



policy document

ASIAN WEDDING INSURANCE



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working together with



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Introduction (not forming part of the policy)

Helplines

We have arranged the helpline services described for the benefit of all Wedding policyholders.

Each advice centre is open 24 hours a day, every day of the year. You may call the helplines at any time.

These helplines are provided by DAS Legal Expenses Insurance Company Ltd (DAS).

Counselling

0117 934 2121

DAS will provide you with a confidential counselling service over the phone including, where appropriate, onward referral to relevant or professional services.

EuroLaw legal advice

0117 934 2104

DAS will give you advice on any personal legal problem under the laws of the member countries of the European Union, the Isle of Man, the Channel Islands, Switzerland and Norway which in many cases will save the need for more action.

Tax advice

0117 934 2104

DAS will give you confidential advice over the phone on personal tax matters.

Health and medical information

0117 934 2104

DAS will give you information over the phone on health and fitness and non-diagnostic advice on medical matters. Advice can be given on allergies, the side effects of drugs and how to improve general fitness. Information is available on self help groups and hospital waiting lists.

Claims enquiries

For claims other than legal expenses claims

This claims service is provided by the Claims Department at Ecclesiastical Insurance Office plc.

If you wish to report a new claim, the service is available 24 hours a day, 7 days a week.

For enquiries about existing claims, the service is available from Monday to Friday 8am to 6pm.

The claims enquiries number is

0845 603 8381

If calling from abroad

+44 (0)1452 872701

For legal expenses claims

If you wish to report a new legal expenses claim or discuss an existing claim please call:

DAS Legal Expenses Insurance Company Limited

0117 934 2111

Preamble

We (the Ecclesiastical Insurance Office plc) and you (the Insured named in the schedule) agree the following:

- You will pay the premium.
- We will provide the cover described in this policy for any loss, damage or liability that occurs during a period of insurance for which you have paid the premium.
- The policy and the schedule must be read together and any word or phrase which has been explained in this policy will have that meaning wherever it appears.
- This policy will be governed by English Law unless you live in Scotland in which case the law of Scotland will apply. If there is any dispute as to which law applies, it will be English law.
- The language used in this policy and any information in it will be English as will any communications between us for the duration of the contract.

General definitions

Each time any of the following words or phrases appear in this booklet in **bold italic** type they will take the specific meaning shown below unless more specifically defined under each individual policy section.

Where the words or phrases are not highlighted in this manner the normal, every day meaning of the word or phrase will apply.

Celebration

means the wedding celebration(s) booked or arranged to take place before and/or after the **wedding** on the date(s) shown in the schedule.

Company, we, our, us

means Ecclesiastical Insurance Office plc.

Geographical limits

means anywhere in the World except:

- section 2 (Public liability) where the USA and Canada are excluded
- section 12 (Marquees) where cover is restricted to England, Scotland, Wales, Northern Ireland, the Channel Islands and the Isle of Man.

Insured, you, your

means the person named as insured in the schedule, the bride and groom or both civil partners detailed in the schedule and the parents or guardians of the bride and groom or either civil partner.

Marquees

means hired marquees, tents or mandaps including gazebos, staging, flooring, chairs, tables, lighting and other ancillary equipment.

Terrorism

means an act including but not limited to the use of force or violence and/or the threat thereof of any person or group(s) of persons whether acting alone or on behalf of or in connection with any organisation(s) or government(s) committed for political, religious, ideological, ethnic or similar purposes or reasons including the intention to influence any government and/or to put the public or any section of the public in fear.

Wedding

means the ceremony taking place on the date shown in the schedule.

Wedding party

means the bride, groom, both civil partners, the bride's attendants, the best man, the best woman and ushers.

It also includes the bride, groom or either civil partner's:

- Parents or guardians
- Immediate nieces and nephews (your brother or sister's children)
- Immediate aunts and uncles (the brothers and sisters of your mother or father)
- Grandparents
- Siblings

1 Cancellation, curtailment or re-arrangement

(Your schedule will show if this section applies)

What is covered

We will reimburse **you**, up to the amount specified in the schedule, for any irrecoverable expenses incurred by **you** in respect of transport, accommodation, catering, photographs, flowers or hired wedding attire of the **wedding party** and services from any other suppliers booked but not used as a result of unavoidable cancellation or curtailment of the **wedding** or **celebration** made necessary by any cause beyond **your** control except as specifically excluded under 'What is not covered' below.

