

Your Wedding Insurance Policy

In conjunction with UK General Insurance Limited

Many thanks for taking out an Emerald Life policy for your wedding. We hope that your special day is everything you want it to be and we congratulate you on the coming celebration.



EMERALDLIFE



CHAIRMAN'S MESSAGE

Many thanks for taking out an Emerald Life policy for your wedding. We hope that your special day is everything you want it to be and we congratulate you on the coming celebration. We hope that you do not have a reason to make a claim. However, if you do, you can rest assured we are committed to giving you excellent and understanding service from our claims advisors.

We are proud to have established Emerald Life as part of efforts everywhere to challenge discrimination and prejudice, encourage open diversity and to offer equality of service in all its forms.

We have worked with UK General Insurance to create a policy that we hope does that and we value and welcome your feedback. The details of our dedicated claims and sales teams can be found on page 2 and 20 of this policy document and all queries relating to these issues will be handled with the utmost care and professionalism. If you have any comments, please free to contact me directly. My details are below.

For and on behalf of Emerald Life

Steven A. Wardlaw, Chairman | EMERALD LIFE | steve@emeraldlife.co.uk

www.emeraldlife.co.uk

IMPORTANT CONTACT DETAILS

Please note the following telephone numbers which **You** will need in the event of making claims or enquiries relating to this policy

To make a claim

Tel: 0330 041 2192

Email: wedding@emeraldlifeclaims.co.uk

For enquiries about Your Policy

Tel: 0330 131 9950

Email: customerservice@emeraldlife.co.uk

In all correspondence please quote scheme name Emerald Life Wedding Insurance and reference 06145A.



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INTRODUCTION

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.

This contract of insurance is between **You** and **Us**, and is made up of this Policy wording and **Your Schedule**. It is based on the statements and information **You** gave **Us** or the information that was given on **Your** behalf when **You** requested the insurance. **We** used certain parts of that information to assess the cover **We** would provide for **You** and to set the premium and Policy conditions required for that cover. **You** must check this information carefully and let **Us** know immediately if any part of the information **You** gave **Us** is wrong or has changed.

You should read this Policy and **Your Schedule** together. Words with specific meanings are defined below. If **Your** insurance needs to change or any of the information on which the contract is based changes, **We** might need to alter the Policy. Under the Policy conditions, **You** must inform **Us** about any changes. **We** will update **Your** Policy every time **We** agree to an alteration. **We** will give **You** a new **Schedule** each time **We** renew **Your** Policy or make an alteration. **We** agree to insure **You** under the terms and conditions set out in this Policy and the sections shown in the **Schedule** for loss or damage that happens during the **Period of Insurance**. **Your Schedule** advises which sections of this Policy apply.

We are very flexible and will assist **You** in making changes to **Your** cover where **We** can. **You** can go online at www.emeraldlife.co.uk and make the changes, email **Us** at customerservice@emeraldlife.co.uk or give **Us** a call on 0330 131 9950 and **We** will update **Your** cover where possible, which may involve a change in **Your** premium.

Your Policy remains in force subject to **You** paying the requested premium and keeping to the conditions of **Your** Policy.

We have not provided **You** with a personal recommendation as to whether this Policy is suitable for **Your** specific needs.

In return for accepting **Your** premiums, **We** will provide **You** with the benefits applicable to **Your** selected cover subject to the terms and conditions of the policy.





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



CLAIMS UNDER AN EMERALD LIFE POLICY: WHAT WE PROMISE TO DO

We know that the real proof of insurance comes when **You** have to make a claim. **You** need to know that, when something goes wrong, **Your** claim will be handled promptly and by experienced claims handling staff. **We**, together with **Our** service partners, have a commitment to meeting and exceeding client expectations. **We** work with service partners to ensure that standards of service, such as the time it takes to respond to **Your** claim, and the quality of the correspondence involved, are of highest possible level. **We** are committed to diversity within **Our** organisation, and continue to work with **Our** call centre and claims handlers in this regard.

YOUR RIGHTS TO CANCEL THIS POLICY

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.

MAKING YOURSELF HEARD

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.

In all correspondence please state that **Your** insurance is provided by UK General Insurance Limited and quote scheme name Emerald Life Wedding Insurance and reference 06145A

If **You** are not happy with the service, or **You** would like to tell **Us** about something **We** did well, then please let **Us** know **Your** feedback:

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

Emerald Life Customer Relations Team¹
2 Melford Court, The Havens
Ransomes Europark
Ipswich, Suffolk
IP3 9SJ

Tel: 0330 131 9960
Email: customerservice@emerald.life

If **Your** complaint about the sale of **Your** policy cannot be resolved by the end of the third working day your complaint will be passed 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

To make a complaint about a claim:

Emerald Life Customer Relations Team²
PO BOX 1193
Doncaster
DN1 9PW

Tel: 0330 041 2113
Email: customerservice@emerald.lifeclaims.co.uk

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:

The Financial Ombudsman Service
Exchange Tower
London
E14 9SR

Tel: 0300 123 9 123 or 0800 023 4567
Email: complaint.info@financial-ombudsman.org.uk

¹ Services provided by Ansaback on behalf of Emerald Life

² Services provided by Direct Group on behalf of Emerald Life



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.

