

Dreamsaver Wedding Insurance Policy ref:VOY/WED/10

Valid for issue no later than 28th February 2011 for Weddings arranged for no later than 24 months after the policy is purchased. Provided You have paid the appropriate premium as shown in Your schedule, You are covered in accordance with the full wording shown herein up to the limits indicated below.

Benefits Schedule	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 & 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 purchased			
Policy Excesses applicable	None			

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

Definitions

Listed below are certain words that appear throughout the policy. In all cases they will have the meanings shown below.

Accident means a sudden, unexpected, unusual, specific, violent, external event, which occurs at a single identifiable time and place and independently of all other causes, results directly, immediately and solely in physical bodily injury which results in a loss.

Additional Costs means the difference between the original cost of the Wedding Services and/or Wedding Reception and the rearranged Wedding Services and/or Wedding Reception.

Adverse Weather means weather conditions are such that they cause major disruption to travel services, thus preventing the participants and the majority of the guests from reaching the Wedding venue. In respect of International travel by air or sea, the booked arrival date must be at least 5 days before the Wedding.

Attendants means non-professional participants in the Wedding, traditionally attendant on the Couple.

Bodily Injury means injury caused by external, violent and visible means.

Bridal Attire means clothing and accessories of a formal nature worn by the bride at the Wedding whether hired or owned.

Ceremonial Attire means clothing and accessories of the groom or Couple, male and female Attendants and the parents of the Couple, whether hired or owned.

Close Relative means your spouse, partner, fiancé(e), parent, parent-in-law, step-parent, son, son-in-law, step-son, daughter, daughter-in-law, step-daughter, grandparent, grandson, granddaughter, brother, brother-in-law, step-brother, sister, sister-in-law or step-sister.

Couple means the bride and groom, or partners in a ceremony of civil partnership, at least one of whom must be resident in the United Kingdom.

Essential Documents means the documentation required by the relevant foreign authority to enable the Wedding to take place as booked outside the United Kingdom, and shall include, but not be limited to, visas, birth certificates and passports.

Home means your permanent residential address in the United Kingdom (unless agreed in writing by Us).

Loss Of Limb means loss by physical severance at or above the wrist or ankle or the total and permanent loss of use of an entire hand, arm, foot or leg.

Loss Of Sight means complete and irrevocable loss of sight in one or both eyes.

Marquee – means the hired marquee or tent including gazebos, staging, flooring, chairs, tables, lighting and other ancillary equipment.

Material Fact means any fact which is known to You, which is likely to influence Us in the acceptance or assessment of this insurance.

Overseas Weddings means Weddings taking place outside the UK.

Period Of Insurance means as specifically defined in each Section of this Certificate.

Permanent Total Disablement means total disablement from engaging in or attending to any occupation whatsoever for at least 12 months from the date of Bodily Injury, and at the end of that time being beyond hope of improvement.

Pre-existing Medical Condition means any medical condition that, at the time the insurance is arranged, has resulted in a terminal prognosis or that was awaiting treatment or investigation in a hospital or awaiting the results of tests and/or medical investigations.

Schedule means the numbered document attaching to and validating this Certificate of Insurance.

UK, United Kingdom means England, Scotland, Wales, Northern Ireland, Republic of Ireland, Channel islands & Isle of Man.

Wedding means a ceremony which creates a contract of marriage which is legally enforceable within the United Kingdom, including ceremonies of civil partnership.

Wedding Date means the day specified in the certificate for the Wedding to take place.

Wedding Gifts means gifts for the Couple presented for the purposes of celebrating the Wedding, including cash and vouchers.

Wedding Reception means the social gathering, including but not limited to, room hire and catering, following within no more than three weeks of the Wedding, at which the Wedding will be celebrated.

Wedding Rings means the ring(s) exchanged by the Couple at the Wedding.

Wedding Services means Services traditional to the celebration of a Wedding: Professional Photography and/or Professional Video Operation; professional wedding planner; Floral Arrangements; Hired Cars or other Transport; wedding guest accommodation; toastmaster; venue; wedding cake; Ceremonial Attire; catering; DJ/disco; band/musician or paid entertainment contracted by you to provide services at the Wedding or Wedding Reception. Wedding Gift list providers are not included.

We, Our, Us means UK Underwriting Limited on behalf of Fortis Insurance Limited and our suppliers, service providers and agents.

You, Your, Yours, Insured means the Couple named in the Schedule or, for the purposes of certain Sections, and where appropriate, any of their relatives who would have made proven, significant financial contributions on which the Wedding arrangements depend. It is a condition of this insurance that at least one of the Insured Couple is resident in the UK.

