

Asian wedding insurance policy

ref: VOY/AWED/2013 03966C

Valid for issue no later than 31st July 2013.



Some important facts about your insurance are summarised below. This summary does not form part of the contract and does not describe all the terms and conditions of your policy, so please take time to read the policy document to make sure you understand the cover it provides. A copy of the full policy document is available on request if it is not provided to you with this summary.

Insurers: This insurance policy is arranged with UK General Insurance Ltd on behalf of Ageas Insurance Limited

Provided you have paid the appropriate premium as shown in your schedule, you are covered in accordance with the full wording shown herein up to the limits indicated below.				
Benefits schedule	Pearl	Sapphire	Ruby	Liability only
1. a. Cancellation b. Additional costs in respect of rearrangement (75% of total cost)	£15,000 £11,250	£30,000 £22,500	£50,000 £37,500	N/A N/A
2. Ceremonial attire	£5,000	£7,000	£10,000	N/A
3. Wedding gifts maximum per item cash & vouchers	£5,000 £500 £400	£7,000 £700 £600	£10,000 £1,000 £1,000	N/A N/A N/A
4. Rings, flowers, attendants gifts & the wedding cake maximum per item (rings & gifts)	£5,000 £1,000	£7,000 £1,500	£10,000 £2,000	N/A N/A
5. Cars & transport	£5,000	£7,000	£10,000	N/A
6. Photography & video	£5,000	£7,000	£10,000	N/A
7. Financial failure of wedding service suppliers	£7,500	£15,000	£25,000	N/A
8. Personal accident	£10,000	£15,000	£20,000	N/A
9. Professional counselling	£1,000	£1,000	£1,000	N/A
10. Legal expenses	£5,000	£10,000	£20,000	N/A
11. Public liability for the couple	£2,000,000	£2,000,000	£2,000,000	£2,000,000**
12. Optional public liability for the guests *	£2,000,000	£2,000,000	£2,000,000	£2,000,000**
13. Essential document indemnity (overseas wedding only)	£500	£750	£1,000	N/A
14. Optional marquee & mobile W.C. unit extension * ancillary equipment single item limit	£20,000 £2,000	£20,000 £2,000	£20,000 £2,000	N/A N/A
15. a. Optional increase in cancellation cover * b. Additional costs in respect of rearrangement (75% of total cost)	N/A N/A	N/A N/A	up to £100,000 up to £75,000	N/A N/A
16. Optional public liability extension *	£5,000,000	£5,000,000	£5,000,000	Included
Policy features				
Valid for weddings arranged no later than	24 months after the policy is purchased			
Policy excesses applicable	None			

* Subject to payment of an additional premium as shown on your certificate. ** The liability only option includes cover under sections 11 & 12 only.

Types of policies available and policy durations

Policies can be arranged to insure against the typical risks associated with arranging a wedding, with a choice of cover levels offered according to individual requirements. Policies run from the effective date shown in your certificate until the conclusion of the event on the date specified.

Who can be covered

The people getting married, as named in the schedule, and for their relatives who would have made proven, significant financial contributions on which the wedding arrangements depend.

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Significant and/or unusual conditions & exclusions	
Information you need to tell us - There is certain information that we need to know as it may affect the terms of the insurance cover we can offer you. You must, to the best of your knowledge, give accurate answers to the questions we ask when you buy your Asian wedding insurance policy. If you do not answer the questions truthfully it could result in your policy being invalid and could mean that all or part of a claim may not be paid. If you think you may have given us any incorrect answers or if you want any help, please contact Voyager Insurance Services Ltd on 01483 562662 as soon as possible and we will be able to tell you if we can still offer you cover.	General condition 1
Geographical limits – This policy applies to weddings taking place anywhere in the world. In respect of weddings taking place in the United Kingdom, cover is available under all sections of the policy subject to payment of the appropriate premiums. In respect of weddings taking place outside the United Kingdom section 12 - optional public liability for the guests, section 14 - optional marquee & mobile W.C. unit extension are not available. In respect of weddings taking place in USA or Canada section 11 - public liability for the couple and section 16 - optional public liability extension are also not available.	Definitions
Claims arising from the ownership or use of: a. bouncy castles and other inflatables. b. firearms, fireworks or other pyrotechnic devices or effects.	General exclusion 22
Deposits - this wedding insurance policy provides cover for deposits that have already been paid prior to purchase, subject to the normal policy terms and conditions.	Important notice

