

**keyfacts**®

# Wedding Insurance: Policy Summary



**EMERALDLIFE**



## POLICY SUMMARY

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This summary highlights the main benefits, limitations and exclusions of our wedding cover. It does not include all of the policy terms and conditions. These can be found in the policy which you must read to make sure that the policy meets your needs. We also 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.

This insurance is arranged by Emerald Life Limited & underwritten by Aspen Insurance UK Limited, XL Insurance Company SE and International Insurance Company of Hannover SE UK Branch.

Insurer details:

Aspen Insurance UK Limited's registered office is at 30 Fenchurch Street, London EC3M 3BD. It is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority (202644).

XL Insurance Company SE's registered office is at 20, Gracechurch Street, London EC3V 0BG. It is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority (No. 202695).

International Insurance Company of Hannover SE UK Branch's office is at 10, Fenchurch Street, London EC3M 3BE. It is authorised by the Bundesanstalt für Finanzdienstleistungsaufsicht (BAFIN) and authorised and subject to limited regulation by the Financial Conduct Authority (No. 659331).

They are members of the Financial Ombudsman Service (FOS) and the Financial Services Compensation Scheme (FSCS).

Emerald Life Limited is an Appointed Representative of Commercial and General Limited which is authorised and regulated by the Financial Conduct Authority

## ELIGIBILITY

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**To be able to buy this insurance:**

1. Both of the Participants must be UK Residents. 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.





## SUMMARY OF COVER, LIMITS & EXCESSES

| Section | Cover  | Diamond   |        | Premier  |        | Premier +  |        | Platinum  |        |
|---------|--|---|--------|--|--------|--|--------|---|--------|
|         |  | Cover Limit   | Excess | Cover Limit  | Excess | Cover Limit  | Excess | Cover Limit   | Excess |
| 1       | Cancellation & Rearrangement                                   | £12,500 in respect of cancellation & £9,000 in respect of rearrangement | £25    | £32,000 in respect of cancellation & £25,000 in respect of rearrangement | £50    | £65,000 in respect of cancellation & £50,000 in respect of rearrangement | £50    | £100,000 in respect of cancellation & £75,000 in respect of rearrangement | £250   |
| 2       | Ceremonial and Wedding Attire                                  | £5,000  | £25    | £10,000  | £50    | £10,000  | £50    | £20,000   | £250   |
| 3       | Wedding Gifts  | £3,000 (£300 Cash & Voucher Limit) £250 per item                        | £25    | £10,000 (£1,250 Cash & Voucher Limit) £250 per item                      | £50    | £10,000 (£1,250 Cash & Voucher Limit) £250 per item                      | £50    | £15,000 (£2,000 Cash & Voucher Limit) £750 per item                       | £250   |
| 4       | Rings, Flowers, Attendant's Gifts and the Wedding Cake         | £3,000  | £25    | £8,000   | £50    | £10,000  | £50    | £15,000   | £250   |
| 5       | Cars and Transport   | £5,000  | £25    | £12,000  | £50    | £22,000  | £50    | £50,000   | £250   |
| 6       | Photography & Video  | £5,000  | £25    | £12,000  | £50    | £22,000  | £50    | £50,000   | £250   |
| 7       | Financial failure of Service Suppliers                         | £7,000  | £25    | £16,000  | £50    | £35,000  | £50    | £50,000   | £250   |
| 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   | -      |
| 10      | Personal Liability   | £2,000,000  | £250   | £2,000,000   | £250   | £2,000,000   | £250   | £2,000,000  | £250   |



| Section | Cover  | Diamond   |        | Premier     |        | Premier +   |        | Platinum    |        |
|---------|--|---|--------|-------------|--------|-------------|--------|-------------|--------|
|         |  | Cover Limit   | Excess | Cover Limit | Excess | Cover Limit | Excess | Cover Limit | Excess |
| 11      | Guests' Personal Liability                               | £2,000,000  | £250   | £2,000,000  | £250   | £2,000,000  | £250   | £2,000,000  | £250   |
| 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)<br>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)<br>£250 excess on this section. |        |             |        |             |        |             |        |



## IMPORTANT EXCLUSIONS

Below are some of the exclusions in the policy that we want to draw your attention to, but these are not all of them. For those you must read the policy wording:

### IT IS IMPORTANT THAT YOU KNOW THAT CHANGING YOUR MIND ABOUT GETTING MARRIED FOR ANY REASON IS NOT COVERED BY THIS POLICY.

