

**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.

## Wedding Insurance Terms and Conditions

This Evidence of Insurance is valid only where the appropriately completed and numbered Wedding Insurance Certificate has been attached and the appropriate premium has been paid.

This 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. Great Lakes Insurance SE is a German insurance company with its headquarters at Königinstrasse 107, 80802 Munich. UK Branch office: Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ.

Crispin Speers & Partners Limited, Worry+Peace and UK General Insurance Limited are authorised and regulated by the Financial Conduct Authority.

Great Lakes Insurance SE, UK Branch, is authorised by Bundesanstalt für Finanzdienstleistungsaufsicht and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority. Details about the extent of their regulation by the Financial Conduct Authority and Prudential Regulation Authority are available on request.

**This can be checked on the Financial Services Register at [www.fca.org.uk/firms/systems-reporting/register](http://www.fca.org.uk/firms/systems-reporting/register) or by calling them on 0800 111 6768.**

This evidence of cover is to confirm that those persons who have paid the appropriate premium are insured under Agreement Number **B0524CSPXXXX38117**

This insurance has been effected in accordance with the authorisation granted to the Coverholder, **Crispin Speers & Partners Limited**, who act as agent for the Underwriters in performing its duties under the Agreement.

**This document only constitutes a valid evidence of insurance when it is issued in conjunction with a validation Certificate issued between 1st November 2017 and 30th September 2018 in respect of Weddings up to 30th September 2019.**

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
<b>1. Cancellation of Wedding and / or Reception</b>	£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
<b>Rearrangement of Wedding and / or Reception</b>							
<b>2. Failure of Suppliers</b>	£1,250	£1,500	£3,000	£4,500	£6,000	£7,500	£50
							£100 applies to cover Emerald and Diamond
<b>3. Wedding / Ceremonial Attire</b>	£1,000	£2,000	£3,500	£7,000	£12,000	£15,000	£50
							£100 applies to cover Emerald and Diamond

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

<b>14. Optional Public Liability Cover</b>	£2,500,000 (This cover only applies when an additional premium has been paid)	£300
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## READ ME FIRST

### EVIDENCE OF INSURANCE

**You** should read this document carefully. It gives **You** full details of what is and is not covered and the conditions of the cover. Cover will vary from this **Evidence of Insurance** to other policies and from **Insurer** to insurer.

### CONDITIONS, EXCLUSIONS AND WARRANTIES

Conditions and exclusions will apply to individual sections of **Your Evidence of Insurance** while the general exclusions and conditions will apply to the whole of **Your Evidence of Insurance**.

### PERSONAL LIABILITY

There is no cover for Personal Liability claims arising directly or indirectly from, happening through or in consequence of ownership, possession or use of any vehicle, automobile, aircraft or any mechanically propelled conveyance.

### EVIDENCE OF INSURANCE LIMITS

All sections of **Your Evidence of Insurance** have limits on the amount the **Insurer** will pay under that section.

### EVIDENCE OF INSURANCE EXCESSES

Under most sections of the **Evidence of Insurance**, claims will be subject to an **Excess** per person. This means that **You** will be responsible for the first part of the claim. The amount **You** have to pay is the **Excess**.

### COMPLAINTS PROCEDURE

If **You** have any cause for complaint regarding this insurance, please refer to the relevant section of this document for the complaints procedure.

### LAW AND JURISDICTION

Unless some other law is agreed in writing, this policy is governed by English law. If there is a dispute, it will only be dealt with in the courts of England or of the country within the United Kingdom in which **Your** main residence is situated.

### CANCELLATION PERIOD

If **You** decide that for any reason, this policy does not meet **Your** insurance needs then please contact Worry+Peace within 14 days from the day of purchase or the day on which **You** receive **Your** policy documentation, whichever is the latter. Worry+Peace will acknowledge cancellation requests through one of the following methods of contact:

- a. Via your Pouch Account
- b. Via telephone: 0330 880 8326
- c. Via email: support@worryandpeace.com

On the condition that 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.

The insurer 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.

Where Our investigations provide evidence of fraud or a serious non-disclosure, We may cancel the policy immediately and backdate the cancellation to the date of the fraud or the date when You provided Us with incomplete or inaccurate information, which may result in Your policy being cancelled from the date You originally took it out.

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, unless the reason for cancellation is fraud and/or We are entitled to keep the premium under the Consumer Insurances (Disclosure and Representations) Act 2012.

## DEFINITIONS

Any word defined below will have the same meaning wherever it is shown in **Your Evidence of Insurance** in bold print.

These definitions have been listed in alphabetical order.

### **Additional Costs**

The difference between the original invoiced **Wedding** expenses and the agreed replacement **Wedding Services Suppliers**.

### **Attendants**

Non-professional participants in the **Wedding**, traditionally attendant on the bride or groom or **Civil Partners**.

### **Bodily Injury**

Injury caused by external, violent and visible means.

### **Bridal Attire**

Clothing and accessories of a formal nature worn by the bride or **Civil Partner** at the **Wedding**.

