



Wedding Insurance Policy Wording

Congratulations on your forthcoming wedding.
We wish you a truly wonderful wedding day!



Contents

Welcome	03	Section 1 – Cancellation, curtailment and rearrangement	11
Understanding this Policy	03	Section 2 – Financial Failure of wedding services suppliers	14
About Wedinsure	03	Section 3 – Ceremonial attire	15
About White Horse Insurance Ireland dac	03	Section 4 – Photography and Video	16
Demands and Needs	03	Section 5 – Wedding ring(s), flowers, attendants' gifts and the wedding cake	17
Cover limits and excess	04	Section 6 – Wedding cars and transport	18
Eligibility	05	Section 7 – Wedding gifts	19
Geographical limits	05	Section 8 – Personal Liability	20
Period of insurance	05	Section 9 – Optional Public liability	21
Policy Cancellation	06	Section 10 – Optional Marquee Extension	22
Change of circumstances	06	Section 11 – Optional ceremonial swords extension	23
How to claim	07	General Conditions (applicable to all sections of this insurance)	24
Meaning of words	08	General Exclusions	25
		Complaints Procedure	26
		Data Protection	27

Welcome

Congratulations on **your** forthcoming **wedding** and thank **you** for choosing **wedding** insurance from Wedinsure.

Wedding insurance can provide **you** with cover for certain financial risks that may be associated with planning **your wedding**. This can include the following (subject to the cover specified within **your schedule**):

- ♥ **wedding cancellation, curtailment** or rearrangement,
- ♥ financial failure of suppliers
- ♥ loss, theft or damage to **ceremonial attire, wedding** gifts, **wedding rings, wedding** flowers, **wedding attendants'** gifts, **wedding** cake
- ♥ **wedding cars and transport, wedding** photography and video
- ♥ personal liability for **your wedding** and **wedding reception**
- ♥ by paying an additional premium **you** can select cover for **marquees, ceremonial swords, public liability** and **excess** waiver.

The exact level of cover **you** have purchased will be specified in **your schedule** of insurance.

Important COVID-19 Information

This insurance policy does not cover claims and losses arising from any circumstances in the public domain such as **COVID-19**, except for the cover offered under Section 1 (**Cancellation, Curtailment** and Rearrangement) relating to a confirmed positive **COVID-19 diagnosis** resulting in the death or **serious illness** and/or self-isolation as required by law of either of the marrying **couple** (and/or the marrying **couples** (step) parent(s), grandparent(s), (step) children, grandchildren or siblings), which prevents participation an/or attendance as planned in the **ceremony** and/or **reception**.

Understanding this Policy

We also want to ensure **you** understand **your wedding** insurance policy. Legally **we** need to make **you** aware that the information **you** have provided to **us** forms the basis of **your** insurance contract with **us**. The cover is set out below, with the details of what is and is not covered under each section. There are also General Conditions and General Exclusions towards the end of this document that apply to the whole policy, too. Unless specifically listed as covered by this policy, claims and losses arising directly or indirectly from any **pandemic** or **epidemic** are not covered. Likewise, unless specifically listed as covered by this policy, claims and losses arising directly or

indirectly from any government act, regulation or change of law are also excluded. **Your** policy and **your schedule** are evidence of that contract, so please read them carefully to ensure that the cover is exactly what **you** need and keep them in a safe place. If there are any discrepancies please notify **us** immediately as failure to do so could invalidate **your** policy with **us**.

If **you** have any questions or queries about **your** policy, please contact the Wedinsure Customer Services team by email at customer@wedinsure.co.uk.

About Wedinsure

Wedinsure is a trading name of Insuremore Ltd who is registered in England No. 10525133 and whose registered Office is at 282 Leigh Rd, Leigh on Sea, Essex SS9 1BW. Insuremore Ltd are authorised and regulated by the Financial Conduct Authority No. 824996. This Wedinsure wedding insurance policy is underwritten by White Horse Insurance Ireland dac.

About White Horse Insurance Ireland dac

White Horse Insurance Ireland dac is registered in Ireland No 306045. White Horse Insurance Ireland dac's Registered Office is Rineanna House, Shannon Free Zone, Shannon, County Clare, Republic of Ireland. White Horse Insurance Ireland dac is authorised and regulated by the Central Bank of Ireland, deemed authorised by the Prudential Regulation Authority and subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. The nature and extent of consumer protections may differ from those firms based in the **United Kingdom**. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the **United Kingdom** for a limited period while seeking full authorisation, are available on the Financial Conduct Authority's website. **Our** FRN is 203320.

Demands and Needs

We have not provided **you** with any advice or recommendation as to whether this policy is suitable for **your** specific needs. This product meets the demands and needs of those who wish to insure specific risks relating to their **wedding** arrangements. **You** must review the policy documents and information to ensure this policy is right for **you**.

Cover limits and excess

Important Cover Limit Notice

The cover limits (sums insured) as shown in the 'Cover limits and excess' table are the maximum amounts **we** will pay per section in total per **wedding** irrespective of the number of policies **you** purchase to cover the same **wedding**. Under no circumstances shall **you** benefit from double payment (dual insurance) under the terms of any of **your** insurance policies (multiple policies does not mean multiple limits). In the event that **you** have received payment(s) to which **you** were not entitled under this policy, **we** have the right to recover the value of the overpayment from **you**. In the event of a claim, **you** must disclose details of any other insurance policy **you** have, if **you** fail to do so this it may result in **your** claim not being paid.

The below cover limits (sums insured) are the maximum **we** will pay per section in total. **Excesses** are deducted per claim, per section.

Section	Cover	Tier 1	Tier 2	Tier 3	Tier 4	Tier 5	Tier 6	Tier 7	Tier 8	Excess**
1	Cancellation, Curtailment & Rearrangment*	£5,000	£10,000	£15,000	£20,000	£25,000	£30,000	£40,000	£50,000	Nil
2	Financial Failure of Wedding Services Suppliers	£2,000	£3,000	£4,000	£5,000	£7,000	£8,000	£10,000	£15,000	£100
3	Ceremonial Attire	£1,000	£2,000	£3,000	£4,000	£5,000	£6,000	£7,000	£8,000	£100
4	Photography & Video	£1,000	£2,000	£3,000	£4,000	£5,000	£6,000	£7,000	£8,000	£100
5	Wedding Rings, Flowers, Attendant's Gifts and the Wedding Cake	£1,000	£2,000	£3,000	£4,000	£5,000	£6,000	£7,000	£8,000	£100
6	Wedding Cars and Transport	£1,000	£2,000	£3,000	£4,000	£5,000	£6,000	£7,000	£8,000	£100
7	Wedding Gifts	£1,000	£2,000	£3,000	£4,000	£5,000	£6,000	£7,000	£8,000	£100
8	Personal Liability	£2million	£2million	£2million	£2million	£2million	£2million	£2million	£2million	£250
9	Optional Public Liability	£2million (This cover only applies when the appropriate additional premium has been paid)								£250
10	Optional Marquee Extension	Up to £75,000 (This cover only applies when the appropriate additional premium has been paid)								£250
11	Optional Ceremonial Swords Extension	Up to £20,000 (This cover only applies when the appropriate additional premium has been paid)								£250

*In the event of a valid claim under Part I (**cancellation**) or II (**curtailment**) above, **we** will reimburse **you** for reasonable and necessary **additional costs** incurred in rearranging the **ceremony** and / or **reception** to the same standard as originally booked and budgeted up to a maximum of 10% of the sum insured.

