

Asian wedding insurance policy 2016

ref: VOY/AWED/2016 03966G

Valid for issue no later than 31st October 2017 for weddings arranged for no later than 24 months after the policy is purchased.



Provided you have paid the appropriate premium as shown on your certificate, you are covered in accordance with the full wording shown herein up to the limits indicated below for the cover you have bought. There are no excesses on any policies.

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 in total	£5,000 (£500) £400	£7,000 (£700) £600	£10,000 (£1,000) £1,000	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 - loss of sight, limb(s) or permanent total disablement maximum payable for under 18's	£10,000 £1,000	£15,000 £1,000	£20,000 £1,000	N/A N/A
9. Professional counselling	£1,000	£1,000	£1,000	N/A
10. Essential document indemnity (overseas wedding only)	£500	£750	£1,000	N/A
11. Legal expenses	£5,000	£10,000	£20,000	N/A
12. Public liability for the couple	£2,000,000	£2,000,000	£2,000,000	£5,000,000 **
13. Optional public liability for the guests *	£2,000,000	£2,000,000	£2,000,000	£5,000,000 **
14. Optional public liability extension *	£5,000,000	£5,000,000	£5,000,000	Included
15. Optional marquee & mobile W.C. unit and event equipment extension* event equipment single item limit	£20,000 *** £2,000	£20,000 *** £2,000	£20,000 *** £2,000	N/A N/A
16. 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

* Subject to payment of the appropriate additional premium as shown on your certificate. ** The liability only option includes cover under sections 12 & 13 only. *** The policy limit may be increased to a maximum of £50,000 subject to payment of the appropriate additional premium as shown on your certificate.

Important conditions relating to health

Please consider these questions very carefully in relation to the insured couple and any relative upon whose health the wedding plans depend.

1. Do any of you have any medical condition for which you have received a terminal diagnosis?

Yes

There is **no** cover for any claims related directly or indirectly to these conditions.

No

2. Are any of you on a waiting list for treatment or investigation at a hospital or specialist clinic or awaiting the results of any tests or investigation?

Yes

No

Your medical conditions (if any) will be covered *

3. Are you aware, at the time of issue of this insurance, of any reason why the wedding plans may be cancelled or amended? If so, please contact **Voyager Insurance Services** on **01483 562662**.

4. Is at least one of the couple to be insured resident in the United Kingdom? If not, please contact **Voyager Insurance Services** on **01483 562662**.

* Please also refer to the general exclusions and conditions on page 6.

DEMANDS AND NEEDS

This wedding insurance policy will suit the demands and needs of a couple who wish to insure specific risks relating to their wedding celebrations. Subject to the policy terms and conditions and the maximum specified claim limits.

IMPORTANT

This policy will have been sold to you on a non-advised basis and it is therefore important that you read this policy wording (paying particular attention to the terms and conditions and exclusions) and ensure that it meets all of your requirements. If upon reading this policy you find that it does not meet all of your requirements, please refer to the cancellation rights section on page 6.

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 Wedding Services
Customer Relations
PO Box 1188
DONCASTER
DN1 9PQ
Tel: 0344 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: 03966G

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. Please ensure you report any claim to us as soon as possible. If you delay reporting a claim without good reason and it causes an adverse and prejudicial effect to us, then we may decline to pay your claim.

Please note that UK General Insurance Ltd is an insurers' agent and in the matters of a claim act on behalf of Great Lakes Reinsurance (UK) SE

Important

You must tell us if at any time after the purchase of this insurance there is a change in your circumstances by contacting **Voyager Insurance Services** on **01483 562662** as soon as possible so that we may reassess your coverage (please see general condition 1 on page 6).

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.

Please note

This wedding insurance policy is designed to cover the total cost of up to 6 insured events (to include celebrations, ceremonies & receptions) related to one wedding provided that they all take place within a period not exceeding 94 days.

If your wedding events are spread over a longer period, please contact us to see if cover can be provided. Please call **01483 562662**. Please note calls may be recorded.

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 - public liability for the couple; is available anywhere in the world, except for the USA and Canada.

In respect of section 13 - optional public liability extension for the guests, section 14, optional public liability extension to £5,000,000, section 15 - optional marquee, mobile WC unit and event equipment extension & section 16 - optional ceremonial swords; there is no cover available outside the United Kingdom.

Insurers

This insurance is arranged by Voyager Insurance Services & underwritten by UK General Insurance Ltd on behalf of Great Lakes Reinsurance (UK) SE, Registered in England No. SE000083. Registered Office: Plantation Place, 30 Fenchurch Street, London EC3M 3AJ.

Voyager Insurance Services Ltd and UK General Insurance Limited are authorised and regulated by the Financial Conduct Authority.

Great Lakes Reinsurance (UK) SE is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. This can be checked on the Financial Services Register at <https://register.fca.org.uk/> or by calling them on 0800 111 6768 or 0300 500 8082.

Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if We are unable to meet Our obligations under this contract. Further information about the scheme is available from the Financial Services Compensation Scheme website at www.fscs.org.uk or by contacting them at;

Financial Services Compensation Scheme
10th Floor Beaufort House
15 St Botolph Street
London EC3A 7QU
Tel: 0800 678 1100 or 020 7741 4100

Data Protection Act 1998

Please note that any information provided to us will be processed by us and our agents in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling claims, if any, which may necessitate providing such information to third parties. We may also send the information in confidence for process to other companies acting on their instructions including those located outside the European Economic Area.

