

# POLICY DEFINITIONS

## ACCIDENT / ACCIDENTAL

A sudden, unexpected, unusual, specific, violent, external event, which occurs at a single identifiable time and place and independently of all other causes, resulting directly, immediately and solely in physical **Bodily Injury** which results in a loss.

## ADDITIONAL COSTS

The difference between the original cost of the **Wedding Services** and/or **Wedding Reception** and the rearranged **Wedding Services** and/or **Wedding Reception**.

## ADVERSE WEATHER

Weather conditions are such that they cause major disruption to travel services i.e. rail, road or bus, thus severely affecting the ability of participants and guests attending the **Wedding**.

## ATTENDANTS

Non-professional participants in the **Wedding**, traditionally attendant on the **Marrying Couple**.

## BODILY INJURY

Shall be injury caused by external, violent and visible means.

## BRIDAL ATTIRE

Clothing and accessories of a formal nature worn by the bride(s) at the **Wedding** whether hired or owned.

## CEREMONIAL ATTIRE

Clothing and accessories of the groom(s) and the parents of the **Marrying Couple**, whether hired or owned.

## CLAIMS DEPARTMENT

White Horse Administration Services Ltd  
Telephone +353 1 533 7392.  
Email: claims@white-horse.ie

## CLOSE RELATIVE

**Your** spouse, partner, fiancé(e), parent, parent-in-law, step-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.

## CONSEQUENTIAL LOSS

Any indirect loss resulting from an insured loss unless specifically mentioned as covered under this policy, (e.g. in the event of the **Wedding** being rearranged to another date and **Your** having to take unpaid leave on the rearranged date, any loss of earnings resulting would be an example of **Consequential Loss**)

## ESSENTIAL DOCUMENTS

Shall mean the documentation required by the relevant authority to enable the **Wedding** to take place and shall include, but not be limited to, visas, birth certificates, travel tickets, church documents and / or forms and passports.

## HOME

**Your** permanent residential address in the Republic of Ireland (unless agreed in writing by Blue Insurance Limited).

## LOSS OF LIMB

Means 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.

## LOSS OF SIGHT

Means complete and irrevocable **Loss Of Sight** in one or both eyes.

## MARQUEE

Shall mean the hired **Marquee**, tent, gazebo or other summer house arrangement.

## MARRYING COUPLE

Bride(s), Groom(s), or Civil Partners

## MEDICAL PRACTITIONER

A registered practising member of the medical profession who is not related to **You**.

## PERIOD OF INSURANCE

Means the dates on **Your Policy Schedule / Validation Certificate** and any time periods that are specifically referenced in a cover section under this policy.

## PERMANENT TOTAL DISABLEMENT

Means total disablement from engaging in or attending to any occupation whatsoever for at least 12 months from the date of **Bodily Injury**, and at the end of that time being beyond hope of improvement.

## PRE-EXISTING MEDICAL CONDITION

Means any medical condition that, at the time the insurance is arranged, has resulted in a terminal prognosis or that was awaiting treatment or investigation in a hospital or awaiting the results of tests and/or medical investigations.

## POLICY SCHEDULE/VALIDATION CERTIFICATE

The numbered document attaching to and validating this Policy.

## TERRORISM

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

## UNATTENDED

When **you** cannot see or are not close enough to something to prevent it from being damaged or stolen.

## WEDDING

A ceremony which creates a contract of marriage (including Civil Partnership) which is legally enforceable in the Republic of Ireland.

## WEDDING DATE

The day specified in the proposal form and **Policy Schedule / Validation Certificate** for the **Wedding** to take place.

## WEDDING GIFTS

Gifts for the **Marrying Couple** presented for the purposes of celebrating the **Wedding**.

## WEDDING RECEPTION

The social gathering, including but not limited to, room hire and catering, following within no more than 3 weeks of the **Wedding**, at which the **Wedding** will be celebrated (unless otherwise agreed in writing with Blue Insurance Limited).

## WEDDING RINGS

The ring(s) exchanged by the **Marrying Couple** at the **Wedding**.

## WEDDING SERVICES

Services traditional to the celebration of a **Wedding**, including, but not limited to, professional photography and/or professional video operation, floral arrangements, hired cars or other transport and **Wedding** guest accommodation.

## WE, OUR, US

White Horse Insurance Ireland dac.

## YOU, YOUR, YOURS, INSURED

The **Marrying Couple** named in the Schedule or, for the purposes of certain Sections, and where appropriate, any of their relatives who would have made proven, significant, financial contributions on which the **Wedding** arrangements depend.

# INSURANCE

In consideration of the payment of the required premium and subject to the terms, Conditions and Warranty contained herein, **We** hereby agree to pay or provide indemnity as hereinafter set forth.

