation, or the need to **Cancel Your Wedding Ceremony** and/or **Wedding Reception**.
3. For **Overseas Weddings**, **We** will not pay for claims if **You** or anyone else whose presence the **Wedding** depends upon, fail to allow sufficient travel and/or departure time, being a minimum scheduled arrival at the **Wedding** destination of 3 days before the scheduled **Wedding Ceremony** and/or **Wedding Reception** date (whichever is scheduled to occur first).

What You Are Not Covered For:

1. A **Wedding Ceremony** or **Wedding Reception** taking place Overseas unless Your Wedding meets the definition of **Overseas Wedding**.
2. Any claims for **COVID-19** where a positive result from a PCR test or a **Certified Antigen Test** has not been received.
3. Any claims for **COVID-19** using any home or self-administered COVID rapid antigen test(s) or lateral flow test(s).
4. Any claims for **COVID-19** where the person infected is not fully vaccinated, the recommended vaccination(s) were not taken and/or the vaccination schedule not completed. Consideration will be given where the person infected was medically unable to have the vaccination, and this is shown in their medical records.
5. The **Excess** of £35, unless **You** selected and paid for the optional **Excess Waiver** cover when purchasing **Your** policy and this is stated as covered on **Your Validation Certificate**. Please note that **Excess Waiver** does not apply to Public Liability cover and **Marquee** cover.
6. Losses arising directly or indirectly from **COVID-19** unless specifically listed as covered by this policy.
7. Losses recoverable from any other sources.
8. Any claim arising directly or indirectly from:
 - a) government regulation, government act, change of law or general government guidance and advice;
 - b) **Your** unemployment other than by **Redundancy** where notice is received at least 16 weeks after the date of purchase of this insurance policy, and which qualifies **You** for payment under **Redundancy** legislation;
 - c) a worsening of **Your** financial circumstances (excluding **Redundancy**);
 - d) **Wedding** arrangements not honored by **Your** employer, unless otherwise stated;
 - e) **Your** disinclination to go through with the marriage as agreed;
 - f) **Your** failure to comply with any legal requirements or to obtain any relevant **Essential Document(s)**;
 - g) **Your** failure to notify the provider of any goods or service immediately if it is found necessary to **Cancel Your Wedding Ceremony** or **Wedding Reception**;
 - h) any loss occurring as the result of **Your Wedding Services Supplier** becoming bankrupt, put into

liquidation, ceasing to trade or going into administration;

- i) any loss resulting from **Your Wedding Services Supplier** not performing their contractual obligations unless caused by bankruptcy, liquidation, cessation of trading or insolvency due to **Financial Failure**.
9. Travel costs of any kind except those covered under Section E – **Wedding Cars & transport**.
10. **Accommodation** costs for stays longer than three nights and relating to anyone other than the **Marrying Couple**, their parents or step-parents (including guardians or foster parents) or **Attendants**.
11. Normal pregnancy, without any accompanying **Complication of Pregnancy and Childbirth** where the expected date of delivery is at least five months after **Your Wedding Date**.
12. Any claim caused by **Adverse Weather** where there were warnings of **Adverse Weather** in the public domain at the time of purchasing this insurance policy.
13. Any claim resulting from the death of a **Close Relative** that occurs more than 3 months before **Your Wedding Date**.
14. Any claim arising from any **Serious Illness** or **Medical Condition** of **You** or a **Close Relative** that was first reported, under investigation and/or diagnosed within 30 days after the date of purchase of this insurance policy.
15. Any claim where the **Medical Condition** does not materially affect the day-to-day activities of the person suffering it or where the effects of sickness or **Bodily Injury** are mainly cosmetic and do not materially affect **Your** ability to go through with **Your Wedding Ceremony** and/or attend **Your Wedding Reception**.
16. Any claim for **Ceremonial Attire** unless it is due to the death of either of the **Marrying Couple** (excludes hired **Ceremonial Attire**).
17. Any claim for items that can be used even though **Your Wedding** has been **Cancelled**.
18. Any claim for **Wedding Rings**.
19. Any claim for the costs of personalised items that have been engraved.
20. Any claim for items not listed under the What You Are Covered For section under Part One – **Cancellation**.
21. **Cancellation**/curtailment or rearrangement of travel costs and/or accommodation arrangements made in respect of **Your Overseas Wedding**.
22. Any claim arising directly or indirectly from the inability of the **Marrying Couple** and at least 50% of **Your Wedding Guests** to reach the **Wedding Ceremony** or **Wedding Reception** venue due to the cancellation of flights by an airline or travel provider.
23. Anything mentioned in the general exclusions section.

SECTION A: PART TWO – REARRANGEMENT

This insurance policy provides cover for rearrangement for specific reasons only. Please note that even if **You** claim for a reason that is unforeseen or out of **Your** control, there is no cover under this insurance policy unless the reason is listed under the "What You Are Covered For" section below.

IMPORTANT NOTICE

1. **You** must contact **Our Claims Department** before **You** incur any **Additional Costs** to rearrange **Your Wedding**.
2. Cover under this section commences from the date the premium is paid and expires upon completion of **Your** rearranged **Wedding**.
3. There is no cover for travel and/or accommodation

expenses for **Overseas Weddings**.

