



Policy Wording

UK Weddings

Essential Cover

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Understanding **Your** Policy

Thank you for choosing **wedding** insurance. It's important that **you** read this policy document and **your Schedule** to make sure that everything **you've** told **us** is correct. Please read this policy carefully so that **you** understand the cover **we** are giving **you**. **You** must follow the terms and conditions set out in this policy wording. It's important that **you** keep this policy wording and **your Schedule** in a safe place in case **you** need to look at them later.

Demands and needs

We have not given **you** a recommendation as to whether this product is suitable for **your** needs. **You** must decide whether it is or not. This product meets the demands and needs of those who wish to insure specific risks relating to their **wedding** arrangements.

Important information

This policy covers one **ceremony** and one **reception**. If **you** have a **wedding ceremony** that creates a legally enforceable marriage in the **United Kingdom** as well as another ceremonial event or blessing, then **you** must choose which of these **you** want to insure in this policy. The **ceremony** date and **wedding reception dates** are stated in **your Schedule**.

Your responsibility

You are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act 2012 to take care to:

- (a) Supply accurate and complete answers to all the questions **we** may ask as part of **your** application for cover under the policy.
- (b) 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.

You must take reasonable care to provide complete and accurate answers to the questions **we** ask when **you** take out, make changes to, and renew **your** policy. If any information **you** provide is not complete and accurate, this may mean **your** policy is invalid and that it does not operate in the event of a claim, or **we** may not pay any claim in full.

About WedCover

WedCover Wedding Insurance is arranged by Niche Box Group Ltd. WedCover is a trading name of Niche Box Group Ltd, which has its registered office at New Century House, 17-21 New Century Road, Basildon, Essex SS15 6AG (Companies House Company Number: 13640866). Niche Box Group Ltd is an appointed representative of **UK** Oasis Group Ltd which is authorised and regulated by the Financial Conduct Authority.

You can check this on the Financial Services Register (register.fca.org.uk) under firm reference numbers 967691 (for Niche Box Group Ltd) and 943570 (**UK** Oasis Group Ltd).

About the Insurer

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.

Meaning of words

Throughout **your** policy, certain words have special meanings and these are listed and explained in this section . These words are highlighted in bold wherever they appear.

The words and phrases defined below have the same meaning wherever they appear in bold in this policy document.

Accommodation - A place **you** stay for a short time, like a hotel room.

Adverse weather - Weather conditions in the **United Kingdom** that cause major disruption to public travel services and road transport routes .

Attendants –The best man or woman, bridesmaids, page boys, flower girls and ushers.

Bodily injury – death and injury, illness or disease.

Cancellation, cancelled, cancel – Not going ahead with the **ceremony** or **reception** before it starts. For the purposes of this policy a **ceremony** and **reception** starts at the time it is due to start or when it starts whichever earlier.

Ceremony/wedding – The event happening on the **ceremony** date and at the place written in **your** policy **Schedule**. It can be:

- A legal **wedding** in the **UK**
- A **civil partnership ceremony**
- A special event or blessing to celebrate a marriage or **civil partnership**, like renewing vows

This policy only covers one **ceremony** and one **reception**. If **you're** having both a legal **wedding** and another special event or blessing, **you** need to choose which one **you** want this policy to cover. **You** do this by telling **us** the date and place when **you're** applying for the policy.

Ceremony date – The date shown in the **Schedule** as the date of the **ceremony**.

Ceremonial clothing – **Your** clothing as well as that of **your attendants**, whether hired or owned.

Civil partnership – A legal union between two people.

Close relative - **Your** spouse, partner, fiancé(e), parent, parent-in- law, step- parent, foster-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, foster child or legal guardian.

Excess – The amount of money **you** must pay as the first part of a claim. The amount of the **Excess** is shown in the **Schedule**. It is applied for each claim under each section of the policy unless **you** selected and paid for the optional Excess Waiver cover when purchasing the **your** policy. Please note that Excess Waiver does not apply to Sections 10,11 or 12.

Financial failure – The bankruptcy, compulsory liquidation, insolvency, compulsory winding-up and/or the appointment of a receiver, manager or administrator that means **your wedding services supplier** cannot provide the services **you** have paid for.

Marquee – Any hired tent, gazebo or similar structure and any portable toilet facilities hired to use with it, together with other equipment such as staging, chairs and tables hired or leased by **you** solely for the purpose of the **ceremony** or the **reception** and for which **you** are responsible.

Natural disaster – A natural event such as a volcanic eruption, avalanche, flood, tsunami, earthquake, landslide, hurricane, tornado, tropical cyclone or wildfire, or named (by an appropriate and relevant meteorological authority) storm.

Period of insurance – As shown in the **Schedule**. This starts on the **start date** and ends at the completion of the **reception**, except where stated otherwise in the **period of insurance** section on page 6.

Reception date – the date specified in the **Schedule**, including up until 6am the following morning, as the date of the **reception**.

Schedule – The separate document **we** send **you** that includes details about **you** and what **you** are covered for.

Start date – The date in the **Schedule** when this policy starts.

United Kingdom, UK – England, Wales, Scotland, Northern Ireland.

Wedding gifts – Gifts, including cash and gift vouchers, for the marriage or civil partners given for the purpose of celebrating the **wedding**.

Wedding reception/reception – The social gathering on the **reception date**. It must:

- Be at the venue shown in **your Schedule**
- Take place within 31 days of the **ceremony** date

This insurance only covers one **reception**. If **you're** having more than one, **you** need to pick which one **you** want this insurance to cover. **You** do this by telling **us** the date and place when **you're** applying for the insurance.

Wedding ring(s) – The ring(s) exchanged by the marriage or civil partners at the **wedding/ceremony**.

Wedding services supplier(s) - Any supplier, who is a Limited Liability Partnership (LLP) or Limited Company (LTD), that **you** have a **written contract** with to provide goods or a service or services at, or for, the **wedding** and/or **wedding reception**, in return for advance payment by **you** (including but not limited to **ceremonial clothing** and **accommodation suppliers**).

