

Wedding Insurance Policy

This insurance is arranged by Event Insurance Services Ltd and underwritten by UK General Insurance Ltd on behalf of Great Lakes Reinsurance (UK) SE, Registered in England No. SE000083. Registered 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 Reinsurance (UK) SE is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. This can be checked on the Financial Services Register at www.fca.org.uk/firms/systems-reporting/register or by calling them on 0800 111 6768.

This **Policy** is evidence of the contract between **Us**, Event Insurance Services Limited, and **You**, **Our** policyholder.

We strongly recommend that You read this Policy and keep it in a safe place.

Your Policy and certificate 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. It is also Your responsibility to ensure that this Policy satisfies the requirements of the Venue(s) or local council, if applicable.

If, after reading this Policy, this insurance does not meet Your requirements, please return this Policy and Your certificate to Event Insurance Services Ltd within fourteen days of the date of issue, before the Wedding Date and providing no claim has been made. Your premium will then be refunded in full. No refund of any part of the premium can be made after the expiry of the 14 day cooling off period.

If You have any queries over the cover provided then please call Event Insurance Services, on 01425 470360.

Please also note the following.

Certain Dangerous Activities as described in the Policy are not covered, whether provided by You or other Persons attending the Event.

The insurance also requires that:

- **Any third party who You engage for the Event (eg. food vendors, attractions, entertainers, exhibitors, stallholders etc) have their own Public Liability and Employer's Liability Insurance covering their potential liability arising from their participation in the Event.**
- **You check that the cover held by third parties is valid for the duration of the Event and record particulars of their policies prior to participation.**
- **You maintain the right to recover from such third parties in respect of claims brought against You but for which they may be responsible.**

If, however, You are unable to comply with the above, please contact Event Insurance Services Ltd immediately.

Each section of cover is provided as a separate section and will be shown in the certificate as Insured or not Insured.

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Important Information.

General definitions

Any word or expression to which a specific meaning has been attached will bear the same meaning throughout this Policy wording and will appear in bold.

Bodily Injury

Death, **Bodily Injury**, illness or disease.

Ceremonial Attire

Clothing and accessories of the Bride(s) and/or Groom(s), male and female attendants and the parents of the Bride(s) and/or Groom(s), whether hired or owned, excluding ceremonial swords.

Close Relative

Parent, parent-in-law, step-parent, legal guardian. Son, son-in-law, step-son, adopted-son, foster-son. Daughter, daughter-in-law, step-daughter, adopted-daughter, foster-daughter. Grandparent, grandson, granddaughter. Brother, brother-in-law, step-brother, adopted-brother, foster-brother. Sister, sister-in-law or step-sister, adopted-sister, foster-sister.

Dangerous Activity

Any amusement, display, competition or fund raising activity organised by **You** or on **Your** behalf or for which **You** are responsible, involving:

- (a) fireworks or bonfires;
- (b) inflatable play equipment;
- (c) fairground rides or mechanical or electrical rides of any kind;
- (d) ballooning or flying of any description;
- (e) quad bikes, go-karts or motor sports of any kind;
- (f) trampolines, gymnastic apparatus or any apparatus requiring the use of safety harness or ropes to prevent or arrest falls from height;
- (g) circus acts or stunt acts;
- (h) it's a knockout competition;
- (i) persons riding on animals;
- (j) canoeing, sailing or the use of water crafts;
- (k) shooting ranges for guns or archery;
- (l) pyrotechnical devices.

Employee

- (a) A person under a contract of service or apprenticeship with **You**.
- (b) A person under a contract of service or apprenticeship with some other employer and who is hired or borrowed by **You** whilst under **Your** direct control and supervision.
- (c) Labour masters and persons supplied by them whilst under **Your** direct control and supervision.
- (d) A self-employed person performing work of a kind ordinarily performed under a contract of service or apprenticeship with **You** whilst under **Your** direct control and supervision.
- (e) Work experience trainees.
- (f) Authorised volunteers whilst working for **You** in connection with the event.

Forcible Entry

Entry which involves physical destruction and/or damage to a locked and secured location.

Geographical Limits

This policy applies to weddings taking place anywhere in the world except for the following circumstances:

- Sections 2 Public Liability: No cover for **Wedding Ceremonies** or **Wedding Receptions** taking place in the USA & Canada.
- Section 11 (**Wedding Equipment**), Section 12 (ceremonial swords extension) and
- Section 13 (Employers Liability) do not apply/offer any cover for **Wedding Ceremonies** or **Wedding Receptions** taking place outside of the UK.

Insured

You, or a **Close Relative** who has made proven, significant, financial contribution on which the **Wedding Ceremony**, **Wedding Reception** or **Wedding Services** depends and who has a permanent UK address.

Period of Insurance

The period of the event as shown in the certificate and terminating upon its completion, but not in any case exceeding the period as shown in the certificate for which **We** have accepted the premium. Under this **Policy** section 1 – Cancellation and rearrangement of the **Wedding** and/or **Reception** cover will be operative from the issue date stated in the certificate or the time of booking the event (whichever is the later date) and terminates on commencement of the event.

For sections 2, 8 & 11 the insurance starts when **Your** event commences as shown in the certificate for which **We** have accepted the premium. These sections terminate on completion of the event as shown as the expiry date on the certificate.

For all other sections of the **Policy**, refer to the commencement and termination dates outlined **Policy** wording.

However any event that had already begun when **You** purchased this insurance will not be covered.

Permanent Total Disablement

The total disablement caused by an accidental injury caused by external violent and visible means, which prevents **You** engaging in or attending to any occupation whatsoever for at least 12 months from the date of the accident causing the injury, and at the end of that time, being beyond hope of improvement.

