

Asian Wedding insurance policy 2019/20

ref: VOY/AWED/2019/20 06766B



Valid for issue no later than 31st October 2020 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 Marrying 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 Marrying Couple and any relative upon whose health the Wedding and/or Wedding celebrations depend.

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

No

Yes

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

2. Are any of **You** waiting for or undergoing treatment or investigation at a hospital or specialist clinic or awaiting the results of any tests or investigation?

No

Yes

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** and /or **Wedding celebrations** may be cancelled or amended? If so, please contact Voyager Insurance Services on **01483 562662**.

4. Is at least one of the **Marrying 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 7.

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 7).

Your Responsibility

You must take reasonable care to:

- supply accurate and complete answers to all questions **Your (Administrator/Agent)** may ask as part of **Your** application for cover under this policy
- to make sure that all information supplied as part of **Your** application for cover is true and correct
- tell **Your Administrator** of any changes to the answers **You** have given as soon as possible.

You must take reasonable care to provide information that is accurate and complete answers to the questions **Your Administrator** asks when **You** take out, make changes to and renew **Your** policy. If any information **You** provide is not accurate and complete, this may mean **Your** policy is invalid and that it does not operate in the event of a claim or **We** may not pay any claim in full. If **You** become aware that information **You** have given **Your (Administrator/Agent)** is inaccurate or has changed, **You** must inform them as soon as possible. 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 marriage provided that they all take place within a period not exceeding 94 days.

If **Your Wedding** and/or celebrations are spread over a longer period, please contact **Your Administrator** to see if cover can be provided. Please call **01483 562662**. Please note calls may be recorded.

Geographical limits

This policy applies to **Weddings** and/or **Wedding celebrations** taking place anywhere in the world.

In respect of **Weddings** and/or **Wedding celebrations** taking place in the **United Kingdom**, cover is available under all sections, except Section 10 Essential document indemnity, of the policy subject to payment of the appropriate premiums.

In respect of **Weddings** and/or **Wedding celebrations** taking place outside the **United Kingdom** section 12 - public liability for the **Marrying 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**.

DEMANDS AND NEEDS

This **Wedding** insurance policy will suit the demands and needs of a **Marrying 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.

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 Liability Claims please contact:

Langleys Claims Service on 01904 686 790

For all other Claims please contact:

Direct Group Wedding Services
Customer Relations
PO Box 1188, DONCASTER, DN1 9PQ
Tel: 0344 412 4296 (8.00am-6.00pm Mon-Fri)
dgtsnewclaims@directgroup.co.uk

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 2019/2020
Scheme reference: 06766B

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 Insurance SE

Insurers

This insurance is arranged by Voyager Insurance Services Ltd & underwritten by UK General Insurance Ltd on behalf of Great Lakes Insurance SE. Great Lakes Insurance SE is a German insurance company with its headquarters at Königinstrasse 107, 80802 Munich. UK Branch 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 Insurance SE, UK Branch, is authorised by Bundesanstalt für Finanzdienstleistungsaufsicht and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority. Firm Reference No. 769884. Details about the extent of their regulation by the Financial Conduct Authority and Prudential Regulation Authority are available on request.

Financial Services Compensation Scheme

Great Lakes Insurance SE, 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.

You may also contact the FSCS on their Freephone number: 0800 678 1100 or 020 7741 4100 or you can write to: Financial Services Compensation Scheme, P O Box 300, Mitcheldean, GL17 1DY.

UK General Insurance Ltd Privacy Notice

We are UK General Insurance Ltd, referred to as “**We/Us/Our**” in this notice. **Our** data controller registration number issued by the Information Commissioner’s Officer is Z7739575.

This privacy notice is relevant to anyone who uses **Our** services, including policyholders, prospective policyholders, and any other individuals insured under a policy. **We** refer to these individuals as “**You/Your**” in this notice.

We are dedicated to being transparent about what **We** do with the information that **We** collect about **You**. **We** process **Your** personal data in accordance with the relevant data protection legislation.

Why do We process Your data?