COMPENSATION SCHEME: FAILURE OF YOUR INSURER

We are covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme if **We** are unable to meet **Our** obligations under this contract. Further information about the scheme is available from the Financial Services Compensation Scheme website at www.fscs.org.uk or by contacting them at Financial Services Compensation Scheme, 10th Floor Beaufort House, 15 St Botolph Street, London EC3A 7QU Tel: 0800 678 1100 or 020 7741 4100

IMPORTANT NOTICE TO CUSTOMERS: WHAT WE EXPECT FROM YOU

If **You** or anyone acting on **Your** behalf makes a false or fraudulent claim or supports a claim by way of false or fraudulent document(s), device or statement, then this policy shall be void and **You** will forfeit all rights under the policy. In these circumstances, **We** reserve the right to retain the premium **You** have paid and to recover any sums **We** have paid by way of benefit under the policy. **We** may also pass **Your** details to the relevant authorities. The terms and conditions of this insurance policy do not affect **Your** statutory rights. For further information about **Your** statutory rights, please contact **Your** local authority Trading Standards Department or the Citizens Advice Bureau.

DEALING WITH OTHER PEOPLE

It is **Our** policy to deal with **Your** spouse or partner who calls **Us** on **Your** behalf, provided they are named on the Policy. If **You** would like someone else, who is not named on the Policy, to deal with **Your** Policy on **Your** behalf on a regular basis please let **Us** know and **We** will assist **You** if **We** can. If at any time **You** would prefer **Us** to deal only with **You**, please let **Us** know. Please email **Us** at customerservice@emeraldlife.co.uk or call us on 0330 131 9950.

RESIDENCY

This policy is only available to **You** if both **Participants** are **UK Residents**.

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.

IMPORTANT INFORMATION

HEALTH CONDITIONS

Your policy contains certain exclusions relating to pre-existing medical conditions that affect **You**, **Your Close Relatives** or anyone else upon whom **Your** arrangements may depend. **We** will not pay any claims arising directly or indirectly from any medical condition that were known of at the point when the policy was purchased.

CONDITIONS, EXCLUSIONS AND WARRANTIES

Conditions and exclusions will apply to individual sections of **Your** policy, while general exclusions and general conditions will apply to the whole of **Your** policy.

AGE LIMITS

This policy does not have an age limit.

CONSUMER INSURANCE ACT

You are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act 2012 to take care to:

- supply accurate and complete answers to all the questions **We** may ask as part of **Your** application for cover under the policy;
- 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.



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.

DEFINITIONS

Wherever the following words or phrases appear in this policy wording they shall have the same meaning and appear in bold and capitalised. Please refer to individual sections for full terms and conditions.

Additional Costs	The difference between the original cost of the Wedding Services Supplier and/or Wedding Reception and the rearranged Wedding Services Supplier and/or Wedding Reception .
Adverse Weather	Weather of such severity that the police (or appropriate authority) warn by means of public communications networks (including but not limited to television or radio) that it causes major disruption to travel services i.e. rail, road or bus, thus severely affecting the ability of Participants and guests attending the Wedding .
Attendants	Non-professional Participants in the Wedding , traditionally attendant on the Participants .
Bodily Injury	Injury caused by external, violent and visible means.
Ceremonial Attire	Clothing and accessories of the Participants' male and female Attendants and the parents of the Participants , whether hired or owned.
Civil Partnership	a legal union between two people of the same sex.

Close Relative	Your spouse, partner, fiancé(e), parent, parent-in-law, step-parent, children (including foster children), step-children, son-in-law, daughter-in-law, grandparent, grandson, granddaughter, brother, brother-in-law, step-brother, sister, sister-in-law or step-sister.
Consequential Loss	Unless We specifically provide cover under this insurance, any other loss, damage or additional expense following on from the event for which You are claiming is not covered. An example of such loss, damage or additional expense would be costs incurred in preparing a claim or loss of earnings following Bodily Injury or illness.
Deposits	The minimum contractual amount payable in order to secure the services of a Wedding Services Supplier .
Essential Documents	The documentation required by the relevant foreign authority to enable the Wedding to take place as booked outside the UK , and shall include, but not be limited to, visas, birth certificates and passports.
Home	Your permanent address in the UK .
Loss Of Limb(s)	the loss by physical severance at or above the wrist or ankle or the total and permanent loss of an entire hand, arm, foot or leg.
Loss Of Sight	The complete and irrecoverable loss of sight in one or both eyes.
Marquee	The hired tent, gazebo or other summer house arrangement and staging, chairs, tables, lighting and flooring hired or leased by You (or another person on Your behalf) solely for the purpose of Your Wedding and Wedding Reception and for which You (or such other person) are responsible
Medical Practitioner	A registered practising member of the medical profession who is not related to You or any person under this insurance.
Participant	the bride, groom or civil partner.
Period Of Insurance	As specifically defined in each section of this policy.