What You Are Covered For:

We will pay up to the amount shown in the Schedule of Benefits to reimburse reasonable **Additional Costs** incurred in rearranging **Your Wedding Ceremony** and/or **Wedding Reception** to a similar standard of **Your** original budget for any of the following reasons:

1. The booked venue for **Your Wedding Ceremony** or **Wedding Reception** being unable to hold **Your Wedding Ceremony** and/or **Wedding Reception** due to:
 - a) damage to **Your** booked venue caused by fire or;
 - b) damage to **Your** booked venue caused by **Adverse Weather** or;
 - c) murder, death, or suicide at **Your** booked venue or;
 - d) an act of **Terrorism** at **Your** booked venue.
2. Either of the **Marrying Couple** suffering from a **Serious Illness** or **Bodily Injury** that is confirmed by **Your Medical Practitioner** which would make having or continuing with **Your Wedding Ceremony** and/or **Wedding Reception** inappropriate on medical grounds.
3. A **Close Relative** suffering a **Serious Illness** or **Bodily Injury** within 3 months of the arranged **Wedding Date** or **Your Wedding Reception**, that is confirmed by their **Medical Practitioner** which would make having or continuing with **Your Wedding Ceremony** and/or **Wedding Reception** inappropriate on medical grounds.
4. The death of a **Close Relative** within 3 months of **Your Wedding Date**.
5. A **Complication of Pregnancy and Childbirth** of the **Marrying Couple** or a **Close Relative**.
6. The total **Non Appearance** of any booked and paid for professional **Wedding Services Supplier** which would make having or continuing with **Your Wedding Ceremony** or **Wedding Reception** impossible.
7. **Your Redundancy** where notice is received at least 16 weeks after the date of purchase of this insurance policy and which qualifies **You** for payment under **Redundancy** legislation.
8. **Your** unforeseen posting overseas as a member of the armed forces within 3 months of **Your Wedding Date**.
9. **Your Unavoidable** and necessary duty for the Ambulance Service, Coastguard, Fire Brigade or Police Personnel which occurs within 3 months of **Your Wedding Ceremony**.
10. The **Non Appearance** of the intended officiating minister or registrar and no substitute can be obtained.
11. **Your** inability or that of at least 50% of **Your Wedding Guests** to reach **Your Wedding Ceremony** or **Wedding Reception** venue due to **Adverse Weather** conditions (excludes **Overseas Weddings**).

What You Are Not Covered For:

1. A **Wedding Ceremony** or **Wedding Reception** taking place **Overseas** unless **Your Wedding** meets the definition of **Overseas Wedding**.
2. The **Excess** of £35, unless **You** selected and paid for the optional **Excess Waiver** cover when purchasing **Your** policy and this is stated as covered on **Your Validation Certificate**.
3. A **Wedding Ceremony** or **Wedding Reception** taking place **Overseas** unless **Your Wedding** meets the definition of **Overseas Wedding**.
4. Losses arising directly or indirectly from **COVID-19** unless specifically listed as covered by this policy.
5. Losses recoverable from any other sources.
6. Any claim arising directly or indirectly from:
 - a) government regulation, government act, change of law

or general government guidance and advice;

- b) **Your** unemployment other than by **Redundancy** where notice is received at least 16 weeks after the date of purchase of this insurance policy, and which qualifies **You** for payment under **Redundancy** legislation;
 - c) a worsening of **Your** financial circumstances (excluding **Redundancy**);
 - d) **Wedding** arrangements not honored by **Your** employer, unless otherwise stated;
 - e) **Your** disinclination to go through with the marriage as agreed;
 - f) **Your** failure to comply with any legal requirements or to obtain any relevant **Essential Document(s)**;
 - g) **Your** failure to notify the provider of any goods or service immediately if it is found necessary to **Cancel Your Wedding Ceremony or Wedding Reception**;
 - h) any loss occurring as the result of **Your Wedding Services Supplier** becoming bankrupt, put into liquidation, ceasing to trade or going into administration;
 - i) any loss resulting from **Your Wedding Services Supplier** not performing their contractual obligations unless caused by bankruptcy, liquidation, cessation of trading or insolvency due to **Financial Failure**.
7. Travel costs of any kind except those covered under Section E – **Wedding Cars** & transport.
 8. **Accommodation** costs for stays longer than three nights and relating to anyone other than the **Marrying Couple**, their parents or step-parents (including guardians or foster parents) or **Attendants**.
 9. Normal pregnancy, without any accompanying **Complication of Pregnancy and Childbirth** where the expected date of delivery is at least five months after **Your Wedding Date**.
 10. Any claim caused by **Adverse Weather** where there were warnings of **Adverse Weather** in the public domain at the time of purchasing this insurance policy.
 11. Any claim resulting from the death of a **Close Relative** that occurs more than 3 months before **Your Wedding Date**.
 12. Any claim arising from any **Serious Illness** or **Medical Condition** **You** or a **Close Relative** that was first reported, under investigation and/or diagnosed within 30 days after the date of purchase of this insurance policy.
 13. Any claim where the **Medical Condition** does not materially affect the day-to-day activities of the person suffering it or where the effects of sickness or **Bodily Injury** are mainly cosmetic and do not materially affect **Your** ability to go through with **Your Wedding Ceremony** and/or attend **Your Wedding Reception**.
 14. Any claim for items that can be used even though **Your Wedding** has been rearranged.
 15. Any claim for **Wedding Rings**.
 16. Any claim for the costs of personalised items that have been engraved.
 17. Any claim for items not listed under the What You Are Covered For section under Part Two – Rearrangement.
 18. **Cancellation**/curtailment or rearrangement of travel costs and/or accommodation arrangements made in respect of **Your Overseas Wedding**.
 19. Anything mentioned in the general exclusions section.

