

**Wedding Insurance**  
Proposal form



# Don't rely on luck. **Rely on us**

This cover is a comprehensive package policy, which looks to reimburse you should certain problems arise in relation to your big day. This is comprised of four core covers and a variety of additional benefits.

## Covers

### **Cancellation/Rearrangement**

For irrecoverable costs incurred as a result of the unavoidable cancellation of the wedding for reasons beyond your control including adverse weather conditions. Rearrangement provides cover for the additional costs incurred to enable the wedding ceremony or reception to take place.

### **Public Liability**

Provides legal liability to pay damages, claimant's costs and expenses which arise as a result of and in connection with the wedding. Also including the liability for guests at your wedding.

### **Ceremonial attire**

Loss of, or damage to, the ceremonial attire for the wedding party (bride(s)/groom(s)/partners, male and female attendants and parents of the bride(s)/groom(s)/partners.

### **Photographs and videos**

To retake the wedding ceremony photographs or video, or failure of the professional photographers services.

### **Failure of suppliers**

For the irrecoverable and additional costs following the financial failure of a supplier.

### **Wedding transport**

For the contractual failure of the booked transport supplier.

### **Wedding rings**

Loss of, or damage to, the wedding rings occurring within seven days prior to the wedding.

### **Wedding presents**

Loss of, or damage to, the wedding presents occurring whilst on display at the ceremony or reception.

### **Wedding cake**

Loss of, or damage to, the wedding cake occurring within seven days prior to the wedding.

### **Wedding flowers**

Loss of, or damage to, the wedding flowers occurring within seven days prior to the wedding.

### **Personal Accident**

Cover per bride and/or groom should they sustain a disabling or fatal injury within 24 hours either side of the wedding date.

### **Legal Expenses**

Provides a sum of money to help pursue legal action against a third party who has:

- a)** injured the bride and/or groom within 24 hours either side of the wedding date;
- b)** failed to offer a service for reasons which oppose the Equalities Act 2010.

## Additional covers

### **Wedding equipment and ceremonial swords**

Loss of, or damage to, marquees and other associated wedding equipment including ceremonial swords.

### **Employer's Liability**

For your legal liability to pay damages, claimants costs and expenses which arise as a result of an injury to anyone you employ whether paid or unpaid in connection with the wedding.

### **Band or DJ**

For legal liability to pay damages, claimants costs and expenses which arise as a result of a band or DJ performing at the wedding. Please note, this is only required if the Band/DJ don't have their own public liability cover in place.

## Premiums (including insurance premium tax)

PREMIUMS	CORE COVERS				INCLUDED BENEFITS			
	CANCELLATION	PUBLIC LIABILITY	FAILURE OF SUPPLIERS	CEREMONIAL ATTIRE	PHOTO/RINGS & PRESENTS	CAKES/FLOWERS TRANSPORT	PERSONAL ACCIDENT	LEGAL EXPENSES
<b>Package 1 £56</b>	£5,000	£5M	£5,000	£5,000	£3,000 each	£1,000 each	£40,000	£20,000
<b>Package 2 £67</b>	£8,000	£5M	£6,000	£6,000	£3,000 each	£1,000 each	£40,000	£20,000
<b>Package 3 £73</b>	£10,000	£5M	£7,000	£7,000	£3,000 each	£1,000 each	£40,000	£20,000
<b>Package 4 £99</b>	£15,000	£5M	£8,000	£8,000	£3,000 each	£1,000 each	£40,000	£20,000
<b>Package 5 £139</b>	£20,000	£5M	£9,000	£9,000	£3,000 each	£1,000 each	£40,000	£20,000
<b>Package 6 £170</b>	£30,000	£5M	£10,000	£10,000	£3,000 each	£1,000 each	£40,000	£20,000
<b>Package 7 £220</b>	£40,000	£5M	£10,000	£10,000	£3,000 each	£1,000 each	£40,000	£20,000
<b>Package 8 £274</b>	£50,000	£5M	£10,000	£10,000	£3,000 each	£1,000 each	£40,000	£20,000
<b>Package 9 £329</b>	£60,000	£5M	£10,000	£10,000	£3,000 each	£1,000 each	£40,000	£20,000
<b>Package 10 £461</b>	£70,000	£5M	£10,000	£10,000	£3,000 each	£1,000 each	£40,000	£20,000

## Additional premiums (including insurance premium tax)

<b>£165</b>	£10M Public Liability cover
<b>£67</b>	Wedding Equipment cover up to £10,000
<b>£110</b>	Wedding Equipment cover up to £20,000
<b>£24</b>	£5M Employer's Liability cover for up to 10 staff
<b>£24</b>	£5M Public Liability cover per band or DJ performing at the wedding

# Conditions of the policy

The proposal form does not contain the full terms and conditions of cover, but highlights the main benefits and significant exclusions to help you decide if the policy meets your needs. A specimen policy is available to download from our website, or on request, and will be sent to you automatically if you choose to take out a policy. It is important that you read the policy carefully when you receive it.








