



Cover My

Wedding.co.uk

Wedding Insurance Policy Summary



Cover Your Big Day

covermywedding.co.uk



0844 871 6184

Blue Insurance Wedding Insurance Cover



SECTION/DESCRIPTION	2 STAR		3 STAR		4 STAR		5 STAR	
	BENEFITS	EXCESS	BENEFITS	EXCESS	BENEFITS	EXCESS	BENEFITS	EXCESS
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	£35	Up to £9,000 in respect of cancellation and Up to 75% of the original wedding cost (maximum £6,750) in respect of rearrangement	£35	Up to £18,000 in respect of cancellation and Up to 75% of the original wedding cost (maximum £13,500) in respect of rearrangement	£35	Up to £40,000 in respect of cancellation and Up to 75% of the original wedding cost (maximum £30,000) in respect of rearrangement	£35
Ceremonial/Bridal Attire	Up to £1,500	£35	Up to £5,000	£35	Up to £6,000	£35	Up to £10,000	£35
Wedding Gifts	Up to £1,500 (Cash and Vouchers up to £250)	£35	Up to £5,000 (Cash and Vouchers up to £250)	£35	Up to £6,000 (Cash and Vouchers up to £500)	£35	Up to £10,000 (Cash and Vouchers up to £1,000)	£35
Rings, Flowers, Attendants' Gifts and the Wedding Cake	Up to £1,500	£35	Up to £4,000	£35	Up to £5,000	£35	Up to £10,000	£35
Cars and Transport	Up to £1,250	£35	Up to £5,000	£35	Up to £6,000	£35	Up to £10,000	£35
Photography and Video	Up to £1,250	£35	Up to £5,000	£35	Up to £6,000	£35	Up to £10,000	£35
Failure of Suppliers	Up to £1,250	N/A	Up to £5,000	N/A	Up to £6,000	N/A	Up to £10,000	N/A
Personal Accident	Up to £10,000	N/A	Up to £20,000	N/A	Up to £40,000	N/A	Up to £40,000	N/A
Legal Expenses	Up to £5,000	N/A	Up to £5,000	N/A	Up to £10,000	N/A	Up to £20,000	N/A
Personal Liability	Up to £2,000,000	N/A	Up to £2,000,000	N/A	Up to £2,000,000	N/A	Up to £2,000,000	N/A
OPTIONAL EXTRAS <i>Subject to Additional Premium</i> Marquee Extension	Up to £20,000	£100	Up to £20,000	£100	Up to £20,000	£100	Up to £20,000	£100
Extended Public Liability – Wedding Party	N/A		Up to £1,000,000	N/A	Up to £2,000,000	N/A	Up to £5,000,000	N/A
Increased Limit of Failure of Suppliers			Up to £10,000	N/A	Up to £15,000	N/A	Up to £20,000	N/A

Summary of cover per couple: In consideration of the payment of the required premium and subject to the terms, Conditions and Warranty contained herein, We hereby agree to pay or provide indemnity as hereinafter set forth.

CERTIFICATE OF INSURANCE

Insurance cover for wedding ceremonies and receptions for both home and abroad.

Arranged by: Blue Insurances Ltd. accepted by UK Underwriting Ltd, underwritten by Ageas Insurance Limited. Registered Office: Ageas House, Tollgate, Eastleigh, Hampshire, SO53 3YA. Registered in England No. 354568.

Ageas Insurance Limited and UK Underwriting Ltd are authorised and regulated by the Financial Services Authority. This can be checked on the FSA's register by visiting the FSA's website at www.fsa.gov.uk/register or by contacting them on 0844 871 6184.

www.covermywedding.co.uk is a domain name of Blue Insurances Ltd. regulated by the Irish Financial Regulator as a Multi Agency Intermediary and are authorised to provide services in the United Kingdom by the UK Financial Services Authority.

We have not provided You with a personal 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.

