

InsuraWedding 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 13

Optional cancellation & rearrangement to include Coronavirus cover

13A. 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 **Marrying Couple**, and the services from any other **Wedding** service supplier booked but not used as a direct result of the unavoidable cancellation of the **Wedding** and/or **Wedding reception** 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** which would make the continuance of the **Wedding** inappropriate.

13B. Rearrangement

In the event of cancellation of the **Wedding**, **Wedding reception** or **Wedding services** for the reason specified in part A above, **You** are also covered up to the amount shown in the benefits schedule to reimburse **You** for **Additional costs** necessarily incurred in rearranging the **Wedding** and/or **Wedding reception** and/or **Wedding services** to a similar standard to the amount originally budgeted.

Please note that 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, in addition to paying the appropriate additional premium;

- a) the **Marrying Couple** and **Relatives** must all have received the recommended number of doses of an approved **Coronavirus** vaccine (including any booster), 14 days prior to the **Wedding date**.
- b) the **Marrying Couple** or **Relative** who's contraction of **Coronavirus** has made the continuance of the **Wedding** inappropriate, 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 the above 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 Section 13 - 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.