Governing Law

Unless some other law is agreed in writing, this policy is governed by English law. If there is a dispute, it will only be dealt with in the courts of England or of the country within the United Kingdom in which your main residence is situated.

Important notice

We would like to draw your attention to some important features of your insurance including;

1. Insurance document

You should read this document carefully. It gives full details of what is and is not covered and the conditions of the cover. Cover can vary from one policy to another so you should familiarise yourself with this particular insurance.

2. Conditions and exclusions

Specific conditions and exclusions apply to individual sections of your insurance, whilst general exclusions and conditions will apply to the whole of your insurance.

3. Health

This insurance contains restrictions regarding the health of the insured couple and anyone upon whose health the wedding plans depend. You are advised to read this document carefully.

4. Property claims

These claims are paid based on the value of the goods at the time you lose them and not on a 'new for old' or replacement cost basis. Allowance will be made for their age and likely condition.

5. Limits

This insurance has limits on the amount the insurer will pay under each section. Some sections also include other specific limits, for example, for any one item or for valuables in total.

6. Reasonable care

You need to take all reasonable care to protect yourself and your property, as you would if you were not insured. Any amounts the insurers will pay for property left unattended in a public place or unattended vehicle is very limited, as specified.

7. 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.

8. Excesses

There are no excesses on any section of this policy.

9. Customer service

We always try to provide a high level of service. However if you think we have not lived up to your expectations, please refer to the wording which outlines our complaints procedure.

10. Cancellation rights

If you decide that for any reason, this Policy does not meet your insurance needs then please return it to your agent within 14 days from the day of purchase or the day on which You receive Your policy documentation, whichever is the later. On the condition that the wedding has not taken place and no claims have been made or are pending, we will then refund your premium in full.

Thereafter you may cancel the insurance cover at any time by informing you agent however no refund of premium will be payable.

11. Fraudulent claims

It is a criminal offence to make a fraudulent claim (please refer to general condition 7 on page 6).

Definitions

Listed below are certain words that appear throughout the policy. In all cases they will have the meanings shown below.

Accident/accidental means a sudden, unexpected, unusual, specific, violent, external event, which occurs at a single identifiable time and place and independently of all other causes.

Additional costs means the difference between the original cost of the wedding services and/or wedding events and the rearranged wedding services and/or wedding events.

Adverse weather means weather conditions are such that they cause major disruption to travel services, thus preventing the participants and the majority of the guests from reaching the wedding venue.

Attendants means non-professional participants in the wedding, traditionally attendant on the couple.

Bodily injury means injury caused by external, violent and visible means.

Bridal attire means clothing and accessories of a formal nature worn by the bride at the wedding whether hired or owned excluding ceremonial swords.

Ceremonial attire means traditional clothing and accessories of the groom or couple, male and female attendants and the parents of the couple, whether hired or owned.

Couple means the bride and groom, at least one of whom must be resident in the United Kingdom.

Event Equipment means staging, chairs, tables, audio visual equipment and ancillary equipment whether hired, leased or owned by you (or by another person on your behalf) solely for the purpose of your wedding/insured event and for which you (or such other person) are responsible

Home means your permanent residential address in the United Kingdom (unless agreed in writing by us).

Insured event means up to 6 events (to include wedding celebrations, ceremonies and wedding receptions) related to one wedding provided they all take place within a period not exceeding 94 days.

Marquee means the hired marquee or tent including gazebos, mandaps, staging, flooring, chairs, tables and lighting. The period of hire must not exceed 5 days, unless agreed by us and confirmed in writing.

Mobile W.C. unit means the hired-in temporary lavatory facilities, including fixtures & fittings. The period of hire must not exceed 5 days, unless agreed by us and confirmed in writing.

Period of insurance means as specifically defined in each section of this certificate.

Relative means your spouse, partner, fiancé(e), parent, parent-in-law, step-parent, son, son-in-law, step-son, daughter, daughter-in-law, step-daughter, grandparent, grandson, granddaughter, brother, brother-in-law, step-brother, sister, sister-in-law, step-sister, uncles or aunts (uncle or aunt means brother or sister of the bride or groom's mother or father).

Resident means a person who permanently resides in the United Kingdom.

United Kingdom means, for the purposes of this insurance, England, Scotland, Wales, Northern Ireland, Republic of Ireland, Channel Islands & Isle of Man.

Wedding means a ceremony which creates a contract of marriage which is legally enforceable within the United Kingdom.

Wedding celebrations means the traditional ceremonies and events held in the lead up to the main wedding ceremony, such as Roka; Shagan and Chundi Shadan; Mehndi; Sangeet and Tilak.

Wedding date means the day specified in the certificate for the wedding to take place.

Wedding gifts means gifts for the couple presented for the purposes of celebrating the wedding, including cash and vouchers.

Wedding reception means the main social gathering(s), following the main wedding ceremony.

Wedding rings means the ring(s) exchanged by the couple at the wedding.

Wedding services means services traditional to the celebration of a wedding such as; professional photography and/or professional video operation, professional wedding planner, floral arrangements, hired cars or other transport, wedding guest accommodation, toastmaster, venue, wedding cake, ceremonial attire, catering, DJ/disco, band/musician or paid entertainment contracted by you to provide services at the wedding or wedding reception. Wedding gift list providers are not included.

We, our, us means UK General Insurance Ltd on behalf of Great Lakes Reinsurance (UK) SE.