This Policy is valid only where the appropriate completed and numbered Schedule has been attached by Blue Insurances Ltd. and the appropriate premium has been paid.

MATERIAL FACTS

You must tell Us all material facts. A Material Fact is one that is likely to influence us in accepting Your insurance. This could be the state of Your health or that of a Close Relative or any planned hazardous activities. If You are in any doubt as to whether a fact is "material" You should tell Us by calling 0844 871 6184. If You do not tell Us this may result in Your claim being invalid.

PREMIUM REFUND GUARANTEE

If after reading this Policy, this insurance does not meet Your requirements, please return this Policy and Your Schedule to Blue Insurances Ltd. within 14 days of the date of issue, before the Wedding date and providing no claim has been made. Your premium will then be refunded in full. No subsequent refund of any part of the premium can be made.

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POLICY DEFINITIONS

ACCIDENT / ACCIDENTAL

A sudden, unexpected, unusual, specific, violent, external event, which occurs at a single identifiable time and place and independently of all other causes, resulting directly, immediately and solely in physical Bodily Injury which results in a loss.

ADDITIONAL COSTS

The difference between the original cost of the Wedding Services and/or Wedding Reception and the rearranged Wedding Services and/or Wedding Reception.

ADVERSE WEATHER

Weather conditions are such that they cause major disruption to travel services i.e. rail, road or bus, thus severely affecting the ability of participants and guests attending the Wedding.

ATTENDANTS

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

BODILY INJURY

Shall be injury caused by external, violent and visible means.

BRIDAL ATTIRE

Clothing and accessories of a formal nature worn by the bride at the Wedding whether hired or owned.

CEREMONIAL ATTIRE

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

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.

ESSENTIAL DOCUMENTS

Shall mean the documentation required by the relevant foreign authority to enable the Wedding to take place as booked outside the United Kingdom, and shall include, but not be limited to, visas, birth certificates and passports.

GEOGRAPHICAL LIMITS

This policy applies to Weddings taking place anywhere in the World other than Section J Personal Liability which does not apply in respect of Weddings taking place in the USA and Canada. It is a condition of the policy that either the bride or groom (not both) has to be a resident in the United Kingdom.

HOME

Your permanent residential address in the United Kingdom (unless agreed in writing by Blue Insurance Limited).

LOSS OF LIMB

Means loss by physical severance at or above the wrist or ankle or the total and permanent loss of an entire hand, arm, foot or leg.

LOSS OF SIGHT

Means complete and irrevocable loss of sight in one or both eyes.

MARQUEE

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

MATERIAL FACT

Any fact which is known to You, which is likely to influence Us in the acceptance or assessment of this insurance.

MEDICAL PRACTITIONER

A registered practising member of the medical profession who is not related to You.

OCCUPATIONAL POSTINGS

Shall mean postings of foreign office employees and military employees including civilian services to the military.

PERIOD OF INSURANCE

As specifically defined in each Section of this policy.

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.

PRE-EXISTING MEDICAL CONDITION

Means any medical condition that, at the time the insurance is arranged, has resulted in a terminal prognosis or that was awaiting treatment or investigation in a hospital or awaiting the results of tests and/or medical investigations.

SCHEDULE

The numbered document attaching to and validating this Policy.

WEDDING

A ceremony which creates a contract of marriage which is legally enforceable in the United Kingdom.

WEDDING DATE

The day specified in the proposal form and Schedule for the Wedding to take place.

WEDDING GIFTS

Gifts for the bride and groom presented for the purposes of celebrating the Wedding.

WEDDING RECEPTION

The social gathering, including but not limited to, room hire and catering, following within no more than 3 weeks of the Wedding, at which the Wedding will be celebrated (unless otherwise agreed in writing with Blue Insurances Limited).

WEDDING RINGS

The ring(s) exchanged by the bride and groom at the Wedding.

WEDDING SERVICES

Services traditional to the celebration of a Wedding, including, but not limited to, Professional Photography and/or Professional Video Operation, Floral Arrangements, Hired Cars or other Transport and Wedding Guest Accommodation.

