

# Wedding Insurance

## Insurance Product Information Document

**Company: Collinson Insurance**

**Product: Wedding Insurance Premium Cover**



WedCover Wedding insurance is underwritten by Collinson Insurance. Collinson Insurance (a trading name of Astrenska Insurance Limited) is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority in the United Kingdom, under Firm Reference Number 202846. Registered in England number 01708613. These details can be checked on the Financial Services Register by visiting: [www.fca.org.uk](http://www.fca.org.uk).

This Insurance Product Information Document provides a summary of the key information relating to this insurance policy. The full terms and conditions of the cover can be found in the policy wording. It is important that you read through these documents carefully.

### What is this type of insurance?

This insurance provides a package of wedding insurance benefits, and pays claims for various events which happen before or during a wedding and/or wedding reception which causes financial loss to the policyholders.



### What is insured?

The following risks are covered in relation to your wedding or similar ceremony and reception.

Note, the sum insured will differ by the level of cover purchased. Please see our website or policy wording for full limits.

- ✓ Cancellation or cutting short of the ceremony or reception
- ✓ Financial Failure of your wedding services suppliers
- ✓ Ceremonial Clothing
- ✓ Photography and Video
- ✓ Wedding Ring(s), Flowers, Attendants' Gifts and the Wedding Cake
- ✓ Wedding Cars & Transport
- ✓ Wedding Gifts
- ✓ Personal Liability for you
- ✓ Personal Accident

#### Optional Add-Ons

- Personal Liability for your guests
- Marquee Cover
- Excess Waiver
- Honeymoon Cover
- COVID-19 Cover



### What is not insured? (...continued)

- ✗ You or a close relative:
  - acting against medical advice at any time during the period of insurance,
  - suffering any medical condition on or before the start date of the policy for which you or they have received treatment or advice in the 12 months prior to that date, or for which you or they are awaiting results of tests or medical investigations,
  - suffering a condition on or in the 12 months prior to the start date of the policy for which you or they are on a hospital waiting list for treatment,
  - having a medical condition on the start date of the policy for which you or they have received a terminal prognosis,
  - suffering at any time anxiety, stress or depression (unless admitted for those conditions as an in-patient at a hospital for the first time after the start date),
  - committing or attempting to commit suicide or injuring yourself or themselves intentionally;
- ✗ A worsening of your financial circumstances or that of any of your close relatives who have or would have made proven, significant, financial contributions on which the wedding arrangements depend
- ✗ Financial losses resulting from payments made more than 90 days before the start date of this policy
- ✗ Any loss occurring as the result of a wedding services supplier ceasing to trade due to financial failure or going into administration within 30 days of the purchase of the policy;
- ✗ Any loss resulting from fraudulent, dishonest or criminal activity on the part of a wedding services supplier
- ✗ Any loss resulting from the wedding services supplier not performing their contractual obligations unless caused by financial failure
- ✗ Any loss recoverable from another source (e.g. credit and debit card providers)
- ✗ Events occurring outside the period of insurance
- ✗ Alcoholism, the excessive use of intoxicating drink or drugs (other than drugs taken in accordance with treatment prescribed and directed by a medical practitioner, but not for drug addiction)
- ✗ Your own deliberate, wilful, criminal or malicious actions or failure to act when you should have



### What is not insured?

- ✗ Deciding not to get married
- ✗ Rearrangement costs
- ✗ Covid-19 or any mutation of it, unless the appropriate premium has been paid
- ✗ Redundancy or losing your job
- ✗ Losses resulting from restrictions imposed or advised by any governmental, religious or municipal authority imposing or advising restrictions on the numbers of people allowed to attend your wedding or wedding reception or any other restriction that materially affects the wedding or reception such as social distancing, face mask wearing or vaccination status



## Are there any restrictions on cover?

- ! This policy must be bought a minimum of one month before the date of the wedding ceremony and/or reception (whichever occurs first)
- ! The wedding must take place within 24 months of the policy start date
- ! The main residence of one of the prospective marriage or civil partners must be in the UK and they must not have been abroad for more than 6 months in the last year. However, if both prospective marriage or civil partners live abroad at the time of purchasing this policy or do so in the time between then and the ceremony date, they are eligible if one of them is a UK citizen
- ! Financial failure cover only applies to the failure of Limited Liability Partnerships or Limited Companies, but, if a wedding services supplier which is not one of these fails, the most we will pay is £500
- ! Claims for loss or theft of cash or gift vouchers are limited to £250
- ! Claims for loss, theft or damage to wedding gifts are limited to £250 on any one item



## Where am I covered?

- ✓ This policy applies to weddings and wedding receptions which take place in the United Kingdom (including the Channel Islands and the Isle of Man) only



## What are my obligations?

- You must take reasonable care to answer all questions carefully and accurately as not doing so could invalidate your insurance and ability to claim
- You must tell us straight away if anything you have already told us changes or if there is any new information that increases the risk of any loss insured under your policy
- You must tell us as soon as reasonably possible of any event which may result in a claim
- You must follow our claims process which can be found in your policy



## When and how do I pay?

You must pay when you buy the policy by debit or credit card.



## When does the cover start and end?

Cover starts on the date specified in your schedule and ends at the completion of the reception, except where stated otherwise in the Period of Insurance section on page 6 of the policy wording.



## How do I cancel the contract?

If you cancel within 14 days of receipt of policy documents, we will cancel the policy and refund your premium in full provided that you have not already made a claim or intend to make a claim. To contact us please call us on 01268 214758