### **Ceremonial Attire**

Clothing and accessories of the bride or **Civil Partner**, and groom or **Civil Partner**, male and female **Attendants** and the parents of the bride and groom, whether hired or owned.

### **Certificate**

An insurance validation certificate or booking invoice issued by the issuing agent which describes **You** and the **Insured** who are covered under this **Evidence of Insurance**.

### **Civil Partner(s)**

The person living with the **Insured** as husband or wife, including same sex partner.

### **Civil Partnerships**

Legal union between two people of the same sex.

### **Claims Handler**

Ryan Direct Group

### **Close Relative**

**Your** spouse, partner, fiancé(e), parent, parent-in-law, step-parent, son, son-in-law, step-son, daughter, daughter-in-law, step-daughter, grandparent, grandson, granddaughter, brother, brother-in-law, step-brother, sister, sister-in-law or step-sister who live in the Republic of Ireland, United Kingdom, Isle of Man, Channel Islands.

### **Consequential Loss**

Any loss, damage or additional expense following on from an event for which **You** are claiming. An example of such loss, damage or additional expense would be costs incurred in preparing a claim or loss of earnings following **Bodily Injury** or illness.

### **Country of Residence**

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.

### **Evidence of Insurance**

This wording and/or endorsements.

### **Excess**

The first amount **You** and each person named under the insurance **Certificate** have agreed to pay towards a claim under each section of this **Evidence of insurance**, as outlined within the Summary of Cover.

### **Home**

**Your** usual place of residence in the United Kingdom for no less than 6 months of the year.

### **Marquee**

Shall mean the hired marquee, tent, gazebo or other summerhouse arrangement.

### **Medical Practitioner**

A registered practising member of the medical profession who is not related to **You** or any person under this insurance.

### **Permanent Total Disablement**

Means total disablement from engaging in or attending to any occupation whatsoever for at least 12 months from the date of **Bodily Injury**, and at the end of that time being beyond hope of improvement.

### **Property Insured (for the purposes of Section 12 Optional Marquee Extension)**

The **Marquee**, together with staging, chairs, tables and ancillary equipment hired or leased by **You** (or by another person on **Your** behalf) solely for the purpose of **Your Wedding** and for which **You** (or such other person) are responsible.

### **Wedding**

Any ceremony that creates a contract of marriage that is legally enforceable within the United Kingdom.

### **Wedding Date**

The day(s) specified in the Proposal Form and **Certificate** for the **Wedding Date** to take place.

### **Wedding Gifts**

Gifts for the bride or **Civil Partner** and groom or **Civil Partner** presented for the purposes of celebrating the **Wedding**.

### **Wedding Reception**

The social gathering, including room hire and catering, following within no more than twenty one days of the **Wedding**, at which the **Wedding** will be celebrated (unless otherwise agreed in writing with **Us**).

### **Wedding Rings**

The ring(s) exchanged by the bride or **Civil Partner** and groom or **Civil Partner** at the **Wedding**

### **Wedding Services Supplier(s)**

Services traditional to the celebration of a **Wedding**: the providers of professional photography and/or professional video operation; floral arrangements; hired cars or transport; toastmaster; venue; wedding cake; **Ceremonial Attire**; catering; DJ/disco; band/musician or paid entertainment contracted by **You** to provide services at the **Wedding** or **Wedding Reception**

### **We/ Us/ Insurer**

UK General Insurance Limited on behalf of Great Lakes Insurance SE.

### **You/ Your/Yours/ Insured**

The bride or **Civil Partner** and groom or **Civil Partner** named in the **Certificate** or, for the purposes of certain Sections, and where appropriate, the person upon who would have made proven, significant, financial contributions on which the **Wedding** arrangements depend.

## **SECTION 1: CANCELLATION AND REARRANGEMENT OF WEDDING AND/OR RECEPTION**

### **PART 1: CANCELLATION**

#### **• What You Are Covered For:**

The **Insurer** will pay up to the amount shown in the **Certificate** in respect of any irrecoverable expenses incurred by **You** in respect of **Ceremonial Attire**, flowers, photographs, caterers, transport, accommodation and the services from any other **Wedding Services Supplier** booked but not used as a direct result of the unavoidable cancellation or curtailment of the **Wedding** or **Wedding Reception** as the result of:

1. The booked venue for the **Wedding** or **Wedding Reception** being unable to hold **Your Wedding** due to an outbreak of infectious or contagious disease, damage to the venue, murder or suicide at the premises or closure of the venue by the relevant authority.
2. The death, injury or sickness of the bride or **Civil Partner** or groom or **Civil Partner** or **Close Relative** which would make continuance of the **Wedding** inappropriate.
3. Accidental complete loss of or severe damage to **Ceremonial Attire** which renders the items unwearable, where the purchase or hire of alternatives is not possible within 24 hours of the event.
4. Redundancy, where notice is received at least 8 weeks after the issue of the **Certificate** and qualifying for payment under the current Redundancy legislation, of the bride or **Civil Partner** or groom or **Civil Partner** or any of their parents

who would have made proven, significant financial contributions on which the **Wedding Ceremony** or **Wedding Reception arrangements** depend.