SECTION B – CEREMONIAL ATTIRE

IMPORTANT NOTICE

An amount will be deducted in respect of owned or hired attire to reflect previous wear and tear. Where necessary, **We** may replace any item(s) that are **Stolen** or damaged.

What You Are Covered For:

We will pay up to the amount detailed in the Schedule of Benefits for:

1. **Theft** of or damage to **Ceremonial Attire** whilst in **Your** possession or that of a **Close Relative** within 3 months prior to and for the duration of **Your Wedding Ceremony** and the taking of the photographs within 12 hours of **Your Wedding Ceremony** by the professional photographer only.
2. **Theft** of or damage to hired **Ceremonial Attire** within 48 hours prior to and for the duration of **Your Wedding Ceremony** and the taking of photographs within 12 hours of **Your Wedding Ceremony** by the professional photographer only. This cover shall apply for up to 48 hours after the commencement of **Your Wedding Ceremony**.

What You Are Not Covered For:

1. A **Wedding Ceremony** or **Wedding Reception** taking place Overseas unless **Your Wedding** meets the definition of **Overseas Wedding**.
2. The **Excess** of £35, unless **You** selected and paid for the optional **Excess** waiver cover when purchasing **Your** policy and this is stated as covered on **Your Validation Certificate**.
3. Losses recoverable from any other sources.
4. Any loss (other than by damage) not reported to the police within 24 hours of discovery and **You** obtaining a police report or crime reference number.
5. Damage by **Theft** or attempted **Theft** of any **Ceremonial Attire** left in any **Unattended** vehicle, unless the property is left in the locked boot or locked glove compartment of a motor vehicle, concealed from view and there is evidence of violent, visible and forcible entry or exit.
6. Any damage occurring after **Your Wedding Ceremony** or for the period of 6 hours thereafter (for example, at **Your Wedding Reception**), unless it is to hired **Ceremonial Attire**.
7. Any **Theft** occurring at **Your Wedding Reception**.
8. Any loss, **Theft** or damage to **Ceremonial Attire** where original purchase receipts and/or invoices cannot be provided.
9. Anything mentioned in the general exclusions section.

SECTION C – WEDDING GIFTS

IMPORTANT NOTICE

Cover starts 7 days prior to **Your Wedding Ceremony** and ends 24 hours after that date. If **Your Wedding Reception** does not take place on **Your Wedding Ceremony** date, this cover section will extend to insure **Wedding Gifts** on the single date of **Your Wedding Reception**.

What You Are Covered For:

We will pay up to the amount stated in the Schedule of Benefits (subject to a maximum payment of £250 for any one item and a maximum payment for cash and vouchers) for **Accident**, fire or **Theft** of or damage to **Wedding Gifts** while being stored by **You** or **Your Close Relative**. This cover also applies whilst **Wedding Gifts** are on display at **Your Wedding Reception**.

What You Are Not Covered For:

1. A **Wedding Ceremony** or **Wedding Reception** taking place Overseas unless **Your Wedding** meets the definition of **Overseas Wedding**.
2. The **Excess** of £35, unless **You** selected and paid for the optional **Excess** Waiver cover when purchasing **Your**

policy and this is stated as covered on **Your Validation Certificate**.

- Losses recoverable from any other source.
- Any loss by **Theft** or criminal damage not reported to the police within 24 hours of discovery, and **You** obtaining a police report or crime reference number.
- Damage by **Theft** or attempted **Theft** of any **Wedding Gifts** left in any **Unattended** vehicle, unless the property is left in the locked boot or locked glove compartment of a motor vehicle, concealed from view and there is evidence of violent, visible and forcible entry or exit and **You** obtaining a police report or crime reference number.
- Damage by **Theft** or attempted **Theft** of any **Wedding Gifts** left in the **Home** or **Wedding Ceremony** venue or **Wedding Reception** venue, unless there is evidence of violent, visible and forcible entry or exit.
- Cash gifts or voucher gifts on display at **Your Wedding Reception**.
- Claims in excess of £250 for any one **Wedding Gift**.
- Anything mentioned in the general exclusions section.

SECTION D – WEDDING RING(S), FLOWERS, ATTENDANTS' GIFTS AND YOUR WEDDING CAKE

IMPORTANT NOTICE

Cover applies for **Wedding Rings**, 7 days prior to **Your Wedding Ceremony Date** and ends 24 hours after it or a claim being made under this Section of the insurance policy, whichever occurs first.

Cover applies for gifts for **Attendants**, flowers and **Your Wedding cake**, 36 hours prior to **Your Wedding Ceremony** date and ends 24 hours after it, or if a claim is being made under this Section of the insurance policy, whichever occurs first. If **Your Wedding Reception** does not take place on **Your Wedding Ceremony** date, this cover section is automatically extended to insure **Your Wedding cake** on the date of **Your Wedding Reception**.

What You Are Covered For:

We will pay up to the amount stated in the Schedule of Benefits for **Theft** or damage to **Wedding Rings**, **Wedding cake**, **Wedding flowers** and gifts for **Attendants** which occurs during the times specified above, within the Important Notice section.

What You Are Not Covered For:

- A **Wedding Ceremony** or **Wedding Reception** taking place Overseas unless **Your Wedding** meets the definition of **Overseas Wedding**.
- The **Excess** of £35, unless **You** selected and paid for the optional **Excess Waiver** cover when purchasing **Your** policy and this is stated as covered on **Your Validation Certificate**.
- Losses recoverable from any other source.
- Theft** of **Wedding Ring(s)**, flowers and gifts for **Attendants** unless such items were removed by visible and forcible means.
- Any loss by **Theft** or criminal damage not reported to the police within 24 hours of discovery and **You** obtain a police report or crime reference number.
- Claims for loss of or damage to floral arrangements, or to **Your Wedding cake**, that may effectively be claimed under Section A of this insurance policy.
- Any claim arising directly or indirectly from or damage by **Theft** or attempted **Theft** of any items left in any

Unattended motor vehicle, unless the property is left locked in the boot or glove compartment, concealed from view, and there is evidence of forced entry or exit.