## WARRANTY

It is warranted hereon that:

- at the time of issue of this insurance **You** are not aware of any reason or circumstances which may influence **Our** opinion of **You** in accepting the risk
- no **Wedding** or **Reception** shall be booked or undertaken against the advice of a qualified **Medical Practitioner**
- in respect of **Weddings** taking place outside the Republic of Ireland, the Insured shall have effected a suitable travel insurance policy.

## GEOGRAPHICAL LIMITS

This policy applies to **Wedding** taking place anywhere in the World other than Section J Personal Liability which does not apply in respect of **Wedding** taking place in the USA and Canada.

## ELIGIBILITY

It is a condition of the policy that either of the **Marrying Couple** must be a resident in the Republic of Ireland, have been living permanently in the Republic of Ireland for at least six months prior to the purchase of this policy & be registered with a local **Medical Practitioner**.

## SECTION A

### PART 1 – CANCELLATION

#### What You Are Covered For:

**We** will pay up to the amount shown in the Summary for any irrecoverable expenses incurred by **You** in respect of **Ceremonial Attire / Bridal Attire**, flowers, photographs, caterers, transport, accommodation and the services from any other **Wedding** supplier booked but not used as a direct result of the unavoidable cancellation or curtailment of the **Wedding** or **Wedding Reception** as the result of:

- the booked venue for the **Wedding** or **Wedding Reception** being unable to hold **Your Wedding** due to an outbreak of infectious or contagious disease at the venue, damage to the venue, murder or suicide at the venue or closure of the venue by the relevant authority
- the death, injury or sickness of the **Marrying Couple** or **Close Relative** which would make continuance of the **Wedding** inappropriate
- the total non-appearance of any booked and paid for professional **Wedding Services**
- Accidental** complete loss of or severe damage to **Ceremonial / Bridal Attire** which renders the items unwearable, where the purchase or hire of alternatives is not possible
- redundancy, where notice is received at least 8 weeks after the issue of the policy and qualifying for payment under the current redundancy legislation, of the **Marrying Couple** or any **Close Relative** who would have made proven, significant, financial contributions on which the **Wedding** arrangements depend
- Your** unforeseen posting overseas as a member of the armed forces or unavoidable and necessary duty for the ambulance service, coastguard, fire brigade or police /garda personnel which occurs during the Period of Insurance
- the non-appearance of the officiating minister or registrar
- the inability of the **Wedding** party and guests to reach the **Wedding** or **Wedding Reception** venue due to **Adverse Weather** conditions.

## IMPORTANT

Cover under this Section commences from the date the premium is paid, and applies until completion of **Wedding** and **Reception** or a claim being made under this Section of the policy, whichever occurs first.

## SECTION A

### PART 2 – REARRANGEMENT

(Republic of Ireland Only)

#### What You Are Covered For:

In the event of cancellation or curtailment of the **Wedding**, **Reception** or **Services** for reasons specified in Part 1 above, **We** will pay up to the amount detailed in the Summary to reimburse **You** for reasonable **Additional Costs** incurred in rearranging the **Wedding** and/or **Wedding Reception** and/or **Wedding Services** to a similar standard to the amount originally budgeted.

Special Claims Conditions Applicable to Section A Part II Rearrangement  
All **Additional Costs** and expenses must be notified to **Our Claims Department** on +353 1 533 7392 or by email to claims@white-horse.ie and agreed in advance of the rearranged **Wedding**.

## IMPORTANT

Cover under this Section:

- does not extend in respect of travel and/or accommodation arrangements made for **Weddings** taking place outside the Republic of Ireland
- commences upon issue of this policy and the **Policy Schedule/ Validation Certificate** attaching hereto and expires upon completion of the **Wedding Date** or a claim being made under this section of the policy, whichever occurs first

#### What You Are Not Covered For:

- the first €50 of each and every claim
- pecuniary losses recoverable from any other source
- Any claim arising directly or indirectly from:
  - government regulation or act
  - strikes or labour disputes
  - unemployment other than redundancy as specified in 1(5) above
- Your** financial circumstances or those of any person or company on whom the **Wedding** arrangements depend, except as provided for in point 1(5) above
- Wedding** arrangements not honoured by **Your** employer, other than as provided in Section 1(6) above
- disinclination to contract to the marriage as agreed or failure to comply with legal requirements or **Your** failure to obtain the relevant legal documentation
- failure to notify the provider of any goods or service immediately it is found necessary to cancel or curtail the **Wedding** or **Reception**
- cancellation / curtailment or rearrangement of travel and / or accommodation arrangements made in respect of **Weddings** outside the Republic of Ireland
- Additional Costs** not notified to **Our Claims Department** or agreed in advance of the rearranged **Wedding**
- caused by pregnancy or childbirth unless the expected date of confinement is more than 2 months after the **Wedding Date**
- any claims relating to coronavirus disease (COVID-19)
- anything mentioned in the general exclusions section.