Pollution or Contamination

All **Pollution or Contamination** of buildings or other structures or of water or land or the atmosphere and all loss or damage or injury directly or indirectly caused by such **Pollution or Contamination**.

Policy

The **Policy** and certificate and any endorsements attached or issued.

Pollution or Contamination

All **Pollution or Contamination** of buildings or other structures or of water or land or the atmosphere and all loss or damage or injury directly or indirectly caused by such **Pollution or Contamination**.

General definitions continued

Pre-existing Medical Condition

Any medical condition requiring prescribed medication, or condition that has required medical treatment or for which medical treatment is waiting to be received (including surgery, consultations, tests or investigations) prior to the commencement of the **Period of Insurance**, or any condition for which a terminal prognosis has been received.

Reasonable and Necessary Additional Costs

Fair, typical and best value costs for like for like **Wedding Services** and/or **Ceremonial Attire**. We offer **Reasonable and Necessary Additional Costs** in the event of needing to rearrange **Your Wedding Ceremony** and/or **Wedding Reception** or if you suffer a **Failure of Supplier**.

Temporary Structure

Including, but not limited to: marquees, gazebos, staging, tiered seating, stalls, shell-scheme frameworks, inflatable objects/buildings, lighting or art installations and sculptures.

Venue

Locations at which the **Wedding Ceremony** and/or **Wedding Reception** are to be held.

War, Civil War, Terrorism or Political Risk

Means **War**, invasion, acts of foreign enemies, hostilities or warlike operations (whether **War** be declared or not), **Civil War**, mutiny, civil commotion assuming the proportions of or amounting to popular rising, military rising, insurrection, rebellion, revolution, military or usurped power, martial law, confiscation or nationalisation or requisition or destruction of property by or under the order of any Government or public or local authority, **Terrorism** or any action taken in controlling, preventing, suppressing or in any way relating to any of the above.

Wedding Ceremony

Ceremony that creates a contract of marriage, which is legally enforceable within the United Kingdom. A renewal of vows. A blessing or faith ceremony which is not legally binding.

Wedding Date

Day specified in the certificate for the **Wedding Ceremony** to take place.

Wedding Equipment

Marquee, staging, portable toilets, chairs, tables or other ancillary or requested equipment agreed by us in writing. The equipment must be hired, leased, borrowed or owned by the **Insured** with evidence that **You** are responsible for the items. The items must be solely for the purpose of **Your Wedding Ceremony** and/or **Wedding Reception**.

Wedding Presents

Gifts including monies presented to the Bride(s) and/or Groom(s).

Wedding Reception

The social gathering, within no more than twenty four hours of the **Wedding Ceremony**.

Wedding Rings

The ring or rings exchanged by the Bride(s) and/or Groom(s) at the **Wedding Ceremony**.

Wedding Services

Services booked and paid for by **You** for **Your Wedding Ceremony** and/or **Wedding Reception**.

We, Our, Us, Insurers

UK General Insurance Ltd on behalf of Great Lakes Reinsurance (UK) SE.

You, Your

The Bride(s) and/or Groom(s) named on the certificate.

General conditions

These conditions apply to this Policy. The Insured must comply with these conditions. Where additional conditions apply to a specific section of this Policy, they are stated under that section.

1. Necessary precautions

It is a condition precedent to the liability of the **Insurer** that the **Insured** must:

- (a) take all necessary precautions to prevent or minimise loss, destruction, damage, accident or injury;
- (b) maintain the **Wedding Equipment** in a good state of repair;
- (c) exercise care in the selection and supervision of **Employees**; and
- (d) comply with all relevant statutory requirements, manufacturers' recommendations and other regulations relating to the use, inspection and safety of property and the safety of persons.
- (e) maintain an adequate travel insurance policy in respect of **Wedding Ceremonies** and/or **Wedding Receptions** taking place outside of the UK.

2. Change of risk or interest

This **Policy** shall cease to be in force if the **Insured** fails to notify us if:

- (a) the **Insured's** interest in the **Venue** ends, other than as specifically **Insured** under section 1.
- (b) the **Venue** is to be wound up or carried on by a liquidator or receiver or permanently discontinued; or
- (c) any alteration be made either in the **Venue** or in any property therein or in any other circumstances whereby the risk is increased.

3. Cancellation

a. **Your** cancellation rights

- (i) If **You** decide that for any reason, this **Policy** does not meet **Your** insurance needs then please return it to **Your** agent within 14 days from the day of purchase or the day on which **You** receive **Your 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. Thereafter **You** may cancel the insurance cover at any time by informing **Your** agent however no refund of premium will be payable.

- (ii) The **Insurer** shall not be bound to accept renewal of any insurance and may at any time cancel any insurance document 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 **Your** last known address. Valid reasons may include but are not limited to:

- (a) Fraud
- (b) Non-payment of premium
- (c) Threatening and abusive behaviour
- (d) Non-compliance with **Policy** terms and conditions

Provided the premium has been paid in full **You** will be entitled to a proportionate rebate of premium in respect of the unexpired period showing on the insurance.

b. **Our** cancellation rights

- (i) **We** may cancel this **Policy** (or any section of it) at any time and in any **Period of Insurance** by giving a minimum of 14 days' notice to **You** at **Your** last known address.
- (ii) If **We** cancel this **Policy** then **You** will be entitled to a proportionate refund of premium, based on the number of days remaining in the **Period of Insurance**, unless a claim has been made (or an incident notified to **Us** that could give rise to a claim) during the **Period of Insurance** when no refund of premium will be made. In relation to cancellation in any of the circumstances outlined above, **You** shall immediately return to **Us** any effective Certificate(s) of Employers Liability Insurance. The total amount refunded to the **Insured** will be calculated by **Us** in accordance with the process set out above. The calculation made by **Us** will be final and binding.