You and your means the couple named on the certificate of insurance or, for the purposes of certain sections, and where appropriate, any of their relatives who would have made proven, significant financial contributions on which the wedding arrangements depend. It is a condition of this insurance that at least one of the insured couple is resident in the United Kingdom, unless agreed by us and confirmed in writing.

Section 1

Cancellation and rearrangement of the insured events

Cover under this section commences from the date the premium is paid, and applies until completion of the wedding and reception or a claim being made under this section of the policy, whichever occurs first.

Cover for bankruptcy or liquidation and adverse weather commences 14 days after the date the premium is paid.

A – 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 and the services from any other wedding service supplier booked but not used as a direct result of the unavoidable cancellation of the insured event(s) as the result of;

- a. the booked venue or caterers for the insured event being unable to hold your event due to an outbreak of infectious or contagious disease, damage to the venue (including marquee), murder or suicide at the venue, closure of the venue or caterers by the relevant authority, bankruptcy or liquidation.
- b. the death, injury or sickness of the couple or a close relative which would make continuance of the insured event inappropriate.
- c. the unforeseen and total non-appearance on the day of any booked and paid for professional wedding services.
- d. accidental complete loss of or severe damage to bridal/ceremonial attire (of the couple only) which renders the items unwearable, where the purchase or hire of alternatives is not possible.
- e. redundancy, where notice is received at least 8 weeks after the issue of the certificate and qualifying for payment under the current redundancy legislation, of the couple or any of their relatives who would have made proven, significant, financial contributions on which the wedding arrangements depend.
- f. your unforeseen cancellation of previously agreed leave orders of a serving member of the UK armed forces or unavoidable and necessary duty for the ambulance service, coastguard, fire brigade or police personnel which occurs during the period of insurance.
- g. the non-appearance of the officiating minister or registrar.
- h. the inability of the participants and the majority of the guests to reach the insured event venue due to adverse weather conditions. In respect of international travel by air or sea, the booked arrival date must be at least 5 days before the wedding.

B – Rearrangement

In the event of cancellation of the insured event or wedding services for reasons specified in part A above, you are also covered up to the amount detailed in the benefits schedule to reimburse you for additional costs necessarily incurred in rearranging the insured event 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 event.

You are not covered for

- a. pecuniary losses recoverable from any other source.
- b. any directly or indirectly related claims if, at the time this insurance is arranged, the insured couple and any relative upon whose health the wedding plans depend;
 - i. have been given a terminal diagnosis.
 - ii. are on a waiting list for treatment or investigation at a hospital or specialist clinic or awaiting the results of any tests or investigation.
- c. any directly or indirectly related claims if, at the time this insurance is arranged, you are aware of any reason why the wedding plans may be cancelled or amended, unless agreed by us and confirmed in writing. If you are in any doubt, please call **Voyager Insurance Services Ltd on 01483 562662**.
- d. any claim arising directly or indirectly from;
 - i. government regulation or act.
 - ii. strikes or labour disputes.
 - iii. unemployment other than redundancy as specified in 1(e) above.
- e. your financial circumstances or those of any person or company on whom the wedding plans depend, except as provided for in point 1 (a & e) above.
- f. wedding plans not honoured by your employer, other than as provided in section 1 (f) above.

- g. disinclination to contract to the marriage as agreed or failure to comply with legal requirements or your failure to obtain the relevant legal documentation.
- h. failure to notify the provider of any goods or service immediately it is found necessary to cancel or curtail the insured event.
- i. cancellation/curtailment or rearrangement of travel and/or accommodation arrangements made in respect of insured events outside the United Kingdom.
- j. additional costs not notified to the claims handlers or agreed in advance of the rearranged event.
- k. pregnancy, except for serious medical complications related to pregnancy or childbirth where the expected date of confinement is more than 2 months after the wedding date.
- l. claims arising from your anxiety, stress, depression or any other mental or nervous disorder unless you are admitted as an in-patient at a recognised hospital and provide a medical certificate from a registered mental health professional stating that this necessarily prevented you from continuing with the wedding.
- m. any additional amounts voluntarily paid in advance to secure a discount.

Please also refer to the general exclusions and conditions.

Section 2 Ceremonial attire

Cover under this sections commences as specified in points a. and b. below.

You are covered up to the amount shown in the benefits schedule for;

- a. the reinstatement or replacement (at our discretion) of bridal attire if it is lost or damaged whilst in your possession or that of a relative within 3 months prior to and for the duration of the wedding and the taking of the photographs immediately following the wedding by the professional photographer only. In respect of hired bridal attire, this cover shall apply for up to 48 hours after the commencement of the wedding.
- b. loss of or damage to ceremonial attire within 48 hours prior to and for the duration of the wedding and the taking of photographs immediately following the wedding by the professional photographer only. In respect of hired ceremonial attire, this cover shall apply for up to 48 hours after the commencement of the wedding.

Please note in respect of points a. and b. above, an amount will be deducted in respect of owned and hired attire to reflect previous wear and tear.

You are not covered for

- a. loss or damage which is or but for the existence of this certificate would be otherwise insured.
- b. any loss (other than by damage) not reported to the police within 24 hours of discovering the loss, or as soon as possible after that.
- c. loss or damage by theft or attempted theft of any ceremonial attire left in any unattended vehicle, unless the property is left in the locked boot or locked glove compartment of a motor vehicle, concealed from view and there is evidence of violent, visible and forcible entry thereto.

Please also refer to the general exclusions and conditions.

