

Wedding Insurance

Insurance Product Information Document

Company: UK General Insurance Ltd

Product: Insurance Fair Wedding Insurance

UK General Insurance Ltd is authorised and regulated by the Financial Conduct Authority. Registration number 310101

This document provides a summary of the key information relating to this insurance policy. Complete pre-contractual and contractual information on the product is provided in the full policy documentation

What is this type of Insurance?

This cover will pay you for costs incurred should they have to cancel or rearrange their wedding due to unforeseen circumstances and offers financial protection against the failure of key wedding services such as catering, ceremonial attire and photography.



What is insured?

- ✓ Cancellation or Rearrangement of the Wedding
- ✓ Ceremonial Attire
- ✓ Wedding Gifts
- ✓ Rings, Flowers, Attendants Gifts & Cake
- ✓ Cars & Transport
- ✓ Photographs & Videos
- ✓ Failure of Suppliers
- ✓ Essential Document Indemnity
- ✓ Personal Accident
- ✓ Legal Expenses
- ✓ Personal Liability

Optional Covers

- Optional Marquee Cover
- Optional Ceremonial Swords Cover
- Optional increased Public Liability Cover



What is not insured?

- ✗ This policy does not offer cover if you decide not to go ahead with the wedding
- ✗ The policy does not cover any claims caused by or arising from any of the following situations relating to the participants, close relative or any person upon whom the cost of the wedding or wedding services depends:
 - If anyone has been given a terminal prognosis
 - If anyone is acting against medical advice
 - If anyone is on a waiting list for hospital treatment or is awaiting the results of any tests or medical investigations
- ✗ This policy does not offer cover when you know, when buying this policy, that there is already a problem that may lead to a claim
- ✗ The excess as detailed in your policy documents.
- ✗ Loss or theft from unattended venues or vehicles unless involving forcible or violent entry to or exit
- ✗ Claims arising from incidents involving bouncy castles & other inflatables, fireworks or other pyrotechnic devices or effects



Are there any restrictions on cover?

- ! Either one of the marrying couple must be resident in the UK, have been living permanently in the UK for at least six months prior to the purchase of this policy & be registered with a local medical practitioner
- ! Personal Liability cover does not extend to weddings or wedding receptions taking place in the USA & Canada
- ! The Optional Marquee cover, Optional Ceremonial Swords Extension and Public Liability Cover is only available for weddings or wedding receptions taking place in the UK.



Where am I covered?

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



What are my obligations?

- You must provide full and accurate information to all questions asked. Your answers must be true to the best of your knowledge and belief. Your answers will form part of the statement of fact on which your policy will be based. Should anything change at any time from that on your proposal form, you must advise us immediately. Failure to do this may invalidate your policy and claims may not be paid
- You must take reasonable steps to prevent loss, theft or damage to your property.
- If you need to make a claim on your policy, you must provide us with the evidence needed to substantiate your loss.



When and how do I pay?

You can pay for your premium as a one-off payment. Payment can be made by debit or credit card.



When does the cover start and end?

Your cover will start as soon as you purchase your policy and will automatically cover any deposits you have already paid. Generally, your policy cover ceases 24 hours following your wedding or wedding reception, whichever is the later, however some covers are in force at different times during the course of your wedding so please refer to your policy wording for full details.



How do I cancel the contract?

If you decide that for any reason, this Policy does not meet your insurance needs then please return it 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 your wedding has not already taken place, and no claims have been made or are pending, your agent will then refund your premium in full. If you wish to cancel after the 14-day cooling off period, please contact your agent.

Complaints

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

Complaints regarding the SALE OF YOUR POLICY:

Please contact the agent who arranged the Insurance on **your** behalf. If your complaint about the sale of **your** policy cannot be resolved by the end of the third working day, **your** agent will pass it 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

Complaints regarding Liability CLAIMS:

Please contact Langleys Solicitors LLP:

Langleys Solicitors LLP, Queens House, Micklegate, York, YO1 6WG.

Tel: 01904 686 790.

Email: ukg@langleyclaimsservices.com

Complaints regarding all other CLAIMS:

Please contact the claims administrator:

Direct Group Ltd, Customer Relations, Quay Point, Lakeside Boulevard, Doncaster, DN4 5PL.

Tel: 0344 854 2072.

Email: customer.relations@ryandirectgroup.co.uk

In all correspondence please state that **your** insurance is provided by UK General Insurance Limited and quote scheme reference **06640A** along with the unique policy number from your policy schedule. This will help us to validate your policy details and deal with your claim as quickly as possible.

If it is not possible for **us** to reach an agreement with **you**, then **you** have the right to contact the Financial Ombudsman Service:

The Financial Ombudsman Service, Exchange Tower, London, E14 9SR

Tel: 0800 023 4567 or 0300 123 9123.

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

This complaints procedure is in addition to your statutory rights as a consumer. For further information about **your** statutory rights, please contact **your** local authority Trading Standards or Citizens Advice Bureau.

What happens if we can't meet our liabilities?

Great Lakes Insurance SE is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if it cannot meet its 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.