- Theft** of **Wedding Ring(s)**, and gifts for **Attendants** unless such items were securely stored and removed by visible and forced means.
- Your** dissatisfaction with the gifts for **Attendants**, **Wedding flowers** or **Your Wedding cake**.
- Any loss, **Theft** or damage where original purchase receipts and / or invoices cannot be provided.
- Anything mentioned in the general exclusions section.

SECTION E – WEDDING CARS AND TRANSPORT

IMPORTANT NOTICE

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

What You Are Covered For:

We will pay up to the amount stated in the Schedule of Benefits for **Additional Costs** incurred as the result of:

- The **Non Appearance** of the private hire firm's vehicle or person with whom **Your Wedding Transport** arrangements have been made, or;
- The mechanical breakdown of the private hire firm's vehicle.

What You Are Not Covered For:

- A **Wedding Ceremony** or **Wedding Reception** taking place Overseas unless **Your Wedding** meets the definition of **Overseas Wedding**.
- The **Excess** of £35, unless **You** selected and paid for the optional **Excess Waiver** cover when purchasing **Your** policy and this is stated as covered on **Your Validation Certificate**.
- Losses recoverable from any other source.
- Losses which may effectively be claimed under Section A of this insurance policy.
- Losses resulting from any arrangement(s) made without a **Written Contract**.
- Any costs which would have been incurred had the original **Wedding Transport** supplier not failed to meet their contractual obligations.
- The **Financial Failure** of the **Wedding Transport** private hire firm.
- Anything mentioned in the general exclusions section.

SECTION F – PHOTOGRAPHY AND VIDEO

IMPORTANT NOTICE

Cover under this section starts from the date the premium is paid by **You** and is in force until delivery of **Your Wedding** photographs or video, providing this date does not exceed 90 days after the latest date of either or **Your Wedding Reception**.

If **You** make plans to take photographs of **You** cutting **Your Wedding cake** **We** will pay up to the amount stated in the Schedule of Benefits, to allow **You** to arrange an alternative photographic session if damage to **Your Wedding cake** occurs within 48 hours before the conclusion of **Your Wedding Reception**.

What You Are Covered For:

We will pay up to the amount stated in the Schedule of Benefits for the following expenses reasonably and necessarily incurred to take or re-take **Wedding** photographs or videos:

- a) additional photography/videography fees and/or;
- b) re-hiring **Ceremonial Attire** and/or;
- c) hair, make-up and/or stylists fees, and/or;
- d) fees for the re-hiring of the venue in order to re-use it as a location for the taking of photographs;

caused as a direct result of:

1. The **Non Appearance** at **Your Wedding Ceremony** or **Wedding Reception** of the professional photographer or professional video operator contracted for **Your Wedding** or;
2. Loss or **Theft** of or damage to the medium (or media) upon which the photographic images or video are stored by the professional photographer or professional video operator **You** contracted with for **Your Wedding**, before copies have been made or;
3. The non-delivery of any photographs or videos resulting from a technical fault or negligent act by the professional photographer or professional video operator contracted for **Your Wedding**.

What You Are Not Covered For:

1. A **Wedding Ceremony** or **Wedding Reception** taking place Overseas unless **Your Wedding** meets the definition of **Overseas Wedding**.
2. The **Excess** of £35, unless **You** selected and paid for the optional **Excess Waiver** cover when purchasing **Your** policy and this is stated as covered on **Your Validation Certificate**.
3. Losses recoverable from any other source.
4. Any costs which would have been incurred had the original supplier not failed to meet their contractual obligations.
5. Losses that are covered under section A of this insurance policy.
6. Any loss by **Theft** or criminal damage occurring while the films, negatives or digital media are in **Your** custody or control not reported to the police within 24 hours of discovery and **You** obtaining a police report or crime reference number.
7. Any claim arising directly or indirectly from damage by **Theft** or attempted **Theft** of any items left in any **Unattended** motor vehicle owned by **You**, unless the property is left locked in the boot or glove compartment, concealed from view, and there is evidence of forced entry or exit.
8. Losses resulting from any arrangement(s) made without a **Written Contract**.
9. **Your** dissatisfaction with the original **Wedding** photographs or **Wedding** video.
10. The **Financial Failure** of any **Wedding Services Supplier**.
11. Anything mentioned in the general exclusions section.

SECTION G – FAILURE OF SUPPLIERS

What You Are Covered For:

Following the bankruptcy, liquidation, cessation of trading or insolvency due to the **Financial Failure** of any **Wedding Services Supplier** contracted and paid for by **You**, We will pay up to the amount stated in the Schedule of Benefits for the **Irrecoverable** payments and deposits paid to that **Wedding Services Supplier**.