## SECTION B – CEREMONIAL/ BRIDAL ATTIRE

#### What You Are Covered For:

- the reinstatement or replacement (at **Our** discretion) of **Bridal Attire** if such attire is lost or damaged whilst in **Your** possession or that of a **Close Relative** within 3 months prior to and for the duration of the **Wedding** and the taking of the photographs immediately following the **Wedding** by the professional photographer only. In respect of

- hired **Bridal Attire**, this cover shall apply for up to 48 hours after the commencement of the **Wedding**
- loss of or damage to **Ceremonial Attire** within 48 hours prior to and for the duration of the **Wedding** and the taking of photographs immediately following the **Wedding** by the professional photographer only. In respect of hired Ceremonial Attire, this cover shall apply for up to 48 hours after the commencement of the **Wedding**.

#### IMPORTANT

In respect of points 1 and 2 above:  
An amount will be deducted in respect of owned and hired attire to reflect previous wear and tear.

#### What You Are Not Covered For:

- the first €50 of each and every claim
- Loss or damage which is or but for the existence of this policy would be otherwise insured
- any loss (other than by damage) not reported to the Gardaí/police within 24 hours of discovery
- Loss or damage by theft or attempted theft of any **Ceremonial / Bridal Attire** left in any **Unattended** vehicle, unless 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.
- anything mentioned in the general exclusions section.

#### SECTION C – WEDDING GIFTS

##### What You Are Covered For:

**We** will pay up to the amount stated in the Summary (subject to a maximum of €250 for any one item) for loss of or damage to **Wedding Gifts** due to **Accident**, fire or theft whilst being stored by **You** or **Your Close Relative**. This cover also applies whilst gifts are in transit or on display at the **Wedding Reception**. Cover applies 7 days prior to the **Wedding** and for a subsequent 24 hours thereafter or until a claim is made under this section of the policy, whichever occurs first.

#### What You Are Not Covered For:

- the first €50 of each and every claim
- any loss (other than by damage) not reported to the Gardaí/police within 24 hours of discovery
- loss or damage which is or but for the existence of this policy would be otherwise insured
- loss or damage by theft or attempted theft of any **Wedding Gifts** left in any **Unattended** vehicle, unless 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
- loss or damage by theft or attempted theft of any **Wedding Gifts** left in the **Home** or ceremony venue or reception venue, unless there is evidence of violent, visible and forcible entry thereto.
- anything mentioned in the general exclusions section.

#### SECTION D – WEDDING RING(S), FLOWERS, ATTENDANTS' GIFTS AND THE WEDDING CAKE

##### What You Are Covered For:

**We** will pay up to the amount stated in the Summary for loss 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 commences

- 7 days prior to the **Wedding** and expires 24 hours after the **Wedding** or when a claim is made under this section of the policy, whichever occurs first, in respect of **Wedding Rings**
- 26 hours prior to the **Wedding** and expires 24 hours after the **Wedding** or when a claim is made under this section of the policy, whichever occurs first, in respect of flowers,

#### Attendants' Gifts and the Wedding Cake.

#### What You Are Not Covered For:

- the first €50 of each and every claim
- theft of **Wedding Ring(s)**, flowers and **Attendants' Gifts** unless such items were removed by visible and forcible means
- any loss not reported to the Gardaí/police within 24 hours of discovery
- loss or damage which is or but for the existence of this policy would be otherwise insured
- claims for loss of or damage to floral arrangements, or to the **Wedding Cake**, that may effectively be claimed under Section A of this policy
- loss or damage by theft or attempted theft of any **Wedding Rings**, flowers, **Attendants' Gifts** or the **Wedding Cake**, left in any **Unattended** vehicle, unless 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.
- anything mentioned in the general exclusions section.

#### SECTION E – WEDDING CARS AND TRANSPORT

##### What You Are Covered For:

**We** will pay up to the amount stated in the summary if the private hire firm or individual with whom the transport arrangements have been made fails to meet its/their contractual obligation(s). Cover under this section commences from the date the premium is paid, and applies until completion of **Wedding** and **Wedding Reception** or a claim being made under this Section of the policy, whichever occurs first.

#### What You Are Not Covered For:

- the first €50 of each and every claim
- losses recoverable from any other source
- losses which may effectively be claimed under Section A of this policy
- contracts which are not in writing
- any costs which would have been incurred had the original supplier not failed to meet their contractual obligations
- financial failure of any service provider.
- anything mentioned in the general exclusions section.