5. The unforeseen postings overseas of a serving member of the armed forces or unavoidable and necessary duty for the Ambulance Service, Coastguard, Fire Brigade or Police Personnel which occurs during the period of insurance.
6. The non-appearance of the pre-booked officiating minister or registrar.

Cover under this Section commences from the date the premium is paid and applies until completion of the **Wedding** and **Wedding Reception** or until a claim is made under this Section of the **Evidence of Insurance**, whichever occurs first.

## **PART 2: CANCELLATION**

- **What You Are Covered For:**

In the event of cancellation or curtailment of the **Wedding**, **Wedding Reception** or **Wedding Services** for reasons specified in Part I above, the **Insurer** will pay up to the amount detailed in the **Certificate** to reimburse **You** for **Additional Costs** incurred in rearranging the **Wedding** and/or **Wedding Reception** and/or **Wedding Services Suppliers** to a similar standard to the amount originally budgeted.

Cover under this Section does not extend to travel and/or accommodation arrangements made for **Weddings** taking place outside the United Kingdom, Isle of Man or Channel Islands. Cover starts from the date the **Certificate** is issued and ends upon completion of the **Wedding Date** and **Wedding Reception** or a claim being made under this section of the policy, whichever occurs first.

- **What You Are Not Covered For:**

1. the **Excess** as shown in the Summary of Cover;
2. pecuniary losses recoverable from any other source.  
Any claim arising directly or indirectly from:
  3. government regulation or act.
  4. strikes or labour disputes.
  5. unemployment or redundancy other than as specified above.
  6. **Your** financial circumstances or those of any person or company upon whom the **Wedding** arrangements depend, except as provided for in Part 1. (4). above.
  7. **Wedding** arrangements not honoured by **Your** employer, other than as specified above.
  8. disinclination to contract to the marriage as agreed.
  9. failure to notify the provider of any goods or service immediately if it is found necessary to cancel or curtail the **Wedding** or **Wedding Reception**.
10. any claim where the person whose condition causes the claim.
  - i. is receiving treatment or advice, including consultations.
  - ii. is on a waiting list for in-patient treatment in a hospital.
  - iii. as received a terminal prognosis.
11. anxiety, stress or depression unless **You** are admitted as an in-patient at a recognised hospital.

## **SECTION 2: FAILURE OF SUPPLIERS**

- **What You Are Covered For:**

The **Insurer** will pay up to the amount stated in the Summary of Cover following the bankruptcy or liquidation of any pre-booked **Wedding Service Supplier** for irrecoverable deposits or **Additional Costs** in arranging alternative equivalent services. Cover under this Section commences from the date the premium is paid, and applies until completion of **Wedding** and **Wedding Reception** or a claim being made under this section, whichever occurs first.

- **What You Are Not Covered For:**

1. the **Excess** as shown in the Summary of Cover;
2. losses recoverable from any other source.
3. any costs which would not have been incurred had the original supplier not ceased trading.
4. any costs from the financial failure of a **Wedding Gifts** supplier or any supplier not contracted by and pre-paid by **You**.
5. any costs from the financial failure of a professional wedding planner.
6. any costs where no written contractual agreement exists between **You** and the **Wedding Services Supplier**.

## **SECTION 3: WEDDING / CEREMONIAL ATTIRE**

- **What You Are Covered For:**

Cover commences from the date the premium is paid and applies until completion of the **Wedding** and **Wedding Reception**. The Insurer will pay up to the amount stated in the Summary of Cover for:

1. the reinstatement or replacement (at **Our** discretion) of **Bridal Attire** to be worn by the bride or **Civil Partner** if such attire is lost or damaged whilst in **Your** possession or that of a **Close Relative** within one month prior to the **Wedding**. In respect of hired attire cover shall apply for up to 48 hours after the commencement of the **Wedding** and **Wedding Reception**.
2. loss of or damage to **Ceremonial Attire** worn by **You** and **Your Attendants** within forty-eight hours before and for the duration of the **Wedding**.

In respect of points 1 and 2 above, an amount will be deducted in respect of hired attire to reflect previous wear and tear.

- **What You Are Not Covered For:**

1. the **Excess** as shown in the Summary of Cover;
2. loss or damage arising from wear or tear, moth, vermin, atmospheric or climatic conditions, deterioration, depreciation, confiscation, detention or any process of cleaning, restoration or repair.
3. loss or damage which is or but for the existence of this **Evidence of Insurance** would be otherwise insured.
4. any loss or theft not reported to the police within twenty-four hours of discovery. Except in the case of damage, in which case a written estimate from a reputable retailer may be accepted.
5. loss or damage by theft or attempted theft of any **Ceremonial Attire** left in any unattended vehicle, unless the property is left in the locked boot or locked glove compartment of a motor vehicle, concealed from view and there is evidence of violent, visible and forcible entry thereto.