What You Are Not Covered For:

1. A **Wedding Ceremony** or **Wedding Reception** taking place Overseas unless **Your Wedding** meets the definition of **Overseas Wedding**.
2. Any loss which would have been incurred had the original supplier not ceased trading due to **Financial Failure**.
3. Losses recoverable from any other sources.
4. Losses that are covered under section E of this insurance policy.
5. Losses of payments and deposits paid more than 60 days before the purchase of this insurance policy.
6. Any costs where no **Written Contractual** agreement exists between **You** and **Your Wedding Services Supplier**.
7. Any loss occurring as the result of **Your Wedding Services Supplier** becoming bankrupt, put into liquidation or ceasing to trade due to **Financial Failure** within 90 days of the purchase of this insurance policy.
8. Any claim resulting from **Your Wedding Services Supplier** becoming bankrupt, put into liquidation or ceasing to trade where, at the time of purchase of this insurance policy, it was already under administration, a voluntary scheme of arrangement or subject to a winding-up petition.
9. Any loss resulting from fraudulent or any other type of criminal activity on the part of **Your Wedding Services Supplier**.
10. Any loss resulting from **Your Wedding Services Supplier** not performing their contractual obligations unless caused by bankruptcy, liquidation, cessation of trading or insolvency due to **Financial Failure**.
11. Any claim arising directly or indirectly from:
 - a) The **Financial Failure** of a **Wedding Gifts** supplier or any supplier not contracted by and pre-paid by **You** or;
 - b) Any **Additional Costs** arising from additional amounts paid in advance to secure a discount.
12. The **Financial Failure** of a professional **Wedding** planner (except for the costs that **You** were directly contracted to pay the professional **Wedding** planner for their services).
13. Anything mentioned in the general exclusions section.

SECTION H – PERSONAL LIABILITY

IMPORTANT NOTICE

Cover under this section applies to the **Marrying Couple** only. This section does not provide an indemnity in respect of liabilities arising from the actions of anyone other than the **Marrying Couple** and cover applies at **Your Wedding Ceremony** and for the duration of **Your Wedding Reception** only.

Cover under this Section does not apply to an **Overseas Wedding**.

What You Are Covered For:

We will pay **You** or on **Your** behalf, up to the amount specified in the Schedule of Benefits for any claim or series of claims made against **You** in respect of **Your** legal liability arising from accidental **Bodily Injury** to third parties or the accidental loss of or damage to third party property directly related to **Your Wedding Ceremony** or **Wedding Reception**.

In the event of **Your** death, **We** will, in respect of the liability incurred by **You**, engage with **Your** personal representatives provided that they act as though they were **You** and observe the terms of this insurance policy.

What You Are Not Covered For:

1. Losses recoverable from any other source.
2. Any claim arising directly or indirectly from:
 - a) death or injury to **Your** employees, members of **Your Close Relatives** or **Wedding Guests**;
 - b) loss of or damage to property that is owned by **You** or under **Your** control or that of **Your Close Relatives** or employees.
3. **Your** profession, business, or employment.
4. Any fines or damages which have been awarded to punish the person responsible rather than to compensate the affected individual for any losses.
5. **You** owning or using any:
 - a) animal (other than **Your** domestic pets)
 - b) firearm(s)
 - c) fireworks or other pyrotechnic devices or effects
 - d) mechanically propelled or towed vehicles
 - e) vessels (other than manually propelled watercraft).
6. **Your** own deliberate, willful, criminal or malicious actions or failure to act when **You** should have.
7. Additional liability assumed by **You** by agreement in a hiring or booking contract.
8. Any costs not authorised in advance by **Us**.
9. Liability insured under another insurance policy.
10. Liability incurred by **You** for an **Incident** that did not occur on the day of **Your Wedding Ceremony** or **Wedding Reception**.
11. Liability for fines, penalties, liquidated damages or punitive, exemplary, aggravated or multiplied damages.
12. Loss of or damage to any goods or other property sold, supplied, delivered, installed or erected by **You** and all costs of or arising from the need of making good, removal, repair, rectification, replacement or recall of:
 - a) any such good or property and/or
 - b) any defective work executed by **You**.
13. Loss or damage to flooring caused by footwear of any kind.
14. Any loss arising from ownership or use of bouncy castles or other inflatables.
15. An **Overseas Wedding**.
16. Liability arising from the actions of others.
17. Any liability arising out of the Road Traffic Act or its equivalent.
18. Liability arising from the ownership or occupation of land or buildings liability arising from any criminal proceedings.
19. Liability arising from loss or damage to property hired/rented by **You** or a **Close Relative** occurring where **Your Wedding Ceremony** and/or **Wedding Reception** is at **Your Home** or **Close Relative's** residential address.
20. Anything mentioned in the general exclusions section.

SECTION I – OPTIONAL MARQUEE EXTENSION

IMPORTANT NOTICE

1. This section of cover only applies where the appropriate premium has been paid and is shown on **Your Validation Certificate**.
2. If at the time of the **Theft** or damage the sum insured is less than the full cost of replacing or repairing the **Marquee**, **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**.

3. Cover under this Section does not apply to **Overseas Weddings**.

What You Are Covered For:

We will pay **You** up to the amount detailed in the Schedule of Benefits in the event of **Theft** of or damage by any cause not specifically excluded to any **Marquee** occurring during the period of hire (this period of hire must not exceed a maximum of 4 days).

Buying this additional cover extends the cover under Section A, Part One - **Cancellation**, where the **Cancellation** of **Your Wedding** is the direct result of the **Theft** of or severe damage to the **Marquee**.