#### SECTION F – PHOTOGRAPHY AND VIDEO

##### What You Are Covered For:

**We** will pay up to the amount stated on the Summary to reimburse **You** for unforeseen expenses necessarily incurred to take/re-take **Wedding** photographs or videos or refund any non-recoverable amount which **You** originally contracted to pay as a direct and necessary consequence of:

- non-appearance for any reason of the professional photographer or professional video operator contracted for the **Wedding**
- loss of or damage to the original film or negatives, or loss or damage to whatever digital media on which the photographic images are being stored, by the professional photographer or professional video operator contracted for the **Wedding**, before copies are made
- non-development of the original film or negatives or non-development of whatever digital media on which the photographic images are stored (other than as a result of under or over exposure) by the professional photographer or professional video operator contracted for the **Wedding**.

Cover under this Section commences from the date the premium is paid, and applies until completion of **Wedding** and **Wedding Reception** or a claim being made under this section of the policy, whichever occurs first.

If it is planned to take photographs of the **Marrying Couple** cutting the **Wedding Cake**, **We** will pay up to the amount stated in the summary to arrange an alternative photographic session necessitated by damage to the **Wedding Cake** occurring within 48 hours before the

#### conclusion of the **Wedding Reception**.

ANY EVENT THAT MAY LEAD TO A CLAIM BEING MADE FOR RETAKING THE PHOTOGRAPHS OF THE CAKE-CUTTING CEREMONY MUST BE NOTIFIED TO OUR CLAIMS DEPARTMENT ON +353 1 533 7392 OR BY EMAIL TO CLAIMS@WHITE-HORSE.IE WITHIN 48 HOURS OF OCCURRENCE.

In respect of points 1, 2 and 3 above cover will only apply if more than 75% of the photographs originally commissioned and paid for are not provided by the professional photographer or professional video operator contracted for the **Wedding**.

#### What You Are Not Covered For:

- the first €50 of each and every claim
- losses recoverable from any other source
- losses which may effectively be claimed under Section A of this policy
- any costs which would have been incurred had the original supplier not failed to meet their contractual obligations
- contracts not in writing
- financial failure of any service provider.
- anything mentioned in the general exclusions section.

#### SECTION G – FAILURE OF SUPPLIERS

##### What You Are Covered For:

Following the bankruptcy or liquidation of any pre-booked wedding service supplier **We** will pay up to the amount detailed in the summary for the following:

- irrecoverable deposits
- Additional Costs** in arranging alternative equivalent services

Cover under this section commences from the date the premium is paid, and applies until completion of the **Wedding** or a claim being made under this section of the policy, whichever occurs first.

#### What You Are Not Covered For:

- any sums recoverable from any other source.
- any costs which would have been incurred had the original supplier not ceased trading.
- anything mentioned in the general exclusions section.

#### SECTION H – PERSONAL ACCIDENT

##### What You Are Covered For:

**We** will pay the following compensation to **You** or, where appropriate, **Your Legal Representative(s)** if **You** sustain **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 **Accident** causing such **Bodily Injury** results in:

Cover Level	18yrs+	18yrs+	18yrs+	UI18yrs
	2 Star	3 Star	4 & 5 Star	All Cover Levels
<b>Your Death</b>	€10,000	€25,000	€55,000	€1,000
<b>Loss of Limb or Loss of Sight</b>	€10,000	€25,000	€55,000	€1,000
<b>Your Permanent Total Disablement</b>	€10,000	€25,000	€55,000	€1,000

#### PROVIDED THAT:

- death or disablement occurs within 1 year of the **Bodily Injury**
- 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
- any claim must be certified by an independent **Medical Practitioner**
- 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**.

#### What You Are Not Covered For:

- 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
- losses arising from **Accidents** involving **You** driving or being carried as a passenger in or on any quadbike, two or three wheeled vehicle of 125cc or over.
- anything mentioned in the general exclusions section.

#### SECTION I – LEGAL EXPENSES

##### What You Are Covered For:

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

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 You Are Not Covered For:

- any claim brought against **Us** or **Our** agents, **Your Close Relatives** or any members of the wedding party
- legal expenses incurred prior to the granting of **Our** support
- any claim reported more than 31 days after the commencement of the incident giving rise to such claim
- any claim where **We** consider **Your** prospects of success in achieving a reasonable benefit are insufficient
- claims arising in connection with injury or death occurring more than 24 hours before or more than 24 hours after the **Wedding Date**
- claims for legal costs where **You** are pursuing legal action relating directly or indirectly to medical negligence or alleged medical negligence
- claims emerging from the pursuance of a contingent fee agreement between **You** and **Your** counsel
- pursuing claims as part of or on behalf of a group or organisation.
- anything mentioned in the general exclusions section.