Section 3 Wedding gifts

Cover under this section applies from the time of receipt not more than 7 days prior to the wedding and for a subsequent 24 hours after the wedding or until a claim is made under this section of the policy, whichever occurs first.

You are covered up to the amount shown in the benefits schedule for loss of or damage to wedding gifts due to accident, fire or theft whilst being transported or stored by you or your relative, or on display at the wedding reception.

You are not covered for

- a. any loss (other than by damage) not reported to the police within 24 hours of discovering the loss, or as soon as possible after that.
- b. loss or damage which is or but for the existence of this certificate would be otherwise insured.
- c. loss or damage by theft or attempted theft of any wedding gifts left in any unattended vehicle, unless the property is left in the locked boot or locked glove compartment of a motor vehicle, concealed from view and there is evidence of violent, visible and forced entry thereto.

- d. loss or damage by theft or attempted theft of any wedding gifts left in the home or ceremony venue or reception venue, unless there is evidence of violent, visible and forcible entry thereto or exit therefrom.
- e. more than the policy limit shown in the benefits schedule in respect of cash and vouchers.

Please also refer to the general exclusions and conditions.

Section 4 Wedding ring(s), flowers, attendants' gifts and the wedding cake

Cover under this section commences;

- i. 7 days prior to the wedding and expires 24 hours after the wedding or when a claim is made under this section of the policy, whichever occurs first, in respect of wedding rings and attendants' gifts.
- ii. 36 hours prior to the wedding and expires at the end of the wedding reception or when a claim is made under this section of the policy, whichever occurs first, in respect of flowers, and the wedding cake.

You are covered up to the amount shown in the benefits schedule for loss of or accidental damage to wedding rings, flowers, attendants' gifts and the wedding cake which occurs during the time specified in i, or ii below.

You are not covered for

- a. theft of wedding ring(s), flowers and attendants' gifts unless such items were removed by visible and forcible means.
- b. any loss not reported to the police within 24 hours of discovering the loss, or as soon as possible after that.
- c. loss or damage which is or but for the existence of this certificate would be otherwise insured.
- d. claims for loss of or damage to floral arrangements, or to the wedding cake, that may effectively be claimed under section 1 - cancellation & rearrangement of the insured events of this certificate.
- e. loss or damage by theft or attempted theft of any wedding rings, flowers, attendants' gifts or the wedding cake, left in any unattended vehicle, unless the property is left in the locked boot or locked glove compartment of a motor vehicle, concealed from view and there is evidence of violent, visible and forcible entry thereto.
- f. more than the maximum amount per item shown in the benefits schedule for any wedding ring or gift.

Please also refer to the general exclusions and conditions.

Section 5 Wedding cars and transport

Cover under this section commences from the date the premium is paid, and applies until completion of wedding and reception or a claim being made under this section of the policy, whichever occurs first.

You are covered up to the amount shown in the benefits schedule to reimburse you for unforeseen additional costs to arrange alternative transport if the private hire firm or individual with whom the transport arrangements have been made fails to meet its/their contractual obligation(s) following non-appearance, breakdown or accident.

You are not covered for

- a. losses recoverable from any other source.
- b. losses which may effectively be claimed under section 1 - cancellation & rearrangement of the insured event(s).
- c. contracts which are not in writing.
- d. any costs which would have been incurred had the original supplier not failed to meet their contractual obligations.
- e. financial failure of any service provider.

Please also refer to the general exclusions and conditions.

Section 6 Photography and video

Cover under this section commences from the date the premium is paid, and applies until delivery of the photographs or video not exceeding 90 days after the wedding reception date or a claim being made under this section of the policy, whichever occurs first.

You are covered up to the amount shown in the benefits schedule to reimburse you for unforeseen expenses necessarily incurred to take/re-take wedding photographs or videos or refund any non-recoverable amount which you originally contracted to pay as a direct and necessary consequence of;

- a. non-appearance for any reason of the professional photographer or professional video operator contracted for the wedding.
- b. loss of or damage to the original film or negatives, or loss or damage to whatever digital media on which the photographic images are being stored, by the professional photographer or professional video operator contracted for the wedding, before copies are made such that final prints cannot be produced.

If it is planned to take photographs of the couple cutting the wedding cake, we will pay up to the amount shown in the benefits schedule to arrange an alternative photographic session necessitated by damage to the wedding cake occurring within 48 hours before the conclusion of the reception.

Any event that may lead to a claim being made for re-taking the photographs of the cake cutting ceremony must be notified to the claims handlers within 48 hours of occurrence.

Please note in respect of points a and b above cover will only apply if more than 75% of the photographs originally commissioned and paid for are not provided by the professional photographer or professional video operator contracted for the wedding.

You are not covered for

- a. losses recoverable from any other source.
- b. losses which may effectively be claimed under section 1 - cancellation & rearrangement of the insured events of this certificate.
- c. any costs which would have been incurred had the original supplier not failed to meet their contractual obligations.
- d. contracts not in writing.
- e. financial failure of any service provider.

Please also refer to the general exclusions and conditions.

Section 7

Financial failure of wedding service suppliers

Cover under this section commences 14 days after the date the premium is paid, and applies until completion of the wedding or a claim being made under this section of the policy, whichever occurs first.

You are covered up to the amount shown in total in the benefits schedule, following the bankruptcy or liquidation of pre-booked wedding service suppliers in respect of;

- a. irrecoverable deposits in accordance with standard booking conditions.
- b. additional costs in arranging alternative equivalent services.