Re-arrangement

We will also pay any extra costs of alternative wedding services incurred to avoid cancellation of the **wedding** or **celebration**. The most **we** will pay for these additional costs is 75% of the cost of the original service.

Cover for re-arrangement does not extend in respect of travel and/or accommodation arrangements made for weddings or celebrations taking place outside England, Scotland, Wales, Northern Ireland, the Channel Islands and the Isle of Man.

What is not covered

- (i) The first £50 of each and every claim.
- (ii) Any sums recoverable from any other source.
- (iii) Any claim arising from:
 - (a) the bride, groom or either civil partners disinclination to marry;
 - (b) lack of funds to continue with the **wedding** or **celebration** unless following compulsory redundancy, where notice is received at least eight weeks after the issue of the certificate and qualifying for payment under the current redundancy legislation, of the bride, groom or either civil partner or any of their relatives who would have made proven, significant, financial contributions on which the wedding arrangements depend.
- (iv) Any claim arising from the death, injury, illness or compulsory quarantine of any member of the **wedding party**
 - (a) who has received a terminal prognosis
 - (b) which is directly or indirectly linked to a medical condition for which they are on a waiting list for in-patient treatment, awaiting treatment or awaiting the results of medical investigations/tests
 - (c) which is directly or indirectly linked to a medical condition for which they have been treated as an in-patient in the last 2 years at the time **you** applied for this insurance.

What is not covered

- (v) Any claim arising directly or indirectly from injury, illness or death of any person caused by:
 - (a) suicide or attempted suicide or self inflicted injuries;
 - (b) pregnancy or childbirth unless the expected date of confinement is more than two months after the **wedding**;
 - (c) the influence of drugs (unless they are prescribed by a qualified medical practitioner but not to treat drug addiction) or the effects of alcohol.
- (vi) Any claim arising from:
 - (a) the death, injury, illness, compulsory quarantine, witness summons or jury service of any person(s) other than members of the **wedding party**;
 - (b) service in the armed forces of any member of the **wedding party** or any wedding guest other than the unforeseen occupational posting overseas of the bride, groom or either civil partner.
- (vii) Any claim arising from non-attendance of wedding guests unless due to adverse weather conditions preventing 50% or more of the guests from attending.
- (viii) Any claim which is directly or indirectly linked to a member of the **wedding party** who is under 17 or over 75 years of age.

2 Public liability

(Your schedule will show if this section applies)

What is covered

We will pay up to the amount specified in the schedule for any one accident or series of accidents arising out of or attributable to one source or original cause including defence costs and expenses which **we** have agreed to in writing to indemnify **you** against **your** legal liability for:

- accidental bodily injury including death, disease or illness;
- or
- accidental damage to property;

happening in the **geographical limits** and arising in connection with the **wedding** or **celebration**.

Extension

1 Invited guests

Public liability cover is extended to provide indemnity to invited guests in respect of their legal liability arising from accidental bodily injury including death, disease or illness and accidental damage to property, happening in the **geographical limits** and arising in connection with the **wedding** or **celebration**.

Provided that:

- (a) invited guests shall be subject to and comply with the terms of this policy insofar as they can apply;
- (b) in respect of invited guests **we** shall not be liable if invited guests are entitled to indemnity under any other insurance.

What is not covered

- (i) Loss of or damage to any property belonging to **you** or held in trust by **you**.
- (ii) Liability for fines, penalties, liquidated damages or punitive, exemplary, aggravated or multiplied damages.
- (iii) 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 for making good, removal, repair, rectification, replacement or recall of:
 - (a) any such goods or property;
 - (b) any defective work executed by **you**.
- (iv) Any liability arising from the following:
 - (a) The ownership, possession or use by or on behalf of **you** of any mechanically propelled or assisted vehicles (other than gardening equipment or pedestrian controlled vehicles), lifts, caravans, aircraft, hovercraft or boats;
 - (b) any vehicle required to be insured under the Road Traffic Acts.
- (v) Liability arising solely under the terms of any contract or agreement.
- (vi) Loss of or damage to any **marquee**.