#### SECTION J – PERSONAL LIABILITY

##### (Marrying Couple Only)

##### What You Are Covered For:

Cover under this Section does not apply to **Weddings** taking place within the USA or Canada. **We** will indemnify **You** up to the amount specified in the summary in respect of **Your** legal liability arising from **Accidental** injury to third parties or **Accidental** loss of or damage to third party property.

In the event of **Your** death **We** will, in respect of the liability incurred by **You**, indemnify **Your** personal representatives in the terms of and subject to the limitations of this section, provided that such personal representatives shall act as though they were **You** and observe, fulfil and be subject to the terms, Exclusions and Conditions of this section insofar as they can apply.

#### IMPORTANT

This section does not provide an indemnity in respect of liabilities arising from the actions of anyone other than the **Marrying Couple**, except insofar as the **Marrying Couple** would be held liable for them at law, and does not include any additional liability accepted under a hiring or booking contract.

#### What You Are Not Covered For:

- liability arising from
  - the use or possession of vehicles, aircraft or watercraft, trailers or caravans
  - loss of or damage to property belonging to or held in trust by the Insured



- c) any wilful or malicious act
- d) the carrying on of any profession, trade or business
2. employers' liability, contractual liability or liability to a member of **Your** family
3. liability assumed by **You** by arrangement
4. liability arising from animals belonging to or in **Your** care, custody or control
5. liability arising from the ownership or occupation of land or buildings
6. liability arising from any criminal proceedings
7. **Your** costs and expenses incurred without **Our** prior written consent
8. any liability arising out of the Road Traffic Act or its equivalent
9. liability which is or but for the existence of this certificate would be insured by any other certificate except in respect of any excess beyond the amount payable under such other certificate, or which would have been payable under such other certificate had this insurance not been effected
10. liability for fines, penalties, liquidated damages or punitive exemplary, aggravated or multiplied damages
  - a) 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 of making good, removal, repair, rectification, replacement or recall of any such good or property
  - b) any defective work executed by **You**
11. liability arising from the ownership or use of firearms or fireworks or other pyrotechnic devices or effects
12. loss or damage to flooring caused by footwear of any kind
13. any loss arising from ownership or use of bouncy castles or other inflatables.
14. liability arising from loss or damage to property hired/rented by **You** or a **Close Relative** occurring where the **Wedding** and/or **Wedding Reception** is at **Your Home** or **Close Relative's** residential address.
15. anything mentioned in the general exclusions section.

#### SECTION K – OPTIONAL MARQUEE EXTENSION (Republic of Ireland Only)

##### What You Are Covered For:

This Section applies only where the appropriate premium has been paid.

Cover under this Section does not apply to Weddings taking place outside the Republic of Ireland.

**We will indemnify You** up to the amount detailed in the summary in the event of loss of or damage by any cause not specifically excluded occurring during the period of hire (the period of hire not exceeding 4 days unless agreed in writing by Blue Insurance Limited.).

Cover under this section includes cancellation curtailment and rearrangement as a direct result of loss of or damage to the Marquee.

##### What You Are Not Covered For:

1. the first €100 of each and every loss resulting from any one occurrence
2. erecting and/or dismantling of any hired equipment
3. audio visual entertainment equipment unless specifically mentioned
4. loss or damage suffered by **You** as a result of being deceived into knowingly parting with property
5. damage to flooring caused by footwear
6. **Consequential Loss** of any kind or description
7. theft of ancillary equipment unless there is violent and forcible entry or exit from the locked premises
8. pecuniary losses recoverable from any other source
9. government regulation or act
10. theft or attempted theft unless involving forcible or violent entry to or exit from a building
11. loss or theft from any **Unattended** venue or vehicle.

12. anything mentioned in the general exclusions section.

#### SECTION L – OPTIONAL PUBLIC LIABILITY EXTENSION

##### What You Are Covered For:

This section applies only where the appropriate premium has been paid.

Cover under this section does not apply to **Weddings** taking place outside the Republic of Ireland. **We** will indemnify **You**, up to the amount specified in the summary for the legal liability of any persons invited to the **Wedding** or **Wedding Reception** by **You**, arising from **Accidental** injury to third parties or **Accidental** loss or damage to third party property.