WE, OUR, US

UK Underwriting Ltd on behalf of Ageas Insurance Limited.

YOU, YOUR, YOURS, INSURED

The bride and groom named in the Schedule or, for the purposes of certain Sections, and where appropriate, any of their relatives who would have made proven, significant, financial contributions on which the Wedding arrangements depend.

INSURANCE

In consideration of the payment of the required premium and subject to the terms, Conditions and Warranty contained herein, We hereby agree to pay or provide indemnity as hereinafter set forth.

WARRANTY

It is warranted hereon that:

- i. at the time of issue of this insurance You are not aware of any reason or circumstances which may influence Our opinion of You in accepting the risk
- ii. no Wedding or Reception shall be booked or undertaken against the advice of a qualified Medical Practitioner
- iii. in respect of Weddings taking place outside the United Kingdom, the Insured shall have effected a suitable travel insurance.

SECTION A PART 1 – CANCELLATION

What You Are Covered For:

We will pay up to the amount shown in the Summary for any irrecoverable expenses incurred by You in respect of Ceremonial Attire / Bridal Attire, flowers, photographs, caterers, transport, accommodation and the services from any other wedding 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:

- a. 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
- b. the death, injury or sickness of the bride or groom or Close Relative which would make continuance of the Wedding inappropriate
- c. the total non-appearance of any booked and paid for professional Wedding Services
- d. accidental complete loss of or severe damage to Ceremonial / Bridal Attire which renders the items unwearable, where the purchase or hire of alternatives is not possible
- e. redundancy, where notice is received at least 8 weeks after the issue of the policy and qualifying for payment under the current redundancy legislation, of the bride or groom or any Close Relative who would have made proven, significant, financial contributions on which the Wedding arrangements depend
- f. Your unforeseen posting overseas as a member of the armed forces or unavoidable and necessary duty for the Ambulance Service, Coastguard, Fire Brigade or Police/ Garda Personnel which occurs during the Period Of Insurance
- g. the non-appearance of the officiating minister or registrar
- h. the inability of the wedding party and guests to reach the Wedding or Wedding Reception venue due to Adverse Weather conditions

IMPORTANT

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

SECTION A PART 2 – REARRANGEMENT (United Kingdom Only)

What You Are Covered For:

In the event of cancellation or curtailment of the Wedding, Reception or Services for reasons specified in Part 1 above, We will pay up to the amount detailed in the Summary to reimburse You for reasonable Additional Costs incurred in rearranging the Wedding and/or Wedding Reception and/or Wedding Services to a similar standard to the amount originally budgeted.

Special Claims Conditions Applicable to Section A Part II Rearrangement

All additional costs to be notified to Travellers Protection Services Ltd, and agreed in advance of the rearranged Wedding.

IMPORTANT

Cover under this Section:

- a. does not extend in respect of travel and/or accommodation arrangements made for Weddings taking place outside the United Kingdom
- b. commences upon issue of this Policy and the Schedule attaching hereto and expires upon completion of the Wedding Date or a claim being made under this Section of the Policy, whichever occurs first

What You Are Not Covered For:

1. the first £35 of each and every claim
 2. pecuniary losses recoverable from any other source government regulation or act
- Any claim arising directly or indirectly from:
3. government regulation or act
 4. strikes or labour disputes
 5. unemployment other than redundancy as specified in 1(e) above
 6. Your financial circumstances or those of any person or company on whom the Wedding arrangements depend, except as provided for in point 1(e) above
 7. Wedding arrangements not honoured by Your employer, other than as provided in Section 1(f) above
 8. disinclination to contract to the marriage as agreed or failure to comply with legal requirements or Your failure to obtain the relevant legal documentation
 9. failure to notify the provider of any goods or service immediately it is found necessary to cancel or curtail the Wedding or Reception
 10. cancellation / curtailment or rearrangement of travel and/or accommodation arrangements made in respect of Weddings outside the United Kingdom
 11. Additional Costs not notified to Travellers Protection Services Ltd, or agreed in advance of the rearranged Wedding
 12. caused by pregnancy or childbirth unless the expected date of confinement is more than 2 months after the Wedding Date.
 13. anxiety, stress or depression unless You are admitted as an inpatient at a recognised hospital

