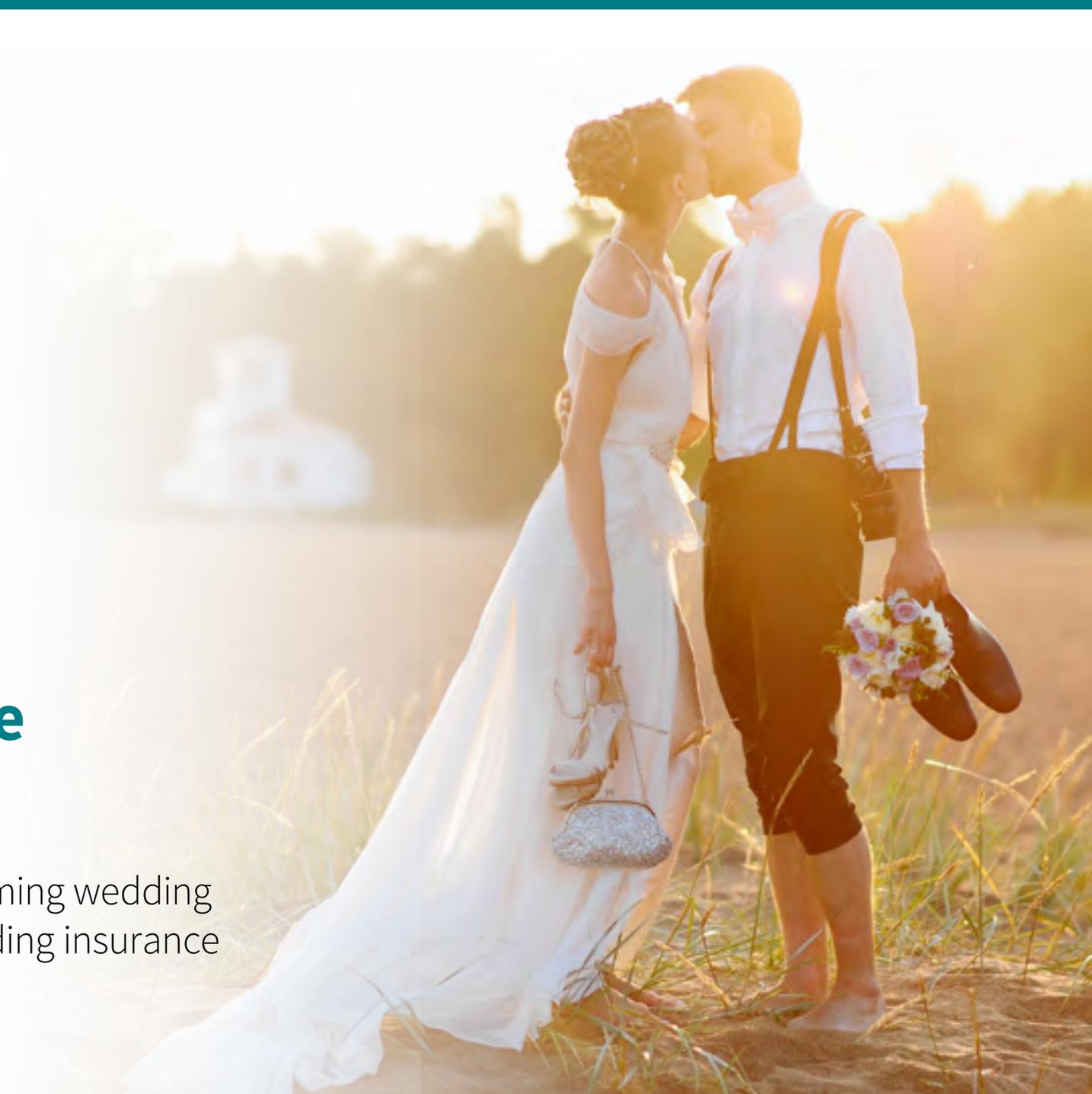




Wedding Insurance Policy Wording

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



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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 and rearrangement
- ♥ financial failure of wedding services 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
- ♥ legal expenses and professional counselling
- ♥ personal liability for your wedding ceremony and wedding reception
- ♥ by paying an additional premium you can select cover for the following optional extensions: Marquees, Ceremonial Swords, COVID-19, Weddings Abroad, Public Liability and Excess Waiver.