We, our, us – Collinson Insurance.

Written contract – A written document or email that sets out the contracting parties, terms and conditions upon which goods or services are to be supplied or delivered for the **ceremony** and/or **reception**.

You, your, yourself – The policyholders in the **Schedule** being the prospective marriage or civil partner(s). This policy will also pay **you** on behalf of any other person who has made a proven financial contribution to the cost of the **ceremony** and/or **reception** for a financial loss suffered by them that is otherwise insured by this policy under Sections 1, 2, 3, 4, 5, 6 (flowers and the **wedding** cake only), 8, and 12 and 13 (where the relevant option has been purchased).

Eligibility

To be eligible for cover under this policy:

1. **Your ceremony** must be in the **UK** and the **ceremony** must be one of these:
 - A legally binding **wedding ceremony**
 - A **civil partnership** registration or **ceremony**
 - A ceremonial event or blessing celebrating a marriage or **civil partnership** (including vow renewals)
2. Residence requirements:
 - At least one partner must mainly live in the **UK**
 - They shouldn't have been abroad for more than 6 months in the last year
3. Exception for couples living abroad:
 - If both partners live outside the **UK** when buying the policy or before the **ceremony**, they're still eligible if one partner is a **UK** citizen
4. If **you're** unsure about eligibility or coverage:
 - Call the Customer Helpline: 01268 214758 (local rate)
 - Email: enquiries@wedcover.com
 - Have **your** policy number ready when contacting them

Period of insurance

1. The **Schedule** shows:
 - When **your** cover starts
 - When **your** cover ends
2. If the **wedding** is **cancelled** for any reason, all cover ends on that **cancellation** date
 - This applies whether **you cancel** it or someone else does
 - It applies whether the **cancellation** reason is covered by the policy or not

Each section of this policy starts at different times. These are set out below. Please note that in some cases cover does not start immediately:

Section 1: Cancellation

- Starts immediately
- Covers insured events before and on the **ceremony** and **reception dates**

Section 2 – Cutting short of the **wedding** or the **wedding reception**

- Starts immediately
- Covers events on the **ceremony** and **reception dates** after the **ceremony** or **reception** has started

Section 3: Financial failure of wedding services suppliers

- Starts: 45 days after the policy **start date**
- Ends: On the **ceremony** or **reception date**, whichever is later
- For photographers/videographers the cover ends 90 days after the **ceremony** or **reception**

Section 4: Ceremonial clothing

For clothing **you** own:

- Starts: 120 days before the **ceremony** date
- Ends: When the **ceremony** is completed

For hired clothing:

- Starts: 120 days before the **ceremony** date
- Ends: 48 hours after the **ceremony** date

Section 5: Photography and video

- Starts immediately
- Ends: 90 days after the **ceremony** or **reception**

Section 6: Wedding rings, wedding flowers, attendants' gifts and the wedding cake

1. Wedding rings

- Starts: 7 days before the **ceremony** date
- Ends: 24 hours after the **ceremony** date

2. Attendants' gifts, wedding flowers and the wedding cake

- Starts: 36 hours before the **ceremony** date
- Ends 24 hours after the **ceremony** date

If the **wedding reception** does not take place on the **ceremony** date, the **wedding** cake is covered on the **reception date**.

Section 7 – Personal Accident

- Starts: 24 hours before the **ceremony** date
- Ends: 24 hours after the **ceremony** date

Section 8: Wedding cars and transport

- **You** are covered on the **Ceremony date** only

Section 9: Wedding gifts

- Starts: 7 days before the **ceremony** date
- Ends: 24 hours after the **ceremony** date

If the **wedding reception** is not on the same date as the **ceremony wedding gifts** are covered on the **reception date**.

Section 10: Personal liability

- Starts: when the **ceremony** starts on the **ceremony** date
- Ends: when the **reception** ends

If the **wedding reception** is not on the same date as the **ceremony**, cover ends at the end of the **ceremony** and begins again on the date of the **reception**

Section 11: Optional Guests' Personal liability

- Starts: when the **ceremony** starts on the **ceremony** date
- Ends: when the **reception** ends

If the **wedding reception** is not on the same date as the **ceremony**, cover ends at the end of the **ceremony** and begins again on the date of the **reception**

Section 12: Optional marquee cover

- Cover applies while **you** have hired the **marquee** for a maximum of ten days.

Section 13: Optional Honeymoon Extension

- Cover applies for insured events before and on the **ceremony date**.

Policy Cancellation

Cancellation of the policy by **you**

If **you** cancel **your** policy within 14 days after it starts or within 14 days of receiving the policy documents (whichever is later), **you** will get a full refund of the premiums **you** paid. This is as long as **you** haven't made a claim or don't plan on making a claim. However, if **you** have already made a claim, **we** won't be able to refund any premium.

You can cancel after 14 days but **you** won't get any money back.

To cancel **your** policy please contact **us** by email at enquiries@wedcover.com or by calling 01268 214758.

Cancellation of the policy by **us**

We may at any time cancel any insurance by giving 7 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) Where **we** reasonably suspect 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.

Change of Circumstances

If **you** need to change something about **your** insurance, like the place, date, or how much coverage you have, please contact WedCover Customer Services using the details below.

- Email: enquiries@wedcover.com.
- Tel: 01268 214758

There are some extra charges **you** will need to pay to make changes to **your** policy. These are listed below:

- Changing any of the venues costs £15.
- Changing the date of **your wedding** or **reception** costs £15. The new date must be within two years of when **you** bought the insurance.
- If **you** want to change the date to more than two years after **you** bought the insurance, **you'll** pay 5% of **your** original price for each month over two years. But **you'll** always pay at least £15

Usually, **we** can just change **your** current insurance. But sometimes, if it's a big change, **we** might need to give **you** a new insurance policy.

How to claim

If **you** need to make a claim, please contact **us** using the details below quoting **your** policy number.

Please check the policy **Schedule** and this policy to see whether the loss is covered.