SECTION B – CEREMONIAL/ BRIDAL ATTIRE

What You Are Covered For:

1. the reinstatement or replacement (at Our discretion) of Bridal Attire if such attire is lost or damaged whilst in Your possession or that of a Close Relative within 3 months prior to and for the duration of the Wedding and the taking of the photographs immediately following the Wedding by the professional photographer only. In respect of hired Bridal Attire, this cover shall apply for up to 48 hours after the commencement of the Wedding.
2. loss of or damage to Ceremonial Attire within 48 hours prior to and for the duration of the Wedding and the taking of photographs immediately following the Wedding by the professional photographer only. In respect of hired Ceremonial Attire, this cover shall apply for up to 48 hours after the commencement of the Wedding.

IMPORTANT

In respect of points 1 and 2 above:

An amount will be deducted in respect of owned and hired attire to reflect previous wear and tear:

What You Are Not Covered For:

1. the first £35 of each and every claim
2. Loss or damage which is or but for the existence of this policy would be otherwise insured
3. any Loss (other than by damage) not reported to the Police within 24 hours of discovery
4. Loss or damage by theft or attempted theft of any Ceremonial / Bridal 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 C – WEDDING GIFTS

What You Are Covered For:

We will pay up to the amount stated in the Summary (subject to a maximum of £250 for any one item) for loss of or damage to Wedding Gifts due to accident, fire or theft whilst being stored by You or Your Close Relative. This cover also applies whilst gifts are in transit or on display at the Wedding Reception. Cover applies 7 days prior to the Wedding and for a subsequent 24 hours thereafter or until a claim is made under this Section of the policy, whichever occurs first.

What You Are Not Covered For:

1. the first £35 of each and every claim
2. any loss (other than by damage) not reported to the Police within 24 hours of discovery
3. loss or damage which is or but for the existence of this policy would be otherwise insured
4. 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
5. 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 D – WEDDING RING(S), FLOWERS, ATTENDANTS' GIFTS AND THE WEDDING CAKE

What You Are Covered For:

We will pay up to the amount stated in the Summary for loss of or damage to Wedding Rings, Flowers, Attendants' Gifts, and the Wedding Cake which occurs during the time specified in i, or ii below

Cover under this Section commences

- i. 7 days prior to the Wedding and expires 24 hours after the Wedding or when a claim is made under this section of the policy, whichever occurs first, in respect of Wedding Rings
- ii. 36 hours prior to the Wedding and expires 24 hours after the Wedding or when a claim is made under this Section of the policy, whichever occurs first, in respect of Flowers, Attendants' Gifts and the Wedding Cake

What You Are Not Covered For:

1. the first £35 of each and every claim
2. theft of Wedding Ring(s), Flowers and Attendants' Gifts unless such items were removed by visible and forcible means
3. any loss not reported to the Police within 24 hours of discovery
4. loss or damage which is or but for the existence of this policy 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 A of this policy
6. loss or damage by theft or attempted theft of any Wedding Rings, flowers, Attendants' gifts 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 E – WEDDING CARS AND TRANSPORT

What You Are Covered For:

We will pay up to the amount stated in the Summary if the private hire firm or individual with whom the transport arrangements have been made fails to meet its/their contractual obligation(s). 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 policy, whichever occurs first

What You Are Not Covered For:

1. the first £35 of each and every claim
2. losses recoverable from any other source
3. losses which may effectively be claimed under Section A of this policy
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 F – PHOTOGRAPHY AND VIDEO

What You Are Covered For:

We will pay up to the amount stated in the Summary to reimburse You for unforeseen expenses necessarily incurred to take/re-take Wedding photographs or videos or refund any non-recoverable amount which You originally contracted to pay as a direct and necessary consequence of:

1. non-appearance for any reason of the 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 photographic images are being stored, by the professional photographer or professional video operator contracted for the Wedding, before copies are made
3. non-development of the original film or negatives or non-development of whatever digital media on which the photographic images are stored (other than as a result of under or over exposure) by the professional photographer or professional video operator contracted for 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 under this Section of the policy, whichever occurs first.

