

IMPORTANT DEFINITIONS

Words or phrases used within this document which have a special meaning.

From this point on in the wording, if a word is highlighted in bold, it will have a meaning which can be found here.

If we have not given a word any special meaning, then you should refer to the Oxford English Dictionary for its meaning as that is what would be referred to if necessary, in the event of any claim.

Abandonment

The inability to complete the **Wedding Ceremony** and/or **Wedding Reception** once it has started.

Accidental Loss

Property which **you** have been permanently deprived of its use, as a result of a known accidental incident.

An example of Accidental Loss would be dropping an item of property down a drain where you cannot recover it. Not if an item is lost or misplaced where you are unable to find it.

Adverse Weather Conditions

Weather conditions which:

- A. Are so severe they cause major disruption to travel services i.e. rail, road, bus or air, resulting in the inability of the **Insured** and guests from attending the **Wedding Ceremonies and/or Wedding Reception**
- B. Cause the venue to become inaccessible or unusable. Evidence will be needed to support any claim, including Photographic evidence, Met Office records and the Health and Safety official's statement.

Aggregate

Where multiple persons effected by an incident, are treated as a single claim and any settlement is distributed between them.

Bodily Injury

Death, illness, disease, or physical damage to a person's body.

Cancellation

The inability to proceed with the **Wedding Ceremony and Wedding Reception** prior to their commencement where they cannot be postponed.

Ceremonial Attire

Clothing and accessories of the Marrying Couple, male and female attendants, and the parents of the Marrying Couple, whether hired or owned, excluding ceremonial swords.

Close Relative

Your:

- A. Husband, Wife, partner, fiancé, civil or domestic partner,
- B. Parent(s) Grandparent(s), including in-laws and legal guardians,
- C. Children, Step, Adoptive and/or Foster Children, and Grandchild/Grandchildren,
- D. Sibling(s), including in-laws, foster, adoptive and step brother(s) and sister(s).

Consultant

A hospital doctor, counsellor, or therapist of senior rank within a specific field.

Dangerous Activity

Any amusement, display, competition, or activity which **You** are organising and managing (or which is being organised or managed on **Your** behalf) that features in the following list:

- A. Fireworks or Bonfires,
- B. Inflatable play equipment or structures,
- C. Fairground, mechanical or electrical rides of any kind,
- D. Ballooning or flying of any description,
- E. Go-karts of any kind; whether fuel, gravity or pedal powered,
- F. Motorised vehicles of any kind,
- G. Trampolines, gymnastic apparatus, or any activity requiring the use of a safety harness or ropes to prevent or stop a fall from height,
- H. Circus and/or stunt acts,
- I. It's A Knock Out & Total Wipeout competitions,
- J. Canoeing, sailing or the use of water craft,
- K. The shooting of guns or archery,
- L. Pyrotechnic devices and special effects,
- M. Open water swimming,

Employee

Any person working for **You** (whether they are paid or un-paid), who is under **Your** direct control and supervision carrying out a task on **Your** behalf whilst at the **Wedding Ceremony** and/or **Wedding Reception**. This does *not* include employees of professional **third parties** contracted for the wedding.

Forcible Entry

Entry which involves physical destruction and/or damage to a locked and **secure location**.

Geographical Limits

This policy applies to weddings taking place anywhere in the world except for the following circumstances:

- A. Sections 2 Public Liability: No cover for **Wedding Ceremonies** or **Wedding Receptions** taking place in the USA & Canada.
- B. Section 11 (**Wedding Equipment**), Section 12 (Ceremonial swords extension) and
- C. Section 13 (Employers Liability) do not apply/offer any cover for **Wedding Ceremonies** or **Wedding Receptions** taking place outside of the UK.

Insured

You, or a **Close Relative** who has made proven, significant, financial contribution on which the **Wedding Ceremony**, **Wedding Reception** or **Wedding Services** depends and who has a permanent UK address.

Permanent Total Disablement

The total disablement caused by an accidental injury caused by external violent and visible means, which prevents **You** engaging in or attending to any occupation whatsoever for at least 12 months from the date of the accident causing the injury, and at the end of that time, being beyond hope of improvement.

Policy

The insurance cover outlined in this document, the **Policy Certificate**, and **Statement of Fact**.