The provision of **Your** personal data is necessary for **Us** to administer **Your** insurance policy and meet **Our** contractual requirements under the policy. **You** do not have to provide **Us** with **Your** personal data, but **We** may not be able to proceed appropriately or handle any claims if **You** decide not to do so.

What information do We collect about You?

Where **You** have purchased an insurance policy through one of **Our** agents, **You** will be aware of the information that **You** gave to them when taking out the insurance. The agent will pass **Your** information to **Us** so that **We** can administer **Your** insurance policy.

For specific types of insurance policies, for example when offering **You** a travel insurance policy, **We** may process some special categories of **Your** personal data, such as information about **Your** health.

We have a legitimate interest to collect this data as **We** are required to use this information as part of **Your** insurance quotation or insurance policy with **Us**. **We** may also process the data where it is necessary for a legal obligation, or as part of the establishment or defence of a legal claim.

UK General's full privacy notice

This notice explains the most important aspects of how **We** Use **Your** data. **You** can get more information about this by viewing **Our** full privacy notice online at <http://ukgeneral.com/privacy-notice> or request a copy by emailing **Us** at dataprotection@ukgeneral.co.uk. Alternatively, **You** can write to **Us** at: Data Protection, UK General Insurance Ltd, Cast House, Old Mill Business Park, Gibraltar Island Road, Leeds, LS10 1RJ.

GREAT LAKES INSURANCE SE INFORMATION NOTICE
Personal Data provided in connection with this policy will be used and processed in line with the Information Notice. A copy of this is available at <https://www.munichre.com/en/service/privacy-statement/index.html>.

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.

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 no insured events have taken place and no claims have been made or are pending, **Your Agent** 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:

- to:
- Where **We** reasonably suspect fraud
 - Non-payment of premium
 - Threatening and abusive behaviour
 - Non-compliance with policy terms and conditions
 - You** have not taken reasonable care to provide accurate and complete answers to the questions Voyager Insurance Services Ltd asked.

If **We** cancel the policy and/or any additional covers **You** will receive a refund of any premiums **You** have paid for the cancelled cover, less a proportionate deduction for the time **We** have provided cover.

Where **Our** investigations provide evidence of fraud or misrepresentation, **We** may cancel the policy immediately and backdate the cancellation to the date of the fraud or the date when **You** provided **Your Administrator / Agent** with incomplete or inaccurate information. This may result in **Your** policy being cancelled from the date **You** originally took it out and **We** will be entitled to keep the premium.

If **Your** policy is cancelled because of fraud or misrepresentation, this may affect **Your** eligibility for insurance with **Us**, as well as other insurers, in the future.

Fraud

You must not act in a fraudulent way. If **You** or anyone acting for **You**:

- fails to reveal or hides a fact likely to influence whether **We** accept **Your** proposal, **Your** renewal, or any adjustment to **Your** policy;
- fails to reveal or hides a fact likely to influence the cover **We** provide;
- makes a statement to **Us** or anyone acting on **Our** behalf, knowing the statement to be false;
- sends **Us** or anyone acting on **Our** behalf a document, knowing the document to be forged or false;
- makes a claim under the policy, knowing the claim to be false or fraudulent in any way;
- makes a claim for any loss or damage **You** caused deliberately or with **Your** knowledge; or
- If **Your** claim is in any way dishonest or exaggerated,

We will not pay any benefit under this policy or return any premium to **You** and **We** may cancel **Your** policy immediately and backdate the cancellation to the date of the fraudulent claim. **We** may also take legal action against **You** and inform the appropriate authorities.

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 **Marrying Couple** and any relative (as defined) upon whose health the **Wedding** and/or **Wedding celebrations** 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 no insured events have 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.

11. Fraudulent claims

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

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 in cost between the original **Wedding** services and the rearranged **Wedding services**.

Administrator/Agent means Voyager Insurance Services Ltd.

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 insured event venue.

Attendants means non-professional participants in the **Wedding** and/or **Wedding celebrations**, traditionally attendant on the **Marrying 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(s) at the **Wedding** and/or **Wedding celebrations** whether hired or owned excluding **Ceremonial attire**.