Permanent Total Disablement	The total disablement from engaging in or attending to any occupation whatsoever for at least 12 months from the date of Bodily Injury , and at the end of that time being beyond hope of improvement.
Property Insured	For the purposes of Section 12, Optional Marquee Extension shall only mean the Marquee , as defined, together with staging, chairs, tables and ancillary equipment hired or leased by You (or by another person on Your behalf) solely for the purpose of Your Wedding and for which You (or such other person) are responsible.
UK Resident	To be a Resident of the UK You must have been present in the UK for at least 6 months prior to purchasing the Policy, and You must be registered with a Medical Practitioner in the area which You reside.
Schedule	The numbered document attaching to and validating this policy.
United Kingdom, UK	England, Wales, Scotland, Northern Ireland, the Channel Islands and the Isle of Man.
Wedding	A ceremony which creates a contract of marriage which is legally enforceable within the UK or a Civil Partnership registration or ceremony.
Wedding Attire	Clothing and accessories of a formal nature worn by Participants at the Wedding whether hired or owned.
Wedding Date	The day specified on the Schedule for the Wedding to take place.
Wedding Gifts	Gifts for the Participants presented for the purposes of celebrating the Wedding .
Wedding Reception	The social gathering, including room hire and catering following within no more than 21 days of the Wedding , at which the Wedding will be celebrated (unless otherwise agreed in writing with Us).
Wedding Rings	The ring(s) exchanged by the Participants at the Wedding .

Wedding Services Supplier(s)	The providers of professional photography and/or professional video operation; floral arrangements; hired cars or transport; toastmaster or other master of ceremonies; venue; Wedding cake; Ceremonial Attire ; catering; DJ/disco; band/musician or paid entertainment contracted by You to provide services at the Wedding or Wedding Reception .
We, Our, Us , Insurer	UK General Insurance Ltd on behalf of Ageas Insurance Limited.
You, Your, Insured	The Participant named in the Schedule or, for the purposes of certain sections, and where appropriate, any of their relatives who would have made proven, significant, financial contributions on which the Wedding arrangements depend.

COVER AND LIMITS

We intend to provide cover under this policy based on the following factors. If **You** are unable to meet any of these requirements, or if **Your** circumstances change during the life of the policy, please contact **Us** immediately.

1. both of the **Participants** must be **UK Residents**.
2. in respect of **Weddings** taking place outside the **UK**, the **Participants** shall have effected a suitable travel insurance policy.
3. Also there is no cover for any claim arising directly or indirectly from any death, illness or injury which is due to the following conditions which were known at the time the policy was purchased
 - 3a. stress, anxiety or depression
 - 3b. acting against medical advice
 - 3c. awaiting results of tests or medical investigations
 - 3d. being on a hospital waiting list for treatment
 - 3e. having received a terminal prognosis

GEOGRAPHICAL LIMITS

This policy applies to **Weddings** taking place anywhere in the world (except Sections 10 & 11, Personal Liability and Public Liability, which do not cover **Weddings** in the





USA or Canada, or outside the **UK**, respectively). Please note that the additional cover for Ceremonial Swords and **Marquees** is only available if **You** have paid the additional premium and **Your Wedding** is held in the **UK**.

SECTION 1: CANCELLATION AND REARRANGEMENT OF WEDDING AND/OR WEDDING RECEPTION

PART I – CANCELLATION

We will pay up to the amount shown in the Summary of Cover for any irrecoverable expenses incurred by **You** in respect of **Wedding Attire**, **Ceremonial Attire**, flowers, photographs, caterers, transport, accommodation and the services from any other **Wedding Services Supplier** booked but not used as a direct result of the unavoidable cancellation or curtailment of the **Wedding** or **Wedding Reception** as the result of:

1. the booked venue for the **Wedding** or **Wedding Reception** being unable to hold **Your Wedding** due to an outbreak of infectious or contagious disease, damage to the venue, murder or suicide at the premises or closure of the venue by the relevant authority
2. the death, injury or sickness of one of the **Participants** or a **Close Relative** which would make continuance of the **Wedding** inappropriate
3. the total non-appearance on the **Wedding** day of any booked and paid for professional **Wedding Services Suppliers**
4. accidental, complete loss of or severe damage to **Ceremonial Attire** which renders the items unwearable, where the purchase or hire of alternatives is not possible
5. redundancy, where notice is received at least 8 weeks after the issue of the **Schedule** and qualifying for payment under the current redundancy legislation, of either of the **Participants** or any of their relatives who would have made proven, significant, financial contributions on which the **Wedding** arrangements depend
6. the unforeseen posting overseas of a serving member of the **UK** armed forces or unavoidable and necessary duty for the Ambulance Service, Coastguard, Fire Brigade or Police Personnel of a member of the main **Wedding** party or a **Close Relative** which occurs during the **Period Of Insurance**
7. the non-appearance of the officiating minister or registrar
8. the inability of the **Wedding** party and guests to reach the **Wedding** or **Wedding Reception** venue due to **Adverse Weather** conditions

IMPORTANT

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.