Policy Certificate

A document which provides **You** with your proof of insurance. It details the types and levels of cover.

Pollution/Contamination

The introduction of a harmful or damaging substance into the **Venue** or its surrounding and connecting environment, structures, water, land, or atmosphere.

Postponement

The unavoidable deferment of the **Wedding Ceremony & Wedding Reception** to another time.

Pre-existing Medical Condition

Any medical condition requiring prescribed medication, or condition that has required medical treatment or for which:

- A. Medical treatment is waiting to be received (including surgery, consultations, tests, or investigations) prior to the commencement of the purchase of, and/or applying for the insurance,
- B. Terminal prognosis has been received before the insurance policy has been purchased and/or applied for.

Reasonable and Necessary Additional Costs

Fair, typical, and best value costs for like for like **Wedding Services** and/or **Ceremonial Attire**.

We offer **Reasonable and Necessary Additional Costs** in the event of needing to rearrange **Your Wedding Ceremony** and/or **Wedding Reception** or if you suffer a **Failure of Supplier**.

Secure location

- A. A place which is enclosed and lockable, used to prevent intrusion and protect from harm or loss.
- B. A structure protected by professional security personnel or the **Insured**.

To give you some examples of what we mean when refer to a Secured Location. We mean something like a locked room, locked building, garage, storage unit, safe or cabinet. It is somewhere you can leave an item unattended and it cannot be stolen without breaking and entering taking place.

Statement of Fact

Your responses to our fact finding, and the declaration on which **We** have based **Our** decision to offer you insurance. Information on this document which is either inaccurate, incorrect, or out-of-date could invalidate your insurance or lead to a claim not being fully paid.

Temporary Structure(s)

Including, but not limited to marquees, gazebos, tents, staging, seating, shell-scheme frameworks, inflatable structures/buildings, lighting or art installations and sculptures.

Venue

The location or locations at which the **Wedding Ceremony** and/or **Wedding Reception** are to be held as detailed in **Statement of Fact**.

We, Us, Our, Insurers

UK General Insurance Ltd and/or Event Insurance Services Ltd on behalf of Great Lakes Insurance SE.

Wedding Ceremony

Ceremony that creates a contract of marriage, which is legally enforceable within the United Kingdom. A renewal of vows. A blessing or faith ceremony which is not legally binding.

Wedding Date

Day specified in the **Statement of Fact** for the **Wedding Ceremony** to take place.

Wedding Equipment

Marquee, staging, portable toilets, chairs, tables or other ancillary or requested equipment agreed by us in writing. The equipment must be hired, leased, borrowed, or owned by the **Insured** with evidence that **You** are responsible for the items. The items must be used solely for **Your Wedding Ceremony** and/or **Wedding Reception**.

Wedding Presents

Gifts including monies presented to The Marrying Couple

Wedding Reception

The social gathering, within no more than twenty-four hours of the **Wedding Ceremony**.

Wedding Rings

The ring or rings exchanged by The Marrying Couple at the **Wedding Ceremony**.

Wedding Services

Services booked and paid for by **You** for **Your Wedding Ceremony** and/or **Wedding Reception**.

You, Your

The Marrying Couple as described on the **Policy Certificate** and **Statement of Fact**.



GENERAL EXCLUSIONS

These are things which are not covered under this Policy and apply to every Section of cover We offer.

It is important that You read these, as well as the exclusions which apply just to the sections which you have cover for. You can always check which Sections you are and aren't covered for on your Policy Certificate.

1. Radiation

Any direct or indirect consequence of:

Irradiation, or contamination by nuclear material; or

The radioactive, toxic, explosive, or other hazardous or contaminating properties of any radioactive matter; or

Any device or weapon which employs atomic or nuclear fission or fusion or other comparable reaction or radioactive force or matter.

2. War

Any direct or indirect consequence of war, civil war, invasion, acts of foreign enemies (whether war be declared or not), rebellion, revolution, insurrection, military or usurped power, or confiscation, nationalisation, requisition, destruction of or damage to property by or under the order of any government, local or public authority.

3. Terrorism

Any direct or indirect consequence of terrorism as defined by the Terrorism Act 2000 and any amending or substituting legislation.