DEMANDS AND NEEDS

This wedding insurance policy will suit the Demands and Needs of a couple who wish to insure specific risks relating to their Wedding Celebrations. Subject to the policy terms and conditions and the maximum specified claim limits.

IMPORTANT

This policy will have been sold to you on a non-advised basis and it is therefore important that you read this policy wording (paying particular attention to the terms and conditions and exclusions) and ensure that it meets all of your requirements. If upon reading this policy you find that it does not meet all of your requirements, please refer to the relevant cooling off/cancellation rights section.

Please Note

This wedding insurance policy is designed to cover one ceremony and one reception. If your wedding celebrations include more than one ceremony and one reception, please contact us to see if cover can be provided. Please call 01483 562662. Please note calls may be recorded.

How to make a claim

You should contact the Claims Handlers as soon as You become aware of any circumstances likely to give rise to a claim.

For all claims please request an appropriate claim form by telephoning:

Direct Group Travel Services
PO Box 1800
Halifax
HX1 9ET
Tel: 0845 218 1645 (8.00am-6.00pm Mon-Fri)

Please do not send in any documentation until You have a completed Claim Form to go with it. The Claim Form lists the additional documentation necessary to support Your claim.

All available receipts and any other requested documentation, must be submitted with Your Claim Form. If You have to make a claim, You must contact Us as soon as You can and in any event within 31 days of becoming aware of the circumstances, or 48 hours in respect of claims under Section 6 arising from damage to the Wedding Cake. We reserve the right to decline any claim if You fail to notify Us within this time. Please note that UK Underwriting Ltd are an Insurers agent and in the matters of a claim, act on behalf of the Underwriters.

Material Facts

You MUST tell Us all Material Facts. A Material Fact is one that is likely to influence us in accepting Your insurance. This could be the state of Your health or that of a close relative. If You are in any doubt as to whether a fact is 'material', You should tell us by calling 01483 562662. If You do not tell us this may result in Your claim being invalid. Please note calls may be recorded.

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.

Geographical Limits

This policy 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 subject to 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 also not available.

1 Cancellation & rearrangement of the wedding and/or reception

PART A – CANCELLATION

You are covered up to the amount shown in the Benefits Schedule for any irrecoverable expenses incurred by You in respect of Ceremonial Attire, flowers, photographs, caterers, transport, accommodation and the services from any other Wedding Service supplier booked but not used as a direct result of the unavoidable cancellation of the Wedding or Wedding Reception as the result of:

- a. the booked venue or caterers for the Wedding or Wedding Reception being unable to hold Your Wedding due to an outbreak of infectious or contagious disease, damage to the venue (including marquee), murder or suicide at the venue, closure of the venue or caterers by the relevant authority, bankruptcy or liquidation
- b. the death, injury or sickness of the Couple or a Close Relative which would make continuance of the Wedding inappropriate
- c. the unforeseen and total non-appearance on the day of any booked and paid for professional Wedding Services
- d. accidental complete loss of or severe damage to Bridal/Ceremonial Attire (of the Couple only) which renders the items unwearable, where the purchase or hire of alternatives is not possible
- e. redundancy, where notice is received at least 8 weeks after the issue of the Certificate and qualifying for payment under the current redundancy legislation, of the Couple or any of their relatives who would have made proven, significant, financial contributions on which the Wedding arrangements depend
- f. Your unforeseen posting overseas of a serving member of the UK armed forces or unavoidable and necessary duty for the Ambulance Service, Coastguard, Fire Brigade or Police Personnel which occurs during the Period Of Insurance
- g. the non-appearance of the officiating minister or registrar.
- h. the inability of the participants and guests to reach the Wedding or Wedding Reception venue due to Adverse Weather conditions.

PART B – REARRANGEMENT

In the event of cancellation of the Wedding, Reception or Services for reasons specified in Part A above, you are also covered up to the amount detailed in the Benefits Schedule to reimburse You for reasonable Additional Costs incurred in rearranging the Wedding and/or Wedding Reception and/or Wedding Services to a similar standard to the amount originally budgeted.

Special Claims Conditions Applicable to Section 1 Part B Rearrangement

All Additional Costs and expenses must be notified to the Claims Handlers and agreed by them in advance of the rearranged Wedding.

IMPORTANT

Cover under this Section does not extend in respect of travel and/or accommodation arrangements made for Overseas Weddings.

Period of Insurance for Section 1

Cover under this Section commences from the date the premium is paid, and applies until completion of Wedding and Reception or a claim being made under this Section of the policy, whichever occurs first.