PART II – REARRANGEMENT

In the event of cancellation or curtailment of the **Wedding** or **Wedding Reception** for reasons specified in Part I above, **We** will pay up to the amount detailed in the Summary of Cover to reimburse **You** for reasonable **Additional Costs** incurred in rearranging the **Wedding** and/or **Wedding Reception** and/or **Wedding Services Supplier(s)** to a similar standard to the amount originally budgeted.

Special Claims Conditions Applicable to Section 1 Part II Rearrangement

All **Additional Costs** and expenses must be notified to **Us** and agreed in advance of the rearranged **Wedding** or **Wedding Reception**.

IMPORTANT

Cover under this section:

1. does not extend in respect of travel and/or accommodation arrangements made for **Weddings** taking place outside the **UK**
2. commences upon issue of this policy document and the **Schedule** attaching hereto and expires upon completion of the **Wedding Date** or a claim being made under this section of the policy, whichever occurs first.

This section of the insurance does not cover:

1. *General Exclusions which apply to all sections of Your policy and are shown under General Exclusion Applicable to all Sections of this Insurance.*
2. *the excess as shown on the Summary of Cover*
3. *Financial losses recoverable from any other source*
4. *Any claim arising directly or indirectly from:*
 - 4a. *government regulation or act*
 - 4b. *strikes or labour disputes*
 - 4c. *unemployment other than redundancy as specified in Part 1 - Cancellation (5) above*
 - 4d. *Your financial circumstances or those of any person or company on whom the Wedding arrangements depend, except as provided for in Part 1 - Cancellation (5) above*
 - 4e. *Wedding arrangements not honoured by Your employer, other than as provided in Part 1 – Cancellation (6) above*





- 4f. *disinclination to contract to the marriage or **Civil Partnership** as agreed or failure to comply with legal requirements or **Your** failure to obtain the relevant legal documentation*
- 4g. *failure to notify the provider of any goods or service immediately if it is found necessary to cancel or curtail the **Wedding** or **Wedding Reception***
- 4h. *cancellation/curtailment or rearrangement of travel and/or accommodation arrangements made in respect of **Weddings** outside the UK*
- 4i. **Additional Costs** not notified to **Us** or agreed in advance of the rearranged **Wedding** or **Wedding Reception**.

SECTION 2: CEREMONIAL & WEDDING ATTIRE

We will pay up to the amount stated in the Summary of Cover for:

1. the reinstatement or replacement (at **Our** discretion) of **Wedding Attire** if such attire is lost or damaged whilst in **Your** possession or that of a **Close Relative** within 3 months prior to and for the duration of the **Wedding** and the taking of the photographs immediately following the **Wedding** by the professional photographer only. In respect of hired **Wedding Attire**, this cover shall apply for up to 48 hours after the commencement of the **Wedding**.
2. loss of or damage to **Ceremonial Attire** within 48 hours prior, or 1 calendar month in the case of Platinum cover, 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.

This section of the insurance does not cover:

1. *the excess as shown in the Summary of Cover*
2. *Loss or damage which is or but for the existence of this policy would be otherwise insured*
3. *any loss (other than by damage) not reported to the police within 24 hours of*

discovery

4. *Loss or damage by theft or attempted theft of any Ceremonial or **Wedding 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.*

SECTION 3: WEDDING GIFTS

We will pay up to the amount stated in the Summary of Cover (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 seven 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.

This section of the insurance does not cover:

1. *the excess as shown on the Summary of Cover*
2. *any loss (other than by damage) not reported to the police within 24 hours of discovery*
3. *loss or damage which is or but for the existence of this policy would be otherwise insured*
4. *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*
5. *loss or damage by theft or attempted theft of any **Wedding Gifts** left in **Your Home** or that of a **Close Relative** or ceremony venue or **Wedding Reception** venue, unless there is evidence of violent, visible and forcible entry thereto.*





SECTION 4: RINGS, FLOWERS, ATTENDANTS' GIFTS AND THE WEDDING CAKE

We will pay up to the amount stated in the Summary of Cover for loss of or damage to **Wedding Rings**, **Wedding** stationery, flowers, **Attendants'** gifts, and the **Wedding** cake which occurs during the time specified in i, or ii below:

Cover under this section commences

- i. 7 days, or 1 calendar month in the case of Platinum cover, 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** and **Wedding** stationery
- ii. 36 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

This section of the insurance does not cover:

1. *the excess as shown on the Summary of Cover*
2. *theft of **Wedding Ring(s)**, wedding stationery, flowers and **Attendants'** gifts unless such items were removed by visible and forcible means*
3. *any loss not reported to the Police within 24 hours of discovery*
4. *loss or damage which is or but for the existence of this policy would be otherwise insured*
5. *claims for loss of or damage to floral arrangements, or to the **Wedding** cake, that may effectively be claimed under Section 1 of this policy*
6. *loss or damage by theft or attempted theft of any **Wedding Rings**, **Wedding** stationery 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.*

SECTION 5: CARS AND TRANSPORT

We will pay up to the amount stated in the Summary of Cover for reasonable **Additional Costs** incurred 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.