If it is planned to take photographs of the bride and groom cutting the wedding cake, We will pay up to the amount stated in the Summary to arrange an alternative photographic session necessitated by damage to the wedding cake occurring within 48 hours before the conclusion of the Wedding Reception

ANY EVENT THAT MAY LEAD TO A CLAIM BEING MADE FOR RETAKING THE PHOTOGRAPHS OF THE CAKE-CUTTING CEREMONY MUST BE NOTIFIED TO TRAVELLERS PROTECTION SERVICES LTD, CLAIMS SERVICE WITHIN 48 HOURS OF OCCURRENCE.

What You Are Not Covered For:

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.

1. the first £35 of each and every claim
2. losses recoverable from any other source
3. losses which may effectively be claimed under Section A of this Policy
4. any costs which would have been incurred had the original supplier not failed to meet their contractual obligations
5. contracts not in writing
6. financial failure of any service provider.

SECTION G – FAILURE OF SUPPLIERS

What You Are Covered For:

Following the bankruptcy or liquidation of any pre-booked Wedding service supplier We will pay up to the amount detailed in the Summary for the following

1. irrecoverable deposits
2. Additional Costs in arranging alternative equivalent services

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

What You Are Not Covered For:

1. any sums recoverable from any other source
2. any costs which would have been incurred had the original supplier not ceased trading.

SECTION H – PERSONAL ACCIDENT

What You Are Covered For:

We will pay the following compensation 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:

Cover Level	18yrs+	18yrs+	18yrs+	U18yrs
	2 Star	3 Star	4 & 5 Star	All Cover Levels
Your Death	£10,000	£20,000	£40,000	£1,000
Loss of one or more of Your limbs and / or sight in one or both of Your eyes	£10,000	£20,000	£40,000	£1,000
Your Permanent Total Disablement	£10,000	£20,000	£40,000	£1,000

PROVIDED THAT:

1. death or disablement occurs within 1 year of the Bodily Injury
2. compensation shall not be payable under more than one of the above items 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
3. any claim must be certified by an independent Medical Practitioner
4. 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 the 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 I – LEGAL EXPENSES

What You Are Covered For:

We will pay for legal costs and expenses incurred by You, up to the amount specified in the Summary, in the pursuit of legal proceedings by You or Your personal representative(s) for compensation and/or damages arising from or out of Your injury or death.

It is a condition of this Section of the Insurance that We shall have complete control over the legal proceedings and the appointment of legal representation.

What You Are Not Covered For:

1. any claim brought against Us or Our agents, Your Close Relatives or any members of the Wedding party
2. legal expenses incurred prior to the granting of Our support
3. any claim reported more than 31 days after the commencement of the incident giving rise to such claim
4. any claim where We consider Your prospects of success in achieving a reasonable benefit are insufficient
5. claims arising in connection with injury or death occurring more than 24 hours before or more than 24 hours after the Wedding Date
6. claims for legal costs where You are pursuing legal action relating directly or indirectly to medical negligence or alleged medical negligence
7. claims emerging from the pursuance of a contingent fee agreement between You and Your counsel
8. pursuing claims as part of or on behalf of a group or organisation.

SECTION J – PERSONAL LIABILITY (Bride and Groom Only)

What You Are Covered For:

Cover under this Section does not apply to Weddings taking place within the USA or Canada. We will indemnify You up to the amount specified in the Summary in respect of Your legal liability arising from accidental injury to third parties or accidental loss of or damage to third party property.