You are not covered for

- a. any sums recoverable from any other source.
- b. any costs which would have been incurred had the original supplier not ceased trading.
- c. claims arising from circumstances known to you or in the public domain at the time of issue of this insurance.
- d. any additional amounts voluntarily paid in advance to secure a discount.
- e. claims arising from financial failure of a professional wedding planner where there is no written agreement in place.

Please also refer to the general exclusions and conditions.

Section 8

Personal accident

Cover under this section commences no more than 24 hours before and applies until no more than 24 hours after the wedding date.

You are covered up to the amount shown in the benefits schedule for the payment of the following compensation to you or, where appropriate, your legal representative(s) if you sustain bodily injury, which solely and independently of any other cause results in your death, permanent total disablement, loss of sight or loss of limb(s) within 12 months of the accident.

Permanent total disablement means that for the twelve months following your accident you are totally unable to work in any occupation whatsoever and at the end of that time there is no prospect of improvement

Loss of limb means loss by physical severance at or above the wrist or ankle or the total and permanent loss of use of an entire hand, arm, foot or leg.

Loss of sight means total and permanent loss of sight which shall be considered as having occurred;

- a. in both eyes if your name is added to the Register of Blind Persons on the authority of a fully qualified ophthalmic specialist, or

- b. in one eye if the degree of sight remaining after correction is 3/60 or less on the Snellen Scale.

You are not covered for

- a. permanent total disablement if at the date of the accident you are over the statutory retirement age and are not in full time paid employment.
- b. losses arising from accidents involving you driving or being carried as a passenger in or on any quad bike, two or three wheeled vehicle of 250cc or over.
- c. the contracting of any disease, illness and/or medical condition.
- d. the injection or ingestion of any substance.
- e. any event which directly or indirectly exacerbates a previously existing physical bodily injury.

Conditions

- a. compensation shall not be payable under more than one of the above items in respect of the same accident, and the payment under any one item shall terminate. Our liability under this section of the certificate insofar as it applies to the person for whom such payment has been made.
- b. any claim must be certified by an independent medical practitioner.

Please also refer to the general exclusions and conditions.

Section 9

Professional counselling

Cover under this section commences from the date the premium is paid and applies until 3 months after the wedding or a claim being made under this section of the policy, whichever occurs first.

You are covered up to the amount shown in the benefits schedule in respect of professional counselling that is recommended by a general practitioner for either of the insured couple as a result of the unforeseen, unavoidable and permanent cancellation of the wedding due to the death of either of the insured couple or either of the insured couple electing not to continue with the marriage.

You are not covered for

- a. claims arising from circumstances known to you at the time of issue of this insurance.
- b. claims arising from a condition for which a terminal prognosis had been given prior to the date this insurance was arranged.
- c. claims arising from a condition for which a medical practitioner had advised against booking or commencing the insured events.
- d. professional counselling provided by a member of your family.

Please also refer to the general exclusions and conditions.

Section 10

Essential document indemnity

Cover under this section commences from the date the premium is paid and applies until the wedding takes place, as booked, or a claim being made under this section of the policy, whichever occurs first and applies only in respect of weddings taking place outside the United Kingdom.

You are covered up to the amount shown in the benefits schedule in respect of additional costs for travel, accommodation and fees necessarily incurred to obtain replacement copies of the documents which are essential to your wedding taking place outside the United Kingdom, and which, during the period defined above, are lost or damaged for reasons beyond your control.

Essential documents means the documentation required by the relevant foreign authority to enable the wedding to take place as booked outside the United Kingdom, and shall include, but not be limited to, visas, birth certificates and passports.

You are not covered for

- a. loss or damage;
 - i. arising from confiscation or detention by customs officials or other authorities.
 - ii. not reported to the consular representatives of the relevant issuing country within 24 hours of discovering the loss, or as soon as possible after that and a written report obtained.
- b. loss or theft from any unattended motor vehicle.
- c. claims which arise from your lack of care or from reasons within your control.
- d. loss of documents when stored in suitcases or other like receptacles whilst in the custody of the airline or other carriers.

Please also refer to the general exclusions and conditions.

Section 11

Legal expenses

Cover under this section commences no more than 24 hours before and applies until no more than 24 hours after the wedding date.

You are covered up to the amount shown in the benefits schedule for legal costs and expenses incurred by you, in the pursuit of legal proceedings by you or your personal representative(s) for compensation and/or damages arising from or out of your injury or death. It is a condition of this section of the Insurance that we shall have complete control over the legal proceedings and the appointment of legal representation.

You are not covered for

- a. any claim brought against any person who has contracted to supply any aspect of the insured event including the wedding reception organiser.
- b. legal expenses incurred prior to the granting of our support.
- c. any claim reported more than 31 days after the commencement of the incident giving rise to such claim.
- d. any claim where we consider your prospects of success in achieving a reasonable benefit are insufficient.
- e. claims arising in connection with injury or death occurring more than 24 hours before or more than 24 hours after the wedding date.
- f. claims for legal costs where you are pursuing legal action relating directly or indirectly to medical negligence or alleged medical negligence.
- g. claims emerging from the pursuance of a contingent fee agreement between you and your counsel.
- h. pursuing claims as part of or on behalf of a group or organisation.

Please also refer to the general exclusions and conditions.

Section 12

Public liability for the couple

Cover under this section commences no more than 24 hours before and applies until no more than 24 hours after the wedding date.