What You Are Not Covered For:

1. An **Overseas Wedding**.
2. The **Excess** of £100.
3. Losses recoverable from any other source.
4. Any **Consequential Loss** of any kind or description.
5. Any claim arising directly or indirectly from:
 - a) erecting and/or dismantling of any hired equipment
 - b) audio/visual entertainment equipment unless specifically mentioned
 - c) loss or damage suffered by **You** as a result of being deceived into knowingly parting with property
 - d) damage to flooring caused by footwear
 - e) **Theft** from **Unattended** venues
 - f) government regulation or act.
6. **Theft** or attempted **Theft** unless involving forcible or violent entry to or exit from the locked premises.
7. Damage by **Theft** or attempted **Theft** of any items left in any **Unattended** motor vehicle, unless the property is left locked in the boot or glove compartment, concealed from view, and there is evidence of forced entry or exit.
8. Anything mentioned in the general exclusions section.

SECTION J – OPTIONAL PUBLIC LIABILITY EXTENSION - WEDDING GUESTS

IMPORTANT NOTICE

1. This section of cover only applies where the appropriate premium has been paid and is shown on **Your Validation Certificate**.
2. Cover applies at **Your Wedding Ceremony** and for the duration of **Your Wedding Reception** only.
3. Cover under this section does not apply to an **Overseas Wedding**.

What You Are Covered For:

We will indemnify **You**, up to the amount specified in the Schedule of Benefits for the legal liability of **Wedding Guests** invited to **Your Wedding Ceremony** or **Wedding Reception** by **You**, arising from accidental injury to third parties or accidental loss or damage to third party property. The sum insured applies as a limit to all claims made against all **Wedding Guests** in total, not for each **Wedding Guest**. Cover applies at **Your Wedding Ceremony** and for the duration of **Your Wedding Reception** only.

What You Are Not Covered For:

1. Losses recoverable from any other source.
2. Liability insured under another insurance policy.
3. Liability arising from loss or damage to property hired/

- rented by **You** or a **Close Relative** occurring where **Your Wedding Ceremony** and/or **Wedding Reception** is at **Your Home** or **Close Relative's** residential address.
4. Liability resulting from the ownership or occupation of land or buildings.
 5. Death or **Bodily Injury** to **Your** employees, members of **Your** family (including **Close Relatives**) or **Wedding Guests**.
 6. Liability incurred by **You** for an **Incident** that did not occur on the day of **Your Wedding Ceremony** or **Wedding Reception**.
 7. Loss of or damage to property that is owned by **You** or under **Your** control or that of **Your Close Relatives** or employees.
 8. The carrying on of any profession, business or employment or employer's liability.
 9. Employers' liability, contractual liability or liability to a member of **Your Close Relatives**.
 10. Liability arising from animals belonging to **You** or in **Your** care, custody or control.
 11. Any claim arising directly or indirectly from **You** or **Your Wedding Guests** owning or using any:
 - a) animal (other than **Your** domestic pets),
 - b) mechanically propelled or towed vehicles,
 - c) the use or possession of vehicles, aircraft or watercraft, trailers or caravans,
 - d) firearms, fireworks or other pyrotechnic devices or effects,
 - e) bouncy castles or other similar inflatables.
 12. **You** or **Your Wedding Guests** deliberate, willful, criminal or malicious actions.
 13. Any fines or damages which have been awarded to punish the person responsible rather than to compensate the affected individual for any losses.
 14. Liability for any criminal proceedings, fines, penalties, liquidated damages or punitive, exemplary, aggravated or multiplied damages.
 15. Additional liability assumed by **You** or **Your Wedding Guests** by agreement in a hiring or booking contract.
 16. Any costs not authorised in advance by **Us**.
 17. Loss of or damage to any goods or other property sold, supplied, delivered, installed or erected by **You** and all costs of or arising from the need of making good, removal, repair, rectification, replacement or recall of:
 - a) any such good or property and/or
 - b) any defective work executed by **You**.
 18. Any liability arising out of the Road Traffic Act or its equivalent.
 19. Loss or damage to flooring caused by footwear of any kind.
 20. An **Overseas Wedding**
 21. Anything mentioned in the general exclusions section.

GENERAL CONDITIONS APPLICABLE TO ALL SECTIONS OF YOUR INSURANCE POLICY

1. Written or verbal notice of any event which may give rise to a claim must be given to **Our Claims Department** as soon as reasonably practicable and without undue delay and in any event no later than 31 days after the **Incident** giving rise to the loss has occurred. All documents, certificates and evidence required in support of a claim shall be produced by **You** at **Your** expense.
2. It is important to ensure that all information given to **Us**