4. Choice of law

Unless some other law is agreed in writing, this **Policy** is governed by English law. If there is a dispute, it will only be dealt with in the courts of England or of the country within the **United Kingdom** in which **Your** main residence is situated.

5. Contracts (Rights of Third Parties) Act 1999

A person or company who is not a party to this **Policy** has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this **Policy** but this does not affect any right or remedy of a third party which exists or is available apart from that Act.

6. Consumer Insurance Act

You are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act 2012 to take care to:

- (a) supply accurate and complete answers to all the questions **We** or the administrator may ask as part of **Your** application for cover under the **Policy**;
- (b) to make sure that all information supplied as part of **Your** application for cover is true and correct;
- (c) tell **Us** of any changes to the answers **You** have given as soon as possible.

Failure to provide answers in-line with the requirement of the Act may mean that **Your Policy** is invalid and that it does not operate in the event of a claim.

Claims conditions

These conditions apply to this Policy. You must comply with these conditions. Where additional conditions apply to a specific section of this Policy, they are stated under that section.

1. Action by the Insured

It is a condition precedent to the liability of the **Insurers** that **You** shall:

- (a) immediately notify **Us** on the happening of any incident which could result in a claim under this **Policy**;
- (b) provide **Us**, at **Your** expense, with all reasonable details and evidence which **We** ask for concerning the cause and amount of any loss, destruction, damage, accident or injury (including receipts and/or bank statements for **Wedding Presents**);
- (c) forward to **Us** 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;
- (d) take all practicable steps to recover property lost and otherwise minimise the claim;
- (e) make no admission of liability or offer, promise or payment, without **Our** written consent.
- (f) supply a minimum of two quotes for repair or replacement of any damaged property or equipment from two independent companies.

2. The rights of the Insurer

We shall be entitled:

- (a) on the happening of any loss, destruction, damage, accident or injury, in respect of which a claim is made under this **Policy**, and without thereby incurring any liability or diminishing any of **Our** rights under this **Policy**, to enter, take or keep possession of property where such loss, destruction or damage has occurred and to take possession of, or require to be delivered to **Us** any property **Insured** by this **Policy** and deal with such property for all reasonable purposes and in a reasonable manner;
- (b) at **Our** discretion to take over and conduct in the name of the **Insured**, or any other person, the defence or settlement of any claim and to prosecute at its own expense and for its own benefit any claim for indemnity or damages against any other persons in respect of any risk **Insured** by this **Policy**, and the **Insured** shall give all information and assistance required by **Us**;
- (c) to any property for the loss of which a claim is paid under this **Policy** and the **Insured** shall execute all such assignments and assurances of such property as may be reasonably required, but the **Insured** shall not be entitled to abandon any property to **Us**; and

- (d) in the event of any occurrence resulting in any claim(s) under sections 2 and 11, of this **Policy** respectively, to pay to the **Insured** the amount of the Indemnity Limit (as defined in section 2) for such occurrence (less any sums already paid as damages in respect of such occurrence and, in respect of section 2 of this **Policy**, less costs and expenses, incurred before the date of payment) or any lesser amount for which the claim(s) can be settled. After such payment the **Insurer** shall have no further responsibility in connection with such claim(s), except in respect of section 2, of this **Policy**, for costs and expenses, incurred before the date of payment.

3. Fraudulent claims

We have the right to avoid **Your Policy**, refuse claims and retain any premium paid in the event of any claim under the **Policy** being submitted which in any respect is deliberately or recklessly exaggerated or fraudulent or if any fraudulent means or devices are used by the **Insured**, the person claiming to be indemnified or anyone acting on their behalf to obtain benefit. **We** may recover from **You** any costs **We** have incurred, including the costs of investigating the claim. In addition, **We** have the right to cancel any other products **You** hold with **Us** and share details of any dishonest behaviour with other organisations to prevent further fraud. **We** may also involve the relevant authorities to bring criminal proceedings.

4. Conditions precedent

Every condition precedent to which this **Policy** or any section or item thereof is, or may be, made subject shall, from the time the condition precedent attaches, apply and continue to be in force during the whole currency of this **Policy**. Non-compliance with any such condition precedent shall be a bar to any claim under the relevant section(s) of this **Policy**, where the subject matter of the claim was caused by the non-compliance or to the extent that it was increased by the non-compliance.

5. Subrogation

We shall be subrogated to the rights of recovery of the **Insured** against any third party. Accordingly, it is a condition precedent to the liability of the **Insurer** that any claimant under this **Policy** shall, at **Our** request and expense, take and permit to be taken all necessary steps for **Us** to enforce any rights against any other party in the name of the **Insured** before or after any payment is made by **Us**.

6. Other Insurances

Unless otherwise stated in this **Policy**:

- (a) if at the time of any occurrence incident, loss, destruction, damage, accident or injury, which gives rise to a claim, there is any other insurance effected by or on behalf of the **Insured** applicable to such occurrence, incident, loss, destruction, damage, accident or injury, **Our** liability of the limited to its rateable proportion thereof; and

Claims conditions continued

7. Arbitration

If any differences arise as to the amount to be paid under this **Policy** (liability being otherwise admitted) such difference will be referred to an arbitrator in England who will decide the matter in dispute according to English law and will be appointed by the parties in accordance with the relevant English statutory provisions for the time being in force. Where any such difference is to be referred to arbitration under this Condition, the making of an award will be a condition precedent to any right of action against the Company.