You are covered up to the amount shown in the benefits schedule in respect of your legal liability arising from accidental injury to third parties or accidental loss of or accidental damage to third party property.

In the event of your death we will, in respect of the liability incurred by you, indemnify your personal representatives in the terms of and subject to the limitations of this section, provided that such personal representatives shall act as though they were you and observe, fulfil and be subject to the terms, exclusions and conditions of this section insofar as they can apply.

Please note this section does not provide an indemnity in respect of liabilities arising from the actions of anyone other than you, except insofar as you would be held liable for them at law, and does not include any additional liability accepted under a hiring or booking contract.

You are not covered for

- a. any directly or indirectly related claims for weddings taking place in the United States of America or Canada.
- b. any directly or indirectly related claims if you have bought the Liability Only option for weddings taking place outside the United Kingdom.
- c. anything mentioned under you are not covered for under special exclusions applicable to section 12 - public liability for the couple, section 13 - optional public liability extension for the guests & section 14 optional increase in public liability cover.

Please also refer to the general exclusions and conditions.

Section 13

Optional public liability extension for the guests

Cover under this section commences no more than 24 hours before and applies until no more than 24 hours after the wedding date.

This section applies automatically if you have selected the Liability Only option. If you have selected one of the Pearl, Sapphire or Ruby packages then cover under this section will only apply if you have paid the appropriate additional premium, as shown on your certificate.

Section 12 - public liability for the couple is extended to cover all persons invited to the wedding or reception by you in respect of legal liability arising from accidental injury to third parties or accidental loss of or damage to third party property.

Further, this section extends to include cover for amateur musicians or DJs who have agreed to perform at the event on a free of charge basis.

You are not covered for

- a. any directly or indirectly related claims for weddings taking place outside the United Kingdom.
- b. anything mentioned under you are not covered for under special exclusions applicable to section 12 - public liability for the couple, section 13 - optional public liability extension for the guests & section 14 optional increase in public liability cover.

Please also refer to the general exclusions and conditions.

Section 14

Optional increase in public liability cover

This section applies only where the appropriate additional premium has been paid, as shown on your certificate. Cover under this section commences no more than 24 hours before and applies until no more than 24 hours after the wedding date.

You are covered up to the amount shown in the benefits schedule to increase the limit under section 12 - public liability for the couple and section 13 - optional public liability extension for the guests (if that has been selected).

You are not covered for

- a. any directly or indirectly related claims for weddings taking place outside the United Kingdom.
- b. anything mentioned under you are not covered for under special exclusions applicable to section 12 - public liability for the couple, section 13 - optional public liability extension for the guests & section 14 optional increase in public liability cover.

Please also refer to the general exclusions and conditions.

Special exclusions applicable to sections 12 - public liability for the couple, 13 - optional public liability extension for the guests and 14 - optional increase in public liability cover.

You are not covered for

- a. liability arising from:
 - i. the use or possession of vehicles, aircraft or watercraft, trailers or caravans.
 - ii. loss of or damage to property belonging to or held in trust by you.
 - iii. any wilful or malicious act.
 - iv. the carrying on of any profession, trade or business.
- b. employers' liability, contractual liability or liability to a member of your family.
- c. liability assumed by you by arrangement.
- d. liability arising from animals belonging to or in your care, custody or control.
- e. liability arising from the ownership or occupation of land or buildings.
- f. liability arising from any criminal proceedings.
- g. liability arising from any wilful or malicious act, any act of vandalism or deliberate act.
- h. your costs and expenses incurred without our prior written consent.
- i. any liability arising out of the road traffic act or its equivalent.
- j. liability which is or but for the existence of this certificate would be insured by any other certificate except in respect of any excess beyond the amount payable under such other certificate, or which would have been payable under such other certificate had this insurance not been effected.
- k. liability for fines, penalties, liquidated damages or punitive exemplary, aggravated or multiplied damages.
- l. loss of or damage to any goods or other property sold, supplied, delivered, installed or erected by you and all costs of or arising from the need of making good, removal, repair, rectification, replacement or recall of:
 - i. any such goods or property, or
 - ii. any defective work executed by you.
- m. liability arising from the ownership or use of firearms or fireworks or other pyrotechnic devices or effects.
- n. loss or damage to flooring caused by footwear of any kind.
- o. any loss arising from ownership or use of bouncy castles or other inflatables.

Please also refer to the general exclusions and conditions.

Section 15

Optional marquee & mobile W.C. unit and Event Equipment extension

This section applies only where the appropriate additional premium has been paid, as shown on your certificate. The period of hire must not exceed 5 days unless agreed by us and confirmed in writing.

You are covered up to the amount shown in the benefits schedule in the event of loss of or damage to Marquees, Mobile W.C. Units and Event Equipment by any cause not specifically excluded occurring during the period of hire. Cover is limited to the value of the item at the time of loss or damage and we reserve the right at our option to replace or reinstate any Marquee, Mobile W.C unit or Event Equipment.

Please note the policy limit may be increased to a maximum of £50,000 subject to the payment of an additional premium as shown on your certificate.

