

# Wedding Insurance

## Insurance Product Information Document

**Company:** This insurance is administered by Voyager Insurance Services who are authorised and regulated by the Financial Conduct Authority, FRN 305814. Registered Office: Bankside 300, Peachman Way, Broadland Business Park, Norwich, Norfolk, NR7 0LB. Registered No: 03251842.

**Insurer:** This insurance is underwritten by Acasta European Insurance Company Limited who are registered at: Unit 1, 124 Irish Town, Gibraltar, GX11 1AA.

**Product:** InsuraWedding Wedding Insurance for residents of the United Kingdom

This Insurance Product Information Document is only intended to provide a summary of the main coverage and exclusions; it does not replace the policy terms and conditions. Full details of the specific circumstances of coverage can be found within the policy wording. Complete pre-contractual and contractual information on the product is provided in your policy documentation.

**What is this type of insurance?** This insurance provides cover for costs and services associated with your wedding and the reception.



### What is insured?

You are covered up to the limit shown in your policy schedule for your chosen level of cover for:

- ✓ Cancellation and rearrangement of the wedding and/or reception
- ✓ Ceremonial attire
- ✓ Wedding gifts
- ✓ Wedding ring(s), flowers, attendants' gifts and the wedding cake
- ✓ Wedding cars & transport
- ✓ Photography & video
- ✓ Financial failure of wedding service suppliers
- ✓ Personal accident
- ✓ Legal expenses
- ✓ Public liability for the marrying couple

You can add the following optional covers to the policy:

- ✓ Public liability for the wedding guests
- ✓ Marquee & mobile W.C. unit and event equipment extension
- ✓ Cancellation & rearrangement to include Coronavirus cover.



### What is not insured?

- ✗ Your policy excess as shown where applicable
- ✗ This policy does not offer cover if you decide not to go ahead with the wedding
- ✗ The policy does not cover any claims caused by or arising from any of the following situations relating to the marrying couple, close relative or any person upon whom the cost of the wedding or wedding services depends:
  - If anyone has been given a terminal prognosis
  - If anyone is acting against medical advice
  - If anyone is on a waiting list for hospital treatment or is awaiting the results of any tests or medical investigations.
- ✗ This policy does not offer cover when you know, when buying this policy, that there is already a problem that may lead to a claim.
- ✗ Loss or theft from unattended venues or vehicles unless involving forcible or violent entry to or exit.
- ✗ Claims arising from incidents involving bouncy castles & other inflatables, fireworks or other pyrotechnic devices or effects.
- ✗ Any claim directly or indirectly related to a Pandemic and/or Epidemic, including but not limited to Coronavirus. This general exclusion shall not apply to the cover detailed in 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.
- ✗ Any loss, damage, claim, cost(s) expense or other sums, for a wedding or wedding reception taking place outside of the United Kingdom.
- ✗ Any loss, damage, claim, cost(s) expense or other sums, directly or indirectly caused by, arising or resulting from, or in connection with;
  - State mourning, or the death of the head of state or a member of the royal family
  - The coronation of a sovereign
- ✗ Claims arising from wedding suppliers failing to meet their obligations, for example in the quality of the product.
- ✗ Any claim for consequential loss.



## Are there any restrictions on cover?

- ! Either one of the marrying couple must be a permanent resident in the United Kingdom.
- ! Cover does not extend to weddings or wedding receptions taking place outside of the United Kingdom.



## Where am I covered?

You are covered to hold your wedding celebrations in the United Kingdom only.



## What are my obligations?

You must provide full and accurate information to all questions asked. Your answers must be true to the best of your knowledge and belief. Your answers will form part of the statement of facts on which your policy will be based. If you become aware that information you have given us is inaccurate or has changed, you must inform us as soon as possible. Failure to do this may invalidate your policy and claims may not be paid.

You must follow our claims process which can be found in your policy documentation.



## When and how do I pay?

Your premium is a one-off payment. Payment can be made by debit or credit card.



## When does the cover start and end?

Your cover will start as soon as you purchase your policy and will automatically cover any deposits you have already paid.

Generally, your policy cover ceases 24 hours following your wedding or wedding reception, whichever is the later, however some covers are in force at different times during the course of your wedding so please refer to your policy wording for full details.



## How do I cancel the Contract?

**Important - Applicable to all policies:**

If you decide that for any reason, this policy does not meet your insurance needs then please return it within 14 days from the date of purchase or the day on which you receive your policy documentation, whichever is the later. On the condition that your wedding has not already taken place and that no claims have been made or are pending, the premium will be refunded in full. If you wish to cancel after the 14 day cooling off period, please contact the organisation from whom you bought your policy.