You are not covered for

- a. pecuniary losses recoverable from any other source;
- b. any claim arising directly or indirectly from:
 - i. government regulation or act
 - ii. strikes or labour disputes
 - iii. unemployment other than redundancy as specified in 1(e) above
- c. Your financial circumstances or those of any person or company on whom the Wedding arrangements depend, except as provided for in point 1(e) above
- d. Wedding arrangements not honoured by Your employer, other than as provided in Section 1(f) above
- e. disinclination to contract to the marriage as agreed or failure to comply with legal requirements or Your failure to obtain the relevant legal documentation
- f. failure to notify the provider of any goods or service immediately it is found necessary to cancel or curtail the Wedding or Reception
- g. cancellation/curtailment or rearrangement of travel and/or accommodation arrangements made in respect of Weddings outside the United Kingdom
- h. additional Costs not notified to the claims handlers or agreed in advance of the rearranged Wedding
- i. pregnancy, except for serious medical complications related to pregnancy or childbirth where the expected date of confinement is more than 2 months after the Wedding date

j. anxiety, stress or depression unless You are admitted as an in-patient at a recognised hospital.

Please also refer to the general exclusions and conditions.

2 Ceremonial Attire

You are covered up to the amount stated in the Benefits Schedule for:

- a. the reinstatement or replacement (at Our discretion) of Bridal Attire if such attire is lost or damaged whilst in Your possession or that of a Close Relative within 3 months prior to and for the duration of the Wedding and the taking of the photographs immediately following the Wedding by the professional photographer only. In respect of hired Bridal Attire, this cover shall apply for up to 48 hours after the commencement of the Wedding.
- b. loss of or damage to Ceremonial Attire within 48 hours prior to and for the duration of the Wedding and the taking of photographs immediately following the Wedding by the professional photographer only. In respect of hired Ceremonial Attire, this cover shall apply for up to 48 hours after the commencement of the Wedding.

IMPORTANT In respect of points 1 and 2 above: An amount will be deducted in respect of owned and hired attire to reflect previous wear and tear.

You are not covered for

- a. loss or damage which is or but for the existence of this Certificate would be otherwise insured
- b. any Loss (other than by damage) not reported to the Police within 24 hours of discovery
- c. loss or damage by theft or attempted theft of any Ceremonial Attire left in any unattended vehicle, unless the property is left in the locked boot or locked glove compartment of a motor vehicle, concealed from view and there is evidence of violent, visible and forcible entry thereto.

Please also refer to the general exclusions and conditions.

3 Wedding Gifts

You are covered up to the amounts stated in the Benefits Schedule (subject to the maximum amount shown in the Benefits Schedule for any one item and separately for cash and vouchers) for loss of or damage to Wedding Gifts due to accident, fire or theft whilst being transported or stored by You or Your Close Relative, or on display at the Wedding Reception. Cover applies from the time of receipt not more than 7 days prior to the Wedding and for a subsequent 24 hours after the Wedding or until a claim is made under this Section of the policy, whichever occurs first.

You are not covered for

- a. any loss (other than by damage) not reported to the police within 24 hours of discovery
- b. loss or damage which is or but for the existence of this Certificate would be otherwise insured
- c. loss or damage by theft or attempted theft of any Wedding Gifts left in any unattended vehicle, unless the property is left in the locked boot or locked glove compartment of a motor vehicle, concealed from view and there is evidence of violent, visible and forced entry thereto
- d. loss or damage by theft or attempted theft of any Wedding Gifts left in the Home or ceremony venue or reception venue, unless there is evidence of violent, visible and forcible entry thereto or exit therefrom.
- e. more than the policy limit shown in the Benefits Schedule in respect of cash and vouchers.

Please also refer to the general exclusions and conditions.

4 Wedding Ring(s), Flowers, Attendants' gifts and the wedding cake

You are covered up to the amount stated in the Benefits Schedule for loss of or accidental damage to Wedding Rings, Flowers, Attendants' Gifts, and the Wedding Cake which occurs during the time specified in i, or ii below: Cover under this Section commences

- i. 7 days prior to the Wedding and expires 24 hours after the Wedding or when a claim is made under this section of the policy, whichever occurs first, in respect of Wedding Rings and Attendants' Gifts
- ii. 36 hours prior to the Wedding and expires at the end of the Wedding Reception or when a claim is made under this Section of the policy, whichever occurs first, in respect of Flowers, and the Wedding cake.

You are not covered for

- a. theft of Wedding Ring(s), Flowers and Attendants' Gifts unless such items were removed by visible and forcible means
- b. any loss not reported to the police within 24 hours of discovery
- c. loss or damage which is or but for the existence of this Certificate would be otherwise insured
- d. claims for loss of or damage to Floral Arrangements, or to the Wedding Cake, that may effectively be claimed under Section 1 of this Certificate
- e. loss or damage by theft or attempted theft of any Wedding Rings, Flowers, Attendants' Gifts or the Wedding Cake, left in any unattended vehicle, unless the property is left in the locked boot or locked glove compartment of a motor vehicle, concealed from view and there is evidence of violent, visible and forcible entry thereto.
- f. more than the maximum amount per item shown in the Benefits Schedule for any Ring or Gift.