You are not covered for

- a. any directly or indirectly related claims for weddings taking place outside the United Kingdom.
- b. erection and/or dismantling of any hired property or Event Equipment.
- c. mobile generators of any kind.
- d. loss or damage suffered by you as a result of being deceived into knowingly parting with property.
- e. damage to flooring caused by footwear.
- f. consequential loss of any kind or description. ie any costs that are directly or indirectly caused by the event which led to your claim unless specifically stated in this policy. Any example of such loss, damage or additional expense would be costs incurred in preparing a claim or loss of earnings following bodily injury or illness.
- g. theft of the marquee or event equipment unless there is violent and forcible entry or exit from the secured premises.
- h. pecuniary losses recoverable from any other source.
- i. any government regulation or act.
- j. loss or theft from any unattended venue or vehicle.
- k. any wilful or malicious act, any act of vandalism or any deliberate act.

Condition

If at the time of the loss or damage the sum insured is less than the full cost of reinstating the marquee and/or mobile W.C. unit and/or Event Equipment as new we will reduce the amount we pay for any claim by the proportion that the maximum amount payable bears to the full cost of reinstatement.

Please also refer to the general exclusions and conditions.

Section 16

Optional increase in cancellation cover

This section applies only where the appropriate additional premium has been paid, as shown on your certificate. Cover under this section commences from the date the premium is paid, and applies until completion of the wedding and reception or a claim being made under this section of the policy, whichever occurs first.

You are covered up to the amount shown in the benefits schedule to increase the limit under section 1 - cancellation and rearrangement of the wedding and/or reception.

You are not covered for anything mentioned under you are not covered for under section 1 - cancellation and rearrangement of the wedding and/or reception.

Please also refer to the general exclusions and conditions.

General exclusions

You are not covered for

1. any direct or indirect consequence of war, civil war, invasion, acts of foreign enemies (whether war be declared or not), rebellion, revolution, insurrection, military or usurped power, or confiscation, nationalisation, requisition, destruction of or damage to property by or under the order of any government, local or public authority.
2. any direct or indirect consequence of terrorism as defined by the Terrorism Act 2000 and any amending or substituting legislation. We will, however, cover any loss or damage (but not related cost or expense) caused by any act of terrorism provided that such act did not happen directly or indirectly because of biological, chemical, radioactive or nuclear pollution or contamination or explosion.
3. losses directly or indirectly occasioned by pressure waves caused by aircraft or other flying devices travelling at sonic or supersonic speeds.
4. your wilfully, self-inflicted injury or illness, solvent abuse, alcohol abuse, the use of drugs (other than drugs taken in accordance with treatment prescribed and directed by a registered medical practitioner, but not for drug addition) or self exposure to needless peril (except in an attempt to save human life).
5. irradiation, or contamination by nuclear material; or the radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter; or any device or weapon which employs atomic or nuclear fission or fusion or other comparable reaction or radioactive force or matter.
6. any loss whereby any period of disability or loss whatsoever is increased through your own act or omission.
7. any property more specifically insured.
8. incidents which may give rise to a claim not notified in writing to us (or our claims service) within 31 days of the expiry of this insurance (other than as specified in section 6 - photography & video).
9. losses arising as a result of consequential loss of any kind. i.e. any other loss, damage or additional expense following on from the event for which you are claiming.
10. any claim arising directly or indirectly from injury, illness, death, loss, expense or other liability attributable to sexually transmitted disease.
11. losses arising from prohibitive regulations by the government of any country.
12. losses arising as a result of any unlawful act by you or criminal proceedings against you or any other person on whom the insured event plans depend (other than in the event of your obligation to attend a court of law under subpoena as a witness, unless such obligation to attend falls within your occupation or professional or other similar capacity).
13. persons acting against the advice of a medical practitioner.
14. in respect of persons who are not resident in the United Kingdom, where such liability would not have existed had those persons been resident in the United Kingdom and not elsewhere, unless specifically agreed by us.
15. wilful or malicious acts and any acts of vandalism by persons invited to the insured events by you.
16. any circumstance manifesting itself after the date of the insured event booking but prior to the date of issue of this certificate.
17. third party rights and no party other than you may claim benefit under the terms of this insurance.
18. any claim or expense of any kind caused directly or indirectly by pollution or contamination other than caused by a sudden, identifiable, unintended and unexpected incident which takes place in its entirety at a specific time and place during the period of insurance. All pollution or contamination which arises out of one incident shall be deemed to have occurred at the time such incident takes place.
19. loss or theft from unattended venues or vehicles unless involving forcible or violent entry or exit.
20. theft or attempted theft unless involving forcible or violent entry or exit from the secured premises.
21. claims arising from the ownership or use of bouncy castles and other inflatables or firearms, fireworks or other pyrotechnic devices or effects.
22. any direct or indirect loss or damage caused:
to equipment by its failing correctly to recognise data representing a date in such a way that it does not work properly or at all;
or by computer viruses and/or malicious software.
For the purposes of this Policy, Computer Virus shall mean a set of corrupting, harmful, or otherwise unauthorised instructions or code, whether these have

been introduced maliciously or otherwise, and multiply themselves through a computer system or network of whatsoever nature.

23. loss of or damage to the property insured due to or arising from;
 - i. wear and tear, inherent defect.
 - ii. rot, mildew, rust, corrosion, frost, soiling.
 - iii. insects, woodworm, vermin, moth.
 - iv. dyeing, renovation.
 - v. electronic, electrical or mechanical breakdown, failure or derangement.
 - vi. faulty manipulation, design, plan, specification or materials.
 - vii. gradual deterioration, market depreciation.
 - viii. atmospheric conditions.
 - ix. shrinkage or change of colour.
 - x. confiscation, detention or any process of cleaning, restoration or repair.
24. losses directly or indirectly occasioned by, happening through, or in consequence of vaccinations.
25. any part of a claim which is unproven or unsubstantiated.