##### What You Are Not Covered For:

1. liability arising from
  - a) the use or possession of vehicles, aircraft or watercraft, trailers or caravans
  - b) loss of or damage to property belonging to or held in trust by the **Insured**
  - c) any wilful or malicious act
  - d) the carrying on of any profession, trade or business
2. employers' liability, contractual liability or liability to a member of **Your** family
3. liability assumed by **You** by arrangement
4. liability arising from animals belonging to or in **Your** care, custody or control liability arising from the ownership or occupation of land or buildings
6. liability arising from any criminal proceedings
7. **Your** costs and expenses incurred without **Our** prior written consent
8. any liability arising out of the Road Traffic Act or its equivalent
9. liability which is or but for the existence of this certificate would be insured by any other certificate except in respect of any excess beyond the amount payable under such other certificate, or which would have been payable under such other certificate had this insurance not been effected
10. liability for fines, penalties, liquidated damages or punitive exemplary, aggravated or multiplied damages
11. 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 of making good, removal, repair, rectification, replacement or recall of a. any such good or property
- b. any defective work executed by **You**
12. liability arising from the ownership or use of firearms or fireworks or other pyrotechnic devices or effects
13. loss or damage to flooring caused by footwear of any kind
14. any loss arising from ownership or use of bouncy castles or other inflatables
15. liability incurred by **You** more than 24 hours before or more than 24 hours after the **Wedding Date**.
16. Liability arising from loss or damage to property hired/rented by **You** or a **Close Relative** occurring where the **Wedding** and/or **Wedding Reception** is at **Your Home** or **Close Relative's** residential address.
17. anything mentioned in the general exclusions section.

#### GENERAL CONDITIONS APPLICABLE TO ALL SECTIONS OF THIS INSURANCE

1. Written notice of any event which may give rise to a claim shall be given to **Us** (or **Our Claims Department**) as soon as practicable and in any event no later than 31 days after the incident giving rise to the loss. All **Essential Documents**, certificates and evidence required in support of a claim, including items being claimed for if required by **Us**, shall be produced by **You** and at **Your** expense. Additional action then depends on the type of claim:
  - a) theft, loss, malicious damage or vandalism tell the Garda/Police immediately
  - b) legal liability for injury or damage – forward to **Our Claims Department** 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) **You** must provide **Our Claims Department**, at **Your** expense, with all reasonable details and evidence which **We** ask for concerning the cause and amount of any loss, damage or injury (including receipts for **Wedding Gifts**, money and vouchers). Except with **Our** written consent,
  2. no person is entitled to admit liability on **Our** behalf or to give any representations or other undertakings binding upon **Us**. **We** shall be entitled to conduct all proceedings arising out of or in connection with claims in **Your** name, and to instruct Solicitors of **Our** own choice for this purpose.
  3. The due observance and fulfilment of all the Terms and Conditions of this insurance by **You**, or anyone acting on **Your** behalf, insofar as they relate to anything to be done or complied with by **You**, or anyone acting on **Your** behalf, shall be a condition precedent to **Our** liability to make any payment under this insurance.
  4. No refund of premium is allowed (other than in respect of the Premium Refund Guarantee) once the Insurance has been effected.
  5. **You** must exercise due care and attention at all times for the safety of **Your** property and take all reasonable steps to prevent **Accident**, loss or damage.
  6. **You** must not act in a fraudulent way. If **You** or anyone acting for **You**:
    - a) fails to reveal or hides a fact likely to influence whether **We** accept **Your** proposal, **Your** renewal, or any adjustment to **Your** policy;
    - b) fails to reveal or hides a fact likely to influence the cover **We** provide;
    - c) makes a statement to **Us** or anyone acting on **Our** behalf, knowing the statement to be false;
    - d) sends **Us** or anyone acting on **Our** behalf a document, knowing the document to be forged or false;
    - e) makes a claim under the policy, knowing the claim to be false or fraudulent in any way;
    - f) makes a claim for any loss or damage **You** caused deliberately or with **Your** knowledge; or
- If **Your** claim is in any way dishonest or exaggerated, **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.
7. This insurance is governed by Irish Law unless agreed otherwise.
  8. 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 pay only **Our** rateable proportion.
  9. **You** may not transfer **Your** interest in this insurance.
  10. **Our** total liability shall not exceed the respective sums stated in the summary.
  11. **You** shall submit to medical examination at **Your** own expense except post mortem which **We** reserve the right to have undertaken at **Our** own expense.
  12. **We** may at **Our** own expense take proceedings in **Your** name to recover compensation or secure an indemnity from any third party in respect of any loss or damage covered by this insurance, and any amount so recovered shall belong to **Us**.
  13. In the event of a claim, **You** must produce documentation to show that original contractual obligations with suppliers were evidenced, or that ownership of goods existed, in writing.
  14. **You** may not claim under more than one section or part of this policy for the same financial loss.
  15. This policy may be rescinded or cancelled

without the consent of a third party.