** If **you** selected and paid an additional premium for **excess** waiver (which will be shown on **your schedule**) then the **excess** for all sections of the policy is reduced to zero.

Eligibility

To be covered by this policy you must meet all the following eligibility criteria:

1. **You** must be booking a **ceremony** which creates a contract of marriage that is legally enforceable in the **United Kingdom**. This includes a **civil partnership** registration or **ceremony**, or a single ceremonial event or blessing (including non-legally binding), which celebrates a marriage, including a renewal of vows **ceremony** in the **United Kingdom**.
2. At least one of the marrying **couple** must be a **permanent resident** of the **United Kingdom** or a **British citizen**.
3. The **wedding** is taking place in the **United Kingdom**.

Geographical limits

This policy applies to **weddings** that take place in the **United Kingdom** only.

Period of insurance:

The **schedule** tells **you** the **commencement date** of this policy, before which no cover applies, and when cover ends.

Each section of this policy has a different operative time of cover. These are set out below:

- ♥ **Section 1 – Cancellation, curtailment and rearrangement** - Cover under this section commences from the date the premium is paid upon issue of this policy and the **schedule**, and applies until completion of the **ceremony** and **reception** or a claim being made under this section of the policy, whichever occurs first.
- ♥ **Section 2 – Financial failure of wedding services suppliers** - Cover starts 30 days after the **commencement date** and ends on the **ceremony date** or **reception date** whichever occurs last, except in the case of the bankruptcy, liquidation, insolvency or cessation of trading due to the financial failure of a photographer or videographer where cover ends three months after this date.
- ♥ **Section 3 – Ceremonial attire** - cover for owned **ceremonial attire** starts three months before the **ceremony date** and ends on the completion of the **ceremony**. Cover for hired **ceremonial attire** starts 48 hours before the **ceremony date** and ends 48 hours after the **ceremony date**.
- ♥ **Section 4 – Photography and video** - Cover starts on the **ceremony date** or **reception date** (whichever occurs first) and ends 3 months after completion of the **ceremony** or **reception** whichever occurs last.
- ♥ **Section 5 – Wedding rings, wedding flowers, attendants' gifts and the wedding cake** - Cover under this section commences:
 1. for **wedding rings**, 7 days prior to the **ceremony date** and ends 24 hours after it.
 2. for **attendants' gifts**, **wedding flowers** and the **wedding cake**, 36 hours prior to the **ceremony date** and ends 24 hours after it. If the **reception** does not take place on the **ceremony date**, the **wedding cake** is covered on the **reception date**.
- ♥ **Section 6 – Wedding cars and transport** - Cover starts on the **ceremony date** and / or the **reception date** whichever occurs first, cover ends after completion of the **ceremony** or **reception** whichever occurs last.
- ♥ **Section 7 – Wedding gifts** - Cover starts seven days before the **ceremony date** and ends 24 hours after that date. If the **reception** is not on the same date as the **ceremony wedding gifts** are covered on the **reception date**.
- ♥ **Section 8 – Personal liability** - Cover applies at the **ceremony** and the **reception** only.

- ♥ **Section 9** – Optional Public Liability Extension - Cover applies at the **ceremony** and the **reception** only.
- ♥ **Section 10** - Optional **Marquee** Extension - Cover applies during the period of hire for four days as standard and can be extended to 7 days.
- ♥ **Section 11** - Optional **Ceremonial Swords** Extension - Cover applies during the period of hire for a maximum of four days

Policy Cancellation

If, after reading this policy, this insurance does not meet **your** requirements, please contact Wedinsure Customer Services within fourteen days of the purchase date and providing no claim has been made or is pending, **your** premium will then be refunded in full and **your** policy cancelled. To cancel **your** policy please contact **us** by email at customer@wedinsure.co.uk.

We may at any time cancel any insurance policy by giving 14 days notice in writing where there is a valid reason for doing so. A cancellation notice will be sent to **you** by email and also by post to **your** last known address. Valid reasons may include but are not limited 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 complete and accurate answers to the questions **we** ask.

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 Wedinsure 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.

Change of circumstances

If **you** need to make a change to **your** policy, please contact Wedinsure Customer Services by email at customer@wedinsure.co.uk. Please note that depending on the nature of the changes requested it may be necessary to create a new contract with **you** and **you** are required to inform **us** of any new information that could affect the risk, including circumstances of which **you** are aware that could lead to a claim. In addition, **you** may be required to pay an additional premium or an admin fee depending on the nature of the changes requested. **We** reserve the right to refuse any changes that are significantly different from the original **wedding** arrangements specified on **your schedule**.

How to claim

Special Notice for Cancellation or Rearrangement claims

If something has happened that **you** think means **you** need to claim under this policy for **cancellation** or rearrangement, **we** strongly recommend that **you** contact Wedinsure Customer Services **by email** at customer@wedinsure.co.uk or by telephone on 0800 005 1261 as soon as possible, and before **you** make any decisions or arrangements with **your wedding services suppliers**. This is because cancelling the **ceremony** and / or **reception** exposes **you** to liability for costs and **we** want to help as much as **we** can to mitigate those costs and to help **you** understand what is and is not covered under the terms of this **policy**.

Before making a claim, **you** should take immediate action to minimise and reduce further financial losses or damage. In order to make a claim **you** can download a copy of **our** claims form online at www.wedinsure.co.uk/claims or contact the White Horse Claims Department on 01733 224 845 or by email to whclaims@wedinsure.co.uk.

There are claims conditions in this policy that **you** must comply with. If **you** do not, **your** claim might be rejected, or the payment reduced. These conditions are detailed in each section and in the General Conditions.

If anything happens which might lead to a claim, what **you** must do depends on what happened and the individual circumstances of **your** claim.

If there has been a loss caused by theft or attempted theft, or malicious or criminal damage, **you** should inform the police immediately and ask for a crime reference number. **We** will ask for this.

You should do all **we** reasonably ask to get back any lost or stolen property. Do not throw away any damaged items as **we** might want to inspect them. To help **us** handle **your** claim as quickly as possible **we** will require the following information or documents such as:

- ♥ purchase receipts and invoices
- ♥ **wedding services supplier** contracts
- ♥ credit card or bank statements
- ♥ purchase dates of property
- ♥ confirmation from an expert that damaged property is beyond repair
- ♥ medical reports from a doctor

The cost of providing information in support of **your** claim is **yours** although **we** may at **our** discretion pay all or some of these costs if **we** think it is reasonable to do so.