## SECTION 4: WEDDING GIFTS

- **What You Are Covered For:**

The **Insurer** will pay up to the amount shown in the Summary of Cover (subject to a maximum of £250 for any one item) for loss of or damage to **Wedding Gifts** due to accident, fire or theft by violent, visible and forcible entry thereto, whilst being stored by **You** or **Your** parents. This cover also applies whilst **Wedding Gifts** are in transit or on display at the **Wedding Reception**. Cover applies 48 hours prior to the **Wedding** and for a subsequent twenty-four hours after the **Wedding Reception** thereafter, or until a claim is made under this Section of the **Evidence of Insurance**, whichever occurs first.

- **What You Are Not Covered For:**

1. the **Excess** as shown in the Summary of Cover;
2. any loss (other than by damage) not reported to the police within twenty-four hours of discovery and a report obtained.
3. Loss or damage arising from wear or tear, moth, vermin, atmospheric conditions, deterioration, depreciation, confiscation, detention or any process of cleaning, restoration or repair.
4. Loss or damage which is or but for the existence of this **Evidence of Insurance** would be otherwise **Insured**.
5. Loss or damage by theft or attempted theft of any **Wedding Gifts** left in any unattended vehicle, unless the property is left in the locked boot or locked glove compartment of a motor vehicle, concealed from view and there is evidence of violent, visible and forcible entry thereto.
6. Loss or damage by theft or attempted theft of any **Wedding Gifts** left in the **Home** or ceremony venue or reception venue, unless there is evidence of violent, visible and forcible entry thereto.

## SECTION 5: WEDDING RINGS, FLOWERS, ATTENDANTS' GIFTS AND THE WEDDING CAKE

- **What You Are Covered For:**

The **Insurer** will pay up to the amount stated in the Summary of Cover for loss of or damage to **Wedding Ring(s)**, flower(s) and the wedding cake which occurs during the time specified in 1 or 2 below:

Cover under this Section commences

1. seven days prior to the **Wedding** and expires twenty-four hours after the **Wedding** in respect of **Wedding Rings**.
2. Thirty-six hours prior to the **Wedding** and expires twenty-four hours after the **Wedding** in respect of flowers and the wedding cake.

- **What You Are Not Covered For:**

1. the **Excess** as shown in the Summary of Cover;
2. theft of **Wedding Ring(s)** and flowers unless such items were removed by visible and forcible means.
3. any loss by theft not reported to the police within twenty-four hours of discovery and a police report obtained.
4. loss or damage which is or but for the existence of this **Evidence of Insurance** would be otherwise insured.
5. claims for loss of or damage to floral arrangements, or to the wedding cake, that may effectively be claimed under Section 1 of this **Evidence of Insurance**.
6. loss or damage arising from wear or tear, moth, vermin, atmospheric or climatic conditions, deterioration, depreciation, confiscation, detention or any process of cleaning, restoration or repair.

7. loss or damage by theft or attempted theft of any **Wedding Rings**, flowers or the wedding cake, left in any unattended vehicle, unless the property is left in the locked boot or locked glove compartment of a motor vehicle, concealed from view and there is evidence of violent, visible and forcible entry thereto.

## SECTION 6: WEDDING CARS AND TRANSPORT

- **What You Are Covered For:**

The **Insurer** will pay up to the amount stated in the Summary of Cover if the private hire firm or pre-booked individual with whom the transport arrangements have been made fails to meet their contractual obligations and they are not able to offer a reasonable alternative for the day of the **Wedding**. Cover under this Section commences from the date the premium is paid, and applies until completion of **Wedding** and **Wedding Reception**, or a claim being made, whichever occurs first.

- **What You Are Not Covered For:**

1. the **Excess** as shown in the Summary of Cover.
2. losses recoverable from any other source.
3. losses which may effectively be claimed under Section 1 of this **Evidence of Insurance**.
4. contracts which are not in writing.
5. any costs which would not have been incurred had the original supplier not failed to meet their contractual obligations.

## SECTION 7: PHOTOGRAPHY AND VIDEO

- **What You Are Covered For:**

The **Insurer** will pay up to the amount stated on the Summary of Cover to reimburse **You** for unforeseen expenses necessarily incurred to take **Wedding** photographs and videos as a direct and necessary consequence of:

1. non-appearance for any reason of the pre-booked professional photographer or professional video operator contracted for the **Wedding**.
2. loss of or damage to the original film or negatives or loss or damage to whatever digital media on which the photographs are being stored by the professional photographer or professional video operator, before copies are made.
3. non-development of the original film or negatives or non-development of whatever digital media on which the photographs are being stored (other than as a result of under or over exposure) by the professional photographer or professional video operator.

Cover under this Section commences from the date the premium is paid, and applies until completion of **Wedding** and **Wedding Reception**, or a claim being made under this Section of the **Evidence of Insurance**, whichever occurs first.

### IMPORTANT

In respect of points 1, 2 and 3 above cover will only apply if more than 75% of the photographs originally commissioned and paid for are not provided by the professional photographer or professional video operator contracted for the **Wedding**.