Ceremonial attire means traditional clothing and accessories of the **Marrying Couple**, male and female attendants and the parents of the **Marrying Couple**, whether hired or owned.

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** and/or **Wedding celebrations** 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 marriage 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.

Marrying Couple means the bride(s), groom(s) or Civil Partners.

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 relation to the main **Wedding** ceremony, such as Roka; Shagan and Chunni Shadan; Mehndi; Sangeet and Tilak.

Wedding date means the dates including and in between the first event and last event specified in the certificate.

Wedding gifts means gifts for the **Marrying Couple** presented for the purposes of celebrating the marriage, 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 **Marrying Couple** at the **Wedding** and/or **Wedding** celebrations.

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

We, Our, Us means UK General Insurance Ltd on behalf of Great Lakes Insurance SE.

You and **Your** means the **Marrying 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** and/or **Wedding** celebrations depend. It is a condition of this insurance that at least one of the insured **Marrying 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/or **Wedding celebrations** 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 (paid for by the **Marrying Couple**) 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 **Marrying Couple** or a close relative which would make continuance of the insured event inappropriate.
- c. receipt of a summons for jury service providing there is written confirmation that the date has already been deferred once and cannot be deferred again.
- d. the unforeseen and total non-appearance on the day of any booked and paid for professional **Wedding** services.
- e. 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.
- f. 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 **Marrying Couple** or any of their relatives who would have made proven, significant, financial contributions on which the **Wedding** and/or **Wedding celebrations** depend.
- g. **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.
- h. the non-appearance of the officiating minister or registrar.
- i. 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 travel by air or sea, the booked arrival date must be at least 5 days before the relevant insured event.

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 **Marrying Couple** and any relative upon whose health the **Wedding** and/or **Wedding celebrations** depend;
 - i. have been given a terminal diagnosis.
 - ii. are waiting for or undergoing 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** and/or **Wedding celebrations** 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** and/or **Wedding celebrations** depend, except as provided for in point 1 (a & e) above.
- f. **Wedding** and/or **Wedding celebration** plans not honoured by **Your** employer, other than as provided in section 1 (g) 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 date of the last insured event.
- l. claims arising from **Your** anxiety, stress, depression or any other mental or nervous disorder unless **You** provide a medical certificate from a registered mental health professional stating that this necessarily prevented **You** from continuing with the **Wedding** and/or **Wedding celebrations**.
- m. any additional amounts voluntarily paid in advance to secure a discount.
- n. any claim arising from a receipt of a summons for jury service where **You** are unable to provide evidence **You** have followed the correct process to defer service for a second time and it has subsequently been refused.

Please also refer to the general exclusions and conditions.

Section 2

Ceremonial attire

Cover under this section 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/or **Wedding celebrations** at which it is to be worn and the taking of the photographs 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** and/or **Wedding celebrations** at which it is to be worn.
- b. loss of or damage to ceremonial attire within 48 hours prior to and for the duration of the **Wedding** and/or **Wedding celebrations** at which it is to be worn and the taking of photographs 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** and/or **Wedding celebrations** at which it is to be worn.

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 and for a subsequent 24 hours after the **Wedding** and/or **Wedding celebrations** at which they are presented 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** and/or **Wedding celebrations** at which they are presented.

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 **Wedding** and/or **Wedding celebration** 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 and expires 24 hours after the **Wedding** and/or **Wedding celebrations** at which they are presented 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 and expires at the end of the **Wedding** and/or **Wedding celebrations** for which they are purchased 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 the **Wedding and/or Wedding celebrations** for which they are booked 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 contracted private hire provider 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

- losses recoverable from any other source.
- losses which may effectively be claimed under section 1 - cancellation & rearrangement of the insured event(s).
- contracts which are not in writing.
- any costs which would have been incurred had the original supplier not failed to meet their contractual obligations.
- 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 and/or Wedding celebrations** at which they are taken 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;

- non-appearance for any reason of the professional photographer or professional video operator contracted for the **Wedding and/or Wedding celebrations**.
- 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 and/or Wedding celebrations**, before copies are made such that final prints cannot be produced.