General conditions

1. you are obliged by the Consumer Insurance (Disclosure and Representations) Act 2012 to take care to supply accurate and complete answers to all the questions we, or Voyager Insurance Services Ltd, may ask you as part of your application for cover under the policy, or in connection with a claim. You must also make sure that the information you supply is true and correct. You must tell us if any of your answers change as soon as possible, as failure to notify a change in your answers may mean that your policy is invalid and does not operate in the event of a claim. You must immediately notify **Voyager Insurance Services Ltd on 01483 562662** if any of the following circumstances change at any time during the period of insurance.
2. please ensure you report any claim to us as soon as possible. If you delay reporting a claim without good reason and it causes an adverse and prejudicial effect to us, then we may decline to pay your claim. All documents, certificates and evidence required in support of a claim, including items being claimed for if required by us, shall be produced by you and at your expense. Additional action then depends on the type of claim.
 - a. theft, loss, malicious damage or vandalism - tell the police immediately.
 - b. legal liability for injury or damage - forward to us as soon as possible upon receipt any writ, summons or other legal process issued or commenced against you. You must not negotiate, admit or repudiate any claim without our written consent.
 - c. you must provide us, at your expense, with all details and evidence which we ask for concerning the cause and amount of any loss, damage or injury including receipts for wedding gifts, money and vouchers.
3. except with our written consent, no person is entitled to admit liability on our behalf or to give any representations or other undertakings binding upon us. We shall be entitled to conduct all proceedings arising out of or in connection with claims in your name, and to instruct solicitors of our own choice for this purpose.
4. the due observance and fulfilment of all the terms and conditions of this insurance by you, or anyone acting on your behalf, insofar as they relate to anything to be done or complied with by you, or anyone acting on your behalf, shall be a condition precedent to our liability to make any payment under this insurance.
5. no refund of premium is allowed (other than in respect of the premium refund guarantee) once the insurance has been effected.
6. you must exercise due care and attention at all times for the safety of your property and take all reasonable steps to prevent accident, loss or damage.
7. our liability shall be conditional upon the observance by you of the terms and conditions of this insurance and the truth and completeness of the statements and answers supplied by you and on your behalf. If a claim is in any respect fraudulent or if any fraudulent means or devices are used by you or anyone acting on your behalf to obtain any benefits from this insurance, all benefits under this insurance shall be forfeited and **NO RETURN OF PREMIUM SHALL BE DUE**.
8. if at the time of any loss, damage or liability arising under this insurance there is any other insurance covering the same loss, damage or liability, we will pay only our rateable proportion.
9. you may not transfer your interest in this insurance.
10. our total liability shall not exceed the respective sums stated in the summary.
11. you shall submit to medical examination at your own expense except post mortem which we reserve the right to have undertaken at our own expense.
12. we may at our own expense take proceedings in your name to recover compensation or secure an indemnity from any third party in respect of any loss or damage covered by this insurance, and any amount so recovered shall belong to us.
13. in the event of a claim, you must produce documentation to show that original contractual obligations with suppliers were evidenced, or that ownership of goods existed, in writing.
14. you may not claim under more than one section or part of this certificate for the same financial loss.
15. this certificate may be rescinded or cancelled without the consent of a third party.
16. a person who is not a party to this contract has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this contract but this does not affect any right or remedy of a third party which exists or is available apart from that act.
17. at least one of the insured couple must be resident in the United Kingdom.

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.

In all correspondence please state that your insurance is provided by UK General Insurance Limited and quote scheme reference 03966G.

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

If your complaint about the sale of your policy cannot be resolved by the end of the next working day, your agent will pass it to;

Customer Relations Department
UK General Insurance Group Limited
Cast House, Old Mill Business Park,
Gibraltar Island Road,
Leeds, LS10 1RJ.
Tel: 0345 218 2685
Email: customerrelations@ukgeneral.co.uk

Complaints regarding:

- B.** Your claim, please contact:
Direct Group Customer Relations
PO Box 1193
Doncaster
DN1 9PW
Tel: 0344 854 2072 (8.00am-6pm. Mon-Fri)
Email: Customer.relations@directgroup.co.uk

If it is not possible to reach an agreement, you have the right to make an appeal to the Financial Ombudsman Service. This also applies if you are insured in a business capacity and have an annual turnover of less than €2million and fewer than ten staff. You may contact the Financial Ombudsman Service at:

The Financial Ombudsman Service
Exchange Tower, Harbour Exchange Square
London, E14 9SR
Tel: 0300 123 9123 or 0800 023 4567
Fax: 0207 964 1001

Email: complaint.info@financial-ombudsman.org.uk

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.

Cancellation rights

If you decide that for any reason, this Policy does not meet your insurance needs then please return it to your agent within 14 days from the day of purchase or the day on which you receive your policy documentation, whichever is the later. On the condition that the wedding has not taken place and no claims have been made or are pending, we will then refund your premium in full. Thereafter you may cancel the insurance cover at any time by informing your agent however no refund of premium will be payable.

We may at any time cancel any insurance document by giving 14 days notice in writing where there is a valid reason for doing so. A cancellation letter will be sent to you at your last known address. Valid reasons may include but are not limited to:

Fraud
Non-payment of premium
Threatening and abusive behaviour
Non-compliance with policy terms and conditions