- **Online:** <https://hub.wedcover.com/s/claim-setup> (this is the fastest and easiest way to make a claim)
- **By Telephone:** 01268 214758 (local call rate)
- **By Email:** claims@wedcover.com

There are some things **you** must do if anything happens that might mean **you** need to make a claim.

- For **cancellation** claims contact **us** before making any decisions with **your wedding service suppliers** so **we** can help **you** try to reduce **your** costs.
- For theft, malicious or criminal damage claims **you** must report the incident to the police and get a crime reference number. **We** will ask to see evidence.
- Do not throw away any damaged items as **we** might need to see them
- Send **us** any legal papers or documents about a claim. If **you** are contacted by third party concerning a claim, **you** must pass all correspondence to **us** unacknowledged.
- Tell **us** about any inquest or investigation related to the claim.
- Do not admit or deny responsibility for any incident involving injury to others or damage to their property.

We will need **you** to send **us** any, at **your** own expense, evidence **we** require to support **your** claim.

This will include things like:

- Purchase receipts and invoices
- **Wedding services supplier** contracts
- Credit card or bank statements
- Purchase dates of property
- Confirmation from an expert that damaged property is beyond repair
- Medical reports from a doctor

Fraud

You must not act in a fraudulent way. If **you** or anyone acting for **you**:

- Fails to reveal or hides a fact likely to influence whether **we** accept **your** proposal, or any adjustment to **your** policy;
- Fails to reveal or hides a fact likely to influence the cover **we** provide;
- Makes a statement to **us** or anyone acting on **our** behalf, knowing the statement to be false;
- Sends **us** or anyone acting on **our** behalf a document, knowing the document to be forged or false;
- Makes a claim under the policy, knowing the claim to be false or fraudulent in any way; or
- Makes a claim for any loss or damage **you** caused deliberately or with **your** knowledge

we will not pay any benefit under this policy or return any premium to **you**, and **we** may cancel **your** policy immediately and backdate the cancellation to the date of the fraudulent claim. **We** may also take legal action against **you** and inform the appropriate authorities.

Section 1 – Cancellation

We will pay up to the amount in the **Schedule** for any irrecoverable expenses **you** have paid or **you** have to pay for the services of any **wedding services supplier** not used if **you** are forced to **cancel** the **wedding** or **reception** because of;

1. The booked venue or caterers for the **wedding** or **wedding reception** being unable to hold the **wedding** or **wedding reception** or, in the case of a caterer, being unable to provide catering for the **wedding reception**, due to a **natural disaster** or **adverse weather**;
2. The death, injury or sickness of a prospective marriage or civil partner or their **close relative** which, means they cannot attend the **wedding**;
3. the cutting short of the **wedding** (this applies to the **cancellation** of the **wedding reception** only);
4. one of the prospective marriage or civil partners or a **close relative** being unexpectedly posted overseas or on duty where that person is a serving member of the **UK** armed forces, ambulance service, coastguard, fire and rescue service or police service;
5. The official who is supposed to marry **you** not turning up and **you** cannot get a replacement.
6. Loss or theft of or severe damage to the **marquee** (if **you** have purchased optional **marquee** cover);
7. **You** or at least 50% of the guests not being able to reach the **wedding** or **wedding reception** venue due to **adverse weather** conditions or **natural disaster**;
8. Enforced closure of the **wedding** or **wedding reception** venue or the caterers' premises on the grounds of food safety, fire safety, or loss of alcohol licence or licence to serve food;
9. damage to the **wedding** or **wedding reception** venue caused by fire, explosion, act of terrorism, lightning or **natural disaster**.

Section 2 – Cutting short of the **wedding** or the **wedding reception**

We will pay up to the amount shown in the **Schedule** in total for any irrecoverable expenses **you** unavoidably incur in the event of cutting short of the **wedding** or **wedding reception** due to.

1.
 - a) the death, injury or sickness of a prospective marriage or civil partner or their **close relative**; or
 - b) the venue for the **wedding** being unable to continue to hold **your wedding** because of damage to it, evacuation due to fire, **natural disaster**, **adverse weather** conditions or murder or suicide at the venue; or
 - c) The official who is supposed to marry **you** not turning up and **you** cannot get a replacement.
 - d) loss or theft of or severe damage to the **marquee** (if **you** have purchased optional **marquee** cover),

We will pay (in addition to what **we** will pay under Section 1, Part 3 **you** have to **cancel** the **wedding reception**), up to the amount shown on the **Schedule**, for the irrecoverable costs of the **wedding** that has not been completed, which **you** have paid or for which **you** are liable.

2. In the event of the cutting short of the **wedding reception** due to:

- a) the death, injury or sickness of a prospective marriage or civil partner or their **close relative**; or
- b) the venue for the **wedding reception** being unable to continue to hold **your wedding reception** because of damage to the venue, evacuation due to fire, **natural disaster** or **adverse weather** conditions, murder or suicide at the venue or its enforced closure on the grounds of food safety, fire safety or loss of alcohol licence or licence to serve food; or
- c) loss or theft of or severe damage to the **marquee** (if **you** have purchased optional **marquee** cover);

We will pay for the irrecoverable costs which **you** have paid or for which **you** are liable for the unused portion of the services of any **wedding services supplier**.