Any incident or loss which gives rise or may give rise to a claim under **your** Wedinsure policy should be notified immediately or as soon as reasonably practicable to the White Horse Claims Department:

Tel: 01733 224 845

Email: whclaims@wedinsure.co.uk

In order to make a claim **you** can download a copy of **our** claims form online at www.wedinsure.co.uk/claims

Meaning of words

Some words have a special meaning in this policy and these are listed below. Whenever a word with a special meaning is used it will be printed in **bold type**.

Accident/accidental – A sudden and unexpected event that results in **your** immediate **Bodily injury** or loss of **your** personal items.

Accommodation – A room in a hotel or other similar boarding establishment.

Additional costs – The difference between the original cost of the **wedding** and the rearranged **wedding** less any amount paid by **us** to **you** under Section 1 Parts I or II of this policy.

Adverse weather – Weather conditions that cause major disruption to public travel services and road transport routes which affects the ability of **you** or **your attendants** to attend the **ceremony** or **reception**.

Attendants – The best man or woman, bridesmaids, page boys, flower girls, ushers and the parents, step-parents or legal guardians of the marrying **couple**.

Bodily injury – Injury to the human body caused by external, violent and visible means.

British Citizen – A person who holds a valid **UK** passport in their own name.

Cancellation, cancelled, cancel – Not going ahead with the **ceremony** or **reception** before its commencement but with an intention to rearrange it to an alternative date (except in the case of death or **serious illness** of either of the marrying **couple**). A **ceremony** and **reception** is deemed by this policy to commence at the time it is due to start or when it has started, whichever is later. A **ceremony** or **reception** cannot be **cancelled** once it has started, only **curtailed**.

Ceremony/ceremony date – A marriage service on the date and at the venue as specified in the **schedule (ceremony date)** which creates a contract of marriage that is legally enforceable in the **United Kingdom** and which takes place no more than 31 days before or

after the **reception date**. This includes a **civil partnership** registration or **ceremony**, or a single ceremonial event or blessing, which celebrates a marriage, including a renewal of vows **ceremony** in the **United Kingdom**. This policy covers one **ceremony** only.

Ceremonial attire – Clothing and accessories (whether hired or owned) worn by the marrying **couple**, their parents, and **attendants** at the **wedding**.

Ceremonial swords – Hired swords or daggers and accompanying regalia.

Civil partnership – A legal union between two people of the same sex or opposite sex.

Close relative(s) – **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 step-sister

Commencement date – The date in the **schedule** from which cover under this policy starts.

Consequential loss – Any loss that is not specifically covered by this policy. This includes a loss which is directly or indirectly caused by a loss covered by this policy but which is not of itself specifically covered such as the costs of getting documents to make a claim, posting items to **us**, or loss of income resulting from **you** having to take unpaid leave due to the rearrangement of **your wedding**.

Couple(s) – The two people entering in to the contract of marriage, **civil partnership** or renewal of vows who are specified in the **schedule**.

COVID-19 – COVID-19, coronavirus disease, severe acute respiratory syndrome coronavirus (SARSCOV- 2) or any mutation or variation of these.

COVID-19 diagnosis – A positive Polymerase Chain Reaction 'PCR' test result.

Curtailed – The cutting short of the **ceremony** and or **reception** after it has commenced.

Epidemic, pandemic – Any event(s) declared as an **epidemic** or **pandemic** by the World Health Organization or by a relevant national government body.

Excess/excesses – The amount of money that **you** are responsible for paying when **you** submit a claim. It is applied for each claim under each section of the policy (except Section 1 – **Cancellation, curtailment** and rearrangement). Note: If **you** have purchased **excess** waiver as an optional extra, and this is shown on **your schedule**, the **excess** is reduced to zero for all sections of this policy.

Irrecoverable – **We** will only cover costs which **you** have not already recovered or which **you** are not entitled to recover from another third party.

Marquee – Any hired tent, gazebo or similar structure and any portable toilet facilities hired or leased by **you** solely for the purpose of the **wedding** and for which **you** are responsible.

Medical condition – A **serious illness** or **bodily injury**.

Medical practitioner – A registered, practising member of the medical profession who is not related to **you**.

Natural catastrophe – Volcanic eruption, avalanche, flood, tsunami, earthquake, landslide, hurricane, tornado, tropical cyclone or wildfire, or named (by an appropriate and relevant meteorological authority) storm.

Non-appearance – Failure of a **wedding services supplier** to appear or be present on the day of the **ceremony** and/or **reception**. For the avoidance of doubt this does not apply where the **wedding services supplier** has provided notice of **cancellation** or advanced warning that they are unable to provide services for or at the **ceremony** and/or **reception**.

Period of insurance – As shown in the **schedule**. This starts on the **commencement date** and ends at the completion of the **wedding** except where stated otherwise in the operative time of cover provisions within this policy wording.

Permanent resident – A person who is living permanently in the **United Kingdom** and whose main residence is in the **United Kingdom** at the time of buying this insurance policy.

Reception/reception date – A social gathering on the date and at the venue stated in the **schedule (reception date)** which takes place no more than 31 days before or after the **ceremony date**. The **reception** is deemed to be completed at 3am the morning after the date it commenced or when it actually ends, whichever occurs first. This policy covers one **reception** only.

Redundancy / redundant – means **becoming** unemployed under **United Kingdom** legislation. Notice of **redundancy** must have been given and the affected person must be receiving payment under the appropriate and current **redundancy** payments legislation.

The following are not included in this definition:

- ♥ any employment which has not been continuous with the same employer for at least two years;
- ♥ any employment which is not permanent;
- ♥ any employment which is on a short-term fixed contract;
- ♥ any instance where **you** had reason to believe that **you** would be made **redundant** at the time **you** purchased this insurance policy.

Relevant authority – A **relevant authority** can be defined as any authority that has the legal power to close **your** venue due to an unforeseen and specific issue identified at that venue (e.g. Fire Brigade, Police, Local Health Authority, etc). Please note this does not extend to mass venue closures arising from any government Act, regulation or change of law and that are enforced nationally or regionally. In addition this does not apply to circumstances where the venue is unable to hold **your wedding** as they are operating in breach of licensing laws or regulations or are not adhering to local or national planning consents and/or approvals.

Schedule – The document **we** issue to **you** that sets out the cover **you** have bought.

Serious Illness – Any disease, infection or **bodily injury** which is unexpectedly contracted by **you** and where **you** are deemed by a **medical professional** to be unfit to attend the **ceremony** and/or **reception**.

Terrorism – An unlawful act, including the use of force or violence, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s), committed for political, religious or ideological purposes including the intention to influence any government and/or to put the public in fear for such purposes.

Unavoidable/unavoidably – having no reasonable alternative and is not able to be avoided or prevented.