This section of the insurance does not cover:

1. *the excess as shown on the Summary of Cover*
2. *losses recoverable from any other source*
3. *losses which may effectively be claimed under Section 1 of this policy*
4. *contracts which are not in writing*
5. *any costs which would have been incurred had the original supplier not failed to meet their contractual obligations*
6. *financial failure of any service provider.*

SECTION 6: PHOTOGRAPHY AND VIDEO

We will pay up to the amount stated on the Summary of Cover to reimburse **You** for unforeseen expenses necessarily incurred to take/retake **Wedding** photographs or videos or refund any non-recoverable amount which **You** originally contracted to pay as a direct and necessary consequence of:

1. non-appearance at the **Wedding** of the professional photographer or professional video operator contracted for the **Wedding**
2. 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
3. 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 delivery of the photographs or video not exceeding 12 months after the **Wedding Reception** date or a claim being made under this section of the policy, whichever occurs first. If it is planned





to take photographs of the **Participants** cutting the **Wedding** cake, **We** will pay up to the amount stated in the Summary of Cover 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 the Emerald Life claims service within 48 hours of occurrence.

IMPORTANT

In respect of points 1, 2 and 3 above, cover will only apply if more than 75%, or 50% in the case of Platinum cover of the photographs originally commissioned and paid for are not provided by the professional photographer or professional video operator contracted for the **Wedding**.

This section of the insurance does not cover:

1. the excess as shown on the Summary of Cover
2. losses recoverable from any other source
3. losses which may effectively be claimed under Section 1 of this policy
4. any costs which would have been incurred had the original supplier not failed to meet their contractual obligations
5. contracts not in writing
6. financial failure of any service provider.

SECTION 7: FAILURE OF SUPPLIERS

Following the bankruptcy or liquidation of any pre-booked **Wedding Services Supplier** contracted to and paid by **You**, **We** will pay up to the amount detailed in the Summary of Cover for the following:

1. irrecoverable **Deposits**
2. **Additional Costs** in arranging alternative **Wedding** 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.

This section of the insurance does not cover:

1. the excess as shown in the Summary of Cover

2. any sums recoverable from any other source
3. any costs which would have been incurred had the original supplier not ceased trading
4. any costs from the financial failure of a **Wedding Gifts** supplier or any supplier not contracted by and pre-paid by **You**
5. any costs from the financial failure of a professional **Wedding** planner
6. any costs where no written contractual agreement exists between **You** and the **Wedding Services Supplier**

SECTION 8: PERSONAL ACCIDENT

We will pay the benefit shown in the table below 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:

Benefits (Per Person)					
Cover Levels	Aged 18 or Over				Aged under 18 or Over 65
	Diamond	Premier	Premier+	Platinum	
Your Death	£10,000	£20,000	£20,000	£40,000	£1,000
Loss Of Limb(s) and Loss Of Sight	£20,000	£40,000	£40,000	£60,000	£1,000
Your Permanent Total Disablement	£20,000	£40,000	£40,000	£60,000	£1,000



**Provided that:**

1. death or disablement occurs within one year of the **Bodily Injury**
2. 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
3. any claim must be certified by an independent **Medical Practitioner**
4. 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**

This section of the insurance does not cover:

1. **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
2. 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.

SECTION 9: LEGAL EXPENSES

We will pay for legal costs and expenses incurred by **You**, up to the amount specified in the Summary of Cover, in the pursuit of legal proceedings by **You** or **Your** personal representative(s) for compensation and/or damages arising from or out of:

1. **Your** injury or death; or
2. the denial of any service to the **Participants** by any contracted or potential **Wedding Services Supplier** in contravention of the Equalities Act 2010 or related legislation.

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.

This section of the insurance does not cover:

1. any claim brought against any person who has been contracted to procure any aspect of the **Wedding** or **Wedding Reception** including the **Wedding Reception** organiser
2. legal expenses incurred prior to the granting of **Our** support
3. any claim reported more than thirty one days after the commencement of the incident giving rise to such claim
4. any claim where **We** consider **Your** prospects of success in achieving a benefit are

insufficient

5. any claim arising directly or indirectly from injury, illness, death, loss, expense or other liability attributable to sexually transmitted disease
6. claims arising in connection with injury or death occurring more than 24 hours before or more than 24 hours after the **Wedding**
7. claims for legal costs where **You** are pursuing legal action relating directly or indirectly to medical negligence or alleged medical negligence
8. claims emerging from the pursuance of a contingent fee agreement between **You** and **Your** counsel
9. pursuing claims as part of or on behalf of a group or organisation.

SECTION 10: PERSONAL LIABILITY

Cover under this section does not apply to **Weddings** taking place in the USA or Canada.

We will indemnify **You** up to the amount specified in the Summary of Cover 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 Participants, except insofar as the Participants would be held liable for them by law, and does not include any additional liability accepted under a hiring or booking contract.

SECTION 11: PUBLIC LIABILITY

Cover under this section does not apply to **Weddings** taking place outside the **UK**.

