

Dreamsaver Wedding Optional cancellation & rearrangement to include Coronavirus cover



To highlight what cover is and is not provided for Coronavirus (COVID-19) under this policy, we have provided the following summary.

This cover applies only where the appropriate additional premium has been paid, as shown on your certificate.

Section 17

Optional cancellation & rearrangement to include Coronavirus cover

17A. Cancellation

You are covered up to the amount shown in the benefits schedule for any irrecoverable expenses necessarily incurred by **You** in respect of **ceremonial attire**, flowers, photographs, caterers, transport, accommodation (paid for by the **You**) and the services from any other **Wedding** service supplier booked but not used as a direct result of the unavoidable cancellation of the **Insured event(s)** as the result of the death or sickness of the **Marrying Couple** or a **Relative** due to contracting **Coronavirus** within 10 days of the **Wedding date** or **Insured event** date, which would make the continuance of the **Insured event** inappropriate.

17B. Rearrangement

You are covered in the event of cancellation of the **Insured event** for reasons specified in Part A above up to the amount shown in the benefits schedule, for reimbursement for **Additional costs** necessarily incurred in rearranging the **Insured event** to a similar standard to the amount already budgeted.

Please note: in respect of rearrangement, all **Additional costs** and expenses must be notified to the claims handlers and agreed by them in advance of the rearranged **Wedding**.

Conditions applicable to this section

For cover under this section, as well as paying the appropriate additional premium;

- a) the **Marrying Couple** or **Relative** who has contracted **Coronavirus** must have received the recommended number of doses of an approved **Coronavirus** vaccine (including any booster), 14 days prior to the **Wedding date** or **Insured event** date.
- b) the **Marrying Couple** or **Relative** who has contracted **Coronavirus** must provide a positive official test result confirming their diagnosis of **Coronavirus**. The test must be an approved PCR Test with a CE mark. **We** will reimburse the cost of an official test result subject to a valid claim.

If **You** do not comply with these conditions, **We** may at **Our** option refuse **Your** claim.

Coronavirus (COVID-19) cover is not provided under any other section of this policy.

General exclusion relating to Coronavirus (COVID-19)

You are not covered for any claim directly or indirectly related to a **Pandemic** and/or **Epidemic**, including but not limited to **Coronavirus**. However, this general exclusion shall not apply to the cover described Section 17 - Optional cancellation & rearrangement to include Coronavirus cover, provided **You** have paid the appropriate additional premium as shown on **Your** certificate, and **You** comply with the specific conditions detailed within that section.