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 insofar as they can apply.

IMPORTANT

This Section does not provide an indemnity in respect of liabilities arising from the actions of anyone other than the bride and groom, except insofar as the bride and groom 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:

- a. 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 willful or malicious act
 - iv. the carrying on of any profession, trade or business
- b. employers' liability, contractual liability or liability to a member of Your family
- c. liability assumed by You by arrangement
- d. liability arising from animals belonging to or in Your care, custody or control
- e. liability arising from the ownership or occupation of land or buildings
- f. liability arising from any criminal proceedings
- g. Your costs and expenses incurred without Our prior written consent
- h. any liability arising out of the Road Traffic Act or its equivalent

- i. liability which is or but for the existence of this certificate would be insured by any other certificate except in respect of any excess beyond the amount payable under such other certificate, or which would have been payable under such other certificate had this insurance not been effected
- j. liability for fines, penalties, liquidated damages or punitive exemplary, aggravated or multiplied damages
- k. 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
 - i. any such good or property
 - ii. any defective work executed by You
- l. liability arising from the ownership or use of firearms or fireworks or other pyrotechnic devices or effects
- m. loss or damage to flooring caused by footwear of any kind
- n. any loss arising from ownership or use of bouncy castles or other inflatables.

SECTION K – OPTIONAL MARQUEE EXTENSION (United Kingdom Only)

What You Are Covered For:

This Section applies only where the appropriate premium has been paid. Cover under this Section does not apply to Weddings taking place outside the United Kingdom.

We will indemnify You up to the amount detailed in the Summary 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 Blue Insurances Ltd.).

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

What You Are Not Covered For:

1. the first £100 of each and every Loss resulting from any one occurrence
2. erecting and/or dismantling of any hired equipment
3. audio visual entertainment equipment unless specifically mentioned
4. loss or damage suffered by You as a result of being deceived into knowingly parting with property
5. damage to flooring caused by footwear
6. consequential loss of any kind or description
7. theft of ancillary equipment unless there is violent and forcible entry or exit from the locked premises
8. pecuniary losses recoverable from any other source
9. government regulation or act
10. theft or attempted theft unless involving forcible or violent entry to or exit from a building
11. loss or theft from any unattended venue or vehicle.

SECTION L – OPTIONAL PUBLIC LIABILITY EXTENSION

What You Are Covered For:

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

Cover under this section does not apply to Weddings taking place outside the United Kingdom.

We will indemnify You, up to the amount specified in the Summary for the legal liability of any persons invited to the Wedding or Wedding Reception by You, arising from accidental injury to third parties or accidental loss or damage to third party property

What You Are Not Covered For:

- a. 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 willful or malicious act
 - iv. the carrying on of any profession, trade or business
- b. employers' liability, contractual liability or liability to a member of Your family
 - c. liability assumed by You by arrangement
 - d. liability arising from animals belonging to or in Your care, custody or control
 - e. liability arising from the ownership or occupation of land or buildings
 - f. liability arising from any criminal proceedings
 - g. Your costs and expenses incurred without Our prior written consent
 - h. any liability arising out of the Road Traffic Act or its equivalent
 - i. liability which is or but for the existence of this certificate would be insured by any other certificate except in respect of any excess beyond the amount payable under such other certificate, or which would have been payable under such other certificate had this insurance not been effected
 - j. liability for fines, penalties, liquidated damages or punitive exemplary, aggravated or multiplied damages
 - k. 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
 - i. any such good or property
 - ii. any defective work executed by You
 - l. liability arising from the ownership or use of firearms or fireworks or other pyrotechnic devices or effects
 - m. loss or damage to flooring caused by footwear of any kind
 - n. any loss arising from ownership or use of castles or other inflatables.
 - o. liability incurred by You more than 24 before or more than 24 hours after the Wedding Date

GENERAL CONDITIONS APPLICABLE TO ALL SECTIONS OF THIS INSURANCE

1. It is a condition that all Material Facts have been disclosed to Us. Failure to do so may affect Your rights under this insurance. Following a change in Material Fact disclosed to Us by You during the Period of Insurance, We reserve the right to amend or cancel Your insurance, providing You with a pro-rata refund of premium. If You are in any doubt as to whether a fact is "material", then for Your own protection it should be disclosed to Blue Insurance Ltd. – Tel: 0871 231 3225.