8. Partially damaged items

At **Our** discretion, in the event an item or piece of equipment is only partially damaged **We** will look to cover the costs of the damaged aspects only, rather than cover the full replacement cost. If the damage is severe enough that the item cannot be salvaged, repaired and used, **We** will cover the complete loss. It is **Your** responsibility to attempt to salvage, repair and use the damaged item where possible.

*Help Text: If a multi-tiered wedding cake sustains damage to a single tier, the others are fine, edible and used; **We** will cover the cost of the single tier. The **Policy** would not cover for the replacement value of the whole product, as only part of the item was damaged, unuseable and unconsumed.*

General exclusions

Applicable to all sections of this Policy

This Policy does not cover the following:

1. Radioactive Contamination

Notwithstanding any provision to the contrary within this **Policy** or any endorsement thereto, this **Policy** excludes any loss, liability, cost or expense, or any other amount incurred by or accruing to the **Insured**, directly or indirectly and regardless of any other cause contributing concurrently or in any sequence, originating from, caused by, arising out of, contributed to by, resulting from, or otherwise in connection with:

- (a) irradiation or contamination by nuclear material; or
- (b) the radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter; or
- (c) any device or weapon employing atomic or nuclear fission and/or fusion or other like reaction or radioactive force or matter.

2. War and Civil War

Notwithstanding anything to the contrary contained herein this **Policy** does not cover loss or damage directly or indirectly occasioned by, happening through or in consequence of **War**, invasion, acts of foreign enemies, hostilities (whether **War** be declared or not), **Civil War**, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any government or public or local authority.

3. Terrorism

Notwithstanding any provision to the contrary within this **Policy** or any endorsement thereto, it is agreed that this **Policy** excludes loss, damage, cost, or expense directly or indirectly caused by, contributed to by, resulting from, or arising out of or in connection with any act of **Terrorism**, as defined herein, regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

An act of **Terrorism** includes any act, or preparation in respect of action, or threat of action designed to influence the government de jure or de facto of any nation or any political division thereof, or in pursuit of political, religious, ideological, or similar purposes to intimidate the public or a section of the public of any nation by any person or group(s) of persons whether acting alone or on behalf of or in connection with any organisation(s) or government(s) de jure or de facto, and which:

- (a) involves violence against one or more persons; or
- (b) involves damage to property; or
- (c) endangers life other than that of the person committing the action; or
- (d) creates a risk to health or safety of the public or a section of the public; or
- (e) is designed to interfere with or to disrupt an electronic system.

This **Policy** also excludes loss, damage, cost, or expense directly or indirectly caused by, contributed to by, resulting from, or arising out of or in connection with any action in controlling, preventing, suppressing, retaliating against, or responding to any act of **Terrorism**.

Notwithstanding the above and subject otherwise to the terms, conditions, and limitations, this **Policy** will pay actual loss or damage (but not related cost or expense) caused by any act of **Terrorism** provided such act is not directly or indirectly caused by, contributed to by, resulting from, or arising out of or in connection with biological, chemical, radioactive, or nuclear pollution or contamination or explosion.

4. Deliberate Act

Loss or damage caused intentionally by **You**, or anyone working on **Your** behalf.

5. Reproduction Values

We shall not provide cover for the historical, artistic or sentimental value of items such as, but not limited to, artwork, photographs and antiques.

Help Text: We will provide cover for their reproduction costs only.

6. Existing Damage

Loss or damage occurring prior to the commencement of **Your** insurance cover.

7. Sonic Pressure

Loss or damage from pressure waves caused by aircraft, or other flying devices travelling at sonic or supersonic speeds.

8. Consequential Loss

Consequential Loss as a result of any claim under this **Policy**. For example, the cost of mobile phone calls following the theft of a phone.

9. Wear and Tear

Loss or damage as a result of wear and tear, rusting or corrosion, wet or dry rot or fungus or any gradually operating cause.

10. Domestic Pets

Loss or damage caused by domestic pets, insects or vermin.

11. Theft or Attempted Theft

We will not cover theft or attempted theft:

- (a) at any **Venue** unless involving **Forcible Entry** or violent entry to or exit from a building or secured site;
- (b) of any property whilst in transit and contained in a vehicle used by or on **Your** behalf unless either:
 - i) **You** or the person in charge of the vehicle is guarding it in such a way as to have reasonable prospect of preventing loss or damage or
 - ii) such vehicle is contained in a locked building.

Help Text: For example a lockable garage.

General exclusions continued

12. Types of Loss not Covered

We will not cover loss or damage caused by:

- (a) electrical or mechanical breakdown;
- (b) cleaning, dyeing, repair or restoration;
- (c) strikers, locked out workers or persons taking part in labour disturbances;

13. Types of Property not Covered

We will not cover loss of or damage to:

- (a) mobile telephones, jewellery (other than costume jewellery), items of clothing (other than costumes);
- (b) bouncy castles and other inflatable play equipment.

14. Additional Exclusions

We will not cover:

- (a) the first amount of each and every claim, stated in the certificate as the excess;
- (b) any sums recoverable from any other source;
- (c) unexplained damage, disappearances or discrepancies.
Including lost or misplaced items.
Help Text: For example, where an item is damaged at a venue; however you or the venue are unable to prove how, when or why it happened;
- (d) any property **You** are not legally responsible for;
- (e) contractual disputes between **You** and **Your Wedding Services** suppliers.

