

Wedding Insurance Key Facts

Please Note: Updated BigDay Wording for 2017/18. Customers who purchased their insurance prior to 01/11/2017, should check their Pouch for the active wording for their insurance contract.

Some important facts about your insurance are summarised below. This summary does not describe all the terms and conditions of your policy, so please take time to read the policy document to make sure you understand the cover it provides. This policy summary does not form part of the contract between us.

This wedding insurance is arranged by Crispin Speers & Partners Limited for and on behalf of Worry+Peace and is underwritten by UK General Insurance Ltd on behalf of Great Lakes Insurance SE.

This is to certify that the Insurer, in consideration of the premium specified on Your Certificate, agrees to indemnify You on this Evidence of Insurance in respect of:

SUMMARY OF COVER							
Type of Cover	Ivory	Pearl	Ruby	Sapphire	Emerald	Diamond	Excess
1. Cancellation of Wedding and / or Reception	£2,500	£5,000	£10,000	£20,000	£30,000	£50,000	£50
	£1,250	£2,500	£5,000	£10,000	£15,000	£25,000	£100 applies to cover Emerald and Diamond
Rearrangement of Wedding and / or Reception							
2. Failure of Suppliers	£1,250	£1,500	£3,000	£4,500	£6,000	£7,500	£50 £100 applies to cover Emerald and Diamond
3. Wedding / Ceremonial Attire	£1,000	£2,000	£3,500	£7,000	£12,000	£15,000	£50 £100 applies to cover Emerald and Diamond
4. Wedding Gifts	£1,000	£2,000	£3,500	£7,000	£12,000	£15,000	£50 £100 applies to cover Emerald and Diamond

5. Wedding Rings, Flowers, Attendant's Gifts, Cake	£1,000	£1,800	£2,500	£4,500	£12,000	£15,000	£50 £100 applies to cover Emerald and Diamond
6. Wedding Cars and Transport	£1,000	£1,500	£1,800	£3,500	£6,000	£7,500	£50 £100 applies to cover Emerald and Diamond
7. Photographs and Video	£1,000	£1,500	£1,800	£3,500	£6,000	£7,500	£50 £100 applies to cover Emerald and Diamond
8. Essential Document Indemnity (for overseas weddings only)	£300	£300	£300	£600	£1,200	£1,800	£50 £100 applies to cover Emerald and Diamond
9. Personal Liability	£2,000,000	£2,000,000	£2,000,000	£2,000,000	£2,000,000	£2,000,000	£50 £100 applies to cover Emerald and Diamond
10. Personal Accident Death Loss of limbs or sight Permanent Total Disablement (Limited to £1,500 for children under 18 or persons over 65).	£12,000 £6,000 £12,000 £12,000	£12,000 £6,000 £12,000 £12,000	£25,000 £12,000 £25,000 £25,000	£30,000 £15,000 £30,000 £30,000	£35,000 £17,000 £35,000 £35,000	£40,000 £20,000 £40,000 £40,000	£50 £100 applies to cover Emerald and Diamond
11. Legal Expenses	£6,000	£6,000	£6,000	£12,000	£25,000	£25,000	£50 £100 applies to cover Emerald and Diamond
12. Optional Marquee Cover	£25,000 (This cover only applies when an additional premium has been paid)						£50
13. Optional Cermonial Swords Cover	£25,000 (This cover only applies when an additional premium has been paid)						£300
14. Optional Public Liability Cover	£2,500,000 (This cover only applies when an additional premium has been paid)						£300

SIGNIFICANT CONDITIONS AND EXCLUSIONS

This policy is only available to **You** if **You** are permanently resident in the United Kingdom. **You** must have been present in the United Kingdom for at least six months prior to purchasing **Your** policy and be registered with a **Medical Practitioner** in the area in which **You** reside.

CANCELLATION PERIOD

If **You** decide that for any reason, this Policy does not meet **Your** insurance needs then please return it to **Your** agent within 14 days from the day of purchase or the day on which **You** receive **Your** policy documentation, whichever is the latter. On the condition that the **Wedding** has not taken place and no claims have been made or are pending, **We** will then refund **Your** premium in full.