Cancellation rights

We hope you are happy with the cover this policy provides. However, if after reading this certificate, this insurance does not meet with your requirements, please return it to Voyager Insurance Services Ltd, within 14 days of receipt and we will refund your premium. We may at any time cancel any insurance document by sending 14 days notice to you at your last known address. Provided the premium has been paid in full, you shall be entitled to a proportionate rebate of premium in respect of the unexpired period showing on the insurance. In addition, we reserve the right to deduct from the rebate of premium the reasonable costs incurred in processing the original sale and cancellation.

How to make a claim

You should contact the claims handlers as soon as you become aware of any circumstances likely to give rise to a claim. For all claims please request an appropriate claim form by telephoning; **Direct Group Claims Services, Direct House, 4 Sidings Court, Doncaster, South Yorkshire, DN4 5NU. Tel: 0844 412 4296 (8.00am-6.00pm Mon-Fri)**. On contacting Direct Group Claims Services please state that your insurance is provided by UK General Insurance Ltd and quote the following; **Scheme name: Asian Wedding Insurance. Scheme reference: 03966C**
Please do not send in any documentation until you have a completed claim form to go with it. The claim form lists the additional documentation necessary to support your claim. All available receipts and any other requested documentation, must be submitted with your claim form. If you have to make a claim, you must contact us as soon as you can and in any event within 31 days of becoming aware of the circumstances, or 48 hours in respect of claims under section 4 arising from damage to the wedding cake. We reserve the right to decline any claim if you fail to notify us within this time. Please note that UK General Insurance Ltd are an insurers agent and in the matters of a claim, act on behalf of the underwriters.

Complaints procedure

It is the intention to give you the best possible service but if you do have any questions or concerns about this insurance or the handling of a claim you should follow the complaints procedure below.

Complaints regarding:

A. The sale of your policy, please contact; Voyager Insurance Services Ltd, 13-21 High Street, Guildford, Surrey, GU1 3DG. Tel: 01483 562662. Fax: 01483 569676. Email: enquiries@voyagerins.com

Complaints regarding:

B. Your claim, please contact: Direct Group Claims Services, Direct House, 4 Sidings Court, Doncaster, South Yorkshire, DN4 5NU. Tel: 0844 412 4296 (8.00am-6.00pm Mon-Fri)

In all correspondence please state that your insurance is provided by UK General Insurance Group Limited and quote the following:

Scheme name: Asian Wedding Insurance. Scheme reference: 03966C

If you are still not satisfied, you have the right to ask the Financial Ombudsman Service to review your case. This will not affect your right to take action against us. The address is: **Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London, E14 9SR. Tel: 0300 123 9123 or 0800 023 4567. Fax: 0207 964 1001. Email: complaint.info@financial-ombudsman.org.uk**

The FOS is an independent body that arbitrates on complaints about general insurance products. It will only consider complaints after we have provided you with written confirmation that our internal complaints procedure has been exhausted. Please always quote your insurance reference and claim number and enclose copies of relevant documentation. This procedure is intended to provide you with prompt and practical assistance in dealing with any complaints but does not affect your legal rights. Your statutory rights are not affected if you do not follow the complaints procedure above. For further information about your statutory rights contact your local authority, Trading Standards Service or Citizens Advice Bureau.

Financial Services Compensation Scheme

Ageas Insurance Limited is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if they cannot meet their obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. You can get more information about compensation scheme arrangements from the FSCS or visit www.fscs.org.uk.