## Main exclusions

For full terms and conditions a specimen policy wording is available upon request.

- The disinclination to contract to marriage by either the bride or the groom
- Theft, unless there is evidence of forcible or violent entry or exit from a secured location.
- Unemployment, other than through redundancy
- Contracts which are not in writing
- Pre-existing conditions or any circumstances known about at the time of arranging the insurance which could reasonably be expected to give rise to a claim

# Claims toolkit

Dealing with claims can be a stressful time for anyone, so we would like to help you to be prepared as possible, should you need to make a claim. Here are a few items that you may be asked for, depending on the type of claim you make:

-  Receipts for payments made and/or copies of bank statements
-  Copies of contracts and correspondence between you and your suppliers
-  Medical certificates and relevant supporting evidence
-  Weather reports
-  Photographs
-  Screenshots and information available on social media sites that could help support your claim
-  Copies of estimates for repair and/or replacement of damaged items

You are welcome to contact our specialist Claims Team with any queries that you may have, and we'll be happy to help you. Please contact us at **01425 470360** or **info@events-insurance.co.uk**

## IMPORTANT

### Insurance provider details

This insurance is arranged by 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.



**01425 470360** | **info@events-insurance.co.uk** | **www.events-insurance.co.uk**

Event Insurance Services Ltd, Event House, 20A Headlands Business Park, Ringwood, Hampshire, BH24 3PB

Event Insurance Services is a limited company registered in England and Wales. Registered number: 3238686. Event Insurance Services Limited are authorised and regulated by the Financial Conduct Authority, Ref No. 309998. ID000050 02/18

# Proposal form

**YOUR INFORMATION:** You have a right to be informed as to how, why and where we will process your personal data, and with whom we will share it with. You have the right to gain access to that information, and have it potentially erased or transferred. Detailed information is available on our Privacy Statement. To summarise, your information will be used to administer your insurance contract or help process or resolve your claim. Where we need to pass information to other firms, it will only be for that purpose. A summary document will be provided to you as part of the application process.

**ANSWERING QUESTIONS:** Please take reasonable care to answer all the questions honestly and to the best of your knowledge. Your answers to the questions will affect our decision to provide cover and/or the premium charged. If you do not understand a question or cannot answer it, please contact us on **01425 470360** immediately because if you answer the questions incorrectly, your policy may be void.

1 Can you confirm that either of the marrying couple are UK Residents, have been living permanently in the UK for at least six months prior to the purchase of this policy and are registered with a local medical practitioner Yes \*No

**\* If No, we will need to review your application to make sure we can offer this policy. Please continue to complete the rest of the form and/or contact us on 01425 470360 to discuss your requirements further.**

**PLEASE NOTE:** If the bride and/or groom is travelling from outside of the UK to the wedding; Cancellation, abandonment or postponement caused as a result of failed transport arrangements outside of their arrival within the UK is not covered under this policy.

Proposer (The proposer can be the bride or groom or a close relative with a permanent UK residency and a financial interest in the wedding.)

2 Are either the bride(s)/groom(s)/partners serving members of the armed forces? Yes No

Cancellation due to the unexpected posting/deployment of either bride or groom is excluded from cover until we are in receipt of a letter from their commanding officer stating that leave has been granted for the date of the wedding.

3 **Are you:** One of the Marrying Couple Yes No A Close Relative of the Marrying Couple Yes No Other

Title

Name

Address

Postcode

Daytime telephone no.

Mobile telephone no.

Email

Are you over the age of sixteen? Yes No

**Please tick as appropriate:**

Bride Groom Partner Name

Bride Groom Partner Name

4 Have you/the bride(s)/groom(s)/partners or any co-organiser/family member contributing to the wedding:

**a)** Suffered any loss or circumstance which has, or might have given rise to a claim under **this type** of insurance in the last five years? Yes No

**b)** Had any insurance declined, cancelled or had special terms imposed by any event insurer? Yes No

5 Have you/the bride(s)/groom(s)/partners or any co-organiser/family member contributing to the wedding, been convicted of any criminal offence other than a driving offence, which is currently unspent? Yes No

If yes to any of the above, please provide further details.

