

Wedding Insurance

Insurance Product Information Document



Company: Voyager Insurance Services Ltd

Product: Wedding Insurance

This insurance is administered by Voyager Insurance Services who are authorised and regulated by the Financial Conduct Authority, FRN 305814. Registered Office: Buzzards Hall, Friars Street, Sudbury, Suffolk, CO10 2AA. Registered No: 3251845.

This Insurance Product Information Document is only intended to provide a summary of the main coverage and exclusions, and is not personalised to your specific individual needs in any way. 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. It is important that you read all sections of your policy and wording for the full terms of the cover.

This Insurance is underwritten by Acasta European Insurance Company Limited, whose registered office is at 5/5 Crutchett's Ramp, Gibraltar. Acasta European Insurance Company Limited is authorised by the Gibraltar Financial Services Commission and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority.



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
- ✓ Professional counselling
- ✓ Essential document indemnity
- ✓ Legal Expenses
- ✓ Public liability for the marrying couple

You can add the following optional covers to the policy:

- ✓ Public liability extension for the wedding guests
- ✓ Increase in public liability cover for the marrying couple and wedding guests
- ✓ Marquee & mobile W.C. unit and event equipment extension
- ✓ Ceremonial swords cover
- ✓ Increase in cancellation cover
- ✓ Cancellation & rearrangement to include coronavirus cover



What is not insured?

- ✗ This policy does not offer cover if you decide not to go ahead with the wedding.
- ✗ Any loss, damage, liability, expense, fines or penalties or any other amount directly or indirectly caused by Cyber Loss.
- ✗ 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.
- ✗ An excess as detailed in your policy documents.
- ✗ 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 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 18 only.
- ✗ Claims arising from Wedding suppliers failing to meet their obligations.



Are there any restrictions on cover?

- ! Either one of the marrying couple must be a permanent resident in the UK
- ! Public Liability Cover does not extend to weddings or wedding receptions taking place in the USA & Canada
- ! The Optional Marquee cover, Optional Ceremonial Swords Extension and Optional Public Liability Cover is only available for weddings or wedding receptions taking place in the UK



Where am I covered?

- ✓ You are covered to hold your wedding celebrations at any Worldwide destination, however cover for Personal Liability does not extend to the USA or Canada and the Optional Marquee cover, Optional Ceremonial Swords Extension and Public Liability Cover is only available for weddings or wedding receptions taking place in the UK.



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 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?

- 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.

Useful Contact Information

Policy Enquiries & Amendments

Voyager Insurance Services
13-21 High Street,
Guildford
Surrey,
GU1 3DG.



Tel: 01483 806662

Claims

Acasta Europe Limited
4 Station Road,
Cheadle Hulme,
Cheshire,
SK8 5AE



Tel: 0800 668 1350