4. Deliberate Acts

Loss or Damage caused intentionally by **You**, or by anyone working on **Your** behalf.

5. Existing Losses & Damage

Loss or Damage occurring prior to the commencement of **Your** insurance cover.

6. Sonic Pressure

Loss or Damage from pressure waves caused by aircraft or other flying devices travelling at sonic or supersonic speeds.

7. Secondary Losses

Additional losses incurred as an indirect result of a single incident claimable under this **Policy**

Secondary Losses are also known as "Consequential Losses" in insurance jargon. Examples of Secondary Losses could be a loss of earnings following a damaged item or venue. It could be the cost of phone calls made following the theft of a phone.

8. Wear and Tear

Loss or damage because of naturally occurring wear, aging, rusting or corrosion, wet or dry rot, fungus or anything which causes damage over time.

9. Domestic Pets

Loss, damage or **Bodily Injury** caused by domestic pets, insects or vermin.

10. Electronic Data

Any consequence, however caused, including but not limited to a computer virus resulting in electronic data being lost, destroyed, distorted, altered, or otherwise corrupted. For the purposes of this **Policy**, electronic data shall mean facts, concepts and information stored to form useable for communications, interpretations, or processing by electronic or electromechanical data processing or other electronically controlled hardware, software and other coded instructions for the processing and manipulation of data, or the direction and manipulation of such hardware. For the purposes of this **Policy**, computer virus shall mean a set of corrupting, harmful, or otherwise unauthorised instructions or code, whether these have been introduced maliciously or otherwise, and multiply themselves through a computer system or network of whatsoever nature.

11. Unexplained Losses or Damage

We will not cover any damage or loss which is unexplained, the result of a disappearance or discrepancies.

An example of an unexplained damage would be where, an item is damaged at a venue, however neither you or the venue are unable to prove how, when, or why the damage happened, or who caused it.

12. Recoverable Losses

Any sums recoverable from any other source.

13. Contractual Disputes

Disputes, arguments or contractual breaches between **You** and **Your Event** suppliers.

A Contractual Dispute example would be, if you are not happy with the service provided, the reputation of the company or a contract hasn't been 100% fulfilled.

14. Voluntary Losses

Property or costs which **You** are not legally responsible for.

15. Theft or Attempted Theft

We will not cover theft or attempted theft:

- (a) at any Venue unless involving Forcible Entry or violent entry to or exit from a building or **Secured location**;
- (b) of any property whilst in transit and contained in a vehicle used by or on **Your** behalf unless either:
 - i) The property is left in the locked boot or locked glove compartment of a motor vehicle, concealed from view and there is evidence of violent, visible, and forcible entry thereto.

- ii) such vehicle is contained in a locked building.

For example, a lockable garage; where you would have to break into a garage, and then subsequently break into the vehicle. We want to make sure that items of value are not left out in the open, unattended.

16. Types of Loss not Covered

We will not cover loss or damage caused by:

- A. electrical or mechanical breakdown;
- B. cleaning, dyeing, repair or restoration;
- C. strikers, locked out workers or persons taking part in labour disturbances;

17. Types of Property not Covered

We will not cover loss of or damage to:

- A. mobile telephones, jewellery (other than costume jewellery), items of clothing (other than costumes), this exclusion is not applicable to sections 3, 7 and 8;
- B. bouncy castles and other inflatable play equipment.



SECTION 7 – WEDDING RINGS

What is Covered

We will cover **You** for **Accidental Loss** of, theft or damage to the **Wedding Rings** which occurs during the **Wedding Ceremony** or within the seven days immediately prior to the **Wedding Ceremony**.

We will pay **You**, up to the amount stated in the certificate, for the value of the **Wedding Ring(s)** at the time of loss or damage, or at **Our** option, reinstate or replace them.

What is not Covered

Please refer to the General Exclusions, which are applicable to all section.

SECTION 8 – WEDDING PRESENTS

What is Covered

We will cover **You** for **Accidental Loss** of, theft or damage to **Wedding Presents** whilst they are on display at the **Wedding Ceremony** or **Wedding Reception** or locked away in a secured location.

