

- 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