Section 1

Cancellation and Rearrangement of Wedding Ceremony and/or Reception

WHAT IS COVERED

Part 1 – Cancellation

We will reimburse irrecoverable expenses incurred by the **Insured**, up to the amount shown in the certificate, in respect of **Ceremonial Attire** or **Wedding Services**, booked but not used as a direct result of the unavoidable cancellation or curtailment of the **Wedding Ceremony** or **Wedding Reception**.

Cancellation must be due to any cause beyond the control of the **Insured**, unless excluded under this section; whereby the **Wedding Ceremony** and **Wedding Reception** cannot go ahead at any time in the future.

Part 2 – Rearrangement

We will pay the **Reasonable and Necessary Additional Costs** or expenses incurred by **You** to avoid or reduce a loss under Part 1 – Cancellation; if circumstances arise that threaten cancellation of the **Wedding Ceremony** and/or **Wedding Reception**.

Expenses must not exceed the amount of loss claimable under Part 1– Cancellation.

We will not pay more than the Sum Insured shown under section 1 of the certificate in respect of claims arising under either Part 1 & Part 2 of section 1.

Whether the event is considered cancelled or able to be rearranged is also dependent on the costs that You are liable for on the date You notify Us of a claim under this section. We will pay up to whichever proves to be the lesser amount.

WHAT IS NOT COVERED UNDER THIS SECTION

The following exclusions apply in addition to the General Exclusions Applicable to All Sections.

This section does not cover:

1. Unemployment, other than redundancy qualifying for payment under Redundancy Legislation, occurring within 6 months of the **Wedding Date** and where notice of redundancy is received more than 30 days after the date of issue of the **Policy**.
2. Losses arising directly or indirectly from **Your** financial circumstances or those of any person on whom the **Wedding Ceremony** or **Wedding Reception** depends.
3. **Wedding** arrangements not honoured by **Your** employer, other than where the Bride or Groom are serving members of the armed forces and are unexpectedly posted overseas having previously having had their leave agreed in writing by their commanding officer.
4. **Your** disinclination to contract to the marriage as agreed or failure to comply with legal requirements or **Your** failure to obtain the relevant legal documentation.
5. Any increased costs incurred as a result of **Your** failure to notify the provider of any goods of service immediately if it is found necessary to cancel or curtail the **Wedding Ceremony** or **Wedding Reception**.

6. Claims arising directly or indirectly from **Your** anxiety, stress, depression or any other mental or nervous disorder unless requiring in-patient treatment in a recognised hospital or where **You** provide a medical certificate from a consultant, specialising in the relevant field, stating that cancellation of the **Wedding Ceremony** is necessary and unavoidable.
7. Strikes, labour disputes or government regulated acts.
8. Any circumstances which **You** are aware of at the time of purchasing this **Policy** that could reasonably be expected to give rise to a claim; including **Pre-existing Medical Conditions**.
9. 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).
10. Losses arising as a result of any unlawful act by **You** or criminal proceedings against **You** or any other person on whom the **Wedding Ceremony** plans depend (other than in the event of **Your** obligation to attend a Court of Law under witness summons, unless such obligation to attend falls within **Your** occupation or professional or other similar capacity).
11. Claims for contracted costs charged by the **Venue** or **Wedding** supplier if there is a reduced attendance at the **Wedding Ceremony** or **Wedding Reception**.
12. Losses caused or contributed to by the actual or threatened malicious use of pathogenic or poisonous, biological or chemical materials within the **Geographical Limits**.
13. Claims arising through weather conditions where the **Policy** was purchased within 14 days of the **Wedding Date**, unless specifically agreed by **Us** in writing.
14. Claims arising from unavailability of the **Venue** and essential accommodation facilities for the **Wedding** as a result of any work being carried out there by contractors making it unusable in whole or in part, unless such work is unknown to the **Insured** at the time of booking the **Venue** or incepting the **Policy**, whichever is the latter.
15. Claims arising from national, court or religious mourning, whether declared or not, unless the death or the funeral occurs in the same country in which the **Wedding** is scheduled to take place and the date of such death or funeral coincides with the **Wedding Date**.
16. Cancellation due to failed or delayed transport arrangements outside of the United Kingdom for weddings taking place within the UK.
17. Claims arising out of cancellation caused by the non-appearance, accident, death or illness of a single person who is not a **Close Relative** unless agreed by **Us** in writing.
18. **We** do not cover travel or accommodation costs for **Wedding Ceremony** and/or **Wedding Receptions** taking place outside the UK.

Section 2
Public Liability

WHAT IS COVERED

We will pay damages and claimants costs and expenses for which **You** are liable at law (including the liability of the guests attending **Your Wedding Ceremony** and/or **Wedding Reception**), up to the amount stated against section 2 in the certificate as the Limit of Indemnity.

Cover is in respect of any one claim or series of claims arising out of one incident (but in the aggregate in any one **Period of Insurance** for claims arising from food or drink and also **Pollution or Contamination**), plus defence costs and expenses incurred with **Our** written consent, in respect of:

- (a) accidental **Bodily Injury** to any person other than an **Employee**;
- (b) accidental loss of or damage to material property not belonging to **You**;
- (c) accidental obstruction, trespass, nuisance or interference with any right of way, air, light, water or other easement or false imprisonment happening during the **Period of Insurance** within the **Geographical Limits** in connection with the **Wedding Ceremony, Wedding Reception or Wedding Services**.

In the event of **Your** death **We** will, in respect of the liability incurred by **You**, indemnify **Your** next of kin in the terms of and subject to the limitations of this section, provided that such personal representatives shall act as though they were **You** and observe, fulfil and be subject to the terms, Exclusions and Conditions of this section insofar as they can apply.