Please also refer to the general exclusions and conditions.

5 Wedding Cars & transport

You are covered up to the amount stated in the Benefits Schedule to reimburse You for unforeseen additional costs to arrange alternative transport if the private hire firm or individual with whom the transport arrangements have been made fails to meet its/their contractual obligation(s) following non-appearance, breakdown or accident. Cover under this Section commences from the date the premium is paid, and applies until completion of Wedding and Reception or a claim being made under this Section of the policy, whichever occurs first.

You are not covered for

- a. losses recoverable from any other source
- b. losses which may effectively be claimed under Section 1 of this Certificate
- c. contracts which are not in writing
- d. any costs which would have been incurred had the original supplier not failed to meet their contractual obligations
- e. financial failure of any service provider.

Please also refer to the general exclusions and conditions.

6 Photography and video

You are covered up to the amount stated in the Benefits Schedule to reimburse You for unforeseen expenses necessarily incurred to take/re-take Wedding photographs or videos or refund any non-recoverable amount which You originally contracted to pay as a direct and necessary consequence of

- a. non-appearance for any reason of the professional photographer or professional video operator contracted for the Wedding
- b. loss of or damage to the original film or negatives, or loss or damage to whatever digital media on which the photographic images are being stored, by the professional photographer or professional video operator contracted for the Wedding, before copies are made such that final prints cannot be produced.

Cover under this Section commences from the date the premium is paid, and applies until delivery of the photographs or video not exceeding 90 days after the Wedding Reception date or a claim being made under this Section of the policy, whichever occurs first.

If it is planned to take photographs of the couple cutting the Wedding Cake, We will pay up to the amount stated in the Benefits Schedule to arrange an alternative photographic session necessitated by damage to the Wedding Cake occurring within 48 hours before the conclusion of the Reception.

ANY EVENT THAT MAY LEAD TO A CLAIM BEING MADE FOR RE-TAKING THE PHOTOGRAPHS OF THE CAKE-CUTTING CEREMONY MUST BE NOTIFIED TO THE CLAIMS SERVICE WITHIN 48 HOURS OF OCCURRENCE.

IMPORTANT

In respect of points a and b above cover will only apply if more than 75% of the photographs originally commissioned and paid for are not provided by the professional photographer or professional video operator contracted for the Wedding.

You are not covered for

- losses recoverable from any other source
- losses which may effectively be claimed under Section 1 of this Certificate
- any costs which would have been incurred had the original supplier not failed to meet their contractual obligations
- contracts not in writing
- financial failure of any service provider.

Please also refer to the general exclusions and conditions.

7 Financial Failure of Wedding Service suppliers

You are covered up to the amount shown in total in the Benefits Schedule, following the bankruptcy or liquidation of pre-booked Wedding Service suppliers in respect of

- irrecoverable deposits in accordance with standard booking conditions
- additional costs in arranging alternative equivalent services

Cover under this Section commences 14 days after the date the premium is paid, and applies until completion of the Wedding or a claim being made under this Section of the policy, whichever occurs first.

You are not covered for

- any sums recoverable from any other source
- any costs which would have been incurred had the original supplier not ceased trading.
- claims arising from circumstances known to you or in the public domain at the time of issue of this insurance.
- any additional amounts voluntarily paid in advance to secure a discount.
- claims arising from financial failure of a professional wedding planner where there is no written agreement in place.

Please also refer to the general exclusions and conditions.

8 Personal accident

You are covered up to the amount shown in the Benefits Schedule for the payment of the following compensation to You or, where appropriate, Your Legal Representative(s) if You sustain Bodily Injury caused by external violent and visible means, which solely and independently of any other cause within twelve calendar months from the date of the accident causing such Bodily Injury results in Your death, Permanent Total Disablement, Loss of Sight or Loss of Limb(s)

PROVIDED THAT

- death or disablement occurs within one year of the Bodily Injury
- 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 Certificate insofar as it applies to the person for whom such payment has been made
- any claim must be certified by an independent medical practitioner
- the total benefit payable shall not exceed £1,000 in respect of anyone aged under 18.

IMPORTANT

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.

You are not covered for

- 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
- losses arising from accidents involving You driving or being carried as a passenger in or on any quadbike, two or three wheeled vehicle of 250cc or over.
- the contracting of any disease, illness and/or medical condition.
- the injection or ingestion of any substance.
- any event which directly or indirectly exacerbates a previously existing physical bodily injury.

Please also refer to the general exclusions and conditions.