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

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

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

Section	Cover	Tier 1	Tier 2	Tier 3	Tier 4	Tier 5	Tier 6	Tier 7	Tier 8	Tier 9	Tier 10	Excess**
1	Cancellation, Curtailment & Rearrangement*	£5,000	£7,500	£10,000	£12,500	£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	£6,000	£7,000	£10,000	£12,000	£15,000	£20,000	£100
3	Ceremonial Attire	£1,000	£2,000	£3,000	£4,000	£5,000	£6,000	£7,000	£8,000	£10,000	£12,000	£100
4	Photography & Video	£1,000	£2,000	£3,000	£4,000	£5,000	£6,000	£7,000	£8,000	£10,000	£12,000	£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	£10,000	£12,000	£100
6	Wedding Cars and Transport	£1,000	£2,000	£3,000	£4,000	£5,000	£6,000	£7,000	£8,000	£10,000	£12,000	£100
7	Wedding Gifts	£1,000	£2,000	£3,000	£4,000	£5,000	£6,000	£7,000	£8,000	£10,000	£12,000	£100
8	Professional Counselling	£500	£500	£500	£500	£500	£500	£500	£500	£500	£500	Nil
9	Legal Expenses	£10,000	£10,000	£10,000	£10,000	£10,000	£10,000	£10,000	£10,000	£10,000	£10,000	£100
10	Personal Liability	£2 million	£2 million	£2 million	£2 million	£2 million	£2 million	£2 million	£2 million	£2 million	£2 million	£250
11	Optional Public Liability Extension	£2 million (This cover only applies when the appropriate additional premium has been paid)										£200
12	Optional Marquee Extension	Up to £75,000 (This cover only applies when the appropriate additional premium has been paid)										£200
13	Optional Ceremonial Swords Extension	Up to £20,000 (This cover only applies when the appropriate additional premium has been paid)										£200
14	Covid-19 Extension	(This cover only applies when the appropriate additional premium has been paid)										As above
15	Optional Wedding Abroad Extension	(This cover only applies when the appropriate additional premium has been paid)										As above
	Optional Excess Waiver	Nil excess across all sections of the policy (This cover only applies when the appropriate additional premium has been paid)										Nil

*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.

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.



Eligibility Criteria

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**.
2. If the **wedding** is taking place within the **United Kingdom**, at least one of the **marrying couple** must be a **permanent resident** of the **United Kingdom** or if living **abroad** at the time of purchasing the policy then they must be a **British citizen**. If the **wedding** is taking place **abroad**, then at least one of the **marrying couple** must be a **permanent resident** of the **United Kingdom** on the **wedding** date.
3. The **wedding reception date** must take place no more than 31 days before or after the **ceremony date**.

Geographical limits

This policy applies to **weddings** and **wedding receptions** taking place in the **United Kingdom** and **abroad**.

Please note, the following sections of cover do not apply to **weddings** taking place **abroad**:

- Section 11 - Optional Public Liability Extension
- Section 12 - Optional **Marquee** Extension
- Section 13 - Optional **Ceremonial Swords** Extension

Period of insurance (Operative time of cover provisions)

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, Curtailement & Rearrangement	Cover under this section commences from the commencement date 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 90 days after this date. Note: In the event of a valid claim being made within 6 months of the purchase of the policy we will not cover lost deposits or payments made to wedding services suppliers that were made more than 90 days before the purchase of this policy.
Section 3 – Ceremonial attire	Cover for owned ceremonial attire starts 90 days 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 90 days 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: <ol style="list-style-type: none"> for wedding rings, 7 days prior to the ceremony date and ends 24 hours after it. 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 7 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 – Professional Counselling	Cover starts on the commencement date of the policy and ends on completion of the wedding ceremony or reception whichever occurs last.
Section 9 – Legal Expenses	Cover under this section of the policy starts on the commencement date and applies until completion of the wedding ceremony and reception , or a claim being made under this section of the policy, whichever occurs first.
Section 10 – Personal liability	Cover applies at the ceremony and the reception only.

Section 11 – Optional Public Liability Extension	Cover applies at the ceremony and the reception only.
Section 12 - Optional Marquee Extension	Cover applies during the period of hire for 4 days as standard and can be extended to a maximum duration of 7 days.
Section 13 - Optional Ceremonial swords Extension	Cover applies during the period of hire for a maximum of 4 days.
Section 14 – Optional Covid-19 Extension	Cover under this section commences from the commencement date and applies until completion of the ceremony and reception or a claim being made under this section of the policy, whichever occurs first.
Section 15 – Optional Wedding Abroad Extension	Cover under this section commences from the commencement date and applies until completion of the ceremony and reception or a claim being made under this section of the policy, whichever occurs first.