Unless excluded under this section.

WHAT IS NOT COVERED

The following exclusions apply in addition to the General Exclusions Applicable to All Sections.

1. This section does not cover legal liability arising from:
 - (a) loss of or damage to property held in trust by **You** or under **Your** custody or control, but this exclusion shall not apply to **Employees'** personal effects or to premises which **You** have hired or are using for the purpose of the **Wedding Ceremony or Wedding Reception**;
 - (b) the ownership, possession or use by **You** or on **Your** behalf of any motor vehicle, trailer or mobile machine or plant in circumstances where compulsory insurance or security is required by Road Traffic Legislation;
 - (c) liability in respect of **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;
 - (d) cover under this section does not apply to **Wedding Ceremonies** and/or **Wedding Receptions** taking place weddings in the USA or Canada;

- (e) cover under this section does not extend to cover the liability of any person other than the **Insured** for **Wedding Ceremonies** or **Wedding Receptions** taking place outside of the UK;
 - (f) cover under this section does not provide any liability arising from the carrying on of any profession, trade or business;
 - (g) contractual liability or liability to a member of **Your** family or **Employee**;
 - (h) liability arising from animals belonging to or in **Your** care, custody or control.
2. Unless otherwise agreed by **Us** and acknowledged by specific endorsement to this **Policy**, this section does not cover legal liability arising from:
 - (a) **Bodily Injury** to any person or loss of or damage to property caused by or arising from a **Dangerous Activity**;
 - (b) any liability assumed by **You** by agreement.
*This relates to liability and costs assumed via contract which are deemed unfair, unexpected or which are not **Your** responsibility.*
 - (c) damage to flooring or the ground at the **Venue** except damage to carpets and rugs;
 - (d) damage to underground services;
 - (e) any wilful or malicious act or any act of vandalism resulting in damage at or to the **Venue**;
 - (f) any liability arising from the effects of any alcoholic or illegal substance including prescribed drugs;
 - (g) loss or damage caused by the defective erection, use or dismantlement by **You** or on **Your** behalf of any staging, marquees or **Temporary Structures**.
 - (h) Injury to participants as a result of any sport, game or activity, unless proven to have been caused by your negligence.
 3. This section does not cover the first £250 of each and every claim for accidental damage to third party property.

INDEMNITY TO PRINCIPAL

Extension 1

If **You** enter into any contract or agreement with a Principal responsible for the **Venue** or the organisation of the **Event**, **We** will, if the contract or agreement so requires, and at **Your** request, provide insurance in the terms of this **Policy** in respect of claims brought against such Principal, caused by **Your** negligence and arising in connection with the **Event**, provided that the Principal shall observe, fulfil and be subject to the terms provisions and conditions of the section insofar as they apply.

Section 3

Ceremonial Attire

WHAT IS COVERED

We will cover **You** for accidental loss of or damage to **Ceremonial Attire** whilst in **Your** possession or that of a **Close Relative** occurring during:

- (a) the 3 months immediately before the **Wedding Ceremony** has taken place;
- (b) the 48 hours immediately after the commencement of the **Wedding Ceremony**, but this period shall only apply in respect of hired **Ceremonial Attire**.

We will pay **You**, up to the amount stated in the certificate, for the value of the **Ceremonial Attire** at the time of its loss or damage, or at **Our** option, reinstate or replace it.

WHAT IS NOT COVERED

Please refer to the General Exclusions Applicable to All Sections.

Section 4

Wedding Photographs & Video

WHAT IS COVERED

We will cover **You**, up to the amount stated in the certificate under this section for reimbursement for unforeseen expenses **You** incur to take/retake **Wedding Ceremony** photographs or videos or, at **Our** discretion, refund any non-recoverable amount which **You** originally contracted to pay as a result of:

1. The non-appearance of **Your** professional photographer or videographer; for provable reasons beyond their control.
2. Any non-recoverable amount which **You** originally contracted to pay, up to the amount shown in the certificate, if all of the photographs or videos originally commissioned and paid for are not provided by the professional photographer or professional video operator contracted for the **Wedding Ceremony**. This is in the event of loss, damage or non-development of film, negatives or digital media on which the photographic images or video is stored.

WHAT IS NOT COVERED

The following exclusions apply in addition to the General Exclusions Applicable to All Sections.

This section does not cover:

1. Losses which may be claimed under section 1 of this **Policy**.
2. Any costs which are recoverable under the professional photographer or videographers insurance **Policy/Policies**.
3. Any contractual breach of the professional photographer or videographer.
4. Losses arising from the services of non-professional and non-contracted photographers and/or videographers.
5. Losses as a result of under or over exposure or poor quality photography and/or filming.

Section 5

Failure of Suppliers

WHAT IS COVERED

If the original supplier of **Wedding Services** becomes insolvent or ceases trading and it is necessary to arrange alternative equivalent services **We** will pay up to the amount stated in the certificate for irrecoverable deposits and other payments already made, and/or **Reasonable and Necessary Additional Costs** or expenses.

WHAT IS NOT COVERED

The following exclusions apply in addition to the General Exclusions Applicable to All Sections.

This section does not cover:

1. Any costs which would have been incurred had the original supplier not ceased trading.
2. Any costs arising from **Wedding Services** which are not pre-booked and agreed in a written contract.

Section 6

Wedding Transportation, Cakes and Flowers

WHAT IS COVERED

If during the period commencing seven days immediately prior to the **Wedding Date**:

1. the professional **Wedding** transportation company with whom the transport arrangements have been made, fails to meet its contractual obligations or
2. loss of or damage to the **Wedding Ceremony** flowers whilst in the **Insured's** custody, care and control or
3. loss of or damage to the **Wedding** cake whilst in the **Insured's** custody, care and control.