2. Written notice of any event which may give rise to a claim shall be given to Us (or Travellers Protection Services Ltd.) as soon as practicable and in any event no later than 31 days after the incident giving rise to the loss. 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 Travellers Protection Services Ltd. 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 Travellers Protection Services Ltd., 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. This insurance is governed by Irish Law unless agreed otherwise.
8. This policy shall be governed by and construed in accordance with the Law of England and Wales unless the Policyholder's habitual residence (in the case of an individual) or central administration and/or place of establishment is located in Scotland in which case the law of Scotland shall apply.
9. 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.
10. You may not transfer Your interest in this insurance.
11. Our total liability shall not exceed the respective sums stated in the Summary.
12. 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.
13. 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.
14. 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.
15. You may not claim under more than one Section or Part of this policy for the same financial loss.
16. This policy may be rescinded or cancelled without the consent of a third party it is a condition that this policy must have been purchased 10 days prior to the Wedding Date.
17. 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.
18. It is a condition that this policy must have been purchased 10 days prior to the Wedding Date.
19. No pro-rata premium refunds will apply unless the policy is cancelled within the Premium Refund Guarantee of 14 days

GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS OF THIS INSURANCE

This Insurance does not cover:

1. circumstances of which You are aware at the time of effecting this policy
2. losses directly or indirectly occasioned by, happening through, or in consequence of war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), terrorism, civil war, rebellion, revolution, insurrection, military or usurped power or confiscation by nationalisation or requisition and/or destruction of or damage to property by or under the order of any Government or local authority or riot or civil commotion
3. losses directly or indirectly occasioned by pressure waves caused by aircraft or other flying devices travelling at sonic or supersonic speeds
4. losses directly or indirectly occasioned by, happening through, or in consequence of alcoholism, the use of intoxicating drink or drugs (other than drugs taken in accordance with treatment prescribed and directed by a registered Medical Practitioner, but not for drug addiction) or self exposure to needless peril (except in an attempt to save human life)
5. losses directly or indirectly occasioned by, happening through or in consequence of nuclear fission, nuclear fusion or radioactive contamination
6. any loss whereby any period of disability or loss whatsoever is increased through Your own act or omission
7. any Property more specifically insured
8. incidents which may give rise to a claim not notified in writing to Us (or Travellers Protection Services Ltd.) within 31 days of the expiry of this Insurance (other than as specified in Section F)
9. losses arising as a result of consequential loss of any kind
10. any claim arising directly or indirectly from injury, illness, death, loss, expense or other liability attributable to sexually transmitted disease
11. losses arising from prohibitive regulations by the government of any country
12. 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)
13. persons acting against the advice of a Medical Practitioner
14. 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 Blue Insurances Ltd.
15. wilful or malicious acts and any acts of vandalism by persons invited to the Wedding or Wedding Reception by You
16. any circumstance manifesting itself after the date of the Wedding/ Wedding Reception booking but prior to the date of issue of this policy
17. any loss, damage, expense or consequential loss directly or indirectly caused by, contributed to by or arising from the failure or inability of any equipment or any computer programme to recognise or to correctly process any function 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 H of this policy
18. third party rights and no party other than You may claim benefit under the terms of this insurance
19. any claims arising directly or indirectly from anxiety, stress or depression unless You are admitted as an in-patient at a recognised hospital