3 Wedding and Ceremonial attire

(Your schedule will show if this section applies)

What is covered

Following loss or damage by any cause to the wedding attire of the **wedding party** whilst in the possession of the **insured**, any member of the **wedding party** or any relative of such member of the **wedding party we** will replace or **we** will pay for the repair or replacement of such attire or dress hire charges necessarily incurred, up to the amount specified in the schedule (subject to a maximum of £5,000 for any one item of ceremonial attire).

What is not covered

- (i) The first £50 of each and every claim.
- (ii) Any sums recoverable from any other source.

- (iii) Any loss by theft not reported to the Police within 24 hours of the loss being discovered.
- (iv) Loss or damage which is insured by or would but for the existence of this policy be insured by any other policy.
- (v) Loss or damage by theft or attempted theft from an unattended vehicle unless the vehicle is secured at all points of access and the doors are locked and the property hidden from view in a locked boot or glove compartment.
- (vi) Any claim received more than 90 days after the **wedding**.
- (vii) Ordinary wear and tear or soiling of the bride's dress sustained inevitably during the course of the **wedding** or **celebration**.

4 Rings

(Your schedule will show if this section applies)

What is covered

Following loss or damage by any cause to any wedding rings **we** will replace or **we** will pay the value of such items or make good such damage up to the amount specified in the schedule.

Cover under this section commences 7 days prior to the **wedding** and expires 24 hours after the **celebration**.

What is not covered

- (i) The first £50 of each and every claim.
- (ii) Any sums recoverable from any other source.
- (iii) Any loss by theft not reported to the Police within 24 hours of the loss being discovered.
- (iv) Loss or damage which is insured by or would but for the existence of this policy be insured by any other policy.
- (v) Loss or damage by theft or attempted theft from an unattended vehicle unless the vehicle is secured at all points of access and the doors are locked and the property hidden from view in a locked boot or glove compartment.

5 Cakes, flowers and stationery

(Your schedule will show if this section applies)

What is covered

Following loss or damage by any cause to any wedding cake, flowers or wedding stationery **we** will replace or **we** will pay the value of such items or make good such damage up to the amount specified in the schedule.

Cover under this section commences:

- (i) 7 days prior to the **wedding** and expires 24 hours after the **celebration** in respect of wedding cake and flowers;
- (ii) from the date of issue of this policy and expires at the end of the **celebration** in respect of wedding stationery.

What is not covered

- (i) The first £50 of each and every claim.
- (ii) Any sums recoverable from any other source.
- (iii) Any loss by theft not reported to the Police within 24 hours of the loss being discovered.
- (iv) Loss or damage which is insured by or would but for the existence of this policy be insured by any other policy.
- (v) Loss or damage by theft or attempted theft from an unattended vehicle unless the vehicle is secured at all points of access and the doors are locked and the property hidden from view in a locked boot or glove compartment.

6 Wedding and attendants' gifts

(Your schedule will show if this section applies)

What is covered

Following loss or damage by any cause to wedding gifts or attendants' gifts **we** will replace or **we** will pay the value of such items or make good such damage up to the amount specified in the schedule.

The most **we** will pay for money and vouchers, whether negotiable or not, is £1,000.

Cover under this section commences 7 days prior to the **wedding** and expires 24 hours after the **celebration**.

What is not covered

- (i) The first £50 of each and every claim.
- (ii) Any sums recoverable from any other source.
- (iii) Any loss by theft not reported to the Police within 24 hours of the loss being discovered.
- (iv) Loss or damage which is insured by or would but for the existence of this policy be insured by any other policy.
- (v) Loss or damage by theft or attempted theft from an unattended vehicle unless the vehicle is secured at all points of access and the doors are locked and the property hidden from view in a locked boot or glove compartment.

7 Failure of suppliers

(Your schedule will show if this section applies)

What is covered

Following the bankruptcy or liquidation of any suppliers booked to supply transport, accommodation, catering, photographs, flowers or hired wedding attire or any other wedding services, **we** will pay up to the amount specified in the schedule for the following:

- (i) Irrecoverable deposits;
- (ii) Additional costs in arranging

alternative equivalent services but only so far as these costs exceed what would have been incurred had the original supplier not ceased trading.