Policy Cancellation

If, after reading this policy, this insurance does not meet **your** requirements, please contact Wedinsure Customer Services within 14 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 and Rearrangement Claims

If something has happened that **you** think means **you** need to claim under this policy for **cancellation, curtailment** 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** must 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 **medical practitioner**.

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 must 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.

Abroad - Means **weddings** or **civil partnerships** that do not take place in the **United Kingdom**.

Accident/accidental – A sudden and unexpected event which occurs at a single identifiable time and place and independently of all other causes results in **your** immediate **bodily injury** or loss of **your** personal items.

Accommodation – A room in a hotel or other similar boarding establishment provided for a fee and where **your** stay is on a temporary basis.

Additional costs – The difference between the original cost of the **wedding** and the cost of 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** and/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**, excluding **ceremonial swords**.

Ceremonial swords – Hired swords or daggers and accompanying regalia.

Certified Antigen Test - a rapid antigen test conducted by trained healthcare personnel or trained operators in a healthcare, medical or clinical company with test results issued on a certificate which includes **your** personal details and test result.

Certified Antigen Test excludes any home or self-administered **COVID-19** rapid antigen test(s).

Civil partnership – A legal union between two people.

Close relative(s) – **Your** spouse, partner, fiancé(e), (step) parent, parent in-law, (step) son, son-in-law, (step) daughter, daughter-in-law, grandparent, grandson, granddaughter, (step) brother, brother-in-law, (step) sister or sister-in-law.

Commencement date – The date **you** purchased this insurance policy and the date stated in the **schedule** from which cover under this policy starts.

Complications of Pregnancy and Childbirth - Toxemia, gestational hypertension, pre-eclampsia, ectopic pregnancy, hydatidiform mole (molar pregnancy), postpartum haemorrhage, retained placenta membrane, placental abruption, hyperemesis gravidarum, placenta praevia, per vaginal bleeding, miscarriage or threatened miscarriage, medically necessary emergency caesarean section, medical necessary termination and premature births.

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), marrying couple – The two people entering into 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 and/or a positive **Certified Antigen Test** result.

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

Cyber-Terrorism – The use of disruptive activities, or the threat thereof, against computers and/or networks, with the intention to cause real-world harm or severe disruption of infrastructure.

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 uninsured amount that **you** have to pay in the event of a claim as stated in **your** policy **schedule**. 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.

Financial failure - the bankruptcy, compulsory liquidation, insolvency, compulsory winding-up and/or the appointment of a receiver or administrator resulting in the inability of the **wedding services supplier** being able to provide the service which it was contracted to provide.

Irrecoverable – Costs which **you** have not already recovered and which **you** are not entitled to legally recover from a 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.

Public Transport - any publicly licensed aircraft, sea vessel, train or coach on which **you** are booked to travel.

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 – Any authority that has the legal power to close **your wedding** 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**.

Strike or industrial action - Any form of industrial action which is carried out with the intention of stopping, restricting or interfering with the production of goods or provision of services.

Sum(s) insured – the maximum amount **we** will pay per section in total per **wedding** as stated within the 'Cover limits and **excess**' table. The maximum amounts **we** will pay per section apply per **wedding** irrespective of the number of policies **you** purchase to cover the same **wedding**.

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.

Theft/Stolen - the unauthorised taking of good(s) or item(s) by another person with the intention of permanently depriving **you** of it.

Unattended - when **you** cannot see or are not close enough to something to prevent it from being damaged or **stolen**.

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 Package – Venue hire and **accommodation** costs that are included as part of the exclusive hire agreement of a venue for **your ceremony** and/or **reception** and paid for by **you**.

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.

Written Contract/Contractual– a written document or email that sets out the contracting parties, terms and conditions upon which goods or services are to be supplied or delivered for the **ceremony** and/or **reception**.

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 **serious illness** 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. the total **non-appearance** of the intended officiating minister or registrar and no substitute can be obtained;
5. **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**;

6. one of the couple or their **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;
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).