Section 11 Personal Liability is extended to cover all persons invited to the **Wedding** or **Wedding Reception** by **You** in respect of legal liability arising from accidental injury to third parties or accidental loss of or damage to third party property.



**Sections 10 & 11 of the insurance do not cover:**

1. the excess as shown on the Summary of Cover
2. liability arising from:
 - 2a. the use or possession of vehicles, aircraft or watercraft, trailers or caravans
 - 2b. loss of or damage to property belonging to or held in trust by either one of the **Participants**
 - 2c. any wilful or malicious act
 - 2d. the carrying on of any profession, trade or business
3. employers' liability, contractual liability or liability to a member of **Your** family
4. liability assumed by **You** by arrangement
5. any claim arising directly or indirectly from injury, illness, death, loss, expense or other liability attributable to sexually transmitted disease
6. liability arising from animals belonging to or in **Your** care, custody or control
7. liability arising from the ownership or occupation of land or buildings
8. liability arising from any criminal proceedings
9. **Your** costs and expenses incurred without **Our** prior written consent
10. any liability arising out of the road traffic act or its equivalent
11. liability which is or but for the existence of this policy would be insured by any other insurance, except in respect of any excess beyond the amount payable, or which would have been payable, under such other insurance had this policy not been effected
12. liability incurred by **You** more than 24 hours before or more than 24 hours after the **Wedding Date**
13. liability for fines, penalties, liquidated damages or punitive exemplary aggravated or multiplied damages
14. loss of or damage to any goods or other property sold, supplied, delivered, installed or erected by **You** and all costs of or arising from the need of making good, removal, repair, rectification, replacement or recall of:
 - 14a. any such good or property
 - 14b. any defective work executed by **You**
15. liability arising from the ownership or use of firearms or fireworks or other pyrotechnic devices or effects
16. loss or damage to flooring caused by footwear of any kind
17. any loss arising from ownership or use of bouncy castles or other inflatables.

SECTION 12: ESSENTIAL DOCUMENT INDEMNITY

We will indemnify **You** in accordance with the amount stated in the Summary of Cover in respect of reasonable costs for travel, accommodation and fees which arise as a result of the necessity to obtain replacement copies of the documents which are essential to **Your Wedding** taking place outside the **UK**, and which, during the period defined in (i) below, are lost or damaged for reasons beyond **Your** control.

Cover under this section:

1. commences from the date of issue of the **Schedule** and applies until the **Wedding** takes place, as booked, or a claim is made under this section of the policy, whichever occurs first.

This section of the insurance does not cover:

1. loss or damage
 - 1a. arising from confiscation or detention by customs officials or other authorities
 - 1b. not reported to the consular representatives of the relevant issuing country within 24 hours of discovery of loss, and a written report obtained
2. loss or theft from any unattended motor vehicle
3. claims which arise from **Your** lack of care, or from reasons within **Your** control
4. loss of documents when stored in suitcases or other like receptacles whilst in the custody of the airline or other carriers

SECTION 13: OPTIONAL MARQUEE EXTENSION

This section applies only where the appropriate premium has been paid. Cover under this section does not apply to Weddings taking place outside the UK.

We will indemnify **You** up to the amount detailed in the Summary of Cover in the event of loss of or damage by any cause not specifically excluded occurring during the period of hire (the period of hire not exceeding 4 days unless agreed in writing by **Us**). Cover under this section includes cancellation/curtailment and rearrangement as a direct result of loss of or damage to the **Marquee**.





IMPORTANT

If at the time of the loss or damage the sum insured is less than the full cost of reinstating the **Marquee** as new **We** will reduce the amount **We** pay for any claim by the proportion that the maximum amount payable bears to the full cost of reinstating the **Marquee**.

This section of the insurance does not cover:

1. erection and/or dismantling of any hired equipment
2. audio visual entertainment equipment unless specifically mentioned in **Your Schedule**
3. loss or damage suffered by **You** as a result of being deceived into knowingly parting with property
4. damage to flooring caused by footwear
5. **Consequential Loss** of any kind or description
6. theft of ancillary equipment unless there is violent and forcible entry or exit from the locked premises
7. financial losses recoverable from any other source
8. government regulation or act
9. theft or attempted theft unless involving forcible or violent entry to or exit from a building
10. loss or theft from any unattended venue or vehicle

This section of the insurance does not cover:

1. The first £250 of each and every claim
2. Theft or attempted theft unless involving forcible or violent entry to or exit from locked premises
3. Loss or theft whilst swords are left unattended
4. Loss, theft or malicious damage not immediately reported to the police
5. Property being confiscated or detained by any government, public or police authority
6. Any wilful or malicious act, any act of vandalism, deliberate acts resulting in material damage or **Bodily Injury**
7. Loss, theft or damage whilst swords are in the custody of a transport company, airline or other carrier.

SECTION 14: OPTIONAL CEREMONIAL SWORDS EXTENSION

This section applies only where the appropriate premium has been paid. Cover under this section does not apply to **Weddings** taking place outside the **UK**.

We will indemnify **You** up to the amount detailed in the Summary of Cover in the event of loss of or damage by any cause not specifically excluded, occurring during the period of hire (the period of hire not exceeding 4 days, unless agreed in writing by UK General Insurance Ltd).