If it is planned to take photographs of the **Marrying 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 **Wedding and/or Wedding celebration** at which it was displayed.

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 and/or Wedding celebrations**.

You are not covered for

- losses recoverable from any other source.
- losses which may effectively be claimed under section 1 - cancellation & rearrangement of the insured events of this certificate.
- any costs which would have been incurred had the original supplier not failed to meet their contractual obligations.
- contracts not in writing.
- 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 and/or Wedding celebrations** for which they are contracted 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;

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

You are not covered for

- any sums recoverable from any other source.
- any costs which would have been incurred had the original supplier not ceased trading.
- claims arising from circumstances known to **You** or in the public domain at the time of issue of this insurance.
- any additional amounts voluntarily paid in advance to secure a discount.
- 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 each insured event.

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;

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

- 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.
- 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.
- the contracting of any disease, illness and/or medical condition.
- the injection or ingestion of any substance.
- any event which directly or indirectly exacerbates a previously existing physical bodily injury.

Conditions

- 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.
- 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 last insured event 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 **Marrying Couple** as a result of the unforeseen, unavoidable and permanent cancellation of the **Wedding and/or Wedding celebrations** due to the death of either of the insured **Marrying Couple** or either of the insured **Marrying Couple** electing not to continue with the marriage.

You are not covered for

- claims arising from circumstances known to **You** at the time of issue of this insurance.
- claims arising from a condition for which a terminal prognosis had been given prior to the date this insurance was arranged.
- claims arising from a condition for which a medical practitioner had advised against booking or commencing the **Wedding and/or Wedding celebration**.
- 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 and/or Wedding celebrations** take place, as booked, or a claim being made under this section of the policy, whichever occurs first and applies only in respect of **Wedding and/or Wedding celebrations** 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 and/or Wedding celebrations** 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 and/or Wedding** celebrations 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

- loss or damage;
 - arising from confiscation or detention by customs officials or other authorities.
 - 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.
- loss or theft from any unattended motor vehicle.
- claims which arise from **Your** lack of care or from reasons within **Your** control.
- 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 each insured event.

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

- any claim brought against any person who has been contracted to supply any aspect of the **Wedding and/or Wedding celebrations**.
- 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 each insured event.
- 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 Marrying Couple

Cover under this section commences no more than 24 hours before and applies until no more than 24 hours after each insured event.

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 **Wedding** and/or **Wedding celebrations** 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 **Wedding** and/or **Wedding celebrations** 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 each insured event.

*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 **Marrying Couple** is extended to cover all persons invited to the **Wedding** and/or **Wedding celebrations** 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 **Wedding** and/or **Wedding celebrations** 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 **Marrying 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 each insured event.*

You are covered up to the amount shown in the benefits schedule to increase the limit under section 12 - public liability for the **Marrying 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 **Wedding** and/or **Wedding celebrations** 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 **Marrying 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 **Wedding** and/or **Wedding celebrations** 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/or **Wedding celebrations** 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 **Wedding celebrations**.

You are not covered for anything mentioned under **You** are not covered for under section 1 - cancellation and rearrangement of the **Wedding** and/or **Wedding celebrations**.

Please also refer to the general exclusions and conditions.

General exclusions

You are not covered for

- 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.
- 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.
- losses directly or indirectly occasioned by pressure waves caused by aircraft or other flying devices travelling at sonic or supersonic speeds.
- 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 addiction) or self exposure to needless peril (except in an attempt to save human life).
- 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.
- any loss whereby any period of disability or loss whatsoever is increased through **Your** own act or omission.
- any property more specifically insured.
- 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).
- 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.
- any claim arising directly or indirectly from injury, illness, death, loss, expense or other liability attributable to sexually transmitted disease.
- losses arising from prohibitive regulations by the government of any country.
- 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).
- persons acting against the advice of a medical practitioner.
- 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**.
- wilful or malicious acts and any acts of vandalism by persons invited to the insured events by **You**.
- any circumstance manifesting itself after the date of the insured event booking but prior to the date of issue of this certificate.
- third party rights and no party other than **You** may claim benefit under the terms of this insurance.
- 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.
- loss or theft from unattended venues or vehicles unless involving forcible or violent entry or exit.
- theft or attempted theft unless involving forcible or violent entry or exit from the secured premises.
- claims arising from the ownership or use of bouncy castles and other inflatables or firearms, fireworks or other pyrotechnic devices or effects.
- 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.