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

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 illness** 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;
 - 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 honoured 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 and transport** or those covered under section 15 – optional **Wedding Abroad** extension and where the additional premium has been paid and is shown on **your schedule**;
5. **accommodation** costs for stays in excess of 3 nights or relating to anyone other than the couple), their (step)parents (including guardians or foster parents) or **attendants**;
6. **wedding package accommodation** costs for stays in excess of 3 nights or relating to anyone other than the couple), their (step)parents (including guardians or foster parents) or **attendants**;
7. **additional costs** not notified to the white horse claims department and agreed in advance of a rearranged **wedding**;
8. any claim resulting from **complications of pregnancy and childbirth** except for related serious medical complications where the expected date of delivery is at least 5 months after the **ceremony date**;
9. 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;
10. any claim resulting from the death of a **close relative** more than 3 months before the **ceremony date**;
11. 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;
12. 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**;

13. 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;
14. any claim for items that can be used even though the **wedding** has been **cancelled, curtailed** or rearranged;
15. any claim for items such as **wedding rings** and the costs of personalized items that have been engraved;
16. any claim arising directly or indirectly from **cancellation/curtailment** or rearrangement of travel and/or **accommodation** arrangements;
17. any claim for **ceremonial attire** unless its due to the death of either of the couple (excludes hired **ceremonial attire**);
18. any claim resulting from any **wedding services supplier** ceasing to trade due to **financial failure** or entering into administration where, at the time of purchase of this policy or at the time of contracting with them, they were already in administration, a voluntary scheme of arrangement or subject to a winding-up petition;
19. any claim for **non-appearance** of a **wedding services supplier** where they provided notice of **cancellation** or advanced warning that they are unable to provide services for or at the **ceremony** and/or **reception**;
20. any claim where the **non-appearance** of a **wedding services supplier** does not materially affect **your** ability to go through with the **ceremony** and/or the **reception**.



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. in the event of a valid claim being made within 6 months of the **commencement date** of the policy **we** will not cover **irrecoverable** deposits or payments made to **wedding services suppliers** that were paid more than 90 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;
 - d) any loss which would have been incurred had the original **wedding services supplier** not ceased trading due to **financial failure**.

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. the total **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 90 days 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 **wedding cars and transport** arrangements have been made, or
2. the mechanical breakdown of the **wedding cars and transport** vehicle(s).

Cover starts on the **ceremony date** and/or the **reception date** whichever occurs first, cover ends after completion of the **ceremony** on the **ceremony date** or **reception** on the **reception date** 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 resulting from any arrangement(s) made without a **written contract**;
5. any costs which would have been incurred had the original;
6. private hire firm or person with whom the **wedding cars and transport** were arranged not failed to meet their **contractual** obligations;
7. the **financial failure** of either the **wedding cars and transport** private hire firm or person;
8. any claim arising directly or indirectly from loss or damage by common carriers (for example taxis, bus or rail services, aircraft or sea-going vessels).



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 7 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 - Professional counselling

We will pay up to the amount stated in the **schedule** in total in respect of professional counselling that is recommended by a **medical practitioner** for either of the **marrying couple** as a result of the unforeseen, **unavoidable** and permanent **cancellation** of the **wedding** due to the death of either of the **marrying couple**.

This section does not cover:

1. losses excluded in the General Exclusions;
2. claims arising from circumstances known to **you** at the time of issue of this insurance;
3. claims arising from a condition for which a terminal diagnosis had been given prior to the date this insurance was arranged;
4. claims arising from a **medical condition** that was already under investigation and/or was diagnosed within 30 days of the **commencement date** of **your** policy;
5. claims arising from a **medical condition** for which a **medical practitioner** had advised against booking or commencing the **wedding**;
6. professional counselling provided by a member of **your** family.



Section 9 – Legal Expenses

We will pay up to the amount stated in the **schedule** in total for reasonable and proportionate legal expenses incurred by **you**, in the pursuit of legal proceedings by **you** or **your** personal representative(s) for compensation and/or damages arising from **your bodily injury** or death, and which causes the **cancellation** of the **wedding** or to an event which occurs on the **ceremony** or **reception date**.

Special claims condition applicable to Section 9 Legal Expenses

It is a condition of this section of the policy:

1. that **we** shall have complete control over the legal proceedings and the appointment of legal representation;
2. that the **sum insured** in the **schedule** applies to all claims arising from or relating to the same original cause or event or series of events;
3. that the **sum insured** in the **schedule** applies to all legal proceedings including appeals;
4. that **you** must notify **us** of any claim during the **period of insurance**.

