



Aspen Insurance UK Limited's registered office is in the UK. It is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority (202644).

This document provides a summary of cover only. The full terms and conditions of the cover can be found in the policy document and policy schedule. It is important that you read through all these documents carefully.

What is this type of Insurance?

This insurance provides cover for wedding ceremonies, civil partnership registrations, conversion ceremonies and receptions. It covers things such as cancellation; rearrangement; financial failure of services suppliers; loss, theft and damage to ceremonial attire, wedding gifts, the wedding cake, photos and wedding rings; failure of wedding transport and personal liability.



What is insured?

✓ The amount of cover you get depends on the product you buy (Diamond/Premier/Premier+/Platinum)

- ✓ Cancellation
- ✓ Curtailment
- ✓ Rearrangement
- ✓ Financial Failure of services suppliers
- ✓ Ceremonial attire
- ✓ Wedding gifts (including cash and vouchers)
- ✓ Rings, flowers, attendants gifts & cake
- ✓ Wedding cars & transport
- ✓ Photography & videos
- ✓ Essential document indemnity (for weddings abroad)
- ✓ Personal liability
- ✓ Guests' personal liability
- ✓ Personal accident
- ✓ Legal expenses

Optional covers if purchased include:

- ✓ Marquee Extension
- ✓ Ceremonial Swords Extension



What is not insured?

- ✗ Your disinclination to go through with the wedding
- ✗ There is no cover if you or anyone else upon whose health the wedding depends:
 - ✗ Acts against medical advice
 - ✗ Suffering any medical condition for which you are aware of at the time of buying the policy or for which they are awaiting results of tests or medical investigations
 - ✗ Have a medical condition for which they have received a terminal prognosis
 - ✗ Suffer anxiety, stress or depression (unless admitted as a hospital in-patient)
- ✗ Losses caused by alcoholism, or the excessive use of intoxicating drink or drugs
- ✗ Losses of or damage to property more specifically insured
- ✗ Unemployment other than as a result of redundancy
- ✗ Changes in your financial circumstances
- ✗ Circumstances of which you were aware or that were in the public domain at the time of buying this policy
- ✗ The excess as detailed in your policy documents



Are there any restrictions on cover?

- ! You must be arranging a wedding ceremony which is a ceremony which creates a contract of marriage that is legally enforceable in the UK or a civil partnership registration or ceremony, including a conversion ceremony from a civil partnership to a marriage
- ! The main residence of both the prospective marriage or civil partners must be in the UK (as defined in the policy)
- ! Personal liability cover does not extend to weddings or wedding receptions taking place in the USA & Canada and guests' personal liability does not apply outside the UK
- ! Optional marquee and ceremonial swords extensions are only applicable for weddings in the UK



Where am I covered?



You are covered to hold your wedding and wedding reception anywhere in the world at the venue(s) you specify when you take out this insurance. Certain sections of the policy have geographical restrictions. Personal liability does not apply to weddings in the USA or Canada and guests' personal liability does not apply outside the UK.



What are my obligations?

- You must provide full and accurate information to all questions asked. Your answers must be true to the best of your knowledge and belief
- Ensure you read all the documents provided by us to ensure the cover meets your needs and contact us if anything is unclear or inaccurate
- You must tell us about any event that might lead to a claim as soon as possible
- Inform us if you move home or if you make any changes to wedding dates or venues detailed in your policy



When and how do I pay?

Your premium is a one-off payment. Payment can be made by debit or credit card online or by calling the Emerald Life Customer Relations Team on 0330 131 9960 or emailing customerservice@emerald.life



When does the cover start and end?

The period of insurance is as shown in your policy schedule. This starts as soon as you purchase the policy and ends at the time stated in the policy under each section of cover.



How do I cancel the contract?

If, after reading this policy, this insurance does not meet your requirements, please contact the Emerald Life Customer Relations Team within 14 days of the commencement date and providing no claim has been made and your wedding has not taken place then we will refund your premium in full and your policy will be cancelled. No subsequent refund of any part of the premium can be made.

To cancel your policy please contact us on 0330 131 9960 or by emailing customerservice@emerald.life