We will pay **You**, up to the amount stated in the certificate to a maximum of £250 for any one item and £1,500 cash for the value of the **Wedding Presents** at the time of loss, or at **Our** option, reinstate or replace them.

If you choose, not to replace the presents, but rather opt for a cash sum, the maximum you can claim for is £1,500. The intention of the cover is to offer indemnity on a like for like basis i.e. replace what has been damaged or stolen.

What is not Covered

The following exclusions apply to this section of cover, in addition to the General Exclusions.

This section does not cover:

- A. Losses not reported to the police within 24 hours of the discovery.
- B. Financial failure of a **Wedding** gift company from which **Wedding Presents** have been purchased but not yet given/received.
- C. Losses or damage of **Wedding Presents** which have been left unattended or unsecured.
- D. **Accidental Loss** or damage to **Wedding Presents** caused by or when in the custody, care, and control of a third party.

SECTION 9 – PERSONAL ACCIDENT

What is Covered

We will pay the benefit shown in the certificate, up to a maximum of £20,000 per individual, under this section to **You** or, where appropriate, **Your** legal representative(s) if the Marrying Couple sustain an accidental injury caused by external violent and visible means which results in either:

- A. Death;
- B. Permanent loss of limbs and/or loss of sight;
- C. and/or **Your permanent, total disablement.**

And the **Bodily Injury** occurred 24 hours prior to or after the **Wedding Date**.

Provided that:

- A. Death or disablement occurs within one year of the **Bodily Injury** and must be directly caused or as a result of the original accident.
- B. Compensation shall not be payable under more than one of the above items in respect of the same accident, and the payment under any one item shall terminate **Our** liability under this section of the policy insofar as it applies to the person for whom such payment has been made.
- C. An independent Medical Practitioner must certify any claim.

This section is a 'benefit' cover, it doesn't operate on an indemnity basis; this means you can trigger other sections of the policy such as Cancellation or Rearrangement (Section 1) as well as Legal Expenses (Section 10).

What is not Covered

The following exclusions apply to this section of cover, in addition to the General Exclusions.

This section does not cover:

- A. **Permanent Total Disablement** if at the date of the accident **You** are over the statutory retirement age and are not in full time paid employment.
- B. Losses arising from accidents involving **You** driving or being carried as a passenger in or on any quad-bike, two or three wheeled vehicles of 125cc or over.
- C. This section of the insurance does not cover **Bodily Injury** occurring more than 24 hours before or more than 24 hours after the **Wedding Date**.

Conditions specific to this section

If of the Marrying Couple over the age of 65 or under the age of 18 are limited to £1,000 as a maximum benefit per individual.

SECTION 10 – LEGAL EXPENSES

What is Covered

We will pay for legal costs and expenses incurred by **You**, up to the amount specified in the certificate, in the pursuit of legal proceedings by **You** or **Your** personal representative(s) for compensation and/or damages, arising from or out:

- A. **Your** injury or death occurring 24 hours before or 24 hours after the **Wedding Date**.
- B. The denial of any service to the participants by any contracted or potential **Wedding Service Supplier** in contravention of the Equalities Act 2010 or related legislation.

It is a condition of this section of the insurance that **We** shall have complete control over the legal proceedings and the appointment of legal representation.

What is not Covered

The following exclusions apply to this section of cover, in addition to the General Exclusions.

This section does not cover:

- A. Any claim brought against any person who has been contracted to supply any aspect of the wedding or **Wedding Reception** including the **Wedding Reception** organiser in relation to **Your** injury or death;
- B. Legal expenses incurred prior to the granting of **Our** support;
- C. Any claim not reported within thirty-one days of the incident giving rise to such claim;
- D. Any claim where **We** consider **Your** prospects of success in achieving a benefit are insufficient;
- E. Claims for legal costs where **You** are pursuing legal action relating directly or indirectly to medical negligence or alleged medical negligence;
- F. Claims emerging from the pursuance of a contingent fee agreement between **You** and **Your** counsel;
- G. Pursuing claims as part of or on behalf of a group or organisation.



SECTION 11 – WEDDING EQUIPMENT

The Policy Certificate will state whether this section is included in your Policy.