United Kingdom, UK – England, Wales, Scotland, Northern Ireland and, for the purposes of this insurance, the Channel Islands and the Isle of Man.

Wedding – A **ceremony** and **reception** event on the date and at the venue as specified in the **schedule**. This policy covers one **ceremony** and one **reception** only.

Wedding cars and transport – The car(s) or other transport not including common carriers (for example taxis, bus or rail services, aircraft or sea-going vessels) intended to get the marrying **couple**, their parents and **attendants** to the **ceremony** on the **ceremony date** and / or **reception** on the **reception date**.

Wedding gifts – Gifts for marrying **couple** given for the purpose of celebrating the **wedding** (excludes cash or voucher gifts).

Wedding ring(s) – The ring(s) exchanged by the marrying **couple** at the **wedding**. Please note this definition does not extend to insure engagement rings.

Wedding services supplier(s) – Any supplier with whom **you** have a written contract to provide goods or a service or services at, or for, the **ceremony** and / or **reception**, in return for advance payment by **you** (including, but not limited to **ceremonial attire** and **accommodation** suppliers).

We, our, us – White Horse Insurance Ireland dac, or their agents or sub-agents.

You, your – The policyholders specified in the **schedule** being the marrying **couple**. This policy will also pay **you** on behalf of any other person who has made a proven financial contribution to the cost of the **wedding** for a financial loss suffered by them that is otherwise insured by this policy.

Section 1 – Cancellation, curtailment and rearrangement

Part I – Cancellation

We will pay up to the amount shown in the **schedule** in total for any **irrecoverable** expenses **you** have paid for or which **you** have to pay for, under contract or subsequent agreement for the services of any **wedding services supplier** not used as a direct result of the **unavoidable cancellation** by **you** of the **ceremony** or **reception** caused by any of the following reasons:

1. the booked venue for the **ceremony** or **reception** being unable to hold **your ceremony** and / or **reception** due to:
 - a) ceasing to trade due to financial failure, bankruptcy, liquidation or administration
 - b) damage to the venue caused by fire, **natural catastrophe** or **adverse weather**,
 - c) murder, death or suicide at the venue
 - d) an act of **terrorism** at the venue
 - e) closure by a **relevant authority**;
2. the death, **bodily injury** or sickness of one or both of the **couple** or their **close relative** which would make having or continuing with the **ceremony** and / or **reception** inappropriate;
3. the total **non-appearance** of any booked and paid for professional **wedding services supplier** which would make having or continuing with the **ceremony** or **reception** impossible;
4. **your redundancy** or that of any of **your close relatives** who have or would have made proven, significant, financial contributions on which the **wedding** arrangements depend, where notice is received at least 16 weeks after the date of purchase of this insurance and which qualifies for payment under **redundancy** legislation and where there is a clear intention to rearrange the **wedding**;

5. one of the **couple** or a **close relative** being unforeseeably posted overseas or being called on **unavoidable** and necessary duty where that person is a serving member of the **UK** armed forces, ambulance or health service, coastguard, fire brigade or police force;
6. the **non-appearance** of the intended officiating minister or registrar and no substitute can be obtained;
7. **your** inability or that of at least 50% of the guests to reach the **ceremony** or **reception** venue due to **adverse weather conditions** or **natural catastrophe**;
8. loss or theft of or severe damage to the **marquee** (only applies if **you** have purchased the optional **marquee** cover).
9. one or both of the marrying **couple** (and/or the marrying **couples** (step) parent(s), grandparent(s), (step) children, grandchildren or siblings) are required to legally isolate due to government law or regulation following a positive **COVID-19 diagnosis** which prevents their participation and/or attendance as planned in the **ceremony** and/or **reception**.
10. death or **serious illness** of one or both of the marrying **couple** (and/or the marrying **couples** (step) parent(s), grandparent(s), (step) children, grandchildren or siblings) following a positive **COVID-19 diagnosis** which means they are unable to participate and/or attend as planned in the **wedding** and/or **wedding reception**.

Special claims conditions applicable to Section 1, Part I - Cancellation:

In the event of a valid claim for a **Covid-19 diagnosis**, we will require (at **your** own expense) the following evidence where applicable:

1. a copy of the positive PCR test result confirming a **COVID-19 diagnosis**.
2. any other official document or medical report confirming a **COVID-19 diagnosis** which leads to **your** self-isolation, or the need to **cancel your ceremony** and / or **reception**.

In the event of a valid claim for **cancellation** there must be a clear intention to rearrange the **wedding** except where the **cancellation** is caused by **your** death.

Part II – Curtailment

We will pay up to the amount shown in the **schedule** in total for any **irrecoverable** costs **you** **unavoidably** incur in the event of **curtailment** of the **ceremony** and / or **reception** for the following reasons.

1. the sudden death, **bodily injury** or serious sickness of **you** or a **close relative** at the **ceremony** or **reception**;
2. the venue for the **wedding** being unable to continue to hold **your wedding** due to damage to the venue caused by **natural catastrophe** or **adverse weather**, evacuation due to fire, death, murder or suicide at the venue, an act of **terrorism** at the venue or its closure by a **relevant authority**;
3. loss or theft of or severe damage to the **marquee** (if **you** have purchased optional **marquee** cover),

Special claims conditions relating to Section 1, Part II – In the event of a valid claim for **curtailment** there must be a clear intention to rearrange the **wedding** at a later date except where the **curtailment** is caused by **your** death.

Part III – Rearrangement

In the event of a covered event in Part I or II above, **we** will reimburse **you** for reasonable and necessary **additional costs** incurred in rearranging the **ceremony** and / or **reception** to the same standard as originally booked and budgeted to up to a maximum of 10% of the sum insured.

Special claims conditions applicable to Part III:

All **additional costs** must be notified to the White Horse Claims Department and agreed in advance of the rearranged **ceremony** and / or **reception** and any claims made under Part I or Part II cannot also be made under Part III.

This section does not cover:

