

# Wedding Insurance Policy Summary

This document provides important facts about your Wedding Insurance Policy. This summary does not describe all the terms and conditions of your full policy.

Your policy and summary should be read carefully to ensure that it meets your requirements. You must take care to provide us with accurate information which is correct to the best of your knowledge. Please check all the policy details carefully, these set out the information you have given us. If you think there is a mistake or you need to make changes, you should notify us immediately. Failure to provide correct information or inform us of any changes could adversely affect your policy, including invalidating your policy or causing claims to be rejected or not fully paid. If you have any further questions, please contact us directly.

**This insurance is arranged by NWS Wedding Insurance Services, a trading name of Event Insurance Services Ltd and underwritten by UK General Insurance Ltd on behalf of Great Lakes Insurance SE. Great Lakes Insurance SE is a German insurance company with its headquarters at Königinstrasse 107, 80802 Munich. UK Branch Office: Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ.**

**Event Insurance Services Ltd and UK General Insurance Limited are authorised and regulated by the Financial Conduct Authority.**

**Great Lakes Insurance SE, UK Branch, is authorised by Bundesanstalt für Finanzdienstleistungsaufsicht and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority. Details about the extent of their regulation by the Financial Conduct Authority and Prudential Regulation Authority are available on request.**

## ABOUT YOUR COVER

Features and benefits included	Significant exclusions or limitations
<p><b>Cancellation</b></p> <p>Provides cover for your irrecoverable costs incurred as a result of the unavoidable cancellation of the wedding for reasons which are unavoidable, unforeseen and beyond your control.</p>	<p>Any existing circumstances which you are aware of at time of application and/or purchase of the insurance which threaten the fulfilment of the event (for example pre-existing medical conditions).</p> <p>Unemployment other than redundancy.</p> <p>Disinclination to contract to the marriage as agreed or failure to comply with legal requirements, or your failure to obtain relevant documentation.</p> <p>Adverse weather conditions if cover is taken out less than 14 days prior to the wedding date.</p> <p>We will not cover claims for contracted costs charged by the venue or wedding supplier if there is a reduced attendance at the wedding ceremony or wedding reception.</p>
<p><b>Rearrangement</b></p> <p>Provides cover for the additional costs incurred to enable the wedding ceremony or reception to take place.</p>	<p>As above.</p>

Features and benefits included	Significant exclusions or limitations
<p><b>Public liability</b></p> <p>Provides cover for your legal liability to pay damages, claimants costs and expenses which arise as a result of and in connection with the wedding.</p> <p>This includes the liability of your guests attending the wedding ceremony and/or reception.</p>	<p>The first £250 of each and every claim, unless stated otherwise in the certificate of insurance.</p> <p>Claims as a result of alcohol consumption or drug use (including prescription medication).</p> <p>The liability of the guests for weddings outside of the UK.</p> <p>Damage to the flooring or grounds, except carpeting and rugs.</p>
<p><b>Ceremonial attire</b></p> <p>Provides cover for the loss of, or damage to, ceremonial attire for the wedding party.</p>	<p>Loss or damage by theft or attempted theft of ceremonial attire left at the wedding venue or wedding reception venue, unless there is evidence of violent, visible and forcible entry thereto.</p> <p>Loss or damage resulting from natural aging, wear and tear, gradual deterioration or an inherent defect.</p> <p>Loss or damage caused by cleaning, dyeing, repair or restoration.</p>
<p><b>Photographs and videos</b></p> <p>Provides cover to retake the wedding photographs or video, or for any failure of the professional photographers services.</p>	<p>Losses recoverable from any other source.</p> <p>Losses arising from the services of non professional and non contracted photographic or video services.</p>
<p><b>Failure of suppliers</b></p> <p>Provides cover for the irrecoverable and additional costs following the financial failure of a supplier.</p>	<p>Any costs which would have been incurred had the original supplier not ceased trading.</p> <p>Contracts that are not in writing.</p> <p>Losses arising from any known financial problems prior to taking out the insurance.</p>
<p><b>Wedding transport</b></p> <p>Provides cover for the contractual failure of the booked transport supplier.</p>	<p>Loss or damage by theft or attempted theft from any unattended vehicle.</p> <p>Contracts that are not in writing.</p>

Features and benefits included	Significant exclusions or limitations
<p><b>Wedding cake</b></p> <p>Provides cover for loss of, or damage to, the wedding cake occurring seven days prior to the wedding.</p>	<p>Loss of or damage to the wedding cake whilst in the custody, care and control of the supplier, prior to the wedding.</p>
<p><b>Wedding flowers</b></p> <p>Provides cover for loss of, or damage to, the wedding flowers occurring seven days prior to the wedding.</p>	<p>Loss of or damage to flowers whilst in the custody, care and control of the supplier, prior to the wedding.</p>
<p><b>Wedding rings</b></p> <p>Provides cover for loss of, or damage to, the wedding rings occurring seven days prior to the wedding.</p>	<p>Loss or damage by theft or attempted theft from any unattended vehicle.</p>
<p><b>Wedding presents</b></p> <p>Provides cover for loss of, or damage to, the wedding presents whilst on display at the wedding ceremony or wedding reception to a maximum of £250 for any one item.</p>	<p>Losses not reported to the police within 24 hours of discovery.</p> <p>Financial failure of a wedding gift company from which wedding presents have been purchased but not yet given.</p>

## ADDITIONAL COVER

The following cover is only applicable if you have chosen to add it to your policy and it is listed in the certificate of insurance.