9 Professional Counselling

You are covered up to the amount shown in the Benefits Schedule in respect of professional counselling that is recommended by a general practitioner for either of the insured Couple as a result of the unforeseen, unavoidable and permanent cancellation of the Wedding due to the death of either of the insured Couple or either of the insured Couple electing not to continue with the marriage.

You are not covered for

- claims arising from circumstances known to You at the time of issue of this insurance.
- claims arising from a condition for which a terminal prognosis had been given prior to the date this insurance was arranged.
- claims arising from a condition for which a medical practitioner had advised against booking or commencing the Wedding or Reception.
- professional counselling provided by a member of Your family.

Please also refer to the general exclusions and conditions.

10 Legal Expenses

You are covered up to the amount shown in the Benefits Schedule for legal costs and expenses incurred by You, in the pursuit of legal proceedings by You or Your personal representative(s) for compensation and/or damages arising from or out of Your injury or death. 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.

You are not covered for

- any claim brought against any person who has contracted to supply any aspect of the Wedding or Reception including the Reception organiser
- legal expenses incurred prior to the granting of Our support
- any claim reported more than 31 days after the commencement of the incident giving rise to such claim
- any claim where We consider Your prospects of success in achieving a reasonable benefit are insufficient
- claims arising in connection with injury or death occurring more than 24 hours before or more than 24 hours after the Wedding Date
- claims for legal costs where You are pursuing legal action relating directly or indirectly to medical negligence or alleged medical negligence
- claims emerging from the pursuance of a contingent fee agreement between You and Your counsel
- pursuing claims as part of or on behalf of a group or organisation.

Please also refer to the general exclusions and conditions.

11 Personal Liability

Cover under this Section does not apply to Weddings taking place within the USA or Canada.

You are covered up to the amount specified in the Benefits Schedule in respect of Your legal liability arising from accidental injury to third parties or accidental loss of or accidental damage to third party property. In the event of Your death We will, in respect of the liability incurred by You, indemnify Your personal representatives 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.

IMPORTANT

This section does not provide an indemnity in respect of liabilities arising from the actions of anyone other than You, except insofar as You would be held liable for them at law, and does not include any additional liability accepted under a hiring or booking contract.

12 Optional Public Liability Extension

This Section applies only where the appropriate Premium has been paid, as shown on your Certificate

Cover under this Section does not apply to Weddings taking place outside the United Kingdom.

Section 11 Personal Liability is extended to cover all persons invited to the Wedding or Reception by You in respect of legal liability arising from accidental injury to third parties or accidental loss of or damage to third party property.

IMPORTANT

This section does not cover liability incurred by You more than 24 hours before or more than 24 hours after the Wedding Date.

Special exclusions applicable to Sections 11 & 12

You are not covered for

- liability arising from
 - the use or possession of vehicles, aircraft or watercraft, trailers or caravans
 - loss of or damage to property belonging to or held in trust by the Insured
 - any wilful or malicious act
 - the carrying on of any profession, trade or business

- employers' liability, contractual liability or liability to a member of Your family
- liability assumed by You by arrangement
- liability arising from animals belonging to or in Your care, custody or control
- liability arising from the ownership or occupation of land or buildings
- liability arising from any criminal proceedings
- liability arising from any wilful or malicious act, any act of vandalism or deliberate act
- Your costs and expenses incurred without Our prior written consent
- any liability arising out of the Road Traffic Act or its equivalent
- liability which is or but for the existence of this Certificate would be insured by any other Certificate except in respect of any excess beyond the amount payable under such other Certificate, or which would have been payable under such other Certificate had this Insurance not been effected
- liability for fines, penalties, liquidated damages or punitive exemplary, aggravated or multiplied damages
- loss of or damage to any goods or other property sold, supplied, delivered, installed or erected by You and all costs of or arising from the need of making good, removal, repair, rectification, replacement or recall of:
 - any such good or property
 - any defective work executed by You
- liability arising from the ownership or use of firearms or fireworks or other pyrotechnic devices or effects
- loss or damage to flooring caused by footwear of any kind
- any loss arising from ownership or use of bouncy castles or other inflatables.

Please also refer to the general exclusions and conditions.

13 Essential Document Indemnity

You are covered up to the amount shown in the Benefits Schedule in respect of reasonable costs for travel, accommodation and fees which arise as a result of the necessity to obtain replacement copies of the documents which are essential to Your Wedding taking place outside the United Kingdom, and which, during the period defined in (ii) below, are lost or damaged for reasons beyond Your control.

Cover under this Section

- applies only in respect of Weddings taking place outside the United Kingdom
- commences from the date of issue of this Certificate and applies until the Wedding takes place, as booked, or a claim is made under this Section of the policy, whichever occurs first.

