

keyfacts®

Wedding Insurance: Policy Summary



EMERALDLIFE



POLICY SUMMARY

This summary highlights the main benefits, limitations and exclusions of our travel cover. It does not include all of the policy terms and conditions; these can be found in the full policy booklet. We recommend that you review your cover periodically to ensure that it continues to meet your needs. In all correspondence please quote scheme name : Emerald Life Wedding Insurance Scheme Ref: 06145A

This insurance is arranged by Emerald Life Limited and underwritten by UK General Insurance Ltd on behalf of Ageas Insurance Limited, Registered in England No.354568. Registered Office: Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire SO53 3YA. Emerald Life Limited is an Appointed Representative of UK General Insurance Limited, which is authorised and regulated by the Financial Conduct Authority. Ageas Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. This can be checked on the Financial Services Register at www.fca.org.uk/firms/systemsreporting/register or by calling them on 0800 111 6768.



SUMMARY OF COVER, LIMITS & EXCESSES

Section	Cover	Diamond	Premier	Premier +	Platinum
		Cover Limit	Cover Limit	Cover Limit	Cover Limit
1	Cancellation & Rearrangement	£12,500 in respect of cancellation & £9,000 in respect of rearrangement	£32,000 in respect of cancellation & £25,000 in respect of rearrangement	£65,000 in respect of cancellation & £50,000 in respect of rearrangement	£100,000 in respect of cancellation & £75,000 in respect of rearrangement
2	Ceremonial and Wedding Attire	£5,000	£10,000	£10,000	£20,000
3	Wedding Gifts	£3,000 (£300 Cash & Voucher Limit) £250 per item	£10,000 (£1,250 Cash & Voucher Limit) £250 per item	£10,000 (£1,250 Cash & Voucher Limit) £250 per item	£15,000 (£2,000 Cash & Voucher Limit) £750 per item
4	Rings, Flowers, Attendant's Gifts and the Wedding Cake	£3,000 Rings 7 days prior Other Items 36 hours	£8,000 Rings 7 days prior Other Items 36 hours	£10,000 Rings 7 days prior Other Items 36 hours	£15,000 Rings 1 month prior Other Items 36 hours
5	Cars and Transport	£5,000	£12,000	£22,000	£50,000
6	Photography & Video	£5,000 75% Viability	£12,000 75% Viability	£22,000 75% Viability	£50,000 50% Viability
7	Failure of Suppliers	£7,000	£16,000	£35,000	£50,000
8	Personal Accident Death	£10,000	£20,000	£20,000	£40,000
	Personal Accident Loss of limbs/eyes or permanent disablement	£20,000	£40,000	£40,000	£60,000
9	Legal Expenses	£5,000	£20,000	£20,000	£20,000



Section	Cover	Diamond	Premier	Premier +	Platinum
		Cover Limit	Cover Limit	Cover Limit	Cover Limit
10	Personal Liability	£2,000,000 £250 Excess	£2,000,000 £250 Excess	£2,000,000 £250 Excess	£2,000,000 £250 Excess
11	Public Liability	£2,000,000	£2,000,000	£2,000,000	£2,000,000
12	Essential Document Indemnity	£250	£1,000	£2,000	£3,000
13	Optional Marquee Extension (Additional Premium Payable)	£20,000 (This cover only applies when the appropriate additional premium has been paid) No excess on this section			
14	Ceremonial Swords Extension (Additional Premium Payable)	£20,000 (This cover only applies when the appropriate additional premium has been paid) £250 excess on this section			
	Excess for Each Section Unless Otherwise Stated	£25	£50	£50	£250



HOW TO MAKE A CLAIM

Any incident or loss which gives rise, or may give rise, to a claim under your travel insurance should be advised immediately to:

Emerald Life Claims Department¹
PO Box 1188
Doncaster
DN1 9PQ

Tel: 0330 041 2192

E: wedding@emeraldlifeclaims.co.uk

You will then be sent a claim form, which you should arrange to complete as fully as possible, and return with the necessary supporting documents. 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 your return home. We reserve the right to decline liability for any claim notified after this date. UK General Insurance Ltd are an insurers agent and in the matters of a claim, act on behalf of the insurer.