What is not covered

- (i) The first £50 of each and every claim.
- (ii) Any sums recoverable from any other source.

8 Photographs and video

(Your schedule will show if this section applies)

What is covered

We will pay, up to the amount specified in the schedule, all expenses necessarily incurred to retake the wedding photographs as a direct and necessary consequence of the following:

- (i) Non-appearance on the **wedding** day for any reason of the professional photographer booked for the **wedding**;
- (ii) Loss or damage to the original photographic record by any cause before copies are made;
- (iii) Non-development of the original photographic record (other than under or over-exposure).

Cover also includes up to the amount specified in the schedule, all expenses necessarily incurred to retake wedding videos resulting from the non-appearance on the **wedding** day for any reason, of the professional video operator booked for the **wedding** and payment for loss or damage by any cause to the original video film, or whichever digital media the video is being stored on, produced by the professional video operator before copies are made.

What is not covered

- (i) The first £50 of each and every claim.
- (ii) Any sums recoverable from any other source.
- (iii) Loss or damage which is insured by or would but for the existence of this policy be insured by any other policy.
- (iv) Loss or damage by theft or attempted theft from an unattended vehicle unless the vehicle is secured at all points of access and the doors are locked and the property hidden from view in a locked boot or glove compartment.
- (v) Loss or damage arising directly or indirectly from, or consisting of, the failure or inability of any equipment or any computer programme, whether or not **you** own it, to recognise, accept, process or respond to any date as its true calendar date, or to continue to function correctly beyond that date.
- (vi) Any claim received more than 90 days after the **wedding**.

9 Transport

(Your schedule will show if this section applies)

What is covered

Following the failure of any vehicle hire firm or any other person to provide wedding transport in accordance with any agreement or obligation with **you**, including non-appearance or breakdown of, or accident to the vehicle, **we** will pay up to the amount specified in the schedule for the following:

- (i) Irrecoverable deposits;
- (ii) Additional costs in arranging alternative equivalent services but only so far as these costs exceed what would have been incurred had the original supplier provided the service.

What is not covered

- (i) The first £50 of each and every claim.
- (ii) Any sums recoverable from any other source.
- (iii) Contracts which are not in writing.

10 Wedding documents

(Your schedule will show if this section applies)

What is covered

We will pay up to the amount specified in the schedule following loss or damage to wedding documents occurring within 24 hours before and after the **wedding**. **We** will choose whether to reimburse **you** or replace the documents.

What is not covered

- (i) Any documents not in the care or custody of the **wedding party**.
- (ii) Loss or damage arising from confiscation or detention by customs officials or other authorities.
- (iii) Loss or damage not reported to the consular representatives of the relevant issuing country within 24 hours of discovery of loss, and a written report obtained.
- (iv) Loss of documents when stored in suitcases or other like items whilst in the custody of the airline or other carriers.

11 Legal expenses

(Your schedule will show if this section applies)

DAS Legal Expenses Insurance Company Limited (DAS), a specialist legal expenses insurer, manages all claims under this section on **our** behalf, including payment. All claims matters should be referred to DAS.

Their address is:

DAS Legal Expenses Insurance Company Limited
DAS House
Quay Side
Temple Back
Bristol
BS1 6NH
Telephone 0117 934 2111

Legal expenses definitions

Each time any of the following words or phrases appear in this section of the policy in **bold italic** type they will take the specific meaning shown below. Where the words or phrases are not highlighted in this manner the normal, everyday meaning of the word or phrase will apply.

Costs and expenses

Legal costs - all reasonable and necessary costs chargeable by the **representative** on a standard basis. Also the costs incurred by opponents in civil cases if the **insured** has been ordered to pay them or pays them with the agreement of **DAS**.

DAS

DAS Legal Expenses Insurance Company Limited.

Date of occurrence

For civil cases, the date when the cause of action first accrued.

Limit of cover

The most **we** will pay for all claims occurring at the same time or from the same originating cause. (The limit of cover is £100,000).

Representative

The lawyer, or other suitably qualified person, who has been appointed to act for the **insured** in accordance with the terms of this section.