The insurance does not cover:

1. Any claim arising directly or indirectly from:
  - 1a. anxiety, stress or depression unless admitted as an in-patient at a recognised hospital;
  - 1b. any death, illness or injury which is caused or contributed to by:
    - i. any medical condition suffered by You or anyone upon whom the Wedding and/ or Wedding Reception depends of which You were aware at the time of purchasing this policy, or
    - ii. You or anyone upon whom the Wedding and/ or Wedding Reception depends acting against medical advice, or
    - iii. any medical condition for which You or anyone upon whom the Wedding and/ or Wedding Reception depends awaiting results of tests or medical investigations, or
    - iv. any medical condition for which You or anyone upon whom the Wedding and/ or Wedding Reception depends are on a hospital waiting list for treatment, or
    - v. any medical condition for which You or anyone upon whom the Wedding and/ or Wedding Reception depends has received a terminal prognosis;
2. Claims (for You or anyone else upon whose health Your Wedding depends) arising directly or indirectly from failure to obtain the recommended vaccinations or take any recommended medication;
3. Circumstances or events of which You were aware or that were in the public domain at the time of effecting this policy;
4. Losses directly or indirectly occasioned by, happening through, or in consequence of war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), Terrorism (except if the loss or claim is caused by Bodily Injury resulting in Your death or disablement or that of a Close Relative), civil war, rebellion, revolution, insurrection, military or usurped power or confiscation by nationalisation or requisition and/ or destruction of or damage to property by or under the order of any government or local authority or riot or civil commotion;
5. Loss or theft from unattended venues or vehicles unless involving forcible or violent entry to or exit;
6. Theft or attempted theft unless involving forcible or violent entry or exit from a building.

## HOW TO MAKE A CLAIM

To make a claim you can download a claim form from our website [here](#) or email us at:

[weddingclaims@emeraldlifeclaims.co.uk](mailto:weddingclaims@emeraldlifeclaims.co.uk)

or call 0330 234 3723

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 the date of the loss for which you are claiming. We reserve the right to decline liability for any claim notified after this date.

## 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.

### To make a complaint about the sale of the policy:

Email [customerservice@emeraldlife.co.uk](mailto:customerservice@emeraldlife.co.uk)

or write to:

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

Or telephone: 0330 131 9960

Emerald Life aims to resolve most complaints within three working days of receiving the complaint. If we are unable to resolve it within this time, we will issue Our final decision within eight weeks of the date we received it.





### To make a complaint about a claim:

Email: [customerservice@emeraldclifeclaims.co.uk](mailto:customerservice@emeraldclifeclaims.co.uk)

Or write to:

Emerald Life Wedding Claims  
308-314, London Road,  
Hadleigh,  
Benfleet,  
Essex  
SS7 2DD

Or telephone: 0330 234 3723

Emerald Life aims to resolve most complaints within three working days of receiving the complaint. If we are unable to resolve it within this time, we will issue Our final decision within eight weeks of the date we received it.

If You are not happy with the response or Your complaint has not been resolved within eight weeks you have the right to ask the Financial Ombudsman Service to review Your complaint. Their contact details are:

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

The Financial Ombudsman Service  
Exchange Tower  
London  
E14 9SR

Tel: 0300 123 9 123 or 0800 023 4567

These procedures do not affect Your legal rights. 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.

You can also complain via the Online Dispute Resolution website.

The Online Dispute Resolution website is an official website managed by the European Commission dedicated to helping consumers and traders resolve their disputes out-of-court. If you have had a problem with something that you have bought on line, you can use this site if you live in the EU and the trader is based in the EU.

Website: <https://webgate.ec.europa.eu/odr>

## 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 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 made a claim or intend to make a claim, no refund will be available. Thereafter, you may cancel your policy at any time but no refund of premium will be made.

## AGE LIMITS

This policy does not have an age limit.

## PERSONAL LIABILITY AND GUESTS' PERSONAL LIABILITY

Liability Cover as detailed in Sections 10 & 11 does not apply to weddings 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.