There is no cover in Sections 1 and 2 for:

- 1. losses excluded in the General Exclusions;
- 2. 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 any national or local lockdowns, social distancing, face mask wearing, quarantine or vaccination status requirements;
- 3. **you** or anyone else on whom the **wedding** depends experiencing symptoms of any infectious disease, or having been told to self-isolate or go into quarantine, at the time **you** purchased or extended this insurance;
- 4. **you** contracting any infectious disease and **you** have not had the recommended vaccination(s) and booster(s) (consideration will be given where **you** were medically unable to have the vaccination, and this is shown in **your** medical records);
- 5. any claim caused directly or indirectly or contributed to by **you** or a **close relative**:
 - a) acting against medical advice at any time during the **period of insurance**;
 - b) 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;
 - c) suffering a condition on the **start date**, or in the 12 months prior, for which **you** or they are on a hospital waiting list for treatment;
 - d) having a medical condition on the **start date** of the policy for which **you** or they have received a terminal prognosis,
 - e) 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**),
 - f) committing or attempting to commit suicide or injuring **yourself** or themselves intentionally;
- 6. any claim caused directly or indirectly or contributed to by **you** or anyone else upon whose health the **wedding** depends, failing to obtain any recommended vaccinations;
- 7. any claim caused directly or indirectly or contributed to by **you**, a **close relative** or anyone else upon whom the **wedding** or **wedding reception** depends suffering from coronavirus disease (COVID-19), severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2), or any mutation or variation thereof. This exclusion also applies to any claim, loss, cost or expense of whatever nature directly or indirectly arising out of, contributed to by or resulting from:
 - a. any fear or threat (whether actual or perceived) of; or

- b. any action taken in controlling, preventing, suppressing or in any way relating to any outbreak of coronavirus disease (COVID-19), severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2), or any mutation or variation thereof. **(This exclusion does not apply if you have bought COVID cover).**
- 8. any claim arising directly or indirectly from any of the following:
 - a. a change in the law or government regulation;
 - b. 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;
 - c. **your** disinclination to go through with the marriage as agreed or **your** failure to comply with any legal requirements, medical advice or other official guidance or to obtain the relevant legal documentation;
 - d. increased costs incurred as the result of failure to promptly notify the provider of any goods or services if it is found necessary to **cancel** or cut short the **wedding** or **wedding reception**;
 - e. any loss resulting from fraudulent, dishonest or criminal activity on the part of a **wedding services supplier**;
 - f. any loss resulting from the **wedding services supplier** not performing their contractual obligations unless specifically covered by this Section ;
- 9. travel costs of any kind;
- 10. **accommodation** costs for stays in excess of three nights;
- 11. **accommodation** costs relating to anyone other than the prospective marriage or civil partners (or married couple in the event of a blessing), their parents or step-parents (including guardians or foster parents) or **attendants**, except where the **accommodation** costs are included as part of the **wedding** package;
- 12. any claim resulting from pregnancy or childbirth except for related serious medical complications where the expected date of delivery is more than two months after the **ceremony date**;
- 13. any claim caused by **adverse weather** or **natural disaster** where there were warnings of **adverse weather** or **natural disaster** in the public domain at the time of purchasing this policy;
- 14. any claim resulting from the death of a **close relative** (not being one of the policyholders on the **Schedule**) more than three months before the **ceremony date**;
- 15. any claim where the sickness or injury is of a nature that it does not materially affect the day-to-day activities of the person suffering it or where the effects of sickness or injury are mainly cosmetic and do not materially affect **your** ability to go through with the **wedding ceremony** and/or attend the **wedding reception**;
- 16. any claim for **ceremonial clothing** unless caused by the death of either of the prospective marriage or civil partners;
- 17. any claim for items that can be used, even if engraved or personalised, despite the **wedding** having been **cancelled** or cut short;
- 18. any claim for items that have been used but where there is no need to re-purchase such items because **you** have decided not to get married or rearrange **your wedding**.

Section 3 – Financial failure of wedding services suppliers

- 1. **Cancellation or cutting short due to financial failure of the wedding or wedding reception venue or caterers or the going into administration of the wedding or wedding reception venue.**
 - a. **We** will pay up to the amount in the **Schedule** for any irrecoverable expenses

you have paid or for which **you** are legally liable to pay, for the services of any **wedding services supplier** not used if **you** are unavoidably forced to **cancel** the **wedding** or **wedding reception** as the sole and direct result of:

- i. the booked venue or caterers for the **wedding** or **wedding reception** ceasing to trade because of **financial failure**, or
 - ii. the booked venue for the **wedding** or **wedding reception** being unable to guarantee that it will be able to hold **your wedding** or **wedding reception** because it has gone into administration after the date of purchase of this policy.
- b. **We** will pay up to the amount shown in the **Schedule** in total for any irrecoverable expenses **you** unavoidably incur in the event of **cutting short** of the **wedding** or **wedding reception** due to **financial failure** as set out below.
- i. In the event of the **cutting short** of the **wedding** **we** will pay (in addition what **we** pay under ii below if **you** have to **cancel** the **wedding reception**), up to the amount shown on the **Schedule**, for the irrecoverable costs of the **wedding** that has not been completed, which **you** have paid or for which **you** are liable.
 - ii. In the event of the **cutting short** of the **wedding reception** **we** will pay for the irrecoverable costs which **you** have paid or for which **you** are liable for the unused portion of the services of any **wedding services supplier**.

2. **Financial failure of a wedding services supplier that does not cause the cancellation or cutting short of the wedding or wedding reception.**

Following the cessation of trading due to the **financial failure** of a **wedding services supplier** contracted and paid for by **you**, **we** will pay up to the amount stated in the **Schedule** in total for all **wedding services suppliers** for the irrecoverable amounts of money paid or for which **you** are liable.

3. **Financial failure of a supplier which is not a wedding services supplier that does not cause the cancellation or cutting short of the wedding or wedding reception.**

If a supplier other than a **wedding services supplier** ceases to trade due to **financial failure**, **we** will pay up to a maximum of £500 if there is sufficient evidence that the supplier has financially failed and not committed fraud, theft or ceased to trade for reasons other than **financial failure**.

Cover under this section starts 45 days from the **start date** of this policy and ends on the later of the **ceremony** or **reception date**, except in the case of the cessation of trading due to the **financial failure** of a photographer or videographer where cover ends 90 days after completion of the **ceremony** or **wedding reception**, whichever occurs last.