We will pay **Additional Costs** up to the amount shown in the certificate.

WHAT IS NOT COVERED

The following exclusions apply in addition to the General Exclusions Applicable to All Sections of the **Policy**.

This section does not cover:

1. Any costs arising from the **Wedding Services** which are not pre-booked and agreed in a written contract.
2. Loss of or damage to the **Wedding Ceremony** cake and flowers whilst in the custody, care or control of the supplier.

Section 7

Wedding Rings

WHAT IS COVERED

We will cover **You** for accidental loss of or damage to the **Wedding Rings** which occurs during the **Wedding Ceremony** or within the seven days immediately prior to the **Wedding Ceremony**.

We will pay **You**, up to the amount stated in the certificate, for the value of the **Wedding Ring(s)** at the time of loss or damage, or at **Our** option, reinstate or replace them.

WHAT IS NOT COVERED

Please refer to General Exclusions Applicable to All Sections.

Section 8

Wedding Presents

WHAT IS COVERED

We will cover **You** for accidental loss of or damage to **Wedding Presents** whilst they are on display at the **Wedding Ceremony** or **Wedding Reception** or locked away in a secured location.

We will pay **You**, up to the amount stated in the certificate to a maximum of £250 for any one item and £1,500 cash for the value of the **Wedding Presents** at the time of loss, or at **Our** option, reinstate or replace them.

WHAT IS NOT COVERED

The following exclusions apply in addition to the General Exclusions Applicable to All Sections.

This section does not cover:

1. Losses not reported to the police within 24 hours of the discovery.
2. Financial failure of a **Wedding** gift company from which **Wedding Presents** have been purchased but not yet given/received.
3. Losses or damage of **Wedding Presents** which have been left unattended or unsecured.
4. Accidental loss or damage to **Wedding Presents** caused by or when in the custody, care and control of a third party.

Section 9

Personal Accident

WHAT IS COVERED

We will pay the benefit shown in the certificate, up to a maximum of £20,000 per individual, under this section to **You** or, where appropriate, **Your** legal representative(s) if the Bride(s) and/or Groom(s) sustain an accidental injury caused by external violent and visible means which results in either:

1. Death;
2. Permanent loss of limbs and/or loss of sight;
3. and/or **Your** permanent, total disablement.

And the **Bodily Injury** occurred 24 hours prior to or after the **Wedding Date**.

Provided that:

1. Death or disablement occurs within one year of the **Bodily Injury** and must be directly caused or as a result of the original accident.
2. Compensation shall not be payable under more than one of the above items in respect of the same accident, and the payment under any one item shall terminate **Our** liability under this section of the policy insofar as it applies to the person for whom such payment has been made.
3. Any claim must be certified by an independent Medical Practitioner.

Cover continued

WHAT IS NOT COVERED

The following exclusions apply in addition to the General Exclusions Applicable to All Sections of the Policy. This section does not cover:

1. **Permanent Total Disablement** if at the date of the accident **You** are over the statutory retirement age and are not in full time paid employment.
2. Losses arising from accidents involving **You** driving or being carried as a passenger in or on any quad-bike, two or three wheeled vehicle of 125cc or over.
3. This section of the insurance does not cover **Bodily Injury** occurring more than 24 hours before or more than 24 hours after the **Wedding Date**.
4. Bride(s) and/or Groom(s) over the age of 65 or under the age of 18 are limited to £1,000 as a maximum benefit per individual.

Section 10

Legal Expenses

WHAT IS COVERED

We will pay for legal costs and expenses incurred by **You**, up to the amount specified in the certificate, in the pursuit of legal proceedings by **You** or **Your** personal representative(s) for compensation and/or damages, arising from or out:

1. **Your** injury or death occurring 24 hours before or 24 hours after the **Wedding Date**.
2. The denial of any service to the participants by any contracted or potential **Wedding Service Supplier** in contravention of the Equalities Act 2010 or related legislation.

It is a condition of this section of the insurance that **We** shall have complete control over the legal proceedings and the appointment of legal representation.

WHAT IS NOT COVERED

The following exclusions apply in addition to the General Exclusions Applicable to All Sections. This section does not cover:

1. Any claim brought against any person who has been contracted to supply any aspect of the wedding or **Wedding Reception** including the **Wedding Reception** organiser in relation to **Your** injury or death;
2. Legal expenses incurred prior to the granting of **Our** support;
3. Any claim not reported within thirty-one days of the incident giving rise to such claim;
4. Any claim where **We** consider **Your** prospects of success in achieving a benefit are insufficient;
5. Claims for legal costs where **You** are pursuing legal action relating directly or indirectly to medical negligence or alleged medical negligence;
6. Claims emerging from the pursuance of a contingent fee agreement between **You** and **Your** counsel;
7. Pursuing claims as part of or on behalf of a group or organisation.

Section 11

Wedding Equipment

This section only applies where the appropriate premium has been paid. Your certificate will show if the section applies.

WHAT IS COVERED

We will cover **You** for accidental loss of or damage to **Wedding Equipment**, occurring immediately prior, or subsequent to the **Wedding Date** (the period not to exceed 4 days in total, unless otherwise agreed by **Us** and acknowledged by specific endorsement to this **Policy**).

We will pay **You**, up to the amount stated in the certificate, for the value of the **Wedding Equipment** at the time of loss or damage, or at **Our** option, reinstate or replace it.

WHAT IS NOT COVERED

The following exclusions apply in addition to the General Exclusions Applicable to All Sections.

