

Dreamsaver Wedding Insurance Policy Summary

Some important facts about your insurance are summarised below. This summary does not form part of the contract and does not describe all the terms and conditions of your policy, so please take time to read the policy document to make sure you understand the cover it provides. A copy of the full policy document is available on request if it is not provided to you with this summary.

Insurers: This insurance policy is underwritten by Fortis Insurance Limited.

Main Features and Benefits

What is covered?

		Silver	Gold	Platinum	Diamond
1	a. Cancellation b. <i>additional costs in respect of Rearrangement</i>	£6,000 £4,500	£10,000 £7,500	£20,000 £15,000	£30,000 £22,500
2	Ceremonial Attire	£3,000	£5,000	£7,000	£10,000
3	Wedding Gifts <i>Maximum per item</i> <i>Cash & Vouchers</i>	£3,000 £300 £200	£5,000 £500 £400	£7,000 £700 £600	£10,000 £1,000 £1,000
4	Rings, Flowers, Attendants' Gifts and the Wedding Cake <i>Maximum per item in respect of Rings and Gifts</i>	£3,000 £500	£5,000 £1,000	£7,000 £1,500	£10,000 £2,000
5	Cars & Transport	£3,000	£5,000	£7,000	£10,000
6	Photography and Video	£3,000	£5,000	£7,000	£10,000
7	Financial Failure of Wedding Service Suppliers	£3,000	£5,000	£10,000	£15,000
8	Personal Accident	£5,000	£10,000	£15,000	£20,000
9	Professional Counselling	£1,000	£1,000	£1,000	£1,000
10	Legal Expenses	£3,000	£5,000	£10,000	£20,000
11	Personal Liability	£2,000,000	£2,000,000	£2,000,000	£2,000,000
12	Optional Public Liability extension *	£2,000,000	£2,000,000	£2,000,000	£2,000,000
13	Essential Document Indemnity (overseas Wedding only)	£250	£500	£750	£1,000
14	Optional Marquee Extension * <i>Single item limit in respect of ancillary equipment</i>	£20,000 £2,000	£20,000 £2,000	£20,000 £2,000	£20,000 £2,000
15	Optional Ceremonial Swords cover *	£20,000	£20,000	£20,000	£20,000
16	a. Optional increase in Cancellation cover * b. <i>Additional costs in respect of Rearrangement</i>	N/A N/A	N/A N/A	N/A N/A	£50,000 £37,500
17	Optional Personal Liability extension *	£5,000,000	£5,000,000	£5,000,000	£5,000,000
Features					
	Valid for issue no later than	28/02/11			
	Valid for weddings arranged for no later than	24 months after the policy is arranged			
	Policy excesses applicable	None			

* Subject to payment of an Additional premium as shown on your certificate

Types of Policies available and Policy durations

Policies can be arranged to insure against the typical risks associated with arranging a wedding, with a choice of cover levels offered according to individual requirements. Policies run from the effective date shown in your certificate until the conclusion of the event on the date specified

Who can be covered

The people getting married, as named in the schedule, and for their relatives who would have made proven, significant financial contributions on which the wedding arrangements depend

Significant and/or Unusual Conditions & Exclusions	Relevant policy reference
Material Fact means any fact which is known to you, which is likely to influence us in the acceptance or assessment of this insurance.	Definitions and General Exclusions
Geographical Limits – This certificate applies to weddings taking place anywhere in the World. In respect of Weddings taking place in the United Kingdom cover is available under all sections of the policy (except section 13) subject to the payment of the appropriate premiums. In respect of Overseas Weddings, sections 12, 14 & 15 are not available. In respect of weddings taking place in USA or Canada section 11 is not available. It is a condition of this Certificate that either the bride or groom (not both) has to be a UK resident	Definitions
Claims arising from the ownership or use of: a. bouncy castles and other inflatables b. firearms, fireworks or other pyrotechnic devices or effects	General exclusion 22

CANCELLATION RIGHT

We hope you are happy with the cover this policy provides. However, you have the right to cancel it within 14 days of receiving the policy, as detailed in the policy document.

MAKING A CLAIM

If you wish to make a claim please telephone the claims handlers detailed in the policy on 0845 218 1645 as soon as possible. Please note that written documentary evidence will be required to support your claim.

HOW TO MAKE A COMPLAINT

We hope you will be pleased with the service we provide. However, if you have a complaint about our service or about a claim, in the first instance, please write to the Managing Director, Voyager Insurance Services Ltd, 13-21, High Street, Guildford, Surrey GU1 3DG.

If you are still not happy with the response you have received, we will provide full details of who to contact next including your ultimate right to refer your complaint to the Financial Ombudsman Service.

COMPENSATION SCHEME

Fortis Insurance Limited are 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 90% of the claim. You can get more information about compensation scheme arrangements from the FSCS.

