

Wedding Insurance

Insurance Product Information Document

Company: Event Insurance Services Ltd

Product: Wedding Insurance

This document is a summary of cover highlighting the main features and benefits as well as the general conditions and exclusions of this policy. Full terms and conditions can be found in the policy wording. You will also receive a policy schedule showing the specific details of your policy and the cover(s) you have selected. Please take some time to read the policy documents when you receive them. It is important that you tell us as soon as possible if any of the information is incorrect.

What is this type of Insurance?

This cover is an indemnity-based, comprehensive package style policy. The policy will reimburse you (the policy holder) for costs incurred and/or irrecoverable expenses should certain problems arise. There are four 'key' sections to the policy. In addition to the key sections the policy carries additional subsections of cover which are also automatically included.



What is insured?

- ✓ Cancellation & Rearrangement Cover - Provides cover for your irrecoverable costs incurred because of the cancellation/rearrangement of the wedding for reasons which are *unavoidable, unforeseen* and *beyond your control*.
- ✓ Public Liability - Covers you and **your guests** for your legal liability in respect of Accidental damage to third party property & Accidental bodily injury to a third party.
- ✓ Failure of Suppliers - Provides cover for the irrecoverable and additional costs following the insolvency or ceasing trading of booked wedding supplier.
- ✓ Ceremonial Attire - Provides cover for the loss of, or damage to ceremonial attire for the wedding party.
- ✓ Photos & Videos - Provides reimbursement because of the failure of the professional photographers and/or videographer's services.
- ✓ Wedding Transport - Provides cover for additional costs because of the contractual failure of the booked transport supplier.
- ✓ Wedding Cake - Provides cover for loss of or damage to the wedding cake.
- ✓ Wedding Flowers - Provides cover for loss of or damage to the wedding flowers.
- ✓ Wedding Rings - Provides cover for loss of or damage to the wedding rings.
- ✓ Wedding Presents - Provides cover for loss of, or damage to, the wedding presents whilst they are on display at the wedding ceremony and/or reception, or whilst in a secured location.
- ✓ Personal accident cover for the marrying couple for critical & permanent conditions occurring in 24hours before and after the wedding date.
- ✓ Legal Expenses - We will pay for legal costs and expenses incurred by you, in the pursuit of compensation for injury or denial of service because of discrimination.



What is not insured?

- ✗ This policy does not offer cover if you decide not to go ahead with the wedding.
- ✗ This policy does not offer cover when you know, when buying this policy, that there is already a problem that may lead to a claim.
- ✗ The first £250 of every claim for accidental damage to third party property.
- ✗ Damage to floors or grounds, except for carpeting and rugs.
- ✗ Contracts which are not in writing.
- ✗ Contractual disputes or breaches by you and/or your supplier.
- ✗ Theft, unless there is forcible or violent entry or exit from a secured location.
- ✗ Loss or damage caused by cleaning, dyeing, repair or restoration.
- ✗ Compensation for your dissatisfaction of any service provided.
- ✗ Loss of or damage to the items/property whilst in the custody, care, and control of the supplier prior to the wedding.
- ✗ Any liability in respect of a Road Traffic Accident (RTA).



Are there any restrictions on cover?

- ! The policy holder must be a permanent resident in the UK and have a financial interest in the wedding.
- ! Additional costs covered under this policy are offered on a like for like, fair and best value basis.
- ! For weddings taking place outside of the UK, valid travel insurance must be in place to cover transport and accommodation costs.



Where am I covered?

You are covered to hold your wedding celebrations at any Worldwide destination.

However, cover for Public Liability does not extend to the USA or Canada. Some sections have limitations and optional covers such as Ceremonial Sword insurance and Wedding Equipment cover options are only available for weddings taking place in the UK.



What are my obligations?

At point of Application; You must provide full and accurate information to all questions asked. Your answers must be true to the best of your knowledge and belief. Your answers will form part of the statement of fact on which your policy will be based. **Over the duration of a policy;** If you become aware that information you have given us is inaccurate or has changed, you must inform us as soon as possible. Failure to do this may invalidate your policy and claims may not be paid. **At point of Claim;** You must provide full and accurate information to all questions asked. You must also provide us any evidence requested by us to support and validate your claim.



When and how do I pay?

Your premium is a one-off payment. Payment can be made by debit or credit card, by Cheque or by a BACS payment.



When does the cover start and end?

Your **Cancellation** cover will start as soon as you purchase your policy and will automatically cover any deposits you have already paid. Generally, your policy cover ceases following your Wedding or Wedding Reception (for example, **Public Liability**). However, some covers come into force at different times and terminate at the **Wedding Ceremony** so please refer to your policy wording for full details.



How do I cancel the contract?

If you decide that for any reason, this policy does not meet your insurance needs then please return it within 14 days from the date of purchase or the day on which you receive your policy documentation, whichever is the latter. On the condition that your wedding has not already taken place and that no claims have been made or are pending, the premium will be refunded in full. If you wish to cancel after the 14-day cooling off period, please contact the organisation from whom you bought your policy.

Your Insurer

This insurance is underwritten by UK General Insurance Limited 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.

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. This can be checked on the Financial Services Register at <https://register.fca.org.uk>

Making a claim

If you need to make a claim, please obtain a claim form no later than 31 days after the event by contacting us in one of the following ways:

- Calling us on 01425 470360, our opening hours are 9am – 5pm, Monday to Friday.
- Emailing us at info@events-insurance.co.uk

- Writing to us at Event Insurance Services Ltd, Claims Services, FREEPOST, Ringwood, Hants BH24 1AJ

On all correspondence please tell us/provide the unique policy number from your policy certificate. This will help us to validate your policy details and deal with your claim as quickly as possible.

Complaints

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 the SALE OF THE POLICY

Event Insurance Services Ltd,
FAO: Complaints Manager
20a Headlands Business Park,
Ringwood,
Hants
BH24 3PB
Tel: 01425 470360
Email: info@events-insurance.co.uk

Complaints regarding CLAIMS

Event Insurance Services Ltd,
Claims Services,
FREEPOST,
Ringwood,
Hants
BH24 1AJ
Tel: 01425 470360
Email: info@events-insurance.co.uk

On all correspondence please tell us/provide the unique policy number from your policy certificate. This will help us to validate your policy details and deal with your complaint as quickly as possible.

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 up to €2million and fewer than ten employees. You may contact the Financial Ombudsman Service at:

The Financial Ombudsman Service
Exchange Tower, London E14 9SR
Tel: 0800 023 4 567 or 0300 123 9 123
Email: complaint.info@financial-ombudsman.org.uk

The above complaints procedure is in addition to your statutory rights as a consumer.

What happens if we can't meet our liabilities?

Great Lakes Insurance SE is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if it cannot meet its obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% 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.