1. losses recoverable from any other sources;
2. losses excluded in the General Exclusions;
3. any claim arising directly or indirectly from:
 - a) government regulation, government act, change of law or general government guidance and advice, other than as provided for in Part 1 Cancellation point 9;
 - b) unemployment other than by **redundancy** where notice is received at least 16 weeks after date of purchase of this insurance and which qualifies for payment under **redundancy** legislation;
 - c) a worsening of **your** financial circumstances or that of any of **your close relatives** (excludes **redundancy**);
 - d) **wedding** arrangements not honored by **your** employer, other than as provided for in Part 1 (point 5);
 - e) **your** disinclination to go through with the marriage as agreed or **your** failure to comply with any legal requirements or to obtain the relevant legal documentation;
 - f) failure to notify the provider of any goods or service immediately if it is found necessary to **cancel** or curtail the **ceremony** and / or **reception**;
 - g) any loss occurring as the result of the **wedding services supplier** becoming bankrupt, put into liquidation, ceasing to trade or going into administration within 30 days of the purchase of the policy;
 - h) any loss resulting from fraudulent or any other type of criminal activity on the part of the **wedding services supplier**;
 - i) any loss resulting from the **wedding services supplier** not performing their contractual obligations unless caused by bankruptcy, liquidation, cessation of trading or insolvency due to financial failure;
4. travel costs of any kind except those covered under Section 6 – **Wedding Cars & transport**;
5. **accommodation** costs for stays in excess of three nights or relating to anyone other than the **couple** (or married **couple** in the event of a blessing), their parents or step-parents (including guardians or foster parents) or **attendants**;
6. **additional costs** not notified to the White Horse Claims Department and agreed in advance of a rearranged **wedding**;
7. any claim resulting from pregnancy or childbirth except for related serious medical complications where the expected date of delivery is at least five months after the **ceremony date**;
8. any claim caused by **adverse weather or natural catastrophe** where there were warnings of **adverse weather or natural catastrophe** in the public domain at the time of purchasing this policy;
9. any claim resulting from the death of a **close relative** more than 3 months before the **ceremony date**;
10. any claim arising from any illness or **medical condition** of **you** or a **close relative** that was first reported, under investigation and/or diagnosed within 30 days after the date of purchase of this insurance;
11. any claim where the sickness or injury is of a nature that it does not materially affect the day-to-day activities of the person suffering it or where the effects of sickness or injury are mainly cosmetic and do not materially affect **your** ability to go through with the **ceremony** and / or attend the **reception**;
12. unless specifically listed as covered by this policy, losses arising directly or indirectly from any **pandemic** or **epidemic**, including any mutations of such **pandemic** or **epidemic** diseases;
13. any claim for items that can be used even though the **wedding** has been **cancelled**, curtailed or rearranged;
14. any claim for items such as **wedding rings** and the costs of personalized items that have been engraved;
15. any claim arising directly or indirectly from **cancellation/curtailment** or rearrangement of travel and/or **accommodation** arrangements;
16. any claim for **ceremonial attire** unless its due to the death of either of the **couple**.
17. any claims for **COVID-19** due to a positive test result which is not a PCR test or medically confirmed **COVID-19 diagnosis**.
18. any claims for **COVID-19** due to a positive test result using an antigen or lateral flow test(s).
19. any claims for **COVID-19** where the person infected is not fully vaccinated, the recommended vaccination(s) were not taken and / or the vaccination schedule not completed. Consideration will be given where the person infected was medically unable to have the vaccination, and this is shown in their medical records.

Section 2 – Financial Failure of wedding services suppliers

Following the bankruptcy, liquidation, cessation of trading or insolvency due to the financial failure of any **wedding services supplier** contracted and paid for by **you**, **we** will pay up to the amount stated in the **schedule** in total for the **irrecoverable** payments and deposits paid to the **wedding services supplier**.

Cover under this section starts 30 days after the **commencement date** of this policy and ends on the later of the **ceremony** or **reception date** except for claims relating to the photographer and videographer, which ends 3 months after.

This section does not cover:

- 1) losses recoverable from any other sources;
- 2) losses that are covered under section 1, or 6 of this policy
- 3) losses excluded in the General Exclusions;
- 4) losses of payments and deposits paid more than 60 days before the purchase of this policy
- 5) any costs where no written contractual agreement exists between **you** and the **wedding services supplier**;
- 6) any loss occurring as the result of the **wedding services supplier** becoming bankrupt, put into liquidation or ceasing to trade due to financial failure within 30 days of the purchase of the policy;
- 7) any claim resulting from the **wedding services supplier** becoming bankrupt, put into liquidation or ceasing to trade where, at the time of purchase of this policy, it was already under administration, a voluntary scheme of arrangement or subject to a winding-up petition;
- 8) any loss resulting from fraudulent or any other type of criminal activity on the part of the **wedding services supplier**;
- 9) any loss resulting from the **wedding services supplier** not performing their contractual obligations unless caused by bankruptcy, liquidation, cessation of trading or insolvency due to financial failure.
- 10) any claim arising directly or indirectly from:
 - a) the financial failure of a **wedding gifts** supplier or any supplier not contracted by and pre-paid by **you**;
 - b) any additional costs arising from additional amounts paid in advance to secure a discount;
 - c) the financial failure of a professional **wedding** planner except for costs directly contracted by **you** to them (e.g. their fee) for their services.

Section 3 - Ceremonial attire

We will pay for reinstatement or replacement (at our discretion) up to the amount stated in the **schedule** for:

1. the cost of replacing or repairing **ceremonial attire** lost, stolen or damaged while in **your** possession or that of a **close relative** within 3 months prior to, and for the duration of the **ceremony**, and
2. In respect of hired **ceremonial attire**, this cover shall apply 48 hours before the **ceremony date** and for up to 48 hours after the **ceremony date**.

IMPORTANT: BASIS OF CLAIMS SETTLEMENT

The maximum we will pay for **ceremonial attire** owned or hired by **you** damaged after the start of the **ceremony** will be 50% of its value as new.

This section does not cover:

- 1) the **excess** in the **schedule**;
- 2) losses recoverable from any other sources;
- 3) losses excluded in the General Exclusions;
- 4) any loss by theft or criminal damage not reported to the police within 24 hours of discovery;
- 5) any claim arising directly or indirectly from loss or damage by theft or attempted theft of any items left in any unattended motor vehicle, unless the property is left locked in the boot or glove compartment, concealed from view, and there is evidence of forced entry.
- 6) any damage occurring after the **ceremony** (for example, at the **reception**), unless it is to hired **ceremonial attire**;
- 7) any loss, theft or damage to **ceremonial attire** whilst in the possession of a third party including, but not limited to, the bridal shop, seamstress, tailors and dry cleaners.
- 8) any loss, theft or damage to **ceremonial attire** where original purchase receipts and / or invoices cannot be provided.

Section 4 - Photography and Video

We will pay up to the amount stated in the **schedule** in total for the following expenses reasonably and necessarily incurred to take or re-take **wedding** photographs or videos:

- a) additional photography/videography fees,
- b) re-hiring **ceremonial attire**,
- c) hair, make-up and/or stylists fees, and/or
- d) fees for the re-hiring of the venue in order to re-use it as a location for the taking of photographs

Caused as a direct result of:

- 1. **non-appearance** at the **ceremony** or **reception** of the professional photographer or video operator contracted for the **wedding**; or
- 2. loss or theft of or damage to the medium (or media) upon which the photographic images are stored by the professional photographer or professional video operator contracted for the **wedding**, before copies have been made; or
- 3. non-delivery of any photos or videos resulting from a technical fault or negligent act by the professional photographer or professional video operator contracted for the **wedding**.

Alternatively, **we** will refund any **irrecoverable** amount which **you** originally contracted to pay for, for any loss caused by the above.