This section does not cover:

1. any claim brought against any person who has been contracted to supply any aspect of the **wedding** including the **wedding reception** organiser;
2. losses excluded in the General Exclusions;
3. legal expenses incurred without **our** prior approval in writing;
4. any claim not notified to **us** during the **period of insurance**;
5. any claim where **we** consider **your** prospects of success are insufficient by which **we** mean that there is less than a 50% chance that **you** or **your** personal representatives will win or where a reasonable estimate of **your** total legal expenses is greater than the amount in dispute;
6. claims relating directly or indirectly to medical negligence, alleged medical negligence;
7. food contamination or allergic reactions;
8. any legal expenses **you** can claim from another insurance policy;
9. legal proceedings against **us**;
10. claims resulting from contingent fee agreements.

Section 10 – 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 bodily 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 watercraft),
 - 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) liability arising from the actions of others.

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**.

Section 11 - Optional Public liability

This section applies only where the appropriate premium has been paid. Cover under this section does not apply to **weddings abroad**.

We will indemnify the **marrying couple**, up to the amount specified in the **schedule** for the legal liability of any **wedding** guests 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. a **wedding** taking place **abroad**;
5. 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, vessels (other than manually propelled watercraft),
 - iv. aircraft,
 - v. 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 **wedding** guests.

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

Section 12 – Optional Marquee Extension

This section applies only where the appropriate premium has been paid. Cover under this section does not apply to **weddings abroad**.

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. a **wedding** taking place **abroad**;
4. 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 13 – Optional ceremonial swords extension

This section applies only where the appropriate premium has been paid. Cover under this section does not apply to **weddings abroad**.

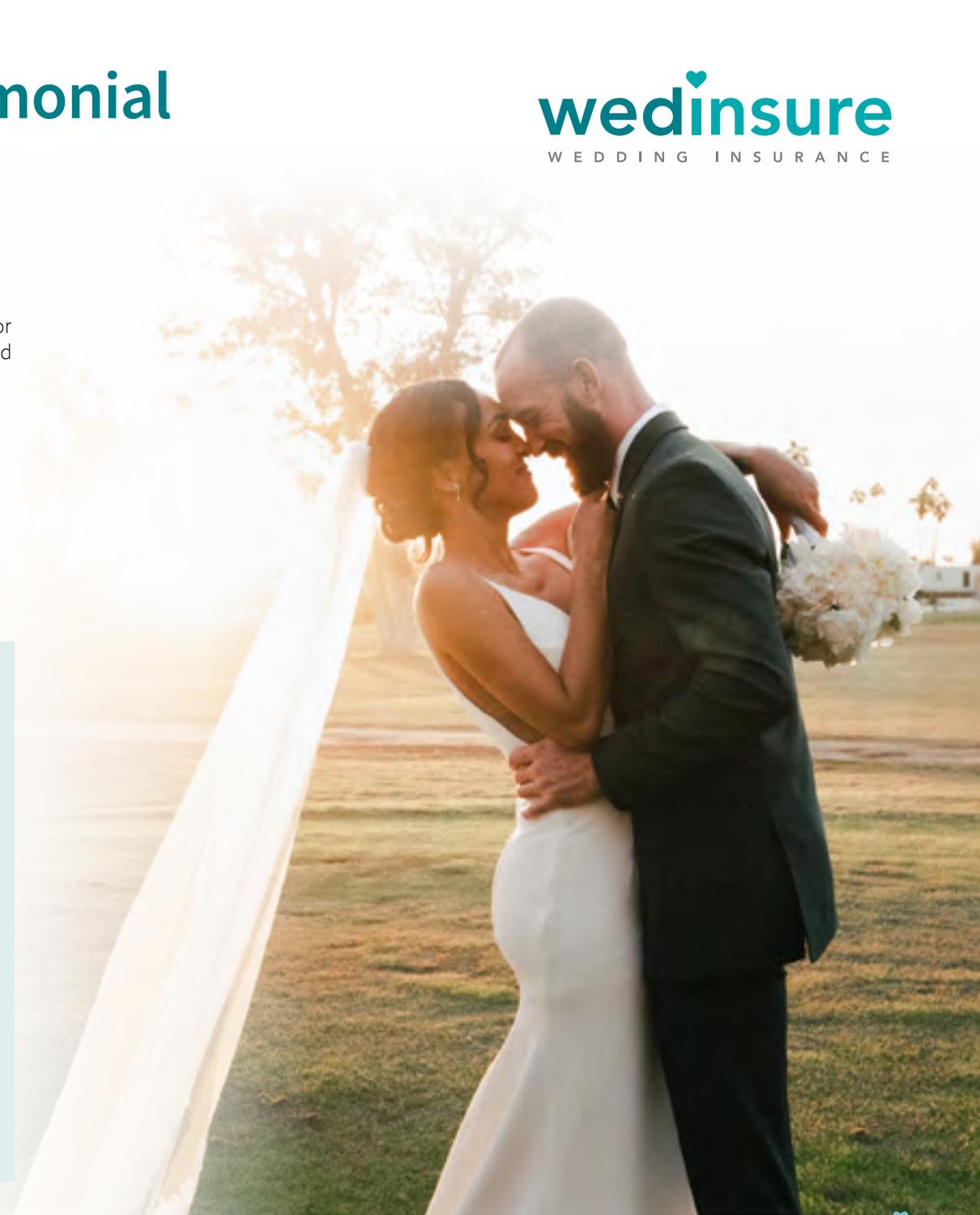
We will pay **you** up to the amount stated in the **schedule** in the event of loss or **theft** or damage to **ceremonial swords** by any cause not excluded, occurring during the period of hire (the period of hire not exceeding 4 days, unless agreed in writing by Wedinsure Customer Services before 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. a **wedding** taking place **abroad**;
5. 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** or of damage to the **ceremonial swords** while they are in the custody of an airline or other carrier.