You are not covered for

- loss or damage
 - arising from confiscation or detention by Customs Officials or other authorities
 - not reported to the consular representatives of the relevant issuing country within 24 hours of discovery of loss and a written report obtained
- loss or theft from any unattended motor vehicle
- claims which arise from Your lack of care or from reasons within Your control
- loss of documents when stored in suitcases or other like receptacles whilst in the custody of the airline or other carriers.

Please also refer to the general exclusions and conditions.

14 Optional Marquee Extension

This Section applies only where the appropriate Premium has been paid, as shown on your Certificate

Cover under this Section does not apply to Weddings taking place outside the United Kingdom.

You are covered up to the amount shown in the Benefits Schedule in the event of Loss of or Damage by any cause not specifically excluded occurring during the period of hire (the period of hire not exceeding 5 days unless agreed in writing by Us).

Please note, the policy limit may be increased to a maximum of £50,000 subject to the payment of an additional premium as shown on your certificate.

IMPORTANT

If at the time of the loss or damage the sum insured is less than the full cost of reinstating the Marquee as new We will reduce the amount We pay for any claim by the proportion that the maximum amount payable bears to the full cost of reinstating the Marquee.

You are not covered for

- erection and/or dismantling of any hired property
- audio visual entertainment equipment unless specifically mentioned

- c. loss or damage suffered by You as a result of being deceived into knowingly parting with property
- d. damage to flooring caused by footwear
- e. consequential loss of any kind or description
- f. theft of the marquee or ancillary equipment unless there is violent and forcible entry or exit from the secured premises
- g. pecuniary losses recoverable from any other source
- h. government regulation or act
- i. loss or theft from any unattended venue or vehicle.
- j. any wilful or malicious act, any act of vandalism or any deliberate act.

Please also refer to the general exclusions and general conditions.

15 Optional Ceremonial Swords Cover

This Section applies only where the appropriate Premium has been paid, as shown on your Certificate

Cover under this Section does not apply to Weddings taking place outside the United Kingdom.

You are covered up to the amount shown in the Benefits Schedule for loss or damage to borrowed or hired ceremonial swords and accompanying regalia if they are lost or damaged whilst in Your possession or that of a close relative within 7 days prior to the Wedding, and for 48 hours after.

You are not covered for

- a. loss or damage which is or but for the existence of this Certificate would be otherwise insured
- b. any loss (other than by damage) not reported to the police within 24 hours of discovery
- c. loss or damage by theft or attempted theft of any ceremonial swords or accompanying regalia left in any unattended vehicle unless the property is left in the locked boot or locked glove compartment of the vehicle, concealed from view and there is evidence of violent, visible and forcible entry thereto

Please also refer to the general exclusions and conditions.

16 Optional increase in Cancellation Cover

This Section applies only where the appropriate Premium has been paid, as shown on your Certificate

You are covered up to the amount shown in the Benefits Schedule to increase the limit under Section 1 Cancellation & rearrangement of the Wedding and/or Reception.

You are not covered for

anything mentioned under You are not covered for under Section 1 Cancellation & rearrangement of the Wedding and/or Reception.

Please also refer to the general exclusions and conditions.

17 Optional increase in Personal Liability Cover

This section applies only where the appropriate Premium has been paid, as shown on your Certificate

Cover under this section does not apply to Weddings taking place outside the United Kingdom.

You are covered up to the amount shown in the Benefits Schedule to increase the limit under section 11 Personal Liability (and section 12, Public Liability Extension if that has been selected).

You are not covered for

anything mentioned under You are not covered for under Special exclusions applicable to Sections 11 & 12.

Please also refer to the general exclusions and conditions.

General exclusions

You are not covered for

1. circumstances of which You are aware at the time of effecting this Insurance unless declared to and accepted by Us.
2. losses directly or indirectly occasioned by, happening through, or in consequence of war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), terrorism, civil war, rebellion, revolution, insurrection, military or usurped power or confiscation by nationalisation or requisition and/or destruction of or damage to property by or under the order of any Government or local authority or riot or civil commotion