What is covered

We will pay **costs and expenses** up to the **limit of cover** for contract disputes which have a **date of occurrence** within the period of insurance and within the **geographical limits**. **We** will also pay for any legal proceedings in courts within the **geographical limits**.

DAS will help in appealing or defending an appeal as long as the **insured** tells **DAS** within the time limits allowed that they want **DAS** to appeal. Before **we** pay any **costs and expenses** for appeals, **DAS** must agree that it is always more likely than not that the appeal will be successful.

If a **representative** is used, **we** will pay the **costs and expenses** incurred for this.

We will only provide this cover if there is a reasonable chance of recovering damages or of a successful defence in the event of a civil claim.

What is not covered

Any claim relating to the following:

- (i) Any claim reported to **DAS** more than 180 days after the date the **insured** should have known about the insured incident.
- (ii) Any **costs and expenses** incurred before the written acceptance of a claim by **DAS**.
- (iii) Fines, penalties, compensation or damages which the **insured** is ordered to pay by a court or other authority.
- (iv) Any insured incident intentionally brought about by the **insured**.

- (v) Any claim relating to the **insured's** alleged dishonesty or alleged violent behaviour.
- (vi) Any claim relating to written or verbal remarks which damage the **insured's** reputation.
- (vii) A dispute with **DAS** or **us** not otherwise dealt with under Condition 7.
- (viii) Judicial review.
- (ix) Any legal action the **insured** takes which **DAS** or the **representative** has not agreed to or where the **insured** does anything that hinders **DAS** or the **representative**.
- (x) Any **costs and expenses** that are incurred arising from a contingency fee agreement.

What is covered

Contract disputes

DAS will negotiate for the **insured's** legal rights in a contractual dispute arising from an agreement or an alleged agreement which the **insured** has entered into for the buying or hiring in of any goods or services in respect of the **insured's wedding** or **celebration**.

What is not covered

- (i) A contract regarding the **insured's** profession, business or employment.
- (ii) The settlement payable under an insurance policy.
- (iii) A contract relating to the **insured's** honeymoon.

Conditions

- 1 The **insured** must:
 - (a) Keep to the terms and conditions of this section;
 - (b) Take reasonable steps to keep any amount **we** have to pay as low as possible;
 - (c) Try to prevent anything happening that may cause a claim;
 - (d) Send everything **DAS** asks for in writing;
 - (e) Give **DAS** full details of any claim as soon as possible and give **DAS** any information they need.
- 2
 - (a) **DAS** can take over and conduct, in the name of the **insured**, any claim or legal proceedings at any time. **DAS** can negotiate any claim on behalf of the **insured**.
 - (b) The **insured** is free to choose a **representative** (by sending **DAS** a suitably qualified person's name and address) if:
 - (i) **DAS** agrees to start court proceedings and it becomes necessary for a lawyer to represent the interests of the **insured** in those proceedings; or
 - (ii) there is a conflict of interest;
 - (c) In all circumstances except those in 2(b) above, **DAS** is free to choose a **representative**.

- (d) A **representative** will be appointed by **DAS** and represent the **insured** according to **DAS's** standard terms of appointment. The **representative** must co-operate fully with **DAS** at all times.
 - (e) **DAS** will have direct contact with the **representative**.
 - (f) The **insured** must co-operate fully with **DAS** and with the **representative** and must keep **DAS** up-to-date with the progress of the claim.
 - (g) The **insured** must give the **representative** any instructions that **DAS** requires.
- 3**
- (a) The **insured** must tell **DAS** if anyone offers to settle a claim.
 - (b) If the **insured** does not accept a reasonable offer to settle a claim, **we** may refuse to pay further **costs and expenses**.
 - (c) **We** may decide to pay the **insured** the amount of damages that the **insured** is claiming or is being claimed against them instead of starting or continuing legal proceedings.
- 4**
- (a) If **DAS** asks, the **insured** must tell the **representative** to have **costs and expenses** taxed, assessed or audited.
 - (b) The **insured** must take every step to recover **costs and expenses** that **we** have to pay and must pay **us** any **costs and expenses** that are recovered.
- 5** If a **representative** refuses to continue acting for the **insured** with good reason or if the **insured** dismisses the **representative** without good reason, the cover **we** provide will end at once and **we** will be entitled to re-claim any **costs and expenses** paid by **us**.
- 6** If the **insured** settles a claim or withdraws their claim without the agreement of **DAS**, or does not give suitable instruction to a **representative**, the cover **we** provide will end at once and **we** will be entitled to re-claim any **costs and expenses** paid by **us**.
- 7** **DAS** may at its discretion require **you** to obtain at **your** expense, an opinion from a barrister chosen by **you** and **DAS**, as to the merits of a claim or proceedings. If the barrister's opinion indicates that there are reasonable grounds for the pursuit or defence of a claim or proceedings, the cost of obtaining the opinion will be paid for by **us**.
- 8** All Acts of Parliament within this section shall include equivalent legislation in Scotland, Northern Ireland, the Channel Islands or the Isle of Man as the case may be.