Cover under this section of this policy starts on the **ceremony date** or **reception date** (whichever occurs first) and is in force until delivery of the photographs or video not exceeding 3 months after the latest of the **ceremony** and **reception dates**. If it is planned to take photographs of **you** cutting the **wedding** cake, **we** will pay up to the amount stated in the **schedule** in total to arrange an alternative photographic session necessitated by damage to the **wedding** cake occurring within 48 hours before the conclusion of the **ceremony** or **reception** (whichever occurs last).

This section does not cover:

- 1) the excess in the **schedule**;
- 2) losses recoverable from any other source;
- 3) losses excluded in the General Exclusions;
- 4) losses that are covered under section 1 or 2 of this policy;
- 5) any loss by theft or criminal damage occurring while the films, negatives or digital media are in **your** custody or control not reported to the police within 24 hours of discovery;
- 6) any claim arising directly or indirectly from loss or damage by theft or attempted theft of any items left in any unattended motor vehicle owned by **you**, unless the property is left locked in the boot or glove compartment, concealed from view, and there is evidence of forced entry;
- 7) losses resulting from arrangements made without a written contract;
- 8) dissatisfaction with the photos or video;
- 9) financial failure.

Section 5 - **Wedding** ring(s), flowers, **attendants'** gifts and the **wedding** cake

We will pay up to the amount stated in the **schedule** in total for loss or theft of or damage to **wedding rings**, flowers, gifts for **attendants'** and the **wedding** cake which occurs during the time specified in 1 or 2 below:

Cover under this section commences:

1. For **wedding rings**, 7 days prior to **the ceremony date** and ends 24 hours after it;
2. For **attendants'** gifts, flowers and the **wedding** cake, 36 hours prior to the **ceremony date** and ends 24 hours after it. If the **reception** does not take place on the **ceremony date**, the **wedding** cake is covered on the **reception date**.

This section does not cover:

- 1) the **excess** in the **schedule**;
- 2) losses recoverable from any other source;
- 3) losses excluded in the General Exclusions;
- 4) any loss by theft or criminal damage not reported to the police within 24 hours of discovery;
- 5) any claim arising directly or indirectly from loss or damage by theft or attempted theft of any items left in any unattended motor vehicle, unless the property is left locked in the boot or glove compartment, concealed from view, and there is evidence of forced entry;
- 6) theft of **wedding ring(s)**, flowers and **attendants'** gifts unless such items were securely stored and removed by visible and forced means.
- 7) any loss, theft or damage where original purchase receipts and / or invoices cannot be provided.

Section 6 - Wedding cars and transport

We will pay up to the amount stated in the **schedule** in total for additional costs incurred as the result of:

1. **non-appearance** of the private hire firm's vehicle or person with whom the transport arrangements have been made, or
2. the mechanical breakdown of the vehicle.

Cover starts on the **ceremony date** and / or the **reception date** which ever occurs first, cover ends after completion of the **ceremony** or **reception** whichever occurs last.

This section does not cover:

- 1) the **excess** in the **schedule**;
- 2) losses recoverable from any other source;
- 3) losses excluded in the General Exclusions;

Section 7 - Wedding gifts

We will pay up to the amount stated in the **schedule** in total (subject to a maximum of £250 for any one item) for **accident**, fire or theft of or damage to **wedding gifts** while being stored by **you**, an **attendant** or **your close relative**. This cover also applies while gifts are in transit to or on display at the **reception**.

Cover starts seven days before the **ceremony date** and ends 24 hours after that date. If the **reception** does not take place on the **ceremony date**, **wedding gifts** are covered on the **reception date**.

This section does not cover:

- 1) the **excess** in the **schedule**;
- 2) losses recoverable from any other source;
- 3) losses excluded in the General Exclusions;
- 4) any loss by theft or criminal damage not reported to the police within 24 hours of discovery;
- 5) any claim arising directly or indirectly from loss or damage by theft or attempted theft of any items left in any unattended motor vehicle, unless the property is left locked in the boot or glove compartment, concealed from view, and there is evidence of forced entry.
- 6) cash gifts or voucher gifts.



Section 8 - Personal Liability

We will pay the marrying **couple** up to the amount stated in the **schedule** in total for any claim or series of claims made against the **couple** from any one event or one source or original cause in respect of the marrying **couples** legal liability arising from **accidental** injury to third parties or **accidental** loss of or damage to third party property directly related to the **ceremony** or **reception**.

This section does not cover:

- 1) the **excess** in the **schedule**;
- 2) losses recoverable from any other source;
- 3) losses excluded in the General Exclusions;
- 4) any claim arising directly or indirectly from:
 - a) death or injury to **your** employees, members of **your** family or **your** guests that occurs at **your ceremony** or during **your reception**;
 - b) loss of or damage to property that is owned by **you** or under **your** control or that of **your** family or employees;
 - c) **your** profession, business or employment;
 - d) any fines or damages which have been awarded to punish the person responsible rather than to compensate the affected individual for any losses;
 - e) **you** owning or using any:
 - i. animal (other than **your** domestic pets),
 - ii. firearm(s), fireworks or other pyrotechnic devices or effects,
 - iii. mechanically propelled or towed vehicles,
 - iv. vessels (other than manually propelled water craft),

In the event of the death of one or both of the marrying **couple**, we will, in respect of the liability incurred by them, engage with their personal representatives provided that they act as though they were the **couple** and observe the terms of this policy.

Cover applies at the **ceremony** and for the duration of the **reception**.

- v. aircraft,
- vi. bouncy castles or other similar inflatables;
- f) **your** own deliberate, wilful, criminal or malicious actions or failure to act when **you** should have;
- g) additional liability assumed by **you** by agreement in a hiring or booking contract;
- h) any costs not authorised in advance by **us**;
- i) liability insured under another policy;
- j) any incident that does not occur at **your ceremony** or during **your reception**;
- 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: a) any such good or property and/or b) any defective work executed by **you**;
- m) loss or damage to flooring caused by footwear of any kind;
- n) a **wedding** taking place outside the **United Kingdom**;
- o) liability arising from the actions of others.

Section 9 – Optional Public liability

This section applies only where the appropriate premium has been paid.

We will indemnify the marrying **couple**, up to the amount specified in the **schedule** for the legal liability of any persons invited to the **ceremony** or **reception**, arising from their **accidental** injury to third parties or **accidental** loss or damage to third party property.