3. losses directly or indirectly occasioned by pressure waves caused by aircraft or other flying devices travelling at sonic or supersonic speeds
4. your wilfully, self-inflicted injury or illness, solvent abuse, alcohol abuse, the use of drugs (other than drugs taken in accordance with treatment prescribed and directed by a registered Medical Practitioner, but not for drug addition) or self exposure to needless peril (except in an attempt to save human life)
5. losses directly or indirectly occasioned by, happening through or in consequence of nuclear fission, nuclear fusion or radioactive contamination
6. any loss whereby any period of disability or loss whatsoever is increased through Your own act or omission
7. any Property more specifically insured
8. incidents which may give rise to a claim not notified in writing to Us (or Our Claims Service) within 31 days of the expiry of this Insurance (other than as specified in Section 6)
9. losses arising as a result of consequential loss of any kind. i.e. any other loss, damage or additional expense following on from the event for which you are claiming.
10. any claim arising directly or indirectly from injury, illness, death, loss, expense or other liability attributable to sexually transmitted disease
11. losses arising from prohibitive regulations by the government of any country
12. losses arising as a result of any unlawful act by You or criminal proceedings against You or any other person on whom the Wedding plans depend (other than in the event of Your obligation to attend a Court of Law under subpoena as a witness, unless such obligation to attend falls within Your occupation or professional or other similar capacity)
13. persons acting against the advice of a Medical Practitioner
14. in respect of persons who are not resident in the United Kingdom, where such liability would not have existed had those persons been resident in the United Kingdom and not elsewhere, unless specifically agreed by Us
15. wilful or malicious acts and any acts of vandalism by persons invited to the Wedding or Wedding Reception by You
16. any circumstance manifesting itself after the date of the Wedding/Reception booking but prior to the date of issue of this Certificate
17. third party rights and no party other than You may claim benefit under the terms of this Insurance
18. any claims arising directly or indirectly from anxiety, stress or depression unless You are admitted as an in-patient at a recognised hospital
19. any claim or expense of any kind caused directly or indirectly by 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
20. loss or theft from unattended venues or vehicles unless involving forcible or violent entry or exit
21. theft or attempted theft unless involving forcible or violent entry or exit from a building
22. claims arising from the ownership or use of:
 - a. bouncy castles and other inflatables
 - b. firearms, fireworks or other pyrotechnic devices or effects
23. loss of or damage to the property insured due to or arising from
 - i. wear and tear, inherent defect
 - ii. rot, mildew, rust, corrosion, frost, soiling
 - iii. insects, woodworm, vermin, moth
 - iv. dyeing, renovation
 - v. electronic, electrical or mechanical breakdown, failure or derangement
 - vi. faulty manipulation, design, plan, specification or materials
 - vii. gradual deterioration, market depreciation
 - viii. atmospheric conditions
 - ix. shrinkage or change of colour
 - x. confiscation, detention or any process of cleaning, restoration or repair
24. losses directly or indirectly occasioned by, happening through, or in consequence of vaccinations
25. any part of a claim which is unproven or unsubstantiated
26. losses, whether directly or indirectly, arising out of Your financial incapacity
27. claims arising directly or indirectly from any Pre-existing Medical Conditions (as defined) not declared to and accepted by Us

General conditions

1. It is a condition that all Material Facts have been disclosed to Us. Failure to do so may affect Your rights under this Insurance. Following a change in Material Fact disclosed to Us by You during the Period of Insurance, We reserve the right to amend or cancel Your insurance, providing You with a pro-rata refund of premium. If You are in any doubt as to whether a fact is "material", then for Your own protection it should be disclosed to Us.
2. Written notice of any event which may give rise to a claim shall be given to Us (or Our Claims Service) as soon as practicable and in any event no later than 31 days after the incident giving rise to the loss. All documents, certificates and evidence required in support of a claim, including items being claimed for if required by Us, shall be produced by You and at Your expense. Additional action then depends on the type of claim
 - a. theft, loss, malicious damage or vandalism - tell the Police immediately
 - b. legal liability for injury or damage - 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
 - c. You must provide Us, at Your expense, with all reasonable details and evidence which We ask for concerning the cause and amount of any loss, damage or injury (including receipts for Wedding gifts, money and vouchers).
3. Except with Our written consent, no person is entitled to admit liability on Our behalf or to give any representations or other undertakings binding upon Us. We shall be entitled to conduct all proceedings arising out of or in connection with claims in Your name, and to instruct Solicitors of Our own choice for this purpose.
4. The due observance and fulfilment of all the terms and Conditions of this Insurance by You, or anyone acting on Your behalf, insofar as they relate to anything to be done or complied with by You, or anyone acting on Your behalf, shall be a condition precedent to Our liability to make any payment under this Insurance.
5. No refund of Premium is allowed (other than in respect of the Premium Refund Guarantee) once the Insurance has been effected.
6. You must exercise due care and attention at all times for the safety of Your property and take all reasonable steps to prevent accident, loss or damage
7. Our liability shall be conditional upon the observance by You of the terms and Conditions of this Insurance and the truth and completeness of the statements and answers supplied by You and on Your behalf. If a claim is in any respect fraudulent or if any fraudulent means or devices are used by You or anyone acting on Your behalf to obtain any benefits from this Insurance, all benefits under this Insurance shall be forfeited and NO RETURN OF PREMIUM SHALL BE DUE.
8. If at the time of any loss, damage or liability arising under this Insurance there is any other insurance covering the same loss, damage or liability, We will pay only Our rateable proportion.
9. You may not transfer Your interest in this Insurance.
10. Our total liability shall not exceed the respective sums stated in the Summary.
11. You shall submit to medical examination at Your own expense except post mortem which We reserve the right to have undertaken at Our own expense.
12. We may at Our own expense take proceedings in Your name to recover compensation or secure an indemnity from any third party in respect of any loss or damage covered by this Insurance, and any amount so recovered shall belong to Us.
13. In the event of a claim, You must produce documentation to show that original contractual obligations with suppliers were evidenced, or that ownership of goods existed, in writing.
14. You may not claim under more than one Section or part of this Certificate for the same financial loss.
15. This Certificate may be rescinded or cancelled without the consent of a third party.
16. A person who is not a party to this contract has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this contract but this does not affect any right or remedy of a third party which exists or is available apart from that Act.
17. At least one of the Insured Couple must be resident in the United Kingdom.

