

WEDDING INSURANCE



Insurance Product Information Document

Company: The Equine and Livestock Insurance Company Limited
(registered in England and Wales no: 294940)

Product: Overseas

This Insurance Product Information Document is only intended to provide a summary of the main coverage and exclusions, and is not personalised to your specific individual needs in any way. Complete pre-contractual and contractual information on the product is provided in other documents; your sum insured is shown on your Policy Schedule.

What is this type of insurance?

The policy primarily provides cover for cancellation and rearrangement of your wedding and / or reception and financial failure of the suppliers.



What is insured?

- ✓ Cancellation or curtailment of the wedding or reception.
- ✓ Rearrangement of the wedding or reception.
- ✓ Irrecoverable deposits following the financial failure of your supplier.
- ✓ Alternative transport following non-appearance, breakdown or road traffic accident.
- ✓ Loss, theft or accidental damage of your wedding attire.
- ✓ Retaking your wedding photos or video following non-appearance of the photographer / videographer, loss of, damage to or non-development of the original images.
- ✓ Loss, theft or accidental damage of your wedding presents.
- ✓ Loss, theft or accidental damage of your wedding rings.
- ✓ Loss, theft or accidental damage of your wedding cake and flowers.
- ✓ Loss, theft or accidental damage of your wedding stationery.
- ✓ Loss, theft or accidental of your wedding documents or passports.
- ✓ Loss, theft or accidental damage of your luggage.
- ✓ Death or total permanent disablement as result of a bodily injury.
- ✓ As a result of a delay in your wedding transport (a) irrecoverable deposits which must be cancelled or (b) time-sensitive compensation or (c) reasonable costs of alternative travel.



What is not insured?

- ✗ Any circumstances known to you at the start of the policy which were likely to result in cancellation or curtailment of the wedding or reception or which were within your control.
- ✗ Any death, disablement, injury, illness or quarantine as a result of any condition pre-existing the policy inception.
- ✗ Any payment exceeding £2,000 paid toward or for your wedding venue or reception before the inception of cover.
- ✗ Any costs that would have been incurred even if the supplier had not suffered financial failure.
- ✗ Damage to wedding attire occurring after the start of the wedding ceremony unless hired and occurring less than 48 hours after wedding commencement.
- ✗ Theft or damage caused by attempted theft if presents are not attended or kept in a securely locked room, while at the reception.
- ✗ Loss, theft or accidental damage to wedding rings, flowers, cake or stationery occurring after the reception begins.
- ✗ Theft or damage caused by attempted theft if your wedding rings, flowers, cake, stationery or luggage are left in an unattended vehicle. Unless they have been locked in an enclosed boot, out of sight and not accessible by breaking a window.
- ✗ Any documents not in the care or custody of the wedding party.
- ✗ Bodily injury that happens whilst under the influence of alcohol or drugs, or any act of self-inflicted injury or suicide.

- ✓ Professional counselling fees due to the cancellation of the wedding following the death of either partner or either partner electing not to go ahead with the wedding.
- ✓ Your legal liability to others for compensation and costs arising from your wedding or reception.
- ✓ Costs incurred with our written consent in defence of your prosecution for breach of statutory duty which resulted in death or bodily injury, loss or damage to property.

- ✗ Delayed travel as a result of failing to check-in or arrive in good time.
- ✗ Any claim for professional counselling where the circumstances were known to the policyholder or either partner at the start of the policy which were likely to result in cancellation.
- ✗ Loss of or damage to any property owned, held in trust, in the charge of or under the control of you other than: (a) personal effects of any participants in the wedding and/or reception; (b) vehicles (not belonging, loaned or hired to you) in any car park for which you are solely responsible.
- ✗ Policy excess.



Are there any restrictions on cover?

- ! **Wedding attire:** cover is provided up to the start of the wedding ceremony unless hired and the damage occurs less than 48 hours after the wedding began.
- ! **Wedding presents:** cover is provided up to 7 days before and 24 hours after the wedding.
- ! **Wedding rings, cake, flowers and stationery:** cover is provided from the start of your policy up to the beginning of your wedding reception.
- ! **Wedding documents / passports:** cover is provided within 7 days of departure to your wedding destination or whilst abroad for your honeymoon.
- ! **Luggage and property:** cover is provided on the date of the wedding / reception.
- ! **Delayed travel:** (a) the period of delay is calculated from your official departure time (b) irrecoverable deposits and reasonable costs of alternative travel apply to outward journeys only.



Where am I covered?

- ✓ This policy covers any damage, loss or liability arising within the United Kingdom, Channel Islands and Isle of Man and wherever in the world your wedding and/or reception takes place.



What are my obligations?

You are obliged to inform us of any event, fact or occurrence which may influence our decision to enter into or renew this contract of insurance. If you are in any doubt whether a fact is material, you should disclose it.



When and how do I pay?

You can pay your premium annually (every 365 days), calendar monthly (every calendar month) or lunar monthly (every 28 days). Payment can be made by direct debit, credit or debit card or cheque.



When does the cover start and end?

Your cover will take effect at the date and time stated on your Policy Schedule and ends at the conclusion of your Policy Term (as stated on your Policy Schedule and defined in your Policy Wording).



How do I cancel the contract?

You can cancel at any time. If you cancel within the first 14 days of policy inception and no claim has been made, you will receive a full refund of any premium paid.