- **What You Are Not Covered For:**

1. the **Excess** as shown in the Summary of Cover;
2. losses recoverable from any other source.
3. losses which may effectively be claimed under Section 1 of this **Evidence of Insurance**.
4. contracts which are not in writing.
5. any costs which would have been incurred had the original supplier not failed to meet their contractual obligations.
6. financial failure of any service provider.

## SECTION 8: ESSENTIAL DOCUMENTATION INDEMNITY (Only applicable to Weddings Abroad)

- **What You Are Covered For:**

The **Insurer** will indemnify **You**, up to the amount specified in the Summary of Cover in respect of reasonable costs for travel, accommodation and fees which arise as a result of the necessity to obtain replacement copies of the documents which are essential to **Your Wedding** taking place outside the United Kingdom, and which, during the period defined in (i) below, are lost or damaged for reasons beyond **Your** control.

Cover under this section commences from the date of issue of the **Certificate** and applies until the **Wedding** takes place, as booked, or a claim is made under this section of the **Evidence of Insurance**, whichever occurs first.

- **What You Are Not Covered For:**

1. loss or damage
  - i. arising from confiscation or detention by customs officials or other authorities



- ii. not reported to the consular representatives of the relevant issuing country within 24 hours of discovery of loss, and a written report obtained
- 2. loss or theft from any unattended motor vehicle
- 3. claims which arise from **Your** lack of care, or from reasons within **Your** control
- 4. loss of documents when stored in suitcases or other like receptacles whilst in the custody of the airline or other carriers.

## SECTION 9: PERSONAL LIABILITY (Only applicable to Weddings in United Kingdom)

- **What You Are Covered For:**

The **Insurer** will indemnify **You**, the bride or **Civil Partner** or groom or **Civil Partner**, up to the amount specified in the Summary of Cover in respect of **Your** legal liability arising from accidental injury to third parties or accidental loss of or damage to third party property directly related to the **Wedding** or **Wedding Reception**. Cover under this Section starts 24 hours before the **Wedding Date** and finishes 24 hours after the **Wedding Date**. Cover under this Section starts 24 hours before the **Wedding Reception** date and finishes 24 hours after the **Wedding Reception** date.

In the event of **Your** death, **We** will, in respect of the liability incurred by **You**, indemnify **Your** personal representatives in the terms of and subject to the limitations of this Section, provided that such personal representatives shall act as though they were **You** and observe, fulfil and be subject to the terms, Exclusions and Conditions of this Section and those listed as applicable to all sections insofar as they apply.

This section does not provide an indemnity in respect of liabilities arising from the actions of anyone other than the bride or **Civil Partner** and groom or **Civil Partner**, except insofar as the bride or **Civil Partner** and groom or **Civil Partner** would be held liable for them at law, and does not include any additional liability accepted under a hiring or booking contract.

- **What You Are Not Covered For:**

1. the **Excess** as shown in the Summary of Cover;
2. liability arising from:
  - i. the use or possession of vehicles, aircraft or watercraft, trailers or caravans.
  - ii. Loss of or damage to property belonging to or held in trust by the **Insured**.
  - iii. any wilful or malicious activities;
  - iv. the carrying on of any profession, trade or business.
3. employers' liability, contractual liability or liability to a member of **Your** family.
4. liability assumed by **You** by arrangement.
5. animals belonging to or in **Your** care, custody or control.
6. the ownership or occupation of land or buildings.
7. liability arising from the use of firearms.
8. liability arising from any criminal proceedings.
9. **Your** costs and expenses incurred without **Our** prior written consent.
10. any liability arising out of the Road Traffic Act or its equivalent.
11. liability which is or but for the existence of this **Evidence of Insurance** would be insured by any other **Evidence of Insurance** except in respect of any **Excess** beyond the amount payable under such other **Evidence of Insurance**, or which would have been payable under such other **Evidence of Insurance** had this Insurance not been effected.
12. liability incurred by You more than twenty-four hours before or more than twenty-four hours after the **Wedding Date**.
13. liability for fines, penalties, liquidated, damages or punitive exemplary aggravated or multiplied damages.
14. 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 for making good, removal or repair, rectification, replacement or recall of:
  - i. any such goods or property.
  - ii. any defective work executed by **You**.
15. liability arising from the ownership or use of fireworks or other pyrotechnic devices or effects.
16. Loss or damage to flooring caused by footwear of any kind.
17. any loss arising from ownership or use of bouncy castles or other inflatables.

## SECTION 10: PERSONAL ACCIDENT

- **What You Are Covered For:**

The **Insurer** will pay up to the amount shown in the Summary of Cover to **You** or, where appropriate, **Your** legal representative(s) if **You** sustain **Bodily Injury**, caused by external violent and visible means, which solely and independently of any other cause, within 12 calendar months from the date of the accident causing such **Bodily Injury** results in death or disablement

**Provided that:**

1. compensation shall not be payable under more than one section of the Summary of Cover in respect of the same accident, and the payment under any one item shall terminate **Our** liability under this section of the policy insofar as it applies to the person for whom such payment has been made;
2. any claim must be certified by an independent **Medical Practitioner**;
3. this section of the insurance does not cover **Bodily Injury** occurring more than 24 hours before or more than 24 hours after the **Wedding Date**.
  - **What You Are Not Covered For:**
    1. **Permanent Total Disablement** if at the date of the accident **You** are over statutory retirement age and are not in full time paid employment;
    2. losses arising from accidents involving **You** driving or being carried as a passenger in or on any quadbike, two or three wheeled vehicle of 125cc or over.

