

Underwriters are becoming as much a part of the big day as cake and flowers
在婚礼那天，承销商变得和蛋糕和鲜花一样重要

Sorry, your policy doesn't cover cold feet

对不起，您的保险不包含临阵脱逃

JUST as each wedding creates potential business for divorce lawyers, so each engagement gives insurers a chance to drum up business. Future spouses, says Alan Tuvin of Travelers, an insurer, may wish to protect themselves against something going wrong on the wedding day. It is unlikely that your betrothed will scarper on horseback, as Julia Roberts did in “Runaway Bride”, and most insurers wouldn't cover that anyway. But you never know what might happen. Mr Tuvin launched the firm's wedding-insurance business; he and his wife were its first clients.

正如每一场婚礼会为离婚律师创造潜在的业务一样，每一场订婚也会给保险公司招揽生意的机会。保险公司 Travelers 的承保人艾伦·图瓦表示，未来的夫妻可能更希望在婚礼上保护自己，免出差错。虽然你的未婚妻不太可能像《落跑新娘》中的茱莉亚·罗伯茨那样骑马跑掉——当然，大多数保险公司不会涵盖这项业务，但是你也可能知道会发生什么。图瓦先生发起了这家公司的婚礼保险业务，他和他的妻子是的一个客户。

A typical American wedding costs 25,000 or so. This has fallen a bit over the past quarter-century but still seems lavish given how tight American belts are these days (see chart). Weddings are pricey because the rich are more likely to marry than the poor, and the average age of newlyweds has gone up, so couples are more prosperous when they eventually tie the knot. High prices, and the fact that many venues require couples to take out liability insurance, feed demand for wedding insurance. A fifth of couples buy it, says the Wedding Report, a trade publication. “If some fat lady slips on a canapé and breaks her hip, she doesn't give a rat's ass that this is her boyfriend's cousin's wedding,” hypothesises Robert Nuccio of Wedsure, an insurer. “She just wants to get paid.”

一个传统的美式婚礼大概花费在 25000 美元左右。在过去的 25 年里，这项花费略有下降，但是鉴于美国近年来勒紧的裤腰带，这已经很奢华了。婚礼是昂贵的，因为富人比穷人更有可能结婚，并且现在新婚夫妇的平均年龄正在变大，所以当他们最终结婚时，他们的经济相对而言比较宽裕。昂贵的价格以及许多场馆要求夫妻承担责任保险的事实使得人们对婚礼保险的需求越来越大。贸易出版物

Wedding Report 指出有五分之一的夫妇购买婚礼保险。保险公司 Robert Nuccio of Wedsure 提出假设：“如果有一个胖太太从沙发上滑下来并且摔疼了屁股，她并不会完全不在意，由于这是她男朋友表哥的婚礼，她只是想要获得赔偿。”

Wedding insurance began in Britain: Cornhill, an insurer, wrote its first policy in 1988. But there were few takers. The idea only took off once transplanted to America. In the early days, says Mr Nuccio, there were incidents of couples faking engagements to collect a payout. Since then, most policies have a clause that excludes “change of heart”. Wedsure does insure against cold feet, but its policy will pay out only if the wedding is cancelled more than 12 months before it is due to take place, thereby guarding against fiancés (or their parents) phoning the broker once the relationship is already on the rocks.

婚礼保险这项业务最早是由英国的一家保险公司康希尔于 1988 年提出来的。但是那个时候少有问津。直到它传到了美国，这个想法才得以落实。Nuccio 先生说，在早期，会有情侣假装约会来收集费用。从那时候开始，大部分保险条款就不包括“变心”这一项了。婚礼保险包含婚礼前临阵退缩这一项，但是只有在原定婚礼日期前 12 个月取消婚礼才有效，这是为了防止未婚夫妇(或他们的父母)临时打电话给介绍人说新人的关系已经濒于破裂。

This does not mean policies are useless. Common causes of payouts include the venue or caterers going bust after having taken a big deposit. Extreme weather, a spouse being deployed by the armed forces and an absent priest can all trigger payouts. Most policies will pay to re-stage the photos if the snapper fails to turn up or disappears with the pictures. “DJs are flaky. Florists? Flaky. Cakemakers? Flaky. They are all flaky as hell,” warns Mr Nuccio.

这并不意味着这些保险就是无用的。保险支出的常见原因包括场地或供应商在拿到了一笔巨额押金后宣告破产。极端的天气，一方新人被部队征召或牧师的缺席都会导致保险的支出。

For some, even a small risk of something going wrong on a day that has been planned for months is worth paying to avoid. Who says romance is dead? 对于有些人来说，在一个期盼了数月的重要日子里，即使是一个很小的失误，也是值得花钱去避免的。谁说浪漫已经消失了呢？