This section does not cover:

1. losses that are covered under Section 1 of this policy;
2. losses excluded in the General Exclusions;
3. any loss which would have been incurred had the original supplier not ceased trading due to **financial failure**;
4. any costs where no **written contract** exists between **you** and the **wedding services supplier**;
5. any loss occurring as the result of the **wedding services supplier** or other supplier

- ceasing to trade due to **financial failure** within 45 days of the purchase of the policy;
6. any claim resulting from the **wedding services supplier** becoming bankrupt, put into liquidation or ceasing to trade where, at the time of purchase of this policy, it was already under administration, a voluntary scheme of arrangement or subject to a winding-up petition;
 7. any loss resulting from fraudulent, dishonest or criminal activity on the part of the **wedding services supplier**;
 8. any loss resulting from the **wedding services supplier** not performing their contractual obligations, unless caused by **financial failure**;
 9. any claim arising directly or indirectly from:
 - a) the **financial failure** of a supplier of **wedding gifts** or any supplier not contracted by and pre-paid by **you**;
 - b) any additional costs arising from additional amounts paid in advance to secure a discount;
 - c) the **financial failure** of a photographer or video operator (see Section 4 for cover provided in this instance);
 - d) the **financial failure** of a professional **wedding** planner except for costs directly contracted by **you** to them (e.g. their fee) for their services.
 - e) any loss resulting from fraudulent, dishonest or criminal activity on the part of a **wedding services supplier**;
 - f) any loss resulting from the **wedding services supplier** not performing their contractual obligations unless caused by **financial failure**;
 10. any claim resulting from the **financial failure** or entering into administration where, at the time of purchase of this policy or at the time of contracting with them, the **wedding services supplier** or other supplier was already in administration, a voluntary scheme of arrangement or subject to a winding-up petition.

Section 4 – Ceremonial clothing

We will pay up to the amount stated in the **Schedule**, per loss event, for the cost of replacing or repairing, if recovered, **ceremonial clothing** lost, stolen or damaged while in **your** possession or that of a **close relative**.

Cover for **ceremonial clothing** starts 120 days before the **ceremony date** and for the duration of the **ceremony** unless it is hired, in which case cover will end 48 hours after the **ceremony date**.

This section does not cover:

1. losses excluded in the General Exclusions;
2. any loss by theft or criminal damage not reported to the police within a reasonable time of discovery;
3. any claim arising directly or indirectly from loss or damage by theft or attempted theft of any items left in any unattended motor vehicle, unless the property is left locked in the boot or glove compartment, concealed from view, and there is evidence of forced entry;
4. any damage occurring after the **ceremony** (for example, at the **wedding reception**), unless it is to hired **ceremonial clothing**.

Section 5 – Photography & Video

We will pay up to the amount stated in the **Schedule** in total for any irrecoverable amount which **you** originally contracted to pay or for any loss caused as a direct result of:

1. the professional photographer or video operator contracted for the **wedding** not turning up at the **wedding** or **wedding reception**; or

2. theft of or damage to the medium (or media) upon which the photographic images are stored by the professional photographer or professional video operator contracted for the **wedding**, before copies have been made; or
3. non-delivery of any photos or videos resulting from a technical fault or negligent act by the professional photographer or professional video operator contracted for the **wedding**; or
4. **financial failure** of the professional photographer or professional video operator contracted for the **wedding** up to a maximum of 25% of the sum insured stated in the **Schedule** for this section of cover.

Cover under this section starts on the **start date** of this policy and is in force until delivery of the photographs or video, not exceeding 90 days after the latest of the **ceremony date** and **reception date**.

This section does not cover:

1. losses excluded in the General Exclusions;
2. losses that are covered under section 1 or 2 of this policy;
3. any loss by theft or criminal damage occurring while the films, negatives or digital media are in **your** custody or control, that is not reported to the police within 24 hours of discovery;
4. any claim arising directly or indirectly from loss or damage by theft or attempted theft of any items left in any unattended motor vehicle owned by **you**, unless the property is left locked in the boot or glove compartment, concealed from view, and there is evidence of forced entry;
5. losses resulting from arrangements made without a **written contract**;
6. dissatisfaction with the photos or video.
7. any loss occurring as the result of the photographer or professional video operator ceasing to trade due to **financial failure** within 45 days of the purchase of the policy;
8. any claim resulting from the photographer or professional video operator becoming bankrupt, put into liquidation or ceasing to trade where, at the time of purchase of this policy, it was already under administration, a voluntary scheme of arrangement or subject to a winding-up petition;
9. any loss resulting from fraudulent, dishonest or criminal activity on the part of the photographer or professional video operator;
10. any loss resulting from the photographer or professional video operator not performing their contractual obligations, unless caused by **financial failure**;

Section 6 – **Wedding** ring(s), flowers, **attendants'** gifts and the **wedding** cake

We will pay up to the amount stated in the **Schedule** in total for loss or theft of or damage to **wedding rings**, flowers, **attendants'** gifts and the **wedding** cake which occurs during the time specified in 1. or 2. below.

Cover under this section:

1. For **wedding rings**, starts 7 days before to the **ceremony date** and ends 24 hours after it; and
2. For **attendants'** gifts, flowers and the **wedding** cake, starts 36 hours before the **ceremony date** and ends 24 hours after it. If the **wedding reception** does not take place on the **ceremony date**, the **wedding** cake is covered on the **reception date**.

This section does not cover:

1. losses recoverable from any other source;
2. losses excluded in the General Exclusions;

3. any loss by theft or criminal damage not reported to the police within a reasonable time of discovery;
4. any claim arising directly or indirectly from loss or damage by theft or attempted theft of any items left in any unattended motor vehicle, unless the property is left locked in the boot or glove compartment, concealed from view, and there is evidence of forced entry; or
5. theft of **wedding** ring(s), flowers and **attendants'** gifts unless such items were removed by visible and forced means.

