

WEDDING INSURANCE FAQ'S

Will I be covered if a wedding supplier goes in to liquidation?

Yes, you will be covered under the failure of supplier's section of the policy.

What if I am not sure of the exact cost of my wedding?

Please select the level over cover most appropriate to you based on your planned expenditure. Should you go over this amount during the term of the cover, you will have the option to upgrade.

How early should I buy the insurance?

This decision is entirely yours. We are unable to provide specific advice however; the purpose of this insurance is to protect you against any financial loss including deposits.

How far in advance can I buy the wedding insurance?

We can insure the wedding up to two years in advance.

What is covered under the wedding insurance?

Wedding insurance covers a multitude of potential pitfalls to protect you in the event that things do not run as smoothly as you would like. Benefits include*;

- Failure of suppliers
- Accidental loss or damage to flowers, rings, cake and wedding gifts
- Accidental complete loss or severe damage of ceremonial attire
- Non-appearance of the officiating minister or registrar
- Non-appearance of the photographer or damage to the photos/videos taken on the day
- Essential document indemnity
- Redundancy
- Legal expenses
- Personal accident and liability cover

Do you cover weddings outside of the UK?

Overseas weddings are covered at no additional charge, however there is no Personal Liability cover provided for weddings taking place in the USA or Canada. Also, none of our cover extensions are valid outside of the UK, which are Marquee, Ceremonial Sword and Public Liability cover.

Please be aware that the insurance will only cover Wedding related expense and you will need to purchase Travel insurance to cover aspects such as flights and transport, medical, and the cost of the trip itself.

Why would I need the public liability extension?

The public liability cover is an optional extra available to protect you in respect of legal liability as a result of a third party's accidental injury as well as accidental injury or loss of or damage to third party property. This may be particularly applicable to events where there is no pre-existing venue i.e. Open land or fields.

**For a full list of our policy benefits and their limitations please take the time to read our policy wording.*

Are we covered for adverse weather conditions?

Yes. If you or a key member of the wedding party is unable to attend the wedding due to adverse weather conditions, you will be covered for cancellation or re-arrangement.

Am I covered for any deposits made to suppliers before I take out the insurance?

Yes. As long as suppliers were booked for the sole purpose of your wedding, you will be covered from the date you purchase the insurance.

Is there an excess?

There is a £50 excess that applies to all sections of cover.

Who can purchase Wedding Insurance?

The bride or groom, or a family member on their behalf provided they have made proven, financial contributions on which the Wedding arrangements depend.

Am I covered for something I have paid for prior to taking out wedding insurance?

You are covered for anything previously booked and paid for prior to taking out the insurance so long as there are reasons or circumstance which lead you to suspect the need to make a claim.

How do I make a claim?

In the event that you need to make a claim, you must contact our claims team as soon as possible, quoting your policy reference number on 0344 218 4296. For full details please refer to page 13 of your policy wording.

What if I want to cancel my insurance?

You can cancel within 14 days of purchasing the policy and receive a full refund.

My ceremony and reception are happening on separate dates, can this be covered?

Both events will be covered by the insurance, provided that the reception is no more than 21 days after the wedding ceremony.

What if one of our relatives is unwell and not able to attend?

If a close relative is unable to attend due to sickness and it would be inappropriate to continue in their absence you would be eligible to cancel or rearrange. For full details please refer to your policy wording.

A close relative could be described as; 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 or stepsister.

Are wedding planners covered?

You will be eligible to claim back the costs for the wedding planner's services should they go into liquidation or bankruptcy.

I'm having more than one ceremony and/or reception, are they all covered?

The policy will cover one ceremony and one reception, in this case you will need to decide which events you have covered, or purchase an additional policy to cover the extra dates.

Is my honeymoon covered on this policy?

Only your wedding and reception are covered under this policy, all holiday and overseas travel would need to be insured separately.

My fiancé lives abroad, can we still buy cover?

So long as one participant is a UK resident, you are eligible for cover. Residency is defined as main residence must be in the UK, they must have been living permanently in the UK for at least six months prior to the purchase of this policy and they must be registered with a Medical Practitioner in the UK.

My fiancé is in the Armed Forces, are we covered if they are unexpectedly posted abroad?

You are covered to cancel or rearrange your wedding if there is an unforeseen posting overseas of a serving member of the UK armed forces or the unavoidable and necessary duty of a member of the ambulance service, coastguard, fire brigade or police personnel.

Is family bereavement covered?

In the unfortunate event of death, either of the participants or a close family member, you are covered to cancel or rearrange the wedding.

What happens if the photographic film/memory cards are lost/damaged/irrecoverable?

We will cover the cost (up to the limit shown on your summary of cover) to recreate your wedding photographs or videos, or refund any non-recoverable amount.