- is correct to the best of **Your** knowledge. Failure to give correct information could adversely affect **Your** claim or invalidate this insurance policy.
3. Additional action then depends on the type of claim:
 - a) For **Theft**, loss, malicious damage or vandalism – **You** must report any loss by **Theft**, loss, malicious damage or vandalism under this insurance policy for which **You** intend to claim to the police within 24 hours of discovery. **We** will ask for evidence that **You** have done so, for example, obtaining from **You** a crime reference number.
 - b) For liability or damage – forward to **Our Claims Department** immediately upon receipt any writ, summons or other legal process issued or commenced against **You**. **You** must not negotiate, admit or repudiate any claim without **Our** written consent.
 4. **You** must provide **Our Claims Department**, at **Your** expense, with all reasonable details and evidence which **We** ask for concerning the cause and amount of any loss, damage or injury (including receipts for **Wedding Gifts**, money and vouchers).
 5. Except with **Our** written consent, no person is entitled to admit liability on **Our** behalf or to give any representations or other undertakings binding upon **Us**. **We** shall be entitled to conduct all proceedings arising out of or in connection with claims in **Your** name, and to instruct Solicitors of **Our** own choice for this purpose.
 6. 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.
 7. No refund of premium is allowed once the insurance has commenced except within the 14-day cooling off period, provided no claim has been made or is pending.
 8. **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.
 9. **You** or anyone else acting for **You** must be honest in **Your** dealings with **Us** at all times. **We** will not pay a claim that is in any way fraudulent, false or exaggerated and **We** may take legal action against **You** and inform the appropriate authorities if **You** or anyone acting for **You**:
 - a) fails to reveal or hides a fact likely to influence whether **We** accept **Your** proposal, or any adjustment to **Your** insurance policy;
 - b) fails to reveal or hides a fact likely to influence the cover **We** provide;
 - c) makes a statement to **Us** or anyone acting on **Our** behalf, knowing the statement to be false;
 - d) sends **Us** or anyone acting on **Our** behalf a document, knowing the document to be forged or false;
 - e) makes a claim under this insurance policy, knowing the claim to be false or fraudulent in any way;
 - f) makes a claim for any loss or damage **You** caused deliberately or with **Your** knowledge.
 10. If **Your** claim is in any way dishonest or exaggerated, **We** will not pay any benefit under this insurance policy or return any premium to **You** and **We** may cancel **Your** insurance policy immediately and backdate the cancellation to the date of the fraudulent claim. **We** may also take legal action against **You**.
 11. Unless agreed in writing with **Us**, this insurance policy is governed by the laws of England and Wales.
 12. 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 not pay for any losses covered by that insurance policy.
13. If all or some of **Your** financial loss is recoverable under the protection afforded by section 75 of the Consumer Credit Act for credit card purchases or the Chargeback protection scheme for debit, credit and payment card purchases, **We** will ask **You** to obtain recompense from that source. Only if **You** are unable to get money back under those schemes will **We** pay for those **Irrecoverable** losses, subject to the terms of this insurance policy.
 14. **You** may not transfer **Your** interest in this insurance policy.
 15. **You** must undergo a medical examination where **We** require it at **Your** expense except post-mortem which **We** reserve the right to have undertaken at **Our** expense.
 16. **We** may, at **Our** own expense, take proceedings in **Your** name to recover compensation or secure an indemnity from any third party in respect of any loss or damage covered by this insurance, and any amount so recovered shall belong to **Us**.
 17. **Our** total liability shall not exceed the respective sums stated in the Schedule of Benefits per **Wedding** irrespective of the number of policies **You** purchase(d) to cover the same **Wedding**.
 18. 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.
 19. A person who is not a party to this insurance contract has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this insurance contract.
 20. It is a condition that this insurance policy must have been purchased at least 30 days prior to **Your Wedding**.
 21. **You** may not claim under more than one Section or Part of this insurance policy for the same financial loss.
 22. **You** can only claim under Section A of this insurance policy once. Once a claim has been paid under any part of Section A then cover under this insurance policy will cease.
 23. This insurance policy may be rescinded or cancelled without the consent of a third party.
 24. Nothing in this insurance policy shall be construed as giving **You** the right to claim for and receive payment from **Us** for more than **Your** provable and **Irrecoverable** financial loss resulting from an insured event.

GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS OF YOUR INSURANCE POLICY

There is no cover under any section of **Your** insurance policy with **Us** for any claim caused directly or indirectly or contributed to or by:

1. Claims arising directly or indirectly from or related to **COVID-19**, unless specifically listed as covered by this policy.
2. A **Wedding Ceremony** or **Wedding Reception** taking place outside of **United Kingdom** or **Ireland**, unless **Your Wedding** meets the definition of **Overseas Wedding**.
3. Losses arising from the law or regulations by the government of any country.
4. Any circumstances **You** are aware of at the time of taking out this policy that could reasonably be expected to give rise to a claim on this policy.
5. Travel to a specific area to which the Travel Advice Unit of the Foreign, Commonwealth & Development Office (FCDO) has advised the public against all, or all but essential travel.
6. Events or circumstances of which **You** were aware or that were in the public domain at the time of buying this insurance policy that make a loss or claim inevitable.
7. **You** or a **Close Relative**:
 - a) acting against the advice of a **Medical Practitioner** (or would have been if their advice had been sought) at any time during the **Period of Insurance**;
 - b) suffering any **Medical Condition** on or in the 12 months prior to the date of buying this insurance policy, for which **You/they** have received treatment or for which **You/they** are awaiting results of tests or medical investigations;
 - c) suffering any **Medical Condition** on or in the 12 months prior to the date of buying this insurance policy for which **You/they** are on a hospital waiting list for treatment;
 - d) having a **Medical Condition** on the date of buying this insurance policy for which **You/they** have received a terminal prognosis;
 - e) suffering anxiety, stress or depression or any other mental or nervous disorder (unless admitted as an inpatient to a hospital and a **Medical Practitioner** specialising in that specific and relevant field, produces documentation to support **Your** claim);
 - f) wilfully or self-inflicting injury.
8. **You** or anyone else upon whose health **Your Wedding** depends failing to obtain the recommended vaccinations.
9. **Bodily Injury**, illness, death, loss, expense or other liability attributable to a sexually transmitted disease.
10. Losses directly or indirectly occasioned by, happening through, or in consequence of alcoholism, the use of intoxicating drink or drugs (other than drugs taken in accordance with treatment prescribed and directed by a registered **Medical Practitioner**, but not for drug addiction) or self-exposure to needless peril (except in an attempt to save human life).
11. Claims for lost deposits or payments made more than 60 days before the purchase of this insurance policy.
12. Damage to, **Theft** or loss of property more specifically insured.
13. Losses arising as a result of **Consequential Loss** of any kind.
14. Any unlawful act committed by **You** or criminal proceedings against **You** or any other person on whom **Your Wedding** plans depend (other than in the event of **Your** obligation to attend a court of law under subpoena as a witness, unless such obligation to attend falls within **Your** occupation or professional or other similar capacity).
15. Any circumstance manifesting itself after the date of **Your Wedding Ceremony/Wedding Reception** booking but prior to the purchase date of this insurance policy.
16. Any event occurring outside **Your Period of Insurance**.
17. A worsening of **Your** financial circumstances (excludes **Redundancy**).
18. Losses, whether directly or indirectly, arising out of **Your** financial incapacity.
19. Any part of a claim which is unproven or unsubstantiated losses, whether directly or indirectly, arising out of **Your** financial incapacity.
20. Loss or **Theft** from **Unattended** venues or vehicles unless involving forcible or violent entry to or exit.
21. **Theft** or attempted **Theft** unless involving forcible or violent entry or exit from a building.