Section 7 – Personal Accident

We will pay the benefit shown in the table below to **you** or, in the event of **your** death, **your** legal representative(s), if **you** sustain accidental **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 event causing such **bodily injury** results in death, **loss of limb(s)** or **sight**, or **Permanent Total Disablement**:

The most **you** can claim under this section is £10,000

Section	Claim Limit
Death	£10,000
Loss of sight - Complete and irrecoverable loss of sight in one or both eyes that in the opinion of a doctor will not get better	£10,000
Loss of limb - 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 that in the opinion of a doctor will not get better	£10,000
Permanent total disablement - Disablement which entirely prevents the insured person from working in any business or occupation of any and every kind for at least 12 months from the date of bodily injury, and in the opinion of a doctor will not get better.	£10,000

This section does not cover:

1. losses excluded in the General Exclusions;
2. **Permanent Total Disablement** if **you** are over 65 years of age at the time of the **bodily injury** or if at that time **you** are not in full-time employment;
3. Any claim for an accident not caused by a single external, violent incident;
4. Any claim caused by a series of events which occur or develop over time that cannot be wholly attributable to a single event.
5. Post traumatic Stress Disorder or any psychological or psychiatric condition not resulting from accidental **bodily injury**;
6. committing or attempting to commit suicide or injuring **yourself**.

Section 8 – Wedding cars & transport

This section covers the vehicles **you** have booked to take **you**, **your close family** or **your attendants** to the **ceremony** on the **ceremony date**. It does not cover public transport such as taxis, busses or trains.

We will pay up to the amount stated in the **Schedule** in total for cost **you** must pay due to;

1. The **wedding services supplier** who **you** have booked to provide the vehicles for **your wedding** not turning up.
2. The mechanical breakdown of any vehicle.

Cover under this section only applies on the **ceremony date**.

This section does not cover:

1. losses excluded in the General Exclusions;
2. The **financial failure** of the **wedding services supplier** supplying the vehicles. This is covered under section 2 of this policy.

Section 9 – Wedding gifts

We will pay up to the amount stated in the **Schedule** in total (subject to a maximum of £250 for any one item and for cash or vouchers) for loss or theft of or damage to **wedding gifts** while being stored by **you**, an **attendant** or **your close relative**. This cover also applies while gifts are in transit to or on display at the **wedding reception**.

Cover starts seven days before the **ceremony date** and ends 24 hours after that date..

If the **wedding reception** is not on the same date as the **ceremony** cover ends at the end of the **ceremony** and begins again on the date of the **reception** and ends 24 hours after it.

This section does not cover:

1. losses excluded in the General Exclusions;
2. any loss by theft or criminal damage not reported to the police within a reasonable time of discovery;
3. any claim arising directly or indirectly from loss or damage by theft or attempted theft of any items left in any unattended motor vehicle.

Section 10 – Personal Liability (sometimes called Public Liability)

We will cover **your** legal liabilities, arising from any one event or one source or original cause, up to the amount stated in **your** policy **Schedule**. This includes payment for accidental injury, death, illness, or damage caused to others or their property directly related to **your wedding** or **reception**.

Cover applies at the **ceremony** and for the duration of the **reception** This only covers things **you** are personally liable for. **You** can extend this to cover **your** guests' liabilities if **you** purchase the cover below in section 11.

Section 11 – Optional Guest Personal Liability Extension

This section applies only if **you** have selected this optional cover and where the additional premium has been paid.

Cover under Section 10 (Personal Liability) is extended by this section to cover the liability of all people invited to the **wedding** or **wedding reception** The sum insured applies as a limit to all claims made against all guests in total, not for each guest.

Cover applies at the **ceremony** and for the duration of the **reception**.

There is no cover under sections 10 and 11 for:

1. losses excluded in the General Exclusions;
2. any claim arising directly or indirectly from:
 - a) death or injury to **your** employees or members of **your** family;
 - b) loss of or damage to property that is owned by **you** or under **your** control or that of **your** family or employees;
 - c) **your** profession, business or employment;
 - d) **you** owning or using any:
 - a. animal (other than **your** domestic pets),
 - b. firearm,
 - c. mechanically propelled or towed vehicles,
 - d. vessels (other than manually propelled water craft),
 - e. aircraft,
 - f. firearms, fireworks or other pyrotechnic devices or effects, or
 - g. bouncy castles or other similar inflatables;
3. a guest's own deliberate, wilful, criminal or malicious actions or failure to act;
4. any fines or damages which have been awarded to punish the person responsible rather than to compensate the affected individual for any losses;
5. additional liability assumed by **you** or **your** guests by agreement in a hiring or booking contract;
6. any costs not authorised in advance by **us**;
7. any liability insured under another policy;
8. any liability incurred more than 24 hours before or after the **ceremony date**;
9. any liability for fines, penalties, liquidated damages or punitive, exemplary, aggravated or multiplied damages;
10. loss of or damage to any goods or other property sold, supplied, delivered, installed or erected by **you** or any of **your** guests and all costs of or arising from the need of making good, removal, repair, rectification, replacement or recall of:
 - a) any such good or property and/or
 - b) any defective work executed by **you** or any of **your** guests;
11. loss or damage to flooring caused by footwear of any kind.

Section 12 – Optional Marquee Extension

This section applies only if **you** have selected this optional cover and where the additional premium has been paid.

We will pay **you** up to the amount detailed in the **Schedule** in total in the event of loss or theft of, or damage to any **marquee** happening during the period of hire. The period of hire covered is dependent on the level of cover purchased and cannot be more than 10 days. Buying this additional cover also extends the cover under section 1, **cancellation** and section 2 **cutting short**, where **cancellation** or **cutting short** is the direct result of loss or theft of or damage to the **marquee**.

IMPORTANT

If the **marquee** is worth more than the sum insured covered by the insurance when the incident happens, **we** will only pay part of the claim. For example, if the insurance only covers one third of the cost of replacing the **marquee**, **we** will only pay one third of the claim.