## SECTION 11: LEGAL EXPENSES

- **What You Are Covered For:**

The **Insurer** will reimburse **You** up to the amount as shown in the Summary of Cover, for legal costs incurred by **You** in pursuit of legal proceedings against third parties (excluding any member of **Your** family, or **Your** travelling companions family, **Your** travelling companion, business associate or employer or any members of the wedding party) for any compensation owed to **You** arising directly from physical **Bodily Injury** to **You** or **Your** death during the period of insurance.

It is a condition of this Section that the **Insurer** has complete control over legal proceedings and appointing legal representation.

- **What You Are Not Covered For:**

1. the **Excess** as shown in the Summary of Cover;
2. claims arising for any legal expenses incurred without prior authorisation by the **Insurer**;
3. claims arising where the **Insurer** considers **Your** prospects of success in achieving a reasonable benefit to be insufficient;
4. claims arising pursuant to a contingent fee agreement between **You** and **Your** counsel/ lawyer;
5. claims arising for travel and accommodation expenses over £1,000, whilst in pursuit of a legal action;
6. claims arising from **Your** pursuing legal proceedings as part of and/or on behalf of a group or organisation.
7. claims incurred for any legal costs pursuant to a legal action against the **Insurer**, the **Claims Handler**, or the issuing broker.
8. claims occurring under criminal law.
9. claims occurring or where the case is brought to court in more than one country.
10. claims arising out of pursuance against any person contracted to supply any aspect of the **Wedding** or **Wedding Reception**.
11. any claim reported more than 45 days after commencement of the incident giving rise to the claim.
12. claims for injury/death occurring more than 24hrs before or after **Wedding Date**.

## SECTION 12: OPTIONAL MARQUEE EXTENSION (Only applicable to Weddings in United Kingdom)

- **What You Are Covered For:**

This section only applies where the appropriate premium has been paid. The **Insurer** will indemnify **You** in the event of loss or damage to the **Property Insured** by any cause not specifically excluded occurring during the period of hire (not exceeding a maximum of 4 days) subject to the amount shown in the Summary of Cover.

Cover under this section includes cancellation/curtailment and rearrangement as a direct result of loss of or damage to the **Marquee**.

### IMPORTANT

If at the time of the loss or damage the sum insured is less than the full cost of reinstating the **Marquee** 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 reinstating the **Marquee**.

- **What You Are Not Covered For:**

1. the **Excess** as shown in the Summary of Cover;
2. erection and/or dismantling of any hired equipment. audio visual entertainment equipment unless specifically mentioned and agreed by **Us**.
3. Loss of or damage to the **Property Insured** due to or arising from:
  - a. wear and tear or inherent defect.
  - b. rot, mildew, rust, corrosion or frost.
  - c. insects, vermin, woodworm or moth.
  - d. dyeing, cleaning, repair or renovation.

- e. electronic, electrical or mechanical breakdown, failure or derangement.
  - f. faulty manipulation, design, plan, specification or materials.
  - g. gradual deterioration or market depreciation.
  - h. normal atmospheric conditions.
  - i. shrinkage or change of colour.
4. Loss or damage suffered by **You** as a result of being deceived into knowingly parting with the Property.
  5. Damage to flooring caused by footwear.
  6. Consequential Loss of any kind or description.
  7. theft or attempted theft unless involving forcible or violent entry to or exit from a building.
  8. pecuniary losses recoverable from any other source.
  9. government regulation or act.
  10. loss or theft from unattended venue or vehicle.

### SECTION 13: OPTIONAL CEREMONIAL SWORDS (Only applicable to Weddings in United Kingdom)

The **Insurer** will indemnify **You**, up to the amount specified in the Summary of Cover in respect in the event of loss of or damage by any cause not specifically excluded, occurring during the period of hire (the period of hire not exceeding 4 days), unless agreed in writing by **Us**.

#### 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 reinstating the swords.

- **What You Are Not Covered For:**

1. the **Excess** as shown in the Summary of Cover;
2. Theft or attempted theft unless involving forcible or violent entry to or exit from a locked premises;
3. Loss or theft whilst swords are left unattended;
4. Loss, theft or malicious damage not immediately reported to the police;
5. Property being confiscated or detained by any government, public or Police authority;
6. Any willful or malicious act, any act of vandalism, deliberate acts resulting in material damage or **Bodily Injury**;
7. Loss, theft or damage whilst swords are in the custody of a transport company, airline or other carrier.

### SECTION 14: OPTIONAL PUBLIC LIABILITY COVER (Only applicable to Weddings in United Kingdom)

- **What You Are Covered For:**

Section 9 Personal Liability is extended to cover all persons invited to the **Wedding** or **Wedding Reception** by **You** in respect of legal liability arising from accidental injury to third parties or accidental loss of or damage to third party property.