Important notice

We would like to draw your attention to some important features of Your insurance including

Insurance Document - You should read this document carefully. It gives full details of what is and is not covered and the conditions of the cover. Cover can vary from one policy to another so You should familiarise Yourself with this particular insurance.

Conditions and Exclusions - Specific Conditions and Exclusions apply to individual sections of Your insurance, whilst General Exclusions and Conditions will apply to the whole of Your insurance.

Health - This insurance contains restrictions regarding pre-existing medical problems. You are advised to read the document carefully. There is no cover for a claim where the person whose condition causes the claim has, at the time the insurance is arranged, received a terminal prognosis or was on a waiting list for treatment or investigation in a hospital or awaiting the results of tests and/or medical investigations.

Property Claims - These claims are paid based on the value of the goods at the time You lose them and not on a 'new for old' or replacement cost basis. Allowance will be made for their age and likely condition.

Limits - This insurance has limits on the amount the insurer will pay under each Section. Some Sections also include other specific limits, for example, for any one item or for valuables in total.

Reasonable Care - You need to take all reasonable care to protect Yourself and Your property, as You would if You were not insured. Any amounts the insurers will pay for property left unattended in a public place or unattended vehicle is very limited, as specified in the wording.

Governing Law

This Certificate shall be governed by and construed in accordance with the Law of England and Wales unless the Certificate holder's habitual residence (in the case of an individual) or central administration and/or place of establishment is located in Scotland in which case the law of Scotland shall apply.

Insurers

Arranged with Voyager Insurance Services Ltd & UK Underwriting Ltd on behalf of:

Fortis Insurance Limited, Registered in England No.354568. Registered Office: Fortis House, Tollgate, Eastleigh, Hampshire, SO53 3YA.

Fortis Insurance Limited, Voyager Insurance Services Ltd and UK Underwriting Ltd, are authorised and regulated by the Financial Services Authority. This can be checked on the FSA's register by visiting the FSA's website at www.fsa.gov.uk/register or by contacting them on 0845 606 1234.

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.

Cancellation Rights

We hope you are happy with the cover this policy provides. However, if after reading this certificate, this insurance does not meet with Your requirements, please return it to the issuing agent, within 14 days of receipt and We will refund Your premium.

We may at any time cancel any insurance document by sending 14 days notice to You at Your last known address. Provided the premium has been paid in full, You shall be entitled to a proportionate rebate of premium in respect of the unexpired period showing on the insurance. In addition, We reserve the right to deduct from the rebate of premium the reasonable costs incurred in processing the original sale and cancellation.

Customer services and complaints procedure

It is our 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 in the first instance contact the Managing Director of Voyager Insurance Services Ltd. The contact details are:

Voyager Insurance Services Ltd
13-21 High Street
Guildford
Surrey
GU1 3DG
Tel: 01483 562662
Fax: 01483 569676
Email: enquiries@voyagerins.com

In all correspondence please state Your insurance is provided by UK Underwriting Ltd and quote scheme reference **VOY/WED/10**.

In the event You remain dissatisfied and wish to make a complaint, You can do so by contacting the following:

The Customer Relationship Manager
UK Underwriting Ltd
Cast House
Old Mill Business Park
Gibraltar Island Road
Leeds
LS10 1RJ

If it is not possible to reach an agreement, You may refer Your case to the Financial Ombudsman Service (FOS). You may contact the Financial Ombudsman Service at:

Financial Ombudsman Service,
South Quay Plaza,
183 Marsh Wall,
London E14 9SR
Tel: 0845 080 1800
Fax: 020 7964 1001

Your statutory rights are not affected if You choose to follow the complaints procedure above. For further information about Your statutory rights contact Your local authority Trading Standards Service or Citizens Advice Bureau.