

# Wedding Insurance 2009/2010

## Policy Summary

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.

**Insurer:** Fortis Insurance Limited

## Summary of Cover per Couple

LEVEL OF COVER SELECTED	2 STAR	3 STAR	4 STAR	5 STAR
Section 1 – Cancellation and Rearrangement	Up to £5,000 in respect of cancellation and Up to 75% of the original wedding cost (maximum £3,750) in respect of rearrangement	Up to £9,000 in respect of cancellation and Up to 75% of the original wedding cost (maximum £6,750) in respect of rearrangement	Up to £18,000 in respect of cancellation and Up to 75% of the original wedding cost (maximum £13,500) in respect of rearrangement	Up to £40,000 in respect of cancellation and Up to 75% of the original wedding cost (maximum £30,000) in respect of rearrangement
Section 2 – Ceremonial / Bridal Attire	Up to £1,500	Up to £5,000	Up to £6,000	Up to £10,000
Section 3 – Wedding Gifts	Up to £1,500 Cash & Vouchers Up to £250	Up to £5,000 Cash & Vouchers Up to £250	Up to £6,000 Cash & Vouchers Up to £500	Up to £10,000 Cash & Vouchers Up to £1,000
Section 4 – Rings, Flowers, Attendants' Gifts & the Wedding Cake	Up to £1,500	Up to £4,000	Up to £5,000	Up to £10,000
Section 5 – Cars & Transport	Up to £1,250	Up to £5,000	Up to £6,000	Up to £10,000
Section 6 – Photography & Video	Up to £1,250	Up to £5,000	Up to £6,000	Up to £10,000
Section 7 – Failure of Suppliers	Up to £1,250	Up to £5,000	Up to £6,000	Up to £10,000
Section 8 – Personal Accident	Up to £10,000	Up to £20,000	Up to £40,000	Up to £40,000
Section 9 – Legal Expenses	Up to £5,000	Up to £5,000	Up to £10,000	Up to £20,000
Section 10 – Personal Liability (Bride & Groom only)	Up to £2,000,000	Up to £2,000,000	Up to £2,000,000	Up to £2,000,000
Section 11 – Optional Marquee Extension. This cover only applies when an additional premium is paid	Up to £20,000 £2,000 single item limit in respect of ancillary equipment.	Up to £20,000 £2,000 single item limit in respect of ancillary equipment.	Up to £20,000 £2,000 single item limit in respect of ancillary equipment.	Up to £20,000 £2,000 single item limit in respect of ancillary equipment.

## Significant Exclusions and Limitations

## Policy Section

<p><b>1. Pre-existing Medical Conditions</b> Cover does not apply if a claim is made relating to a medical condition which is in existence prior to purchasing this insurance:</p> <ul style="list-style-type: none"> <li>(i) You have not been given a terminal prognosis</li> <li>(ii) you are not awaiting treatment or investigation in a hospital or</li> <li>(iii) are awaiting the results of tests and/or medical investigations</li> </ul> <p>2. You are not covered for claims caused by:</p> <ul style="list-style-type: none"> <li>(i) pregnancy where anyone will be more than 26 weeks pregnant by the end of the Wedding Reception</li> <li>(ii) anxiety, stress or depression unless you are admitted as an in-patient at a recognised hospital</li> </ul>	Section A
<p><b>Hazardous Activities</b></p>	Material Facts
<p><b>Geographical Limits</b> This Policy applies to Weddings taking place anywhere in the World. It is a condition that both the bride &amp; groom shall be UK citizens or permanent residents.</p>	Policy Definitions
<p><b>Excesses</b> Certain sections of cover are subject to an excess applying to each claim. An excess means that you are responsible for the first sum per person per incident when you claim. The amount of any excess is detailed in the Policy Wording on the Summary of Cover, and under the sections to which an excess applies.</p>	Summary of Cover

**Your cover is valid for as specifically defined in each section of the Policy.**

### Cancellation Right

We hope you are happy with the cover this policy provides. However, you have the right to cancel it within 14 days of receiving the policy. See the enclosed policy document and the section headed "Premium Refund Guarantee".

### How to make a Complaint

We hope you will be pleased with the service we provide. However, if you have a complaint about our service or about a claim, please call us on **0871 231 3224**. If you are still not satisfied, please write to our Managing Director at

**Blue Insurances Limited**  
**Suffolk House,**  
**Trade Street,**  
**Cardiff,**  
**CF10 5DT**

### Compensation Scheme

In the event that Fortis Insurance Limited is unable to meet its liabilities you may be entitled to compensation from the Financial Services Compensation Scheme (FSCS).

Further information can be found in your policy under "Compensation Scheme".

### Making a Claim

If you have a claim, please telephone us on **0845 2181640** as soon as possible to tell us about it.

If you are still not happy with the response you have received, you have the right to ask the Financial Ombudsman Service to review your case.