This section does not cover:

1. losses excluded in the General Exclusions;
2. any claim arising directly or indirectly from:
 - a) erection and/or dismantling of any hired equipment,
 - b) loss or theft of or damage to audio/visual entertainment equipment,

- c) loss or theft of or damage to electricity generators whether owned or hired,
- d) loss or damage suffered by **you** as a result of being deceived into knowingly parting with property,
- e) damage to flooring caused by footwear,
- f) theft of ancillary equipment unless there is violent and forced entry to or exit from a locked room or building,
- g) theft from unattended venues,
- h) loss or damage by theft or attempted theft of any items left in any unattended motor vehicle, unless the property is left locked in the boot or glove compartment, concealed from view, and there is evidence of forced entry.
- i) any loss by theft or criminal damage not reported to the police within a reasonable time after discovery.

Section 13 – Optional Honeymoon Extension

We will pay up to the amount in the **Schedule** for any irrecoverable travel or **accommodation** costs for a honeymoon **you** have paid or for which **you** are legally liable to pay to **your** travel provider if **you** are forced to **cancel your** honeymoon as the sole and direct result of **you cancelling your wedding** for any reason for which a valid claim is payable by this policy under Section 1 (**Cancellation**) or 4 (**Financial failure of wedding services suppliers**) of this policy.

This section does not cover:

1. losses excluded in the General Exclusions;
2. Any **accommodation** or travel costs not booked through reputable, VAT registered business.
3. A honeymoon more than 31 days long
4. A honeymoon that starts more than 31 days after the **wedding** or **reception**, whichever is earlier.

The exclusions in Sections 1 and 4 apply to this cover (except 8 and 9 in Section 1).

Section 14 – Optional COVID-19 Extension

This section applies only if **you** have selected this optional cover and where the additional premium has been paid.

Cover under sections 1 and 2 is increased to cover any claim caused directly or indirectly or contributed to by **you**, a **close relative** suffering from coronavirus disease (COVID-19), severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2), or any mutation or variation thereof.

This section does not cover:

1. Losses excluded in General Exclusions

This is an extension of cover in sections 1 and 2. Exclusions in sections 1 and 2 apply.

General Conditions (applicable to all sections of this insurance)

We will only provide the cover set out in this policy if **you** comply with these conditions. Failure to comply with these conditions could result in **your** claim being declined or payment reduced and **your** policy being **cancelled**.

1. **You** must exercise due care and attention at all times for the safety of

- your** property and take all reasonable steps to prevent accidents, loss or damage.
2. **We** may at **our** own expense take proceedings in **your** name to recover **our** losses from any third party in respect of any loss or damage covered by this insurance, and any amount so recovered shall belong to **us**. This includes any monies **we** have paid that in **our** estimation result from unfair or unduly onerous contract terms with **wedding services suppliers**.
 3. **You** must provide **us** with all reasonable assistance in dealing with **wedding services suppliers** and do anything reasonably necessary to mitigate any financial loss.
 4. Unless otherwise stated in this policy, the sum insured for each section applies to both policy holders in total, not to each individual policy holder.
 5. This insurance will be governed by the laws of England, whose courts alone shall have jurisdiction in any dispute arising from this insurance.
 6. 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 not pay for any losses covered by that policy.
 7. If all or some of **your** financial loss is recoverable under the protection afforded by section 75 of the Consumer Credit Act for credit card purchases or the Chargeback protection scheme for debit, credit and payment card purchases, **we** will ask **you** to obtain recompense from that source. Only if **you** are unable to get money back under those schemes will **we** pay for those losses, subject to the terms of this policy.
 8. This policy cannot be assigned to any other person.
 9. **You** must undergo a medical examination where **we** require it at **your** expense except after **your** or any relevant person's death where **we** reserve the right to have one undertaken at **our** expense.
 10. 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.
 11. **We** shall not provide cover or be liable to pay any claim or other sums, including return premiums, where this would expose **us** to any sanction, prohibition or restriction under United Nations resolutions, asset freezing or trade or economic sanctions, laws or regulations of the European Union, **United Kingdom**, and/or all other jurisdictions where **we** transact business.

General Exclusions

The following exclusions apply to all sections of this policy.

There is no cover under any section for any claim caused directly or indirectly or contributed to by:

1. Any **excess** that applies as showing in **your Schedule**;
2. Losses recoverable from any other source,
3. events or circumstances of which **you** were aware, or that were public knowledge, at the time of buying this policy that make a loss or claim inevitable or which substantially increase the risk of financial loss;
4. Damage caused by war, invasion, foreign enemy hostilities (whether war is declared or not), civil war, terrorism, rebellion, revolution, military force or coup, or the actions of any lawful government or public or local authority.
5. pressure waves caused by aircraft or other flying devices travelling at sonic or supersonic speeds
6. the excessive use of alcohol, intoxicating drink or drugs (other than drugs taken in accordance with treatment prescribed and directed by a doctor, but not for drug addiction);
7. nuclear fission or fusion or radioactive contamination;

8. **you** causing or increasing the loss;
9. financial losses resulting from payments made more than 90 days before the **start date** of this policy;
10. any loss related to sexually transmitted diseases
11. losses arising from changes in the law or regulations;
12. any unlawful act committed 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. criminal or malicious actions by persons invited by **you** to the **wedding** or **wedding reception**;
14. any event happening outside the **period of insurance**;
15. normal wear and tear, or damage from things like rust or mould or frost;
16. insects, woodworm, vermin or moths;
17. dyeing, cleaning, repair or renovation;
18. electronic, electrical or mechanical breakdown, failure or derangement;
19. faulty manipulation, design, plan, specification or materials;
20. gradual deterioration or market depreciation;
21. atmospheric conditions;
22. shrinkage or change of colour;
23. confiscation or detention by government or other authorised officials;
24. a worsening of **your** financial circumstances;
25. redundancy or loss of **your** job
26. a **wedding services supplier** not providing **you** with the service or level of quality which they contracted to unless specifically covered in this policy.

Complaints Procedure

We always strive to provide excellent service. However, if **you** have a complaint, please contact **us** using the details below.

- **By Telephone:** WedCover - 01268 214758 (local call rate)
- **By Email:** complaints@wedcover.com

We will respond to **your** complaint within four weeks of receiving it. **Our** response will be **our** final decision based on the information provided. If there's a delay in **our** investigations, **we'll** explain the reason and give **you** an estimated timeframe for reaching a decision.

