

Dreamsaver Wedding Coronavirus Factsheet



To highlight what cover is provided for COVID-19 under this policy, we have summarised the cover below.

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

Section 17 - Optional extension for Section 1: Cancellation & rearrangement to include Coronavirus cover

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

A - Cancellation

You are covered up to the amount shown in the benefits schedule for cancellation due to 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, subject to the Marrying Couple or Relative all being fully vaccinated (including booster vaccination where appropriate) in accordance with government guidelines and the appropriate additional premium being paid.

B - Rearrangement

You are covered in the event of cancellation of the Wedding, Wedding reception or services 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 Wedding and/or Wedding reception and/or Wedding services 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.

Please also refer to the general exclusions and conditions.

Condition

You must provide a positive official test result from a recognised testing authority (NHS or private) confirming the diagnosis of Coronavirus of either of the Marrying Couple or Relative.

We will reimburse the cost of an official test result from a recognised testing authority subject to a valid claim.

If You do not comply with this condition We may at Our option refuse Your claim.

General Exclusion Relating to Coronavirus

You are NOT covered for:

any loss, damage, claim, cost(s) expense or other sums, directly or indirectly caused by, arising or resulting from, or in connection with any pandemic, epidemic, outbreak of disease or public health emergency, as declared by the World Health Organisation (WHO), a national government agency/body, local authorities, or any officially recognised body. This policy also offers no cover for any disease, illness or conditions that is caused by or transmitted by means of any substance or agent from any organism to another organism (human or otherwise) where the substance or agent includes, but is not limited to any pathogen, virus, bacterium, parasite, fungus or other organism, micro-organism or any mutation or variation thereof, whether deemed living or not, and whether transmitted directly or indirectly by means of airborne transmission, bodily fluid transmission, transmission from or to any surface or object, solid, liquid or gas or between organisms. Unless You have paid the additional premium to extend Section 1 cancellation and rearrangement cover under Section 17 only.