16. 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.
17. It is a condition that this policy must have been purchased 10 days prior to the **Wedding Date**.
18. No pro-rata premium refunds will apply unless the policy is cancelled within the Premium Refund Guarantee of 14 days.

#### GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS OF THIS INSURANCE

##### This Insurance does not cover:

1. travel to a country or specific area or event to which the Travel Advice Unit of the Department of Foreign Affairs or the World Health Organisation has advised the public against all, or all but essential travel.
2. any claims relating to coronavirus disease (COVID-19)
3. circumstances of which **You** are aware at the time of effecting this policy
4. any direct or indirect consequences of war, **Terrorism**, 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.
5. losses directly or indirectly occasioned by pressure waves caused by aircraft or other flying devices travelling at sonic or supersonic speeds
6. losses directly or indirectly occasioned by, happening through, or in consequence of alcoholism, the use of intoxicating drink or drugs (other than drugs taken in accordance with treatment prescribed and directed by a registered **Medical Practitioner**, but not for drug addiction) or self exposure to needless peril (except in an attempt to save human life)
7. losses directly or indirectly occasioned by, happening through or in consequence of nuclear fission, nuclear fusion or radioactive contamination
8. any loss whereby any period of disability or loss whatsoever is increased through **Your** own act or omission
9. any Property more specifically insured
10. incidents which may give rise to a claim not notified in writing to **Our Claims Department** within 31 days of the expiry of this Insurance (other than as specified in Section F)
11. losses arising as a result of **Consequential Loss** of any kind
12. any claim arising directly or indirectly from the **Pre-Existing Medical Condition**, injury, illness, death, loss, expense or other liability attributable to sexually transmitted disease
13. losses arising from prohibitive regulations by the government of any country
14. losses arising as a result of any unlawful act 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)
15. persons acting against the advice of a **Medical Practitioner**
16. in respect of persons who are not resident in the Republic of Ireland, where such liability would not have existed had those persons been resident in the Republic of Ireland and not elsewhere, unless specifically agreed by Blue Insurance Limited.
17. wilful or malicious acts and any acts of vandalism by persons invited to the **Wedding** or **Wedding Reception** by **You**
18. any circumstance manifesting itself after the date of the **Wedding/ Wedding Reception** booking but prior to the date of issue of this policy
19. any loss, damage, expense or **Consequential Loss** directly or indirectly caused by,

contributed to by or arising from the failure or inability of any equipment or any computer programme to recognise or to correctly process any date as its true calendar date, or to continue to function correctly beyond that date, other than for loss, damage, expense or **Consequential Loss** not otherwise excluded which itself results from the operation of an insured cause except that this exclusion shall not apply to Section H of this policy

20. third party rights and no party other than **You** may claim benefit under the terms of this insurance
21. any claim relating to stress, anxiety, depression or any other mental or nervous disorder unless a medical specialist in that specific and relevant field produces documentation to support **Your** claim.
22. **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
23. loss or theft from **Unattended** venues or vehicles unless involving forcible or violent entry to or exit
24. theft or attempted theft unless involving forcible or violent entry or exit from a building
25. claims arising from the ownership or use of:
  - a) bouncy castles and other inflatables
  - b) firearms, fireworks or other pyrotechnic devices or effects
26. loss of or damage to the property insured due to or arising from:
  - a) wear and tear, inherent defect
  - b) rot, mildew, rust, corrosion, frost, soiling
  - c) insects, woodworm, vermin, moth
  - d) dyeing, renovation
  - e) electronic, electrical or mechanical breakdown, failure or derangement
  - f) faulty manipulation, design, plan, specification or materials
  - g) gradual deterioration, market depreciation
  - h) atmospheric conditions
  - i) shrinkage or change of colour
  - j) confiscation, detention or any process of cleaning, restoration or repair
27. any claim arising directly or indirectly from injury, illness, death, loss, expense or other liability attributable to HIV (Human Immunodeficiency Virus) and/or any HIV related illness including AIDS (Acquired Immune Deficiency Syndrome) and/or any mutant derivative or variations thereof
28. losses directly or indirectly occasioned by, happening through, or in consequence of vaccinations
29. any part of a claim which is unproven or unsubstantiated
30. losses, whether directly or indirectly, arising out of **Your** financial incapacity
31. claims where the person whose condition causes the claim:
  - a) is on a waiting list for in-patient treatment in a hospital or awaiting the results of tests and/or medical investigations
  - b) has received a terminal prognosis
32. Any direct or indirect consequence of:
  - a) Irradiation, or contamination by nuclear material; or
  - b) The radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter; or
  - c) Any device or weapon which employs atomic or nuclear fission or fusion or other comparable reaction or radioactive force or matter.
33. Any consequence, howsoever caused, including but not limited to 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 data 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.