If, for any reason, **you're** still dissatisfied or haven't received a final answer within eight weeks, **you** have the right to escalate **your** complaint to an independent authority called the Financial Ombudsman Service (FOS). **You** can contact them using the details below:

- Telephone: 08000 234 567 (free for people calling from a landline)

or 0300 123 9 123

- Email: complaint.info@financial-ombudsman.org.uk
- Online: www.financial-ombudsman.org.uk

Following this complaints procedure does not stop **you** from taking legal action.

Financial Services Compensation Scheme (FSCS)

The Financial Services Compensation Scheme covers this policy. **You** may be entitled to compensation from this scheme if **we** cannot meet **our** liabilities under this policy. Further information about compensation scheme arrangements is available at www.fscs.org.uk or by telephoning 0207 741 4100.

Niche Box Group Ltd Data Protection Notice

Your data including personal data will be held and processed in compliance with **our** statutory obligations under the Data Protection Act 2018 (**UK**) and the General Data Protection Regulation 2016/679 as it forms part of the law of England and Wales, Scotland and Northern Ireland (**UK** GDPR).

You should also note the following important information:

Collinson Insurance and Niche Box Group Ltd. are the Data Controllers.

Collinson Insurance and Niche Box Group Ltd and their associated companies may use the personal data that **you** supply for the purposes of insurance administration. The data may be disclosed to **us** and regulatory bodies such as the Financial Conduct Authority (FCA) for the purposes of administering and regulating **your** insurance. **Your** information may also be used for offering renewal, conducting research, statistical purposes and crime prevention. **We** may share these details with other insurance organisations (such as loss adjusters and investigators) to assist in handling claims.

We will store **your** details but will not keep them for any longer than necessary. Under the terms of the Data Protection Act 2018 **you** are entitled to a copy of all the information **we** hold about **you**. If **you** have any questions or queries regarding the use of **your** personal data, or to exercise **your** rights relating to such personal data, please contact **our** Data Protection Officer at the following address:

New Century House,
17-21 New Century Road,
Laindon,
Essex,
SS15 6AG

Email: compliance@wedcover.com

You will also find the full privacy policy for WedCover at the following:
www.wedcover.com/privacy.html

We may share **your** information with companies within the EEA ("European Economic Area") subject to the Data Protection Act 2018 and the **UK** GDPR, and where this takes place, this is in line with **our** legal obligations to safeguard **your** personal data. If **you** would like to know more, please get in touch with **us**.

Collinson Insurance Privacy Notice

How we use the information about you

As **your** insurer and a data controller, **we** collect and process information about **you** so that **we** can provide **you** with the products and services **you** have requested. **We** also receive

personal information from **your** agent on a regular basis while **your** policy is still live. This will include **your** name, address, risk details and other information which is necessary for **us** to:

- Meet **our** contractual obligations to **you**.
- Issue **you** this insurance policy.
- Deal with any claims or requests for assistance that **you** may have.
- Service **your** policy (including claims and policy administration, payments and other transactions).
- Detect, investigate and prevent activities which may be illegal or could result in **your** policy being **cancelled** or treated as if it never existed.
- Protect **our** legitimate interests

Some of the personal information that **you** provide may be sensitive information. This includes details about **your** health or medical records. Where **we** need **your** consent to collect and process **your** sensitive information, this will be obtained from **you** at the relevant time. Please note that, in these cases, **we** may not be able to sell **you** an insurance policy or deal with a claim if **you** do not agree to **us** processing relevant sensitive information

In order to administer **your** policy and deal with any claims, **your** information may be shared with trusted third parties. This will include members of The Collinson Group, contractors, investigators, crime prevention organisations and claims management organisations where they provide administration and management support on **our** behalf. Some of these companies are based outside of the European Union where different data privacy laws apply. Wherever possible, **we** will have strict contractual terms in place to make sure that **your** information remains safe and secure.

We will not share **your** information with anyone else unless **you** agree to this, or **we** are required to do this by **our** regulators (e.g. the Financial Conduct Authority) or other authorities.

The personal information **we** have collected from **you** will be shared with fraud prevention agencies and databases who will use it to prevent fraud and money-laundering and to verify **your** identity. If fraud is detected, **you** could be refused certain services, finance, or employment. Further details of how **your** information will be used by **us** and these fraud prevention agencies and databases, and **your** data protection rights, can be found by visiting www.cifas.org.uk/fpn and www.insurancefraudbureau.org/privacy-policy

Processing your data

Your data will generally be processed on the basis that it is:

- necessary for the performance of the contract that **you** have with **us**;
- is in the public or **your** vital interest: or
- for **our** legitimate business interests.
- If **we** are not able to rely on the above, **we** will ask for **your** consent to process **your** data.

How we store and protect your information

All personal information collected by **us** is stored on secure servers which are either in the **United Kingdom** or European Union.

We will need to keep and process **your** personal information during the **period of insurance** and after this time so that **we** can meet **our** regulatory obligations or to deal with any

reasonable requests from **our** regulators and other authorities.

We also have security measures in place in **our** offices to protect the information that **you** have given **us**.

How **you** can access **your** information and correct anything which is wrong

You have the right to request a copy of the information that **we** hold about **you**. If **you** would like a copy of some or all of **your** personal information please contact **us** by email or letter as shown below:

Email address: data.protection@collinsongroup.com

Postal Address: 3 More London Riverside, London, SE1 2AQ

This will normally be provided free of charge, but in some circumstances, **we** may either make a reasonable charge for this service or refuse to give **you** this information if **your** request is clearly unjustified or excessive.

We want to make sure that **your** personal information is accurate and up to date. **You** may ask **us** to correct or remove information **you** think is inaccurate.

If **you** wish to make a complaint about the use of **your** personal information, please contact **our** Complaints manager using the details above. **You** can also complain directly to the Information Commissioner's Office (ICO). Further information can be found at <https://ico.org.uk/>