This section does not cover:

- 1) the **excess** in the **schedule**;
- 2) losses recoverable from any other source;
- 3) losses excluded in the General Exclusions;
- 4) any claim arising directly or indirectly from:
 - a) death or injury to **your** employees, members of **your** family or **your** guests that occurs at **your ceremony** or during **your reception**;
 - b) loss of or damage to property that is owned by **you** or under **your** control or that of **your** family or employees;
 - c) the carrying on of any profession, business or employment or employer's liability;
 - d) any fines or damages which have been awarded to punish the person responsible rather than to compensate the affected individual for any losses;
 - e) liability resulting from the ownership or occupation of land or buildings;
 - f) **you** or **your** guests owning or using any:
 - i. animal (other than **your** domestic pets),
 - ii. firearm(s), fireworks or other pyrotechnic devices or effects,
 - iii. mechanically propelled or towed vehicles,
 - iv. vessels (other than manually propelled water craft),
 - v. aircraft,
 - vi. bouncy castles or other similar inflatables;
 - g) **you** or **your** guests deliberate, wilful, criminal or malicious actions or failure to act when **you**/they should have;
 - h) additional liability assumed by **you** or **your** guests by agreement in a hiring or booking contract;
 - i) any costs not authorised in advance by **us**;
 - j) liability insured under another policy;
 - k) any incident that does not occur at **your ceremony** or during **your reception**;
 - l) liability for fines, penalties, liquidated damages or punitive, exemplary, aggravated or multiplied damages;
 - m) 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: a) any such good or property and/or b) any defective work executed by **you**;
 - n) loss or damage to flooring caused by footwear of any kind.

The sum insured applies as a limit to all claims made against all guests in total, not for each guest.

Cover applies at the **ceremony** and for the duration of the **reception**.

Section 10 - Optional Marquee Extension

This section applies only where the appropriate premium has been paid.

We will pay **you** up to the amount detailed in the **schedule** in total in the event of loss or theft of or damage by any cause to any **marquee** occurring during the period of hire (the period of hire not exceeding a maximum of 7 days as selected by **you** and as specified in **your schedule**). Buying this additional cover extends the cover under section 1, **cancellation**, **curtailment** and rearrangement, where **cancellation**, **curtailment** or rearrangement is the direct result of loss or theft of or severe damage to the **marquee**.

IMPORTANT

If at the time of the loss or damage the sum insured is less than the full cost of replacing or repairing the **marquee**, **we** will reduce the amount **we** pay for any claim by the proportion that the maximum amount payable bears to the full cost of reinstating the **marquee**.

This section does not cover:

- 1) losses recoverable from any other source;
- 2) losses excluded in the General Exclusions;
- 3) any claim arising directly or indirectly from:
 - a) erection and/or dismantling of any hired equipment,
 - b) loss or theft of or damage to audio/visual entertainment equipment,
 - c) loss or theft of or damage to electricity generators whether owned or hired,
 - d) loss or damage suffered by **you** as a result of being deceived into knowingly parting with property,
 - e) loss or theft of or damage to flooring,
 - f) loss, damage, theft or attempted theft of ancillary equipment of any kind,
 - g) theft from unattended **marquee**.

Section 11 - Optional ceremonial swords extension

This section applies only where the appropriate premium has been paid.

We will pay **you** up to the amount stated in the **schedule** in the event of loss or theft or damage to **ceremonial swords** by any cause not excluded, occurring during the period of hire (the period of hire not exceeding 4 days, unless agreed in writing by Wedinsure Customer Services before the **ceremony** commences).

IMPORTANT

If at the time of the loss or damage the sum insured is less than the full cost of reinstating the swords 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 replacing or repairing the swords.

This section does not cover:

- 1) the **excess** in the **schedule**;
- 2) losses recoverable from any other source;
- 3) losses excluded in the General Exclusions;
- 4) any claim arising directly or indirectly from:
 - a) loss or theft unless there is violent and forced entry to or exit from a locked room or building,
 - b) loss or damage by theft or attempted theft of any items left in any unattended motor vehicle, unless the property is left locked in the boot or glove compartment, concealed from view, and there is evidence of forced entry,
 - c) any deliberate, wilful, criminal or malicious actions,
 - d) loss or theft of or damage to the **ceremonial swords** while they are in the custody of an airline or other carrier.

General Conditions (applicable to all sections of this insurance)

1. It is important to ensure that all information given to **us** is correct to the best of **your** knowledge. Failure to give correct information could adversely affect **your** claim or invalidate your policy.
2. **You** must purchase cover a minimum of 1 month before the date of the **ceremony date** or **reception date** whichever occurs first. The policy can only be purchased to cover a **wedding** taking place within 24 months from the policy **commencement date**.
3. Written or verbal notice of any event which may give rise to a claim must be given to **us** *White Horse Claims Department* as soon as reasonably practicable and without undue delay. All documents, certificates and evidence required in support of a claim shall be produced by **you** at **your** expense.
4. **You** must report any loss by theft or attempted theft under this policy for which **you** intend to claim to the police within 24 hours of discovery. **We** will ask for evidence that **you** have done so, for example, obtaining from **you** a crime reference number.
5. **You** must forward to **us** as soon as reasonably practicable 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.
6. Except with **our** written consent, **you** must not admit liability or give any representations or other undertakings binding upon **us**. **We** are 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.
7. **We** will only provide the cover set out in this policy if **you** keep to all its terms and conditions.
8. No refund of premium is allowed once the insurance has commenced except within the 14-day cooling off period, provided no claim has been made or is pending.
9. **You** must exercise due care and attention at all times for the safety of **your** property and take all reasonable steps to prevent an **accident**, loss or damage.
10. **You** or anyone else acting for **you** must be honest in **your** dealings with **us** at all times. **We** will not pay a claim that is in any way fraudulent, false or exaggerated and **we** may take legal action against **you**.
11. This policy is governed by English law. If there is a dispute, it will only be dealt with in the courts of the country within the **United Kingdom** where **you** live.
12. 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 not pay for any losses covered by that policy.
13. If all or some of **your** financial loss is recoverable under the protection afforded by section 75 of the Consumer Credit Act for credit card purchases or the Chargeback protection scheme for debit, credit and payment card purchases, **we** will ask **you** to obtain recompense from that source. Only if **you** are unable to get money back under those schemes will **we** pay for those **irrecoverable** losses, subject to the terms of this policy.
14. This policy is not assignable to any other person who is not named as a policyholder in the **schedule**.
15. **You** must undergo a medical examination where **we** require it at **your** expense except post-mortem which **we** reserve the right to have undertaken at **our** expense.
16. **We** may at **our** own expense take proceedings in **your** name to recover **our** losses from any third party in respect of any loss or damage covered by this insurance, and any amount so recovered shall belong to **us**. This includes any monies **we** have paid that in **our** estimation result from unfair or unduly onerous contract terms with **wedding services suppliers**.
17. 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.
18. 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. Claim(s) must be submitted by the policyholders named in the **schedule** being the **couple**.
19. **We** will not be deemed to provide cover and shall not be liable to pay any claim or provide any benefit to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose us to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, law or regulations of the European Economic Union, **United Kingdom** or United States of America.
20. Unless otherwise stated in this policy, the cover limits (sums insured) as shown in the 'Cover limits and excess' table are the maximum amounts **we** will pay per section in total, they do not apply to each individual policy holder.
21. Nothing in this policy shall be construed as giving **you** the right to claim for and receive payment from **us** for more than **your** provable financial loss resulting from an insured event.
22. **You** can only claim under Section 1 of this policy once. Once a claim has been paid under any part of Section 1 then cover under this policy will cease.
23. The section cover limits (sums insured) as shown in the 'Cover limits and excess' table are the maximum amounts White Horse Insurance Ireland dac will pay in total per **wedding** irrespective of the number of policies **you** purchase(d) to cover the same **wedding**.