Section 14 – Covid-19 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 under Section 1, **Cancellation, Curtailment** or Rearrangement, for **irrecoverable** expenses **you** have paid of 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 the:

1. 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 **COVID-19 diagnosis** (unless they are hospitalised due to **COVID-19**) within 10 days of the **wedding** date which would make the continuance of the **wedding** and/or **wedding reception** impossible.

Special claims conditions applicable to this section:

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 test result confirming a **COVID-19 diagnosis**;
2. any other official document or medical report confirming a **COVID-19 diagnosis**;
3. in the event of a valid claim there must be a clear intention to rearrange the **wedding** except where the **cancellation** is caused by **your** death.

This section does not cover:

1. losses excluded under section 1 of this policy;
2. losses recoverable from any other sources;
3. losses excluded in the General Exclusions;
4. claims arising from **your** or a **close relative(s)** decision to self-isolate due to a confirmed **COVID-19 diagnosis**;
5. claims arising from the legal requirement for **you** or a **close relative(s)** to self-isolate due to a confirmed **COVID-19 diagnosis** and where **you** are not deemed to be suffering from a **serious illness**;
6. claims arising from **your** inability to travel or attend the **wedding ceremony** and/or **reception** due to any restrictions imposed by **your** transport provider or any **wedding services supplier**.

Section 15 – Optional Wedding Abroad Extension

This section applies only where the appropriate premium has been paid. Cover under this section applies to a **wedding abroad** only.

Part 1 – Travel Rearrangement

If **you** are unable to reach the point of international departure of **your** pre-booked travel itinerary on **your** initial outward journey from the **United Kingdom** as a direct result of one of the following events:

- a) the failure of other scheduled **public transport**; or
- b) an **accident** to or breakdown of the vehicle which **you** are travelling; or
- c) an **accident** or breakdown occurring ahead of **you** on a motorway or dual carriage way which causes an unexpected delay to the vehicle in which **you** are travelling; or
- d) **strike or industrial action**; or
- e) **adverse weather** conditions.

We will pay the **marrying couple** up to £2,500 in total for reasonable additional **accommodation** (room only) and travel expenses necessarily incurred in reaching **your wedding** destination **abroad**.

Special Claims Conditions Relating to Part 1 - Travel Rearrangement

1. In the event of a claim arising from any delay occurring on a motorway or dual carriage way **you** must obtain written confirmation from the police or emergency breakdown services of the location, reason for and duration of the delay.
2. **You** must allow sufficient time for the scheduled **public transport** or other transport to arrive on **schedule** and to deliver **you** to the departure point.

Buying this Optional **Wedding Abroad** Extension extends the cover under Part I – **Cancellation** (Section 1, **Cancellation, Curtailment** and **Rearrangement**), for **irrecoverable** expenses **you** have paid of 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** and/or **reception abroad** caused by any of the reasons listed under Part 2 below.

Part 2 – Abandonment

Cover under Part I – **Cancellation** (Section 1, **Cancellation, Curtailment** and **Rearrangement**) is extended to cover **cancellation** of **your wedding abroad** if the departure of the scheduled **public transport** on which **you** are booked to travel to reach **your wedding abroad** is delayed at the final departure point from the **United Kingdom** for at least 72 hours from the scheduled time of departure, and there are no alternative transport options available, due to:

- a) **strike or industrial action**; or
- b) **adverse weather** conditions; or
- c) mechanical breakdown of or a technical fault occurring in the scheduled **public transport** on which **you** are booked to travel.