Thereafter **You** may cancel the insurance cover at any time by informing Worry+Peace however no refund of premium will be payable.

We shall not be bound to accept renewal of any insurance and may at any time cancel any insurance document by giving 14 days notice in writing where there is a valid reason for doing so. A cancellation letter will be sent to **You** at **Your** last known address. Valid reasons may include but are not limited to:

- a. Fraud
- b. Non-payment of premium
- c. Threatening and abusive behaviour
- d. Non-compliance with policy terms and conditions
- e. You have not taken reasonable care to provide complete and accurate answers to the questions **We** ask

Provided the premium has been paid in full **You** will be entitled to a proportionate rebate of premium in respect of the unexpired period showing on the insurance.

COMPENSATION SCHEME

Great Lakes Insurance SE is covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme, if they cannot meet their obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim. **You** can get more information about the compensation scheme arrangements from the FSCS or visit www.fscs.org.uk

DATA PROTECTION ACT 1998

Please note that any information provided to **Us** will be processed by **Us** and **Our** agents in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling claims, if any, which may necessitate providing such information to third parties. **We** may also send the information, in confidence, for process to other companies acting on their instructions including those located outside the European Economic Area.

COMPLAINTS PROCEDURE

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

SALE OF THE POLICY

Please contact **Your** agent who arranged the insurance on **Your** behalf.

general@cspinsurance.com
Managing Director
Crispin Speers & Partners Ltd
St Clare House
30-33 Minories
London
EC3N 1PE

If **Your** complaint about the sale of **Your** policy cannot be resolved by the end of the third working day, **Your** agent will pass it to:

Customer Relations Department
UK General Insurance Limited
Cast House
Old Mill Business Park
Gibraltar Island Road
Leeds
LS10 1RJ
Tel: 0345 218 2685
Email: customerrelations@ukgeneral.co.uk

CLAIMS

Direct Group Wedding Services
P O Box 1193
Doncaster
DN1 9PW
Tel: 0344 412 4296
Email: DGTSnewclaims@directgroup.co.uk

In all correspondence please state that **Your** insurance is provided by UK General Insurance Limited and quote scheme reference **04282G**.

If You are still not satisfied with Our decision after following the above procedure, You may then write to:

Financial Ombudsman Service
Exchange Tower
London, E14 9SR
Telephone: 0300 123 9123
Email: complaint.info@financial-ombudsman.org.uk

Please note that the Ombudsman will not consider **Your** case until **You** have followed the internal complaints procedure by writing to UK General Insurance Limited, as outlined above.

Please quote **Your** insurance reference number and **Your** claim number in all **Your** correspondence to all parties involved with this procedure. This procedure is intended to provide **You** with a prompt and practical service with any complaint that **You** may have, and does not affect **Your** legal rights.

FOR CLAIMS:

If **You** wish to make a claim, on **Your** return home write or telephone for a claim form to:

Direct Group Wedding Services
P O Box 1193
Doncaster
DN1 9PW

Telephone: 0300 123 9123
Email: DGTSnewclaims@directgroup.co.uk

Reference Number: 04282G

When contacting Direct Group Wedding Services to request a claim form please state **Your** insurance is provided by UK General Insurance Ltd and quote reference number **04282G** and state under which Section(s) a claim is being made. This will ensure **We** send **You** the correct claim form(s).

PLEASE DO NOT FORWARD ANY DOCUMENTS UNTIL YOU SUBMIT THE COMPLETED CLAIM FORM

Important

To assist **You** in making **Your** claim, please refer to the important points set out below the Summary of Cover in the full policy document. These will help **You** in deciding whether or not **You** will be able to claim under the insurance. Please read the claim form carefully and ensure that **You** provide all the documentation requested. Failure to fully complete the claim form or forward all the requested documentation in support of **Your** claim will prevent **Us** from reviewing **Your** claim. Please note that additional information or documentation may be required to substantiate **Your** claim if it is considered necessary.

If medical treatment has been received, **You** must obtain Medical Certificates showing the nature of the injury or illness.

UK General Insurance Limited are an insurers agent and in the matter of a claim act on behalf of the insurers.