What is Covered

Theft, **Accidental loss**, or physical damage to **Wedding Equipment** occurring during the occurring immediately prior, or after the **Wedding Date**; the period not to exceed 4 days in total, unless otherwise agreed by **Us** and acknowledged by specific endorsement to this **Policy** whilst:

- A. At the **Venue**; or
- B. In transit to or from the **Venue** whilst within the **Geographical Limits** of the **Policy**.

Remember, for equipment to be covered, you need to be able to prove that you are legally responsible for these items.

What is not Covered

The following exclusions apply to this section of cover, in addition to the General Exclusions.

- A. Any claims below the amount stated on the **Policy Certificate** as the excess of the section. The excess will also be deducted from any claims settlement made to **You**.
- B. Napery, porcelain, glassware, and brittle items.
- C. We shall not provide cover for the historical, artistic, or sentimental value of items such as, but not limited to, artwork, photographs, and antiques, unless agreed by us, prior to the inception of the **policy**.

For example, if we provide cover for a painting but reproduction costs only i.e. the cost of paint, the cost of canvas etc. not how much the painting may be worth at auction, the sale value, or its artistic value.

Conditions specific to this section

Average

If the **Wedding Equipment** covered at the commencement of any loss, destruction or damage to the **Wedding Equipment** is collectively of greater value than the Limit of Indemnity stated against section 11 in the certificate, **You** will be considered as being **Your** own Insurer for the difference and shall bear a rateable proportion of the loss.

For example, the property You are responsible for is worth £20,000. You choose to insure it for £10,000. You suffer a loss of £5,000. Your Policy will be 'subject to average', meaning the maximum amount that You may recover will be £2,500, less any excess.

Levels of Cover

We will not reduce or increase the level of cover, or the premium charged for this section after **We**, or at point of paying a claim.

It is **Your** responsibility to adequately cover yourself prior to the commencement of the **Event**.

Settling Claims

Following **Insured** damage, **We** will indemnify **You** by payment, repair or replacement at **Our** choice.

Payment will be based upon the value of the **Wedding Equipment** at the time of loss or damage.

The maximum **We** will pay for any one item is £2,000 unless otherwise agreed by us. If a single item limit of over £2,000 is agreed by us, this will be shown on your **Policy Certificate**.

The most **We** will pay for any claim is the Limit of Indemnity stated against section 11 in the certificate.

SECTION 12 – CEREMONIAL SWORDS

The **Policy Certificate** will state whether this section is included in your **Policy**.

What is Covered

Theft, **Accidental loss**, or physical damage to ceremonial swords occurring during the occurring immediately prior, or after the **Wedding Date** (the period not to exceed 4 days in total, unless otherwise agreed by **Us** and acknowledged by specific endorsement to this **Policy** whilst:

- C. At the **Venue**; or
- D. In transit to or from the **Venue** whilst within the **Geographical Limits** of the **Policy**.

What is not Covered

The following exclusions apply to this section of cover, in addition to the **General Exclusions**.

- A. Losses not reported to the police within 24 hours of the discovery.
- D. We shall not provide cover for the historical, artistic, or sentimental value of the ceremonial swords unless agreed by us, prior to the inception of the **policy**.

SECTION 13 – EMPLOYERS LIABILITY

The **Policy Certificate** will state whether this section is included in your **Policy**.

What is covered

We will pay damages and claimants costs and expenses for which **You** are liable at law and also defence costs and expenses incurred with **Our** written consent, up to the Limit of Indemnity stated against section 2 in the certificate, as a result of any one claim or series of claims arising out of one incident, in respect of accidental **Bodily Injury** to any **Employee** happening on the **Wedding Date** (unless otherwise agreed by us) within the **Geographical Limits** in connection with the **Wedding Ceremony**, **Wedding Reception** or **Wedding Services**.

The indemnity provided is deemed to be in accordance with the provisions of any law relating to compulsory insurance of liability to **Employees** in Great Britain, Northern Ireland, The Channel Islands, and the Isle of Man.

You shall however repay to **Us** all sums paid by **Us** which **We** would not have been liable to pay under the terms of this section but for the provisions of such law.

What is not covered

The following exclusions apply to this section of cover, in addition to the General Exclusions.

This section does not cover legal liability required to be insured under the Compulsory Motor Insurance provisions of any Road Traffic Act legislation.