IMPORTANT

If at the time of the loss or damage the sum insured is less than the full cost of reinstating the swords as new, **We** will reduce the amount **We** pay for any claim by the proportion that the maximum amount payable bears to the full cost of reinstating the swords





GENERAL CONDITIONS APPLICABLE TO ALL SECTIONS OF THIS INSURANCE

1. **You** are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act to take care to:
 - 1a. supply accurate and complete answers to all the questions **We** may ask as part of **Your** application for cover under the policy
 - 1b. to make sure that all information supplied as part of **Your** application for cover is true and correct
 - 1c. 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.

2. Notice of any event which may give rise to a claim should be given to **Us** (via **Our** Claims Service) as soon as practicable and in any event no later than 31 days after the incident giving rise to the loss. All documents, certificates and evidence required in support of a claim, including items being claimed for if required by **Us**, shall be produced by **You** and at **Your** expense.

Additional action then depends on the type of claim:

- 2a. theft, loss, malicious damage or vandalism - tell the Police immediately
- 2b. legal liability for injury or damage - forward to **Us** immediately upon receipt any writ, summons or other legal process issued or commenced against **You**. **You** must not negotiate, admit or repudiate any claim without **Our** written consent
- 2c. **You** must provide **Us**, at **Your** expense, with all reasonable details and evidence which **We** ask for concerning the cause and amount of any loss, damage or injury (including receipts for **Wedding Gifts**, money and vouchers)
3. Except with **Our** written consent, no person is entitled to admit liability on **Our** behalf or to give any representations or other undertakings binding upon **Us**. **We** shall be entitled to conduct all proceedings arising out of or in connection with claims in **Your** name, and to instruct solicitors of **Our** own choice for this purpose.
4. The observance and fulfilment of all the terms and conditions of this insurance by **You**, or anyone acting on **Your** behalf, is necessary and required for **Us** to make any payment under this insurance.
5. No refund of premium is allowed (other than in respect of the Premium Refund) once the insurance has been passed the 14 day cooling off period
6. **You** must exercise due care and attention at all times for the safety of **Your** property and take all reasonable steps to prevent accident, loss or damage.

7. **Our** liability shall be conditional upon the observance by **You** of the Terms and Conditions of this insurance and the truth and completeness of the statements and answers supplied by **You** and on **Your** behalf. If a claim is in any respect fraudulent or if any fraudulent means or devices are used by **You** or anyone acting on **Your** behalf to obtain any benefits from this insurance, all benefits under this insurance shall be forfeited and no return of premium shall be due.
8. This policy shall be governed by and construed in accordance with the Law of England and Wales unless **Your** residence (in the case of an individual) or central administration and/or place of establishment is located in Scotland in which case the law of Scotland shall apply.
9. If at the time of any loss, damage or liability arising under this insurance there is any other insurance covering the same loss, damage or liability, **We** will pay only **Our** rateable proportion.
10. **You** may not transfer **Your** interest in this insurance.
11. **Our** total liability shall not exceed the respective sums stated in the Summary of Cover or **Your** Schedule.
12. Where requested **You** shall submit to medical examination at **Your** own expense except post mortem which **We** reserve the right to have undertaken at **Our** own expense.
13. **We** may at **Our** own expense take proceedings in **Your** name to recover compensation or secure an indemnity from any third party in respect of any loss or damage covered by this insurance, and any amount so recovered shall belong to **Us**.
14. In the event of a claim, **You** will need to show **Us** original documentation such as signed contracts with suppliers or receipts showing ownership of goods existed
15. The same financial loss may only be claimed under one section or part of this policy.
16. This policy may be rescinded or cancelled without the consent of a third party.
17. A person who is not a party to this contract has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this contract but this does not affect any right or remedy of a third party which exists or is available apart from that Act.





GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS OF THIS INSURANCE

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 due to the following conditions which were known at the time the policy was purchased
 - i. acting against medical advice
 - ii. awaiting results of tests or medical investigations
 - iii. being on a hospital waiting list for treatment
 - iv. having 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 of which **You** are aware 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, 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. losses directly or indirectly occasioned by pressure waves caused by aircraft or other flying devices travelling at sonic or supersonic speeds
6. losses directly or indirectly occasioned by, happening through, or in consequence of alcoholism, the use of intoxicating drink or drugs (other than drugs taken in accordance with treatment prescribed and directed by a registered **Medical Practitioner**, but not for drug addiction) or self exposure to needless peril (except in an attempt to save human life)
7. losses directly or indirectly occasioned by, happening through or in consequence of nuclear fission, nuclear fusion or radioactive contamination
8. any loss whereby any period of disability or loss whatsoever is increased through **Your** own act or omission
9. any property more specifically insured
10. incidents which may give rise to a claim not notified to **Us** (or **Our Claims Service**) within thirty one days of the expiry of this insurance (other than as specified in Section 6)
11. losses arising as a result of **Consequential Loss** of any kind
12. losses arising from prohibitive regulations by the government of any country
13. losses arising as a result of any unlawful act by **You** or criminal proceedings against **You** or any other person on whom the **Wedding** plans depend (other than in the event of **Your** obligation to attend a Court of Law under subpoena as a witness, unless such obligation to attend falls within **Your** occupation or professional or other similar capacity)
14. in respect of persons who are not Resident in the **UK**, where such liability would not have existed had those persons been Resident in the **UK** and not elsewhere, unless specifically agreed by **Us**
15. wilful or malicious acts and any acts of vandalism by persons invited to the **Wedding** or **Wedding Reception** by **You**
16. any circumstance manifesting itself after the date of the **Wedding** and **Wedding Reception** booking but prior to the date of issue of this policy
17. any loss, damage, expense or **Consequential Loss** directly or indirectly caused by, contributed to by or arising from the failure or inability of any equipment or any computer programme to recognise or to correctly process any date as its true calendar date, or to continue to function correctly beyond that date, other than for loss, damage, expense or **Consequential Loss** not otherwise excluded which itself results from the operation of an insured cause except that this exclusion shall not apply to Section 8 of this policy
18. third party rights and no party other than **You** may claim benefit under the terms of this insurance
19. **We** will not cover any claim or expense of any kind caused directly or indirectly by pollution or contamination other than caused by a sudden, identifiable, unintended and unexpected incident which takes place in its entirety at a specific time and place during the **Period Of Insurance**. All pollution or contamination which arises out of one incident shall be deemed to have occurred at the time such incident takes place
20. loss or theft from unattended venues or vehicles unless involving forcible or violent entry to or exit
21. theft or attempted theft unless involving forcible or violent entry or exit from a building
22. claims arising from the ownership or use of:
 - 22a. bouncy castles and other inflatables
 - 22b. firearms, fireworks or other pyrotechnic devices or effects
 - 22c. loss of or damage to the **Property Insured** due to or arising from:





- 22d. wear and tear, inherent defect
- 22e. rot, mildew, rust, corrosion, frost, soiling
- 22f. insects, woodworm, vermin, moth
- 22g. dyeing, renovation
- 22h. electronic, electrical or mechanical breakdown, failure or derangement
- 22i. faulty manipulation, design, plan, specification or materials
- 22j. gradual deterioration, market depreciation
- 22k. atmospheric conditions
- 22l. shrinkage or change of colour
- 23. confiscation, detention or any process of cleaning, restoration or repair
- 24. losses directly or indirectly occasioned by, happening through, or in consequence of vaccinations
- 25. any part of a claim which is unproven or unsubstantiated
- 26. losses, whether directly or indirectly, arising out of **Your** financial incapacity

GENERAL ADVICE ABOUT CLAIMS ON YOUR EMERALD LIFE WEDDING INSURANCE

Any incident or loss which gives rise or may give rise, to a claim under **Your** Emerald Life **Wedding** Insurance should be notified immediately to:

Emerald Life Claims Department¹
Direct House
Quay Point, Lakeside Boulevard
Doncaster, DN4 5PL

Tel: 0330 041 2192

Email: wedding@emeraldclai.ms.co.uk

When contacting Emerald Life Claims Department please have your policy details to hand. In all correspondence please state that Your insurance is provided by UK General Insurance Limited and quote scheme name Emerald Life Wedding Insurance and reference 06145A.

In respect of claims occurring under Section 6 - Photography and Video **You** must observe the specific claims reporting conditions as detailed within each section. 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 thirty one days after this insurance expires. **We** will reserve the right to decline liability for any claim notified after this date. When returning the claim form, please include all relevant documentation. Please send originals not photocopies (keep copies for **Your** records).

UK General Insurance Ltd are an insurers agent and in the matters of a claim, act on behalf of the insurer.

DATA PROTECTION ACT 1998

Please note that any information provided to **Us** will be processed by **Us** and **Our** compliance team within the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling claims, if any, which may necessitate providing such information to third parties.

We collect and maintain personal information in order to underwrite and administer the policies of insurance that **We** issue. All personal and credit/debit card information is treated with the utmost confidentiality and with appropriate levels of security, and will not be kept longer than is necessary. **We** will endeavour to protect **Your** information from accidental or unauthorised disclosure. **We** will only reveal **Your** information if it is allowed by law, authorised by **You**, to prevent fraud or in order that **We** can liaise with **Our** agents in the administration of this policy.

We may pass **Your** personal information to other companies for processing on **Our** behalf. Some of these companies may be based outside Europe in countries which may not have laws to protect **Your** personal information, but in all cases **We** will ensure that it is kept securely and only used for the purposes for which **You** provided it. Details of the companies and countries involved can be provided to **You** on request.

Under the terms of the Data Protection Act 1998, **You** have the right to ask for a copy of any information **We** hold on **You** upon payment of an administrative fee of £10. These principles apply whether **Your** information is held on paper or in electronic form. Enquiries in relation to data held should be directed to **Us** either by email customerservice@emeraldlife.co.uk or by calling **Us** on 0330 131 9950

¹ Services provided by Direct Group on behalf of Emerald Life