- loss of or damage to the property insured due to or arising from:
 - wear and tear, inherent defect.
 - rot, mildew, rust, corrosion, frost, soiling.
 - insects, woodworm, vermin, moth.
 - dyeing, renovation.
 - electronic, electrical or mechanical breakdown, failure or derangement.
 - faulty manipulation, design, plan, specification or materials.
 - gradual deterioration, market depreciation.
 - atmospheric conditions.
 - shrinkage or change of colour.
 - confiscation, detention or any process of cleaning, restoration or repair.
- losses directly or indirectly occasioned by, happening through, or in consequence of vaccinations.
- any part of a claim which is unproven or unsubstantiated.
- Any consequence, howsoever caused, including but not limited to Computer Virus of Electronic Data being lost, destroyed, distorted, altered, or otherwise corrupted
For the purposes of this Policy, Electronic Data shall mean facts, concepts and information stored to form Useable data for communications, interpretations, or processing by electronic or electromechanical data processing or other electronically controlled hardware, software and other coded instructions for the processing and manipulation of data, or the direction and manipulation of such hardware.
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.

General conditions

- You** are obliged 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.
- 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.
 - theft, loss, malicious damage or vandalism - tell the police immediately.
 - 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.
 - 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.
- 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.
- 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.
- no refund of premium is allowed (other than in respect of the premium refund guarantee) once the insurance has been effected.
- 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.

- 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.
- 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.
- You** may not transfer **Your** interest in this insurance.
- Our** total liability shall not exceed the respective sums stated in the summary.
- 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.
- 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**.
- 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.
- You** may not claim under more than one section or part of this certificate for the same financial loss.
- this certificate may be rescinded or cancelled without the consent of a third party.
- 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.
- at least one of the insured **Marrying 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 **Asian Wedding Insurance code 06766B**.

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:

**Customer Relations Team,
Direct Group, PO Box 1193,
Doncaster, DN1 9PW
Tel: 0344 854 2072
Email: Customer.relations@directgroup.co.uk**

If **Your** complaint is about the handling of a liability claim, please contact:

**Langleys Solicitors LLP
Queens House, Micklegate,
York, YO1 6WG
Tel: 01904 686790
Email: ukg@langleysclaimsservices.com**

UNRESOLVED COMPLAINTS

If **Your** complaint about the sale of **Your** policy or **Your** liability claim cannot be resolved by the end of the third working day, **Your** complaint will be passed to:

**Customer Relations Department
UK General Insurance Limited
Cast House, Old Mill Business Park
Gibraltar Island Road
Leeds, LS10 1RJ
Tel: 0345 218 2685
Email: customerrelations@ukgeneral.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 £6.5million or less and fewer than 50 employees or an annual balance sheet below £5million. **You** may contact the Financial Ombudsman Service at:

**The Financial Ombudsman Service
Exchange Tower, Harbour Exchange Square
London, E14 9SR
Tel: 0300 123 9123
Fax: 0207 964 1001
Email: complaint.info@financial-ombudsman.org.uk**

The above complaints procedure is in addition to **Your** statutory rights as a consumer. For further information about **Your** statutory rights contact **Your** local Citizens Advice Bureau.

If **You** have purchased the insurance policy online, **You** may also raise **Your** complaint via the EU Online Dispute Resolution Portal at <http://ec.europa.eu/consumers/odr/>. This will forward **Your** complaint to the correct Alternative Dispute Resolution scheme. For insurance complaints in the UK this is the Financial Ombudsman Service. However, this may be a slower route for handling **Your** complaint than if **You** contact the Financial Ombudsman Service directly.