Special Claims Conditions Relating to Part 2 - Abandonment

1. **You** must check in according to the **public transport** itinerary supplied to **you**.
2. **You** must obtain confirmation from the carriers (or their handling agents) in writing of the number of hours of delay and the reason for the delay.
3. **You** must comply with the terms of contract of the travel agent, tour operator or provider of transport.
4. **You** must provide **your** booking confirmation together with written details from **your** travel agent, tour operator or provider of transport/**accommodation** of the separate costs of transport, **accommodation** and other pre-paid costs or charges that made up the total cost of the **wedding** trip.

Part 3 – Ceremonial Attire (in transit)

Cover under Section 3 – **Ceremonial Attire** is extended to cover the **accidental** loss of, **theft** of or damage to **your ceremonial attire** caused whilst in transit to **your wedding abroad**.

Special Claims Conditions Relating to Part 3 – Ceremonial Attire (in transit)

1. **You** must report to the local police in the country where the incident occurred within 24 hours of discovery or as soon as possible after that and obtain a written report of the loss, **theft** or attempted **theft** of all **ceremonial attire**. A resort/holiday representatives report is not sufficient.
2. Receipts for **ceremonial attire** lost, **stolen** or damaged or proof of ownership must be retained as these will substantiate **your** claim.
3. If **ceremonial attire** is lost, **stolen** or damaged while in the care of a carrier, transport company, authority or hotel, **you** must report to them, in writing, details of the loss, **theft** or damage and obtain an official report from an appropriate local authority.
4. If **ceremonial attire** is lost, **stolen** or damaged whilst in the care of an airline **you** must:
 - a) obtain a property irregularity report from the airline.
 - b) give formal written notice of the claim to the airline within the time limit contained in their conditions of carriage (please retain a copy).
 - c) retain all travel tickets and tags for submission if a claim is to be made under this policy.

Part 1 – Travel Rearrangement – does not cover:

1. losses recoverable from any other source;
2. losses excluded in the General Exclusions;
3. losses that are covered under section 1, 2 or 6 of this policy;
4. **strike or industrial action** or air traffic control delay existing or publicly announced by the date **you** purchased this insurance or at the time of booking **your** trip for **your wedding abroad**;

5. an **accident** to or breakdown of the vehicle in which **you** are travelling for which a professional repairers report is not provided;
6. breakdown of any vehicle in which **you** are travelling if the vehicle is owned by **you** and has not been serviced properly and maintained in accordance with manufacturer's instructions;
7. withdrawal from service (temporary or otherwise) of an aircraft or sea vessel on the recommendation of the Civil Aviation Authority or a Port Authority or any such regulatory body in a country to/from which **you** are travelling;
8. losses over £2,500 per **marrying couple** per **wedding abroad**;
9. additional expenses where the scheduled **public transport** operator has offered reasonable alternative travel arrangements.

Part 2 – Abandonment – does not cover:

1. losses recoverable from any other source;
2. losses excluded in the General Exclusions;
3. losses excluded under section 1 of this policy;
4. losses that are covered under section 6 of this policy;
5. **strike or industrial action** or air traffic control delay existing or publicly announced by the date **you** purchased this insurance or at the time of booking **your** trip for **your wedding abroad**;
6. withdrawal from service (temporary or otherwise) of an aircraft or sea vessel on the recommendation of the Civil Aviation Authority or a Port Authority or any such regulatory body in a country to/from which **you** are travelling.

Part 3 – Ceremonial Attire - 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 excluded under section 3 of this policy;
5. loss, **theft** of or damage to **ceremonial attire** left **unattended** at any time or contained in or **stolen** from an **unattended** vehicle:
 - a) overnight between 9pm and 8am local time) or
 - b) at any time between 8am and 9pm (local time) unless it is in the locked boot which is separate from the passenger compartment for those vehicles with a boot, or for those vehicles without a separate boot locked in the vehicle and covered from view and evidence of forcible and violent entry to the vehicle confirmed by a police report.
6. loss or damage due to delay, confiscation or detention by customs or other authority;
7. loss, **theft** of or damage to unset precious stones, and/or **ceremonial attire** embellishments;
8. loss or damage due to cracking, scratching, breakage of or damage to **ceremonial attire** or other brittle or fragile **ceremonial attire** accessories unless caused by fire, **theft**, or **accident** to the aircraft, sea vessel, train or vehicle in which they are being carried;
9. claims for **ceremonial attire** arising from damage caused by leakage of powder or liquid carried within personal effects or baggage;
10. any loss, **theft** or damage to **ceremonial attire** where original purchase receipts and/or invoices cannot be provided.