- **What You Are Not Covered For:**

1. the **Excess** as shown in the Summary of Cover;
2. liability arising from:
  - a. the use or possession of vehicles, aircraft or watercraft, trailers or caravans.
  - b. loss of or damage to property belonging to or held in trust by the **Insured**.
  - c. any wilful or malicious activities;
  - d. **You** carrying on of any profession, trade or business.
  - e. employers' liability, contractual liability or liability to a member of **Your** family.
3. liability assumed by **You** by arrangement.
4. employers' liability, contractual liability or liability to a member of **Your** family
5. animals belonging to or in **Your** care, custody or control.
6. the ownership or occupation of land or buildings.
7. liability arising from the use of firearms.
8. liability arising from any criminal proceedings.
9. **Your** costs and expenses incurred without **Our** prior written consent.
10. any liability arising out of the Road Traffic Act or its equivalent.
11. liability which is, or but for the existence of this **Evidence of Insurance**, would be **Insured** by any other insurance except in respect of any **Excess** beyond the amount payable under such other insurance, or which would have been payable under such other insurance had this **Evidence of Insurance** not been effected.
12. liability incurred by **You** more than twenty-four hours before or more than twenty-four hours after the **Wedding Date**.
13. liability for fines, penalties, liquidated, damages or punitive exemplary aggravated or multiplied damages.
14. 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 for making good, removal or repair, rectification, replacement or recall of:
  - a. any such goods or property.
  - b. any defective work executed by **You**.

15. liability arising from the ownership or use of fireworks or other pyrotechnic devices or effects.
16. loss or damage to flooring caused by footwear of any kind.
17. any loss arising from ownership or use of bouncy castles or other inflatables.

## EXCLUSIONS APPLICABLE TO ALL SECTIONS OF THE INSURANCE

The **Insurer** shall not be responsible for claims arising directly or indirectly:

1. from the bride or **Civil Partner**, or groom or **Civil Partner**, or anyone else upon whom the **Wedding** depends:
  - a. acting against medical advice
  - b. awaiting results of tests or medical investigations
  - c. being on a hospital waiting list for treatment
  - d. having received a terminal prognosis
  - e. suffers anxiety, stress or depression (unless admitted as an in-patient at a recognised hospital)
2. from, **You** or anyone else upon whose health **Your Wedding** depends, failing to obtain the recommended vaccinations
3. from consequence of war, civil war, invasion, acts of foreign enemies (whether war be declared or not), rebellion, revolution, insurrection, military or usurped power, or confiscation, nationalisation, requisition, destruction of or damage to property by or under the order of any government, local or local authority.;
4. from terrorism as defined by the Terrorism Act 2000 and any amending or substituting legislation. We will, however, cover any loss or damage but not related cost or expenses, caused by any act of terrorism provided that such act did not happen directly or indirectly because of biological, chemical, radioactive or nuclear pollution or contamination or explosion.
5. from losses arising as a result of any unlawful act 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);
6. from any **Consequential Loss** whatsoever. Claims shall only be paid for those losses which are specifically stated under the terms of this insurance;
7. from **Your** financial incapacity;
8. from suicide or attempted suicide or wilful exposure to danger (except in an attempt to save human life), venereal infection or the influence of or in connection with the use of alcohol or drugs, (other than drugs taken in accordance with treatment prescribed and directed by a registered **Medical Practitioner**, but not for drug addiction);
9. from **Your** wilful exposure to a peril. **You** must exercise reasonable care to prevent illness, injury or Loss or damage;
10. from the use of any vehicle;
11. from wilful exposure to areas known to be infected with:
  - a. Severe Acute Respiratory Syndrome (S.A.R.S)
  - b. Avian Influenza, Asian Bird Flu, and/or H5N1
  - c. Any other Influenza A virus;
12. from circumstances of which **you** are aware at the time effecting this policy from any circumstance manifesting itself after the date of the **Wedding** and **Wedding Reception** booking but prior to the date of issue of this **Evidence of Insurance**;
13. from any loss whereby any period of disability or loss whatsoever is increased through **Your** own act or omission;
14. from any property more specifically insured;
15. from losses arising from prohibitive regulations by the government of any country;
16. from wilful or malicious acts and any acts of vandalism by persons invited to the **Wedding** or **Wedding Reception** by **You**;
17. from the failure or inability of any equipment or any computer programme to recognise or to correctly process any date as its true calendar date, or to continue to function correctly beyond that date, other than for loss, damage, expense or **Consequential Loss** not otherwise excluded which itself results from the operation of an insured cause except that this exclusion shall not apply to Section 10 of this **Evidence of Insurance**;
18. in respect to third party rights and no party other than **You** may claim benefit under the terms of this **Evidence of Insurance**;
19. from pollution or contamination other than caused by a sudden, identifiable, unintended and unexpected incident which takes place in its entirety at a specific time and place during the period of insurance. All pollution or contamination which arises out of one incident shall be deemed to have occurred at the time such incident takes place;
20. from loss or theft from unattended venues or vehicles unless involving forcible or violent entry to or exit;
21. from theft or attempted theft unless involving forcible or violent entry or exit from a building;
22. from the ownership or use of, bouncy castles and other inflatables, firearms, fireworks or other pyrotechnic devices or effects;
23. for loss of or damage to the property insured due to or arising from:
  - i. wear and tear, inherent defect
  - ii. rot, mildew, rust, corrosion, frost, soiling
  - iii. insects, woodworm, vermin, moth
  - iv. dyeing, renovation
  - v. electronic, electrical or mechanical breakdown, failure or derangement
  - vi. faulty manipulation, design, plan, specification or materials