20. We will not cover any claim or expense of any kind caused directly or indirectly by 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
21. loss or theft from unattended venues or vehicles unless involving forcible or violent entry to or exit
22. theft or attempted theft unless involving forcible or violent entry or exit from a building
23. claims arising from the ownership or use of:
 - a. bouncy castles and other inflatables
 - b. firearms, fireworks or other pyrotechnic devices or effects
24. 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 insects, woodworm, vermin, moth
 - iii. dyeing, renovation
 - iv. electronic, electrical or mechanical breakdown, failure or derangement
 - v. faulty manipulation, design, plan, specification or materials
 - vi. gradual deterioration, market depreciation
 - vii. atmospheric conditions
 - viii. shrinkage or change of colour
 - ix. confiscation, detention or any process of cleaning, restoration or repair
25. any claim arising directly or indirectly 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
26. losses directly or indirectly occasioned by, happening through, or in consequence of vaccinations
27. any part of a claim which is unproven or unsubstantiated losses, whether directly or indirectly, arising out of Your financial incapacity
28. losses, whether directly or indirectly, arising out of Your financial incapacity
29. claims where the person whose condition causes the claim:
 - i. is on a waiting list for in-patient treatment in a hospital or awaiting the results of tests and/or medical investigations
 - ii. has received a terminal prognosis

GENERAL ADVICE ABOUT CLAIMS ON YOUR WEDDING INSURANCE

Any incident or loss which gives rise, or may give rise, to a claim under Your covermywedding.co.uk / Blue Insurances Wedding Policy should be notified immediately to:

**Wedding Insurance Claims
TPS (Insurance Admin Services) Ltd.
1 Prince of Wales Road, Norwich, NR1 1AW
Telephone: 0845 218 1640**

In respect of claims occurring under Section F—Photography and Video and Section G—Failure of Suppliers, You must observe the specific claims reporting conditions as detailed within each Section.

If You have to make a claim You must notify Us as above as soon as practicable after the incident giving rise to the claim, and in any event no later than 31 days after this insurance expires. We will reserve the right to decline liability for any claim notified after this date.

UK Underwriting Ltd are an insurers agent and in the matters of a claim act on behalf of the Insurer.

COMPENSATION SCHEME

Ageas Insurance Limited 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 100% of the first £2,000 and 90% of the remainder of the claim. You can get more information about compensation scheme arrangements from the FSCS.

COMPLAINTS PROCEDURE

We realise that things can go wrong and there may be occasions when You feel that We have not provided the service You expected. When this happens We want to hear about it so We can try to put things right.

If You have cause for complaint it is important You know We are committed to providing You with an exceptional level of service and customer care

Step One – Initiating Your complaint:

Please contact:

Managing Director
Blue Insurances Limited
Plaza 212, Blanchardstown Corporate Park,
Blanchardstown, Dublin 15
Tel: 0844 871 6184
Fax: 0844 871 0251
email: info@covermywedding.co.uk

We expect that the majority of complaints will have been quickly and satisfactorily resolved at this stage but if You are not satisfied You can take the issue further

Step Two – If You are Still Unhappy:

In the event You remain dissatisfied and wish to make a complaint, You can do so by contacting the following:

The Head of Claims

UK Underwriting Ltd, 2 Gibraltar House,
Bowcliffe Road, Leeds, LS10 1HB

Step Three

If We have given You Our final response and You are still dissatisfied You may refer Your case to the Financial Ombudsman Service (FOS). The FOS is an independent body that arbitrates on complaints after We have provided You with written confirmation that Our internal complaints procedure has been exhausted.

Financial Ombudsman Service.

South Quay Plaza, 183 Marsh Wall, London E14 9SR
Telephone (0845) 080 1800
Fax (020) 7964 1001

Please note You have 6 months from the date of Our final response in which to refer to Your complaint to the FOS. Referral to the FOS will not affect Your right to take legal action against Us.

Your statutory rights are not affected if You choose to follow the complaints procedure above. For further information about Your statutory rights contact Your local authority Trading Standards Service or Citizens Advice Bureau.

DATA PROTECTION

Please note that any information provided to 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.