# The Ceremony & Reception

Is the ceremony to be insured a:      wedding      civil partnership      renewal of vows      blessing

Date of ceremony      Ceremony venue

Venue Address

Postcode      Country

If your reception takes place at a different location to your ceremony, please complete the below.

Date of reception      Reception venue

Address

Postcode      Country

If you have been provided with a specific code from a venue or supplier please input this here.

Will you be having any additional wedding related events taking place on a separate day to the wedding ceremony or reception, such as family gathering, wedding BBQ etc. in which you need the cover extended for?      Yes      No

If Yes, how many additional days cover do you need?

**Please provide dates and a full description of what activities are taking place to help support the application.**

**PLEASE NOTE:** If your wedding ceremony and/or reception is taking place in either the United States of America or Canada, the Public Liability cover is not included in your policy.

If your wedding ceremony and/or reception is taking place elsewhere in the world, outside of the United Kingdom, your Public Liability cover provides protection for the bride and/or groom and close relatives only, the cover does not extend to include the liability of your guests.

**ADVERSE WEATHER:** If you are applying for insurance within fourteen days of the event, we are unable to offer Cancellation cover including Adverse Weather i.e. such weather conditions which render the site unusable and/or which pose a hazard to the life or limb of the persons attending the event.

Are there any key dependents (i.e. close relatives or bridal party members) travelling from outside of the UK for the wedding?      Yes      No

If Yes, please describe their travel arrangements:

**Please select the PREMIUM that relates to your chosen package**

£56	£67	£73	£99	£139
£170	£220	£274	£329	£461

## Additional Covers (these can all be added at a later date if you do not have full details or finalised bookings as yet)

### Employers Liability

If you require Employers Liability to cover any volunteers, helpers or employees at the wedding please complete the details below:

Up to 10 volunteers/helpers/employees

More than 10 volunteers/helpers/employees

If you require cover for more than 10 volunteers/helpers/employees, please confirm the number required

What roles will your volunteers be carrying out at the event?

### Equipment Cover

If you require cover for any hired, leased or owned Equipment please complete the details below:

Up to £10,000

Up to £20,000

If you require cover for more than £20,000, please confirm the amount required

Please provide a breakdown of the types of equipment you are looking to insure

If the equipment will be on site overnight or for more than 24 hours; is there security in place overnight and whilst left unattended? Yes    No

**PLEASE NOTE:** this policy only covers theft as a result of forcible or violent entry or exit from a site; by this we mean that there must be signs of breaking & entering/exiting or a physical altercation with persons guarding the equipment. We do not cover theft from unsecured or unattended sites.

Do you require cover for any ceremonial swords being used at the wedding? Yes    No

### Band/DJ or Performer Cover

Do you need to extend your public liability to cover a band, DJ or performer at your wedding? Yes    No

**\* This only applies to bands who do not have their own insurance in place already**

Band name

Contact name

Address

Telephone no.

Email

**If you need cover for more than one Band/DJ/Performer, please supply us with these same details separately.**

# Important information

## Please tick as appropriate:

I would like a quotation

I would like to purchase a policy

How would you like us to send your documents?

Post

Email

Both

Please confirm, if you wish to proceed with the cover and how you wish to pay?

Card payment over the phone

Enclosed a cheque

BACS transfer

Please supply us with your best daytime contact number and an indication of which time slot you would prefer us to contact you in:

Telephone no:

09:00-13:00

13:00-17:00

## Important – please sign below

**Any policy or quote will be issued based upon the information provided to us by you. You must take reasonable 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. Providing inaccurate information could adversely affect your policy, including invalidating your policy and claims being rejected or not fully paid. Should any information change during the period of insurance you should notify us immediately. Insurance cover is subject to our terms and conditions. If you would like a copy, please refer to our website or contact us on 01425 470360.**

Please be assured that we take your privacy extremely seriously and we will only use your personal information to administer your account and to provide the products and services from us.

However, we would like to be able to let you know about related products or services that we think you might be interested in. If you are happy for us to get in touch every now and then, please tick the boxes below to say how we may contact you:

Email

Post

Text Message

Signature

**typed e-signature is  
acceptable**

Date

**Please return this form in the enclosed or provided FREEPOST envelope.**

Are you a broker?  Yes

Postcode

Company name

**\* Please note, you can complete and sign this form on behalf of your client**

## IMPORTANT

### Insurance provider details

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For internal use:  
Reference

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