#### GENERAL ADVICE ABOUT CLAIMS ON YOUR WEDDING INSURANCE

Any incident or loss which gives rise, or may give rise, to a claim under **Your** Blue Insurance **Wedding** Policy should be notified immediately to:

White Horse Administration Services Limited.  
Telephone: +353 1 533 7392.  
Email: [claims@white-horse.ie](mailto:claims@white-horse.ie)

In respect of claims occurring under Section F – Photography and Video and Section G – Failure of Suppliers, **You** must observe the specific claims reporting conditions as detailed within each Section.

If **You** have to make a claim **You** must notify **Us** as above as soon as practicable after the incident giving rise to the claim, and in any event no later than 31 days after this insurance expires. **We** will reserve the right to decline liability for any claim notified after this date.

#### DATA PROTECTION NOTICE

White Horse Insurance Ireland dac holds **Your** personal information in accordance with all applicable data protection laws.

To administer **Your** policy White Horse Insurance Ireland dac will collect and use information about **You** provided by **You** and Blue Insurance Limited. This notice applies to anyone who is insured under this Insurance policy and whose personal information may be processed for the provision of insurance and related services.

Personal information may be used by **Us** for the purposes of administering **Your** policy; including decision making on provision of insurance cover, underwriting, processing and claims handling. **We** may also use **Your** personal information for other related matters such as customer service, analysis, complaints handling and the detection and prevention of crime. The information **You** have supplied may be passed to other insurers and reinsurers for underwriting and claims purposes or to other third party service providers used by **Us** in fulfilling **Your** insurance contract.

**We** may send **Your** personal information in confidence to other companies who provide services to **Us** for processing and storage. This may mean sending information to countries outside of the United Kingdom, European Union or European Economic Area that may not have the same levels of privacy legislation as in the United Kingdom, European Union or European Economic Area. When **We** do this, **We** will ensure that **We** transfer the data securely and accordingly to regulatory requirement. By buying this insurance policy, **You** agree to **Us** using **Your** personal information in this way.

**You** have various rights in relation to personal information that is held by **Us**, including the right to request access to **Your** personal information, the right to correct inaccurate personal information, or the right to request the deletion or suppression of personal information where this is not restricted by any conflicting legitimate interest.

This notice explains certain aspects of how **We** use **Your** information and what rights **You** have in relation to **Your** personal information, however **You** can obtain more information about how **We**

use **Your** data by reviewing **Our** full Privacy Policy. A copy can be obtained by either emailing a request to **Us** at [customerservice@white-horse.ie](mailto:customerservice@white-horse.ie), by writing to the Data Protection Officer, White Horse Insurance Ireland Dac, First Floor, Rineanna House, Shannon Free Zone, Shannon, County Clare, Ireland or by calling **Us** on +353 1 533 7392 (from the Republic of Ireland). **Your** data will be treated in accordance with **Our** Privacy Policy.

#### IF YOU HAVE A COMPLAINT REGARDING THE SALE OF YOUR POLICY:

Please contact [Weddingsinsurance.ie](http://Weddingsinsurance.ie) at:

Plaza 255  
Blanchardstown Corporate Park 2 Blanchardstown  
Dublin 15  
Tel: 0818 444 445  
Email: [complaints@blueinsurance.ie](mailto:complaints@blueinsurance.ie)

#### IF YOU HAVE A COMPLAINT REGARDING YOUR CLAIM:

The Customer Experience Manager  
White Horse Insurance Ireland dac  
First Floor,  
Rineanna House  
Shannon Free Zone  
Shannon  
County Clare  
Republic of Ireland  
V14 CA36

Email: [complaints@white-horse.ie](mailto:complaints@white-horse.ie)

If **Your** complaint about **Your** policy sale and/or claim is not resolved to **Your** satisfaction and **You** remain dissatisfied with the final response to **Your** complaint **You** have the right to make an appeal to the Financial Services and Pensions Ombudsman. **You** may contact the Financial Services and Pensions Ombudsman at:

The Financial Services and Pensions Ombudsman,  
Lincoln House,  
Lincoln Place,  
Dublin 2,  
D02 VH29  
Phone: +353 1 567 7000  
Email: [info@fspo.ie](mailto:info@fspo.ie)  
Website: [www.fspo.ie](http://www.fspo.ie)

If **You** have purchased the insurance policy online, **You** may also raise **Your** complaint via the EU Online Dispute Resolution Portal at <http://ec.europa.eu/consumers/odr/>. This will forward **Your** complaint to the correct Alternative Dispute Resolution scheme.