

Wedding Insurance

WeCovr.

Insurance Product Information Document

Company: WeCovr

Product: Wedding Insurance

This document is a summary of cover highlighting the main features and benefits as well as the general conditions and exclusions of this policy. Full terms and conditions can be found in the policy wording. You will also receive a policy schedule showing the specific details of your policy and the cover(s) you have selected. Please take some time to read the policy documents when you receive them. It is important that you tell us as soon as possible if any of the information is incorrect.

What is this type of Insurance?

This cover will pay you for costs incurred should you have to cancel or rearrange your wedding due to unforeseen circumstances and offers financial protection against the failure of key wedding services such as catering, ceremonial attire and photography.



What is insured?

- ✓ Cancellation or Rearrangement of the Wedding
- ✓ Failure of Suppliers
- ✓ Wedding/Ceremonial Attire
- ✓ Wedding Gifts
- ✓ Rings, Flowers, Attendants Gifts & Cake
- ✓ Cars & Transport
- ✓ Photographs & Videos
- ✓ Personal Accident
- ✓ Legal Expenses
- ✓ Personal Liability
- ✓ Essential Document Indemnity

Optional Covers

Optional Marquee Cover
Optional Ceremonial Swords Cover
Optional Public Liability Cover



What is not insured?

- ✗ This policy does not offer cover if you decide not to go ahead with the wedding
- ✗ This policy does not offer cover when you know, when buying this policy, that there is already a problem that may lead to a claim
- ✗ An excess as detailed in your policy documents.
- ✗ Loss or theft from unattended venues or vehicles unless involving forcible or violent entry to or exit
- ✗ Claims arising from incidents involving bouncy castles & other inflatables, fireworks or other pyrotechnic devices or effects



Are there any restrictions on cover?

- ! Either of the Bride(s), Groom(s) or Civil Partners must be a resident in the UK, and have been living permanently in the UK for at least six months prior to the purchase of this policy & be registered with a local medical practitioner
- ! Personal Liability cover does not extend to Weddings or Wedding Receptions taking place in the USA & Canada
- ! The Optional Marquee cover & Optional Ceremonial Swords Extension is only available for ceremonies in the UK
- ! The policy does not cover any claims caused by or arising from any of the following situations relating to the bride, groom, civil partners, close relative or any person upon whom the cost of the wedding or wedding services depends:
 - If anyone has been given a terminal prognosis
 - If anyone is acting against medical advice
 - If anyone is on a waiting list for hospital treatment or is awaiting the results of any



Where am I covered?

You are covered to hold your wedding celebrations at any Worldwide destination, however cover for Personal Liability does not extend to the USA or Canada and the Ceremonial Sword and Marquee cover options are only available for weddings taking place in the UK.



What are my obligations?

You must provide full and accurate information to all questions asked. Your answers must be true to the best of your knowledge and belief. Your answers will form part of the statement of facts on which your policy will be based. If you become aware that information you have given us is inaccurate or has changed, you must inform us as soon as possible. Failure to do this may invalidate your policy and claims may not be paid.



When and how do I pay?

You can pay your premium as a one-off payment by credit or debit card.



When does the cover start and end?

Your cover will start as soon as you purchase your policy and will automatically cover any deposits you have already paid. Generally, your policy cover ceases 24 hours following your Wedding or Wedding Reception, whichever is the later, however some covers are in force at different times during the course of your wedding so please refer to your policy wording for full details



How do I cancel the contract?

If you decide that for any reason, this policy does not meet your insurance needs then please return it within 14 days from the day of purchase or the day on which you receive your policy documentation, whichever is the later. On the condition that your wedding has not already taken place and that no claims have been made or are pending, the premium will be refunded in full. If you wish to cancel after the 14 day cooling off period, please contact the organisation from whom you bought your policy.