This section does not cover:

The defective erection, use or dismantlement by **You** or on **Your** behalf of any staging, marquees or **Temporary Structures**.

Napery, porcelain, glassware and brittle items.

AVERAGE

If the **Wedding Equipment Insured** at the commencement of any loss, destruction or damage to the **Wedding Equipment** is collectively of greater value than the Limit of Indemnity stated against section 3 in the certificate, **You** will be considered as being **Your** own **Insurer** for the difference and shall bear a rateable proportion of the loss.

*Help Text: The property **You** are responsible for is worth £20,000. **You** choose to insure it for £10,000. **You** suffer a loss of £5,000. **Your Policy** will be 'subject to average', meaning the maximum amount that **You** may recover will be £2,500 less any excess.*

Section 12

Ceremonial Swords

This section only applies where the appropriate premium has been paid. Your certificate will show if the section applies.

WHAT IS COVERED

We will cover **You** for accidental loss of or damage to ceremonial swords, occurring immediately prior, or subsequent to the **Wedding Date** (the period not to exceed 4 days in total, unless otherwise agreed by **Us** and acknowledged by specific endorsement to this **Policy**).

We will pay **You**, up to the amount stated in the certificate, for the value of the ceremonial swords at the time of loss or damage, or at **Our** option, reinstate or replace them.

WHAT IS NOT COVERED

The following exclusion applies in addition to the General Exclusions Applicable to All Sections.

This section does not cover:

Losses not reported to the police within 24 hours of the discovery.

Section 13

Employer's Liability

This section only applies where the appropriate premium has been paid. Your certificate will show if the section applies.

WHAT IS COVERED

We will pay damages and claimants costs and expenses for which **You** are liable at law and also defence costs and expenses incurred with **Our** written consent, up to the amount stated against section 11 in the certificate as the Limit of Indemnity, as a result of any one claim or series of claims arising out of one incident, in respect of accidental **Bodily Injury** to any **Employee** happening during the **Period of Insurance** within the **Geographical Limits** in connection with the **Wedding Ceremony, Wedding Reception or Wedding Services**.

The indemnity provided is deemed to be in accordance with the provisions of any law relating to compulsory insurance of liability to **Employees** in Great Britain, Northern Ireland, The Channel Islands and the Isle of Man.

You shall however repay to **Us** all sums paid by **Us** which **We** would not have been liable to pay under the terms of this section but for the provisions of such law.

WHAT IS NOT COVERED

The following exclusions apply in addition to the General Exclusions Applicable to All Sections.

This section does not cover legal liability:

1. Required to be **Insured** under the Compulsory Motor Insurance provisions of any Road Traffic Act legislation.
2. More than £5,000,000 in respect of any one claim or series of claims arising out of one incident directly or indirectly caused by or contributed to by or arising from **War, Civil War, Terrorism or Political Risk**.

Important information

The Insured's right to cancel

If this cover does not meet **Your** requirements, please return all **Your** documents and any certificate to the broker, intermediary or agent who arranged the **Policy** before the **Wedding Date** and within 14 days of receipt.

We will return any premium paid unless a claim has been made.

Instalments – Consumer Credit Agreement

UK General Insurance Ltd does not offer an instalment facility under this **Policy**.

How to make a claim

Any incident or loss, which gives rise, or may give rise, to a claim under **Your** Event Insurance should be notified as soon as possible to:

Event Insurance Services Ltd Claims Services

FREEPOST

Ringwood

Hants

BH24 1AJ

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

If **You** have to make a claim **You** must notify **Us** as above as soon as practically possible after the incident giving rise to the claim, and in any event no later than 31 days after the **Wedding Date**. Please refer to each section of cover for requirements specific to that section. **We** will reserve the right to decline liability for any claim notified after this date.

Your claim will be handled promptly and by experienced claim handling staff. Event Insurance Services Ltd operates an in house claims service, committed to meeting **Your** expectations if a claim has to be made and ensures the highest standards are maintained.

CLAIMS AND UNDERWRITING EXCHANGE REGISTER AND DATA PROTECTION NOTICE

We may use **Your** personal information to prevent crime. In order to prevent crime **We** may:

share it with operators of registers available to the insurance industry to check information and prevent fraud. These include but are not limited to the Claims and Underwriting Exchange Register.

We may pass **Your** personal information to the operators of these registers, including but not limited to information relating to **Your** insurance **Policy** and any incident (such as an accident, theft or loss) to the operators of these registers.

DATA PROTECTION ACT 1998

Please note that any information provided to **Us** will be processed by **Us** and **Our** agents in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling claims, if any, which may necessitate providing such information to third parties. **We** may also send the information in confidence for process to other companies acting on their instructions including those located outside the European Economic Area.

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

In all correspondence please state that **Your** insurance is provided by UK General Insurance Limited and quote scheme reference 05967A.

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

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.

Important information continued

Details about Our Regulator

This insurance is arranged by Event Insurance Services Ltd & underwritten by UK General Insurance Ltd on behalf of Great Lakes Reinsurance (UK) SE, Registered in England No. SE000083. Registered 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 Reinsurance (UK) SE is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. This can be checked on the Financial Services Register at www.fca.org.uk/firms/systems-reporting/register or by calling them on 0800 111 6768.

Whoever You are contacting, please always quote Your Policy number as it will help Your enquiry or complaint to be dealt with promptly.

COMPENSATION SCHEME

Great Lakes Reinsurance (UK) 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

Event Insurance Services Ltd

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F 01425 474905

E info@events-insurance.co.uk

www.events-insurance.co.uk