12 Marquees

(Your schedule will show if this section applies)

What is covered

We will pay up to the amount specified in the schedule following loss or damage to **marquees** used in connection with **your wedding** or **celebration** happening within the **geographical limits**, during the hire period and for which **you** have accepted responsibility, by any cause except as specifically excluded under 'What is not covered'.

What is not covered

- (i) The first £50 of each and every claim in respect of accidental damage.
- (ii) Any sums recoverable from any other source.
- (iii) Damage arising from erection or dismantling of any hired property.
- (iv) Damage to flooring caused by footwear.
- (v) Audio and visual entertainment equipment.

13 Non-appearance of wedding official

(Your schedule will show if this section applies)

What is covered

We will pay up to £500 for all expenses necessarily incurred to allow the **wedding** to go ahead as planned following the non-appearance for any reason of the official originally booked to conduct the **wedding**.

What is not covered

- (i) Any sums recoverable from any other source.
- (ii) Any claim received more than 90 days after the **wedding**.

14 Delay of key suppliers

(Your schedule will show if this section applies)

What is covered

Following the delay of any key supplier to supply their requested wedding service **we** will pay up to £1,000 for the additional cost incurred in extending the hire of the wedding venue to accommodate such delay.

What is not covered

- (i) Any sums recoverable from any other source.
- (ii) Any claim following a delay of less than two hours.
- (ii) Any amount exceeding the original cost of the hire of the wedding venue.

General conditions

1 Duty of care

You must take all reasonable steps to prevent or minimise any claim under this policy and shall make every effort to arrange an alternative venue for the **wedding** or **celebration** and obtain alternative wedding attire.

2 Notification of claims

- (i) If loss, damage or liability occurs which may result in a claim under this policy **you** must tell **us** as soon as is reasonably possible. Additional action then depends on the type of claim:
- (a) theft, malicious damage or vandalism - tell the Police immediately;
 - (b) legal liability for injury or damage - forward to **us** 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) Legal expenses - tell DAS Legal Expenses Insurance Company Limited as soon as possible.
- (ii) **You** must provide **us**, at **your** expense, with all reasonable details and evidence which **we** ask for concerning the cause and amount of any loss, damage or injury.

3 Fraudulent claims

If **you** (or anyone acting on **your** behalf) make a claim which is at all false or fraudulent or supports a claim with any false or fraudulent statement or document, **we** will void the policy and **you** will forfeit all rights under the policy. In such circumstances, **we** retain the right to keep the premium and to recover any sums paid by way of benefit under the policy.

4 Rights and responsibilities

- (i) **We** may take over and deal with, in **your** name, the defence or settlement of any claim.
- (ii) **We** may take proceedings in **your** name, but at **our** expense, to recover for **our** benefit the amount of any payment **we** have made under this policy.
- (iii) **You** must give **us** all reasonable necessary information and assistance that **we** may require.
- (iv) A person or company who is not party to this policy has no rights under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this policy, but this does not affect any right or remedy of a third party which exists or is available apart from that Act.

5 Cancellation

You cannot cancel the policy unless it covers a period of at least 28 days from the time the policy is taken out. For policies covering 28 days or more the following "cooling-off" right applies.