General Exclusions

The following exclusions apply to all sections of this policy.

There is no cover for any claim caused directly or indirectly or contributed to or by:

1. **You or a close relative:**
 - a. acting against medical advice (or would have been if **you** sought their advice) at any time during the **period of insurance**;
 - b. receiving any form of medical advice, investigation(s), treatment, or prescribed medication for any **medical condition** in the 12 months prior to the **commencement date**;
 - c. suffering a **medical condition** in the 12 months prior to the **commencement date** for which **you**/they are on a hospital waiting list for treatment;
 - d. having a **medical condition** on the **commencement date** for which **you**/they have received a terminal prognosis;
 - e. suffering at any time anxiety, stress or depression (unless admitted as an in-patient at a hospital);
2. **You** or anyone else upon whose health the **wedding** depends failing to obtain the recommended vaccinations.
3. Events or circumstances of which **you** were aware or that were in the public domain at the time of buying this policy that subsequently lead to a loss and a claim.
4. Claims or losses arising directly or indirectly from any **pandemic** or **epidemic** unless specifically listed as covered by this policy.
5. Claims for lost deposits or payments made more than 60 days before the purchase of this policy.
6. War, invasion, acts of foreign enemies, hostilities (whether war be declared or not), **terrorism** (except if the loss or claim is caused by **bodily injury** resulting in **your** death or disablement or that of a **close relative**, or by damage to the **ceremony** or **reception** venue), civil war, rebellion, revolution, insurrection, military or usurped power, confiscation by nationalisation or requisition, destruction of or damage to property under the order of any government or local authority, riot or civil commotion.
7. Pressure waves caused by aircraft or other flying devices travelling at sonic or supersonic speeds.
8. Alcoholism, the excessive use of intoxicating drink or drugs (other than drugs taken in accordance with treatment prescribed and directed by a **medical practitioner**, but not for drug addiction).
9. Nuclear fission or fusion or radioactive contamination.
10. **Your** own acts or omissions increasing the loss.
11. Damage to, theft or loss of property more specifically insured.
12. **Consequential loss**.
13. Claims arising from or related to **COVID-19**, or any related/mutated form of the virus unless specifically listed as covered by this policy.
14. Unless specifically listed as covered by this policy, losses arising from the law or regulations by the government of any country.
15. Any unlawful act committed by **you** or criminal proceedings against **you** or any other person on whom the **wedding** 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).
16. Any deliberate, wilful, criminal or malicious actions by persons invited by **you** to the **ceremony** or **reception**.
17. Any event occurring outside the **period of insurance**.
18. Any loss of or damage due to or arising from:
 - i. Wear and tear, inherent defect, rot, mildew, rust, corrosion, frost or soiling;
 - ii. Insects, woodworm, vermin or moths;
 - iii. Dyeing, cleaning, repair or renovation;
 - iv. Electronic, electrical or mechanical breakdown, failure or derangement;
 - v. Faulty manipulation, design, plan, specification or materials;
 - vi. Gradual deterioration or market depreciation;
 - vii. Atmospheric conditions;
 - viii. Shrinkage or change of colour;
 - ix. Confiscation or detention by government or other authorised officials.
19. A worsening of **your** financial circumstances (excludes **redundancy**).

Complaints Procedure

We intend to give you the best possible service but if you have any questions or concerns about this insurance or how your claim has been handled please follow the Complaints procedure below:

If **you** have a complaint regarding the sale of this insurance, please contact Wedinsure as follows:

Email: complaints@wedinsure.co.uk

Telephone: 0800 005 1261

If **you** have a complaint regarding a claim **you** have made please contact White Horse Insurance Ireland dac as follows:

Email: complaints@white-horse.ie

Writing: The Customer Experience Manager,
White Horse Insurance Ireland dac,
Rineanna House,
Shannon Free Zone,
Shannon,
County Clare,
V14 CA36
Republic of Ireland

We will endeavour to deal with any complaint as quickly as possible and **we** will confirm receipt of any complaint within 3 working days. For informal complaints **we** aim to provide a final response within 3 days. For formal complaints **we** will endeavour to provide a final response within 4 weeks with a maximum of 8 weeks depending on the nature of the complaint.

If **we** cannot settle **your** complaint, **you** may be eligible to refer **your** complaint to the Financial Ombudsman Service.

By writing to: The Financial Ombudsman
Exchange Tower,
Harbour Exchange Square,
London E14 9SR.

By the internet: www.financial-ombudsman.org.uk

By telephone: 0800 023 4567 / 0300 123 9123

The above complaints procedure is in addition to **your** statutory rights.

Data Protection

White Horse Insurance Ireland dac holds **your** personal information in accordance with all applicable data protection laws.

To administer **your** policy White Horse Insurance Ireland dac will collect and use information about **you** provided by **you to** Wedinsure. This notice applies to anyone who is insured under this Insurance policy and whose personal information may be processed for the provision of insurance and related services.

Personal information may be used by **us** for the purposes of administering **your** policy; including decision making on provision of insurance cover, underwriting, processing and claims handling.

We may also use **your** personal information for other related matters such as customer service, analysis, complaints handling and the detection and prevention of crime. The information **you** have supplied may be passed to other insurers and reinsurers for underwriting and claims purposes or to other third-party service providers used by **us** in fulfilling **your** insurance contract.

We may send **your** personal information in confidence to other companies who provide services to **us** for processing and storage. This may mean sending information to countries outside of the **United Kingdom**, European Union or European Economic Area that may not have the same levels of privacy legislation as in the **United Kingdom**, European Union or European Economic Area. When **we** do this, **we** will ensure that **we** transfer the data securely and accordingly to regulatory requirement. By buying this insurance policy, **you** agree to **us** using **your** personal information in this way.

You have various rights in relation to personal information that is held by **us**, including the right to request access to **your** personal information, the right to correct inaccurate personal information, or the right to request the deletion or suppression of personal information where this is not restricted by any conflicting legitimate interest.

This notice explains certain aspects of how **we** use **your** information and what rights **you** have in relation to **your** personal information; however, **you** can obtain more information about how **we** use **your** data by reviewing our full Privacy Policy. Our privacy policy is available to read on **our** website www.whitehorseinsurance.eu.

Your data will be treated in accordance with **our** Privacy Policy.



Wedinsure is a trading name of Insuremore Ltd

Registered office: 282 Leigh Road, Leigh on Sea, SS9 1BW

Authorised and regulated by the Financial Conduct Authority (824996).

White Horse Insurance Ireland dac

Registered Office: Rineanna House, Shannon Free Zone, Shannon,
County Clare, V14 CA36 Republic of Ireland.

Insurance is deemed authorised and regulated by the Financial Conduct Authority Reference No. 203320.