YOUR RIGHT TO COMPLAIN

It is important you know we are committed to providing you with an exceptional level of service and customer care. It is our intention to give you the best possible service, but if you do have any concerns about this insurance or the handling of a claim we want to hear about it so we can try to put things right. If you have cause for complaint or would like to give feedback please follow the procedure below.

Complaints regarding the SALE OF THE POLICY

Emerald Life Customer Relations²
Ansaback,
2 Melford Court,
The Havens,
Ransomes Europark
Ipswich,
Suffolk IP3 9SJ

Tel: 0330 131 9960

Email customerservice@emeraldlife.co.uk

¹ Services provided by Direct Group on behalf of Emerald Life

² Services provided by Ansaback on behalf of Emerald Life

If your complaint about the sale of your policy cannot be resolved by the end of the third working day, your agent will pass it to:

Customer Relations Department,
UK General Insurance Limited,
Cast House,
Old Mill Business Park,
Gibraltar Island Road,
Leeds,
LS10 1RJ

Tel: 0345 218 2685

Email: customerrelations@ukgeneral.co.uk

Complaints regarding CLAIMS

Emerald Life Customer Relations¹,
PO Box 1193,
Doncaster,
DN1 9PW

Tel: 0330 041 2113

Email: customerservice@emeraldlifeclaims.co.uk

If it is not possible to reach an agreement, you have the right to make an appeal to the Financial Ombudsman Service. This also applies if you are insured in a business capacity and have an annual turnover of less than €2million and fewer than ten staff. You may contact the Financial

Ombudsman Service at:

The Financial Ombudsman Service,
Exchange Tower,
Harbour Exchange Square
London
E14 9SR

Tel: 0300 123 9 123 or 0800 023 4567

Email: complaint.info@financial-ombudsman.org.uk

The above complaints procedure is in addition to your statutory rights as a consumer. For further information about your statutory rights contact your local authority Trading Standards Service or Citizens Advice Bureau.

¹ Services provided by Direct Group on behalf of Emerald Life



CONSUMER INSURANCE ACT

You are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act to take care to:

- supply accurate and complete answers to all the questions we or the administrator may ask as part of your application for cover under the policy;
- to make sure that all information supplied as part of your application for cover is true and correct;
- tell us of any changes to the answers you have given as soon as possible.

Failure to provide answers in-line with the requirement of the Act may mean that your policy is invalid and that it does not operate in the event of a claim.

YOUR RIGHT TO CANCEL

We hope that you are happy with the cover this policy provides. However, if your cover does not meet your requirements, please notify us within 14 days of receiving your policy for a refund of your premium. If during this 14 day period you have travelled, made a claim or intend to make a claim, no refund will be available. Thereafter, you may cancel your policy at anytime however no refund of premium will be available.

RESIDENCY

This policy is only available to you if both participants are permanently resident in the United Kingdom, Channel Islands or the Isle of Man. You must have been present in the United Kingdom for at least six months prior to purchasing your policy and be registered with a medical practitioner in the area in which you reside.

AGE LIMITS

This policy does not have an age limit.

PERSONAL LIABILITY AND PUBLIC LIABILITY

Liability Cover as detailed in Sections 10 & 11 does not apply to holidays taking place in the USA or Canada, or outside the UK, respectively.

POLICY EXCESSES

Under some sections of the policy, claims will be subject to an excess. The excess will be applied per section and per incident under which a claim is made. This means that you will be responsible for the first part of the claim. The amount you have to pay is the excess.

REASONABLE CARE / UNATTENDED PROPERTY

You must exercise reasonable care to prevent illness or injury to yourself or loss or damage to Your property, as if uninsured. There is no cover for property left unattended in a place to which the general public has access.

GOVERNING LAW

This policy is governed by English law. If there is a dispute, it will only be dealt with in the courts of England or of the country within the United Kingdom in which your main residence is situated.