If after insuring with **us** and receiving the full policy documentation, including the schedule, **you** subsequently change **your** mind **you** have 14 days to write to the sender confirming that **you** do not wish to continue. No charge will be made and any premium **you** have already paid will be refunded. **You** may make a claim up to the date **you** advise of **your** decision to cancel the policy. After this time there is no refund for the cancellation of this policy.

6 Uninsured expenses

You shall reimburse **us** within one month of the **wedding** date any expenses not covered by this insurance which are incurred on **your** behalf.

7 Changes to risk

If after the commencement of this policy there are any changes which may affect the insurance, such as if **you** change **your** address, it is a condition of this policy that immediate notice is given to **us**.

Upon notification of any such change **we** shall be entitled to cancel the policy from the date of such alteration or impose special terms or charge an additional premium.

8 Residency

Cover is subject to the **insured** and either the bride or groom, or one of the civil partners being a permanent resident of the UK.

General exclusions

1 Radioactive contamination

We will not cover any claim or expense of any kind caused directly or indirectly by:

- ionising radiation or radioactive contamination from any nuclear fuel or nuclear waste arising from burning nuclear fuel
- the radioactive, poisonous, explosive or other dangerous properties of any nuclear equipment or part of that equipment.

2 War risks

We will not cover any loss, damage or liability which is the direct or indirect result of any of the following, whether or not contributed to by any other cause or event:

- war
- invasion
- activities of a foreign enemy
- hostilities or warlike operations (whether war has been declared or not)
- civil war
- mutiny
- revolution or insurrection (meaning people rising up and rebelling against the government by force)
- civil commotion which is so severe or widespread that it resembles a popular uprising
- military power (even if properly authorised by the duly elected government)
- usurped power (meaning power taken by force by any person or group, including the armed forces, which is not the duly elected government)
- property being confiscated by any government or public or local authority
- martial law or
- rebellion.

3 Sonic bangs

We will not cover any loss or damage by pressure waves caused by aircraft or other flying devices travelling at sonic or supersonic speeds.

4 AIDS

We will not cover any claim arising directly or indirectly from any injury, illness, death, loss, expense or other liability attributable to HIV (Human Immunodeficiency Virus) or any HIV-related illness including AIDS (Acquired Immune Deficiency Syndrome) or any mutant derivative or variations thereof however caused.

5 Pollution or contamination

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.

6 Uninsurable risks

We will not cover any loss or damage caused by wear and tear, deterioration, depreciation, confiscation or detention, any process of cleaning, restoration or repair, atmospheric or climatic conditions (other than storm or flood), rot, fungus, insects, vermin or any gradual cause.

7 Terrorism

Part A

Property

applicable to the following sections of the policy:

- Wedding attire
- Rings, Cakes, flowers and stationery
- Wedding and attendants' gifts
- Photographs and video
- Wedding documents
- Marquees

Regardless of any contributory cause this insurance does not cover any loss, damage or expense of any nature directly or indirectly caused by resulting from or in connection with:

- (a) **contamination** or the threat of **contamination**
- (b) any action taken in controlling, preventing or in any way relating to **contamination** or the threat of **contamination**

due to **terrorism**.

If **we** allege that by reason of this exclusion any loss, damage or expense is not covered by this insurance, the burden of proving the contrary shall be upon **you**.

Definition specific to exclusion 7

Contamination

means the contamination, poisoning or prevention and/or limitation of the use of objects due to the effects of any substance or process.

Part B

Third party liability

applicable to any section or part of a section insuring legal liability to third parties.

This insurance does not provide an indemnity in respect of any liability to third parties or any liability incurred by **you** for damages costs or expenses directly or indirectly caused by resulting from or in connection with **terrorism**.

This policy also excludes any such third party liability or any liability incurred by **you** directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to **terrorism**.

If **we** allege that by reason of this exclusion any loss, damage or expense is not covered by this insurance, the burden of proving the contrary shall be upon **you**.

8 Vaccinations

We will not cover any claim (for **you** or anyone else upon whose health **your wedding** depends) arising directly or indirectly from failure to obtain the recommended vaccinations or in consequence of the vaccinations.