Special Conditions Relating to Claims under Section 15

For **weddings** taking place **abroad**, we will not pay for claims if **you** or anyone else whose presence the **wedding** depends upon, fail to allow sufficient travel and/or departure time, being a minimum scheduled arrival at the **wedding** destination of 3 days before the scheduled **ceremony** or **reception date** (whichever is scheduled to occur first).



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 30 months from the policy **commencement date**. If **you** request an amendment to **your** policy that requires an extension to the maximum duration of 30 months, then this will need to be agreed in writing by **us** and may also require **you** to pay an additional premium.
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. If all or some of **your** financial loss is legally recoverable from any third party, then **you** will be required to pursue all legal recourse to recover those losses.
15. This policy is not assignable to any other person who is not named as a policyholder in the **schedule**.
16. **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.
17. **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**.

18. 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.
19. 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.
20. **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.
21. 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.
22. 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.
23. **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.
24. 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 (applicable to all sections of this insurance)

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. Unless specifically listed as covered by this policy, losses arising from the law or regulations by the government of any country.

5. Claims or losses arising directly or indirectly from any **pandemic** or **epidemic** unless specifically listed as covered by this policy.

6. Claims arising from or related to **COVID-19**, or any related/mutated form of the virus unless specifically listed as covered by this policy.

7. In the event of a valid claim being made within 6 months of the purchase of the policy **we** will not cover lost deposits or payments made to **wedding services suppliers** that were paid more than 90 days before the purchase of this policy.

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. **Your** own acts or omissions increasing the loss.

10. Damage to, **theft** or loss of property more specifically insured.

11. **Consequential loss**.

12. 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).

13. Any deliberate, wilful, criminal or malicious actions by persons invited by **you** to the **ceremony** or **reception**.

14. Any event occurring outside the **period of insurance**.

15. 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.

16. A worsening of **your** financial circumstances (excludes **redundancy**).
17. Any consequences of **cyber-terrorism** including but not limited to the delay or **cancellation** of delay or **cancellation** of flights due to the failure of critical systems.
18. Claims arising directly or indirectly from **wedding** guests travel and/or **accommodation** costs are not covered.
19. 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**.
20. Losses arising directly or indirectly from any **pandemic** or **epidemic** (e.g., **COVID-19**), including any mutations of such **pandemic** or **epidemic** diseases – except for the cover provided under Section 14 (Optional **COVID-19** Extension) and where the additional premium has been paid and is shown on **your schedule**.
21. **Your** travel to a country, specific area or event to which the FCDO has issued travel restrictions.
22. 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.
23. An outbreak of **COVID-19** resulting in a national or local lockdown or any restrictions of movement affecting the area where **your** home is located, the country, specific area or event to which **you** were travelling to or through, on the date **you** purchase this insurance or at the time of booking **your** trip for **your wedding abroad**.
24. **You** being unable to travel because **you** were forced to **cancel your** trip for **your wedding abroad** because **you** chose or were recommended to quarantine or isolate as a result of exposure to an infectious disease including **COVID-19**.
25. **You** choosing to **cancel** or abandon **your** trip for **your wedding abroad** as a result of the FCDO or a local government authority advising against travel because of any infectious disease, including **COVID-19**.
26. Any home or self-administered **COVID-19** rapid antigen test(s).
27. **COVID-19** where **you** have not received a **COVID-19 diagnosis**.
28. Cancelling or **curtailment** of **your wedding abroad** due to:
 - i. restrictions implemented by any government or administration; or
 - ii. actions taken by a transport or accommodation provider;if those restrictions or actions relate to a **pandemic** illness (as declared by the World Health Organisation), including **COVID-19**.
29. Any claims for loss, **theft** or damage where original purchase receipts and/or invoices cannot be provided.
30. 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.
31. Pressure waves caused by aircraft or other flying devices travelling at sonic or supersonic speeds.
32. Nuclear fission or fusion or radioactive contamination.

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:

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

Email: complaints@white-horse.ie

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 working 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

Website: www.financial-ombudsman.org.uk

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.

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.

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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.