22. Losses directly or indirectly occasioned by, happening through, or in consequence of vaccinations.
23. Willful or malicious acts and any acts of vandalism by persons invited to **Your Wedding Ceremony or Wedding Reception by You**.
24. Third party rights and no party other than **You** may claim benefit under the terms of this insurance.
25. In respect of persons who are not resident in the **United Kingdom**, where such liability would not have existed had those persons been resident in the **United Kingdom** and not elsewhere.
26. Claims arising from the ownership or use of bouncy castles and other inflatable, firearms, fireworks or other pyrotechnic devices or effects.
27. Loss of or damage to the property insured due to or arising from:
 - a) wear and tear, inherent defect;
 - b) rot, mildew, rust, corrosion, frost, soiling;
 - c) insects, woodworm, vermin, moth;
 - d) dyeing, renovation;
 - e) electronic, electrical or mechanical breakdown, failure or derangement;
 - f) faulty manipulation, design, plan, specification or materials;
 - g) gradual deterioration, market depreciation;
 - h) atmospheric conditions;
 - i) shrinkage or change of colour;
 - j) confiscation, detention or any process of cleaning, restoration, or repair.
28. **Incidents** which may give rise to a claim not notified to **Our Claims Department** within 31 days after the **Incident** has occurred (other than as specified in Section F).
29. Any direct or indirect consequences of war, **Terrorism** (unless specifically listed as covered by this policy under Section A: Part One – **Cancellation** or Section A: Part Two – **Rearrangement**), 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.
30. Losses directly or indirectly occasioned by pressure waves caused by aircraft or other flying devices travelling at sonic or supersonic speeds.
31. Losses directly or indirectly occasioned by, happening through or in consequence of nuclear fission, nuclear fusion or radioactive contamination.
32. Any loss whereby any period of disability or loss whatsoever is increased through **Your** own act or omission.
33. Any loss, damage, expense or **Consequential Loss** directly or indirectly caused by, contributed by or arising from the failure or inability of any equipment or any computer program 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.
34. **We** will not cover any claim or expense of any kind caused directly or indirectly by pollution or contamination other than caused by a sudden, identifiable, unintended and unexpected **Incident** which takes place in its entirety at a specific time and place during the **Period of Insurance**. All pollution or contamination which arises out of one **Incident** shall be deemed to have occurred at the time such **Incident** takes place.
35. Any consequence, howsoever caused, including but not limited to computer virus resulting in electronic data being lost, destroyed, distorted, altered, or otherwise corrupted. For the purposes of this policy, electronic data shall mean facts, concepts and information stored to form useable data for communications, interpretations, or processing by electronic or electromechanical data processing or other electronically controlled hardware, software and other coded instructions for the processing and manipulation of data, or the direction and manipulation of such hardware. For the purposes of this policy, computer virus shall mean a set of corrupting, harmful, or otherwise unauthorised instructions or code, whether these have been introduced maliciously or otherwise, and multiply themselves through a computer system or network of whatsoever nature.
36. Any consequences of **Cyber-terrorism** including but not limited to the delay or cancellation of accommodation due to the failure of critical systems.

HOW TO CLAIM

Any **Incident** under **Your** Covermywedding.co.uk **Wedding** insurance policy should be notified immediately to White Horse Insurance Ireland dac by telephone:

0044 (0) 1733 224 845

or by email: claims@white-horse.ie

In respect of claims occurring under Section F – Photography and Video and Section G – 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 31 days after the **Incident** has occurred. **We** will reserve the right to decline liability for any claim notified after this date.

COMPLAINTS PROCESS

It is **Our** intention to give **You** the best possible service but if **You** do have any questions or concerns about the sale of this insurance policy or the handling of **Your** claim, **You** should follow the complaints procedure below.

IF YOU HAVE A COMPLAINT REGARDING THE SALE OF YOUR INSURANCE POLICY:

Please contact **Your** issuing agent.

IF YOU HAVE A COMPLAINT REGARDING A CLAIM:

Please contact the Customer Experience Manager, White Horse Insurance Ireland dac, Rineanna House, Shannon Free Zone, Shannon, County Clare, **Ireland**, V14 CA36.

Email: complaints@white-horse.ie

If **Your** complaint about **Your** insurance policy sale and/or claim is not resolved to **Your** satisfaction and **You** remain dissatisfied with the final response to **Your** complaint, **You** have the right to make an appeal to the Financial Ombudsman Service (FOS) at:

The Financial Ombudsman Services
Exchange Tower
London
E14 9SR

Telephone: 0800 023 4 567 or 0300 123 9 123
Email: complaint.info@financial-ombudsman.org.uk

WH/UK/BLUE/Wedding/042023

V: 04/2023



COVER MY wedding