9 Date recognition

We will not cover loss or damage to any

- computer or electrical equipment containing a microchip or integrated circuit or any component part insured by **us**, and
- computer records, programmes, discs, software or the information contained on them

which is caused, at any time, by a failure of any property insured by **us** to recognise, accept, process or respond to any date as its true calendar date or a failure to continue to function correctly beyond that date.

10 Indirect loss

We will not cover indirect loss of any kind incurred by **you**.

11 Prohibitive regulations

We will not cover losses arising from prohibitive regulations by the government of any country.

12 Medical advice

We will not cover claims from persons acting against the advice of a Medical Practitioner.

13 Residency

We will not cover any liability 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 **us**.

14 Natural disasters

We will not cover loss, destruction or liability caused by or happening through, earthquake, volcanic eruption, hurricane or other natural disaster outside the UK.

15 Riot and civil commotion

We will not cover loss, destruction or liability caused by or happening through riot or civil commotion outside the UK.

16 Sexually transmitted infection

We will not cover any claim arising directly or indirectly from any injury, illness, death, loss, expense or other liability attributable to sexually transmitted infections.

17 Known reasons

We will not cover any claim directly or indirectly linked to any reason that, at the time **you** applied for this insurance, any member of the **wedding party** is aware of which may give rise to a claim.

General information (not forming part of the policy)

Complaints procedure

If you have any reason to complain you can make your complaint in writing or verbally to any member of staff or to the Compliance Officer or Chief Claims Manager at:

Ecclesiastical Insurance Office plc
Beaufort House
Brunswick Road
Gloucester GL1 1JZ.

Tel 01452 528533

Fax 01452 423557

Email complaints@ecclesiastical.com

- We will acknowledge all complaints within five working days.
- If you are not satisfied with our response, or we have not completed our investigation after eight weeks, we will inform you of your right to take the complaint to:

Financial Ombudsman Service
South Quay Plaza,
183 Marsh Wall,
London E14 9SR.

Tel 0845 080 1800

Email complaint.info@financial-ombudsman.org.uk

This complaints procedure does not affect your right to take legal proceedings.

The Financial Services Compensation Scheme (FSCS)

As with all Financial Services Authority (FSA) regulated companies, should a situation arise where Ecclesiastical was unable to pay claims against it you may be entitled to compensation from the FSCS.

For further information please visit:

www.fscs.org.uk

or write to:

Financial Services Compensation Scheme
7th Floor Lloyds Chambers
1 Portsoken Street
London E1 8BN.

Tel 020 7892 7300

The scheme was set up under the terms of the Financial Services and Markets Act 2000. They are an independent, non-profit making organisation and cover deposits, insurance and investments.

FSCS may arrange to transfer your policy to another insurer, provide a new policy or, if these actions are not possible, provide compensation. The maximum level of compensation you can receive from the Scheme for a claim against an insurance firm depends on the type of insurance policy.

This contract is underwritten by:
Ecclesiastical Insurance Office plc.

Our FSA register number is 113848.
Our permitted business is general insurance.

**You can check this on the
FSA's register by visiting the
FSA's website**

www.fsa.gov.uk/pages/register

**or by contacting the FSA on
0845 606 1234**

For further information please visit us at
www.wedcover.com

or call us on
020 8950 0404



Beaufort House, Brunswick Road,
Gloucester GL1 1JZ

Ecclesiastical Insurance Office plc. (EIO) Reg. No. 24869. Ecclesiastical Insurance Group plc. (EIG) Reg. No. 1718196. Ecclesiastical Life Ltd. (ELL) Reg. No. 243111. Ecclesiastical Investment Management Ltd (EIM) Reg. No. 2170173. Allchurches Mortgage Company Ltd. (AMC) Reg. No. 1974218. Ecclesiastical Financial Advisory Services Ltd. (EFAS) Reg. No. 2046087. Ecclesiastical Risk Services Ltd. (ERS) Reg. No. 6290300. All companies are registered in England at Beaufort House, Brunswick Road, Gloucester, GL1 1JZ, UK. Tel: 01452 528533. EIO, ELL, EIM & EFAS are authorised and regulated by the Financial Services Authority and are members of the Financial Ombudsman Service. EIO & ELL are members of the Association of British Insurers and EIM is a member of the Investment Management Association.