Additional cover	Significant exclusions or limitations
<p><b>Wedding equipment and ceremonial swords</b></p> <p>Provides cover for the loss of, or damage to, marquees and other associated wedding equipment including ceremonial swords.</p>	<p>Loss or damage caused by the defective erection, use or dismantlement of hired equipment.</p> <p>Theft or attempted theft unless there is evidence of violent, visible and forcible entry thereto.</p> <p>Loss or theft from unattended vehicles.</p>
<p><b>Employer's liability</b></p> <p>Provides cover for your legal liability to pay damages, claimants costs and expenses which arise as a result of anyone you employ whether paid or unpaid in connection with the wedding.</p>	<p>Any liability in respect of a Road Traffic Accident (RTA) risk.</p>
<p><b>General exclusions applicable to all sections</b></p>	<ol style="list-style-type: none"> <li>1. Losses arising out of willful or malicious damage and acts of vandalism.</li> <li>2. Losses claimable from any other source i.e. home insurance or credit card insurance.</li> <li>3. Unexplained disappearances or discrepancies including lost or misplaced items.</li> <li>4. Contracts that are not pre-booked and agreed in writing.</li> <li>5. Theft unless removed by visible, forcible and/or violent means – i.e. breaking into a locked room, garage or safe.</li> <li>6. Losses which could have been prevented.</li> <li>7. Contractual disputes between yourself and wedding suppliers.</li> </ol>

This document is a summary of the cover provided by your Event Insurance policy. Full terms and conditions can be found in the policy wording which is available on request or can be viewed online or downloaded at:

[www.events-insurance.co.uk](http://www.events-insurance.co.uk)

**PLEASE REVIEW AND UPDATE YOUR COVER PERIODICALLY TO ENSURE IT REMAINS ADEQUATE.**

**YOU MUST TAKE CARE TO PROVIDE US WITH ACCURATE INFORMATION AND YOU SHOULD NOTIFY US IMMEDIATELY IF ANYTHING IS INCORRECT OR IF YOU ARE UNSURE ABOUT ANY DETAILS.**

#### **CANCELLATION RIGHTS**

You may cancel your policy within 14 days of the date of issue, before the event date and provided no claim has been made, if for any reason you are dissatisfied or the policy does not meet your requirements.

#### **MAKING A CLAIM**

If you have a claim, please telephone us on **01425 470360** as soon as possible to tell us about it.

#### **HOW TO COMPLAIN**

##### **Making Your Complaint**

It is the intention to give you the best possible service but if you do have any questions or concerns about this insurance or the handling of a claim you should follow the Complaints Procedure below:

Complaints regarding:

#### **SALE OF THE POLICY OR CLAIMS (EXCEPT LIABILITY CLAIMS)**

Please contact your agent who arranged the Insurance on your behalf.

If your complaint about the sale of your policy cannot be resolved within 3 working days, your agent will pass it to:

**Event Insurance Services Ltd**

**Claims Services**

**FREEPOST**

**Ringwood Hants**

**BH24 1AJ**

**Tel: 01425 470360 (9.00am – 5.00pm Monday – Friday)**

#### **LIABILITY CLAIMS**

**Direct Group Ltd**

**Customer Relations**

**Quay Point**

**Lakeside Boulevard**

**Doncaster**

**DN4 5PL**

**Tel: 0344 854 2072**

**Email: [customer.relations@ryandirectgroup.co.uk](mailto:customer.relations@ryandirectgroup.co.uk)**

In all correspondence please state that your insurance is provided by UK General Insurance Limited and quote scheme reference 06460A.

If it is not possible to reach an agreement, you have the right to make an appeal to the Financial Ombudsman Service. This also applies if you are insured in a business capacity and have an annual turnover of less than £2 million and fewer than ten staff. You may contact the Financial Ombudsman Service at:

**The Financial Ombudsman Service**

**Exchange Tower**

**London**

**E14 9SR**

**Tel: 0300 123 9 123**

**Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)**

**Website: [www.financial-ombudsman.org.uk/](http://www.financial-ombudsman.org.uk/)**

The above complaints procedure is in addition to your statutory rights as a consumer. For further information about your statutory rights contact your local authority Trading Standards Service or Citizens Advice Bureau.

#### **COMPENSATION SCHEME**

Great Lakes Insurance SE is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if they cannot meet their obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 100% of the claim with no upper limit. You can get more information about compensation scheme arrangements from the FSCS or visit [www.fscs.org.uk](http://www.fscs.org.uk)



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