

# Wedding Insurance

## Insurance Product Information Document

Company: Bspoke Underwriting Ltd

Product: Wedding Insurance

**Insurer:** Bspoke Underwriting Limited is authorised and regulated by the Financial Conduct Authority. Registration Number 310101. This insurance is underwritten by Watford Insurance Company Europe who is authorised and regulated by the Gibraltar Financial Services Commission under incorporation number 112869.

This document provides a summary of the key information relating to this insurance policy. Complete pre-contractual and contractual information on the product is provided in the full policy documentation.

### 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?

The sum insured and limits, as confirmed in your quote, Policy Booklet and Policy Schedule;

- ✓ Cancellation or Rearrangement of the Wedding
- ✓ Ceremonial Attire including Ceremonial Swords
- ✓ Wedding Gifts
- ✓ Rings, Flowers, Attendants Gifts & Cake
- ✓ Cars & Transport
- ✓ Photographs & Videos
- ✓ Financial Failure of Suppliers
- ✓ Overseas Essential Documents
- ✓ Personal Liability for the Marrying Couple

**Optional Marquee Hire**

**Optional Public Liability for the guests**



### Are there any restrictions on cover?

- ! You can only claim once under Section 1 Cancellation or Rearrangement. All cover under this policy will cease once a claim has been paid under the Cancellation section.
- ! Any claims incurred within the initial eight weeks following the payment of the premium will not be covered under the Financial Failure of Suppliers section.
- ! The final wedding reception must conclude within 21 days of the first wedding date. This can be extended to 56 days if the appropriate additional premium has been paid.
- ! Either one of the couple must be resident in the UK, 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 outside the UK or The Continent of Europe.
- ! The Optional Marquee Cover is only available for weddings or wedding receptions taking place in the UK.
- ! In the event of a claim, contracts for goods and services must be evidenced in writing directly between you and your individual suppliers.



### What is not insured?

- ✗ Deciding not to proceed with the marriage or register the civil partnership and/or associated celebrations are not circumstances covered by this policy.
- ✗ The policy does not cover any claims caused by or arising from any of the following situations relating to the couple, their close relative or any person upon whom the cost of the wedding or wedding services depends if, at the point when you buy the policy;
  - anyone has been given a terminal prognosis
  - anyone is acting against medical advice
  - anyone is on a waiting list for hospital treatment
  - anyone is awaiting the results of any tests or medical investigations
- ✗ The excess as detailed in your policy documents
- ✗ Loss or theft from unattended venues or vehicles unless involving visible and forceful entry to or exit from
- ✗ Claims arising from incidents involving;
  - bouncy castles or other inflatables
  - fireworks or other pyrotechnic devices or effects
- ✗ 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
- ✗ This policy does not cover travel and/or accommodation arrangements made for weddings taking place outside the UK. You will need to take out a separate travel insurance policy if you wish to insure these arrangements
- ✗ Your financial circumstances or those of any person or company on whom the wedding arrangements depend, except as provided for in Part 1 | Cancellation Point 5.
- ✗ Weddings and/or Receptions taking place in an area where the Travel Advice from the Foreign, Commonwealth & Development Office (FCDO) has advised the public against all or all but essential travel.
- ✗ Any loss, damage, liability, expense, fines or penalties or any other amount directly or indirectly caused by Cyber
- ✗ Any loss, damage, claim, cost(s) expense or other sums, directly or indirectly caused by, arising or resulting from, or in connection with any pandemic, epidemic, outbreak of disease or public health emergency, as declared by the World Health Organisation (WHO), a national government agency/ body, local authorities, or any officially recognised body.



## Where am I covered?

This policy applies to Weddings taking place anywhere in the world except for the following circumstances;

There is no cover for weddings or wedding receptions taking place outside the UK and Continent of Europe under the following section;

- *Personal Liability for the Couple*

There is no cover for weddings or wedding receptions taking place outside of the UK under the following sections;

- *Optional Public Liability for the Guests*
- *Optional Marquee Hire*



## What are my obligations?

You must take reasonable care to supply accurate and complete answers to all the questions you are asked when you take out, or make changes to, this policy.

You must notify WeddingPlan Insurance as soon as possible if any of the information in your policy documents is incorrect or if you wish to make a change to your policy.

If you do not provide accurate and complete answers to the questions you are asked, or you fail to notify WeddingPlan Insurance of any incorrect information or changes you wish to make your policy may not operate in the event of a claim, we may not pay any claim in full or your policy could be invalid.

You must follow our claims process which can be found in your policy documentation.



## When and how do I pay?

You pay your premium as a one-off payment. Payment can be made with a 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 are unhappy with your policy for any reason you have the right to cancel this policy within 14 days of the date you purchased the policy or when you received the policy documents if this is later. You may cancel without needing to provide a reason, and we will provide a full refund of any premium paid less any administration fees notified in your terms of business agreement with WeddingPlan Insurance. If you have made a claim or there has been an incident likely to result in a claim, no refund of premium will be payable.

After this initial 14-day period, you may cancel the insurance policy at any time by informing us. However, please note that no refund of premium will be payable for any remaining coverage period.