- vii. gradual deterioration, market depreciation
  - viii. atmospheric conditions
  - ix. shrinkage or change of colour
  - x. confiscation, detention or any process of cleaning, restoration or repair
24. from injury, illness, death, loss, expense or other liability attributable to HIV (Human Immunodeficiency Virus) and/or any HIV related illness including AIDS (Acquired Immune Deficiency Syndrome) and/or any mutant derivative or variations thereof;
  25. as a consequence of vaccinations;
  26. occasioned by, happening through or in consequence of nuclear fission, nuclear fusion or radioactive contamination;
  27. any part of a claim which is unproven or unsubstantiated;
  28. from:
    - a. Irradiation, or contamination by nuclear material; or
    - b. The radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter; or
    - c. Any device or weapon which employs atomic or nuclear fission or fusion or other comparable reaction or radioactive force or matter.
  29. from any loss or damage caused
    - a. to equipment by its failing correctly to recognise data representing a date in such a way that it does not work properly or at all;
    - b. or by computer viruses and/or malicious software.

## CONDITIONS APPLICABLE TO ALL SECTIONS OF THE INSURANCE

1. **You** are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act to take care to:
  - a. supply accurate and complete answers to all the questions **We** or the administrator may ask as part of **Your** application for cover under the policy;
  - b. to make sure that all information supplied as part of **Your** application for cover is true and correct;
  - c. tell **Us** of any changes to the answers **You** have given as soon as possible.

Failure to provide answers in-line with the requirement of the Act may mean that **Your** insurance is invalid and that it does not operate in the event of a claim.
2. Written notice of any event which may give rise to a claim shall be given to **Us** (or **Our** claims service) as soon as practicable. All documents, certificates and evidence required in support of a claim, including items being claimed for if required by **Us**, shall be produced by **You** and at **Your** expense. Additional action then depends on the type of claim
  - a. theft, loss, malicious damage or vandalism - tell the police immediately
  - b. legal liability for injury or damage - forward to **Us** immediately 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
  - c. **You** must provide **Us**, at **Your** expense, with all reasonable details and evidence which **We** ask for concerning the cause and amount of any loss, damage or injury (including receipts for **Wedding Gifts**, money and vouchers).
3. except with **Our** written consent, no person is entitled to admit liability on **Our** behalf or to give any representations or other undertakings binding upon **Us**. **We** shall be 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.
4. the due observance and fulfilment of all the terms and conditions of this insurance by **You**, or anyone acting on **Your** behalf, insofar as they relate to anything to be done or complied with by **You**, or anyone acting on **Your** behalf, shall be a condition precedent to **Our** liability to make any payment under this insurance.
5. no refund of premium is allowed (other than in respect of the premium refund guarantee) once the insurance has been effected.
6. **You** must exercise due care and attention at all times for the safety of **Your** property and take all reasonable steps to prevent accident, loss or damage.
7. **Our** liability shall be conditional upon the observance by **You** of the terms and conditions of this insurance and the truth and completeness of the statements and answers supplied by **You** and on **Your** behalf. If a claim is in any respect fraudulent or if any fraudulent means or devices are used by **You** or anyone acting on **Your** behalf to obtain any benefits from this insurance, all benefits under this insurance shall be forfeited and NO RETURN OF PREMIUM SHALL BE DUE.
8. 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 pay only **Our** rateable proportion.
9. **You** may not transfer **Your** interest in this insurance.
10. **Our** total liability shall not exceed the respective sums stated in the summary of cover.
11. **You** shall submit to medical examination at **Your** own expense except post mortem which **We** reserve the right to have undertaken at **Our** own expense.
12. **We** may at **Our** own expense take proceedings in **Your** name to recover compensation or secure an indemnity from any third party in respect of any loss or damage covered by this insurance, and any amount so recovered shall belong to **Us**.
13. 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.

14. **You** may not claim under more than one section or part of this certificate for the same financial loss.
15. this certificate may be rescinded or cancelled without the consent of a third party.
16. 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.
17. at least one of the insured couple must be resident in the United Kingdom

## 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](http://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](mailto: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](mailto: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](mailto: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](mailto: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, write or telephone for a claim form to:

Direct Group Wedding Services  
PO Box 1188  
Doncaster  
DN1 9PQ

Tel: 0044 344 412 4296

E: [dgtsnewclaims@directgroup.co.uk](mailto: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. 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.