

Coronavirus (COVID-19) - Frequently Asked Questions

Coronavirus continues to have a significant impact on our customers who have had to postpone or cancel their wedding, and on customers who have a wedding scheduled in the coming months.

You may have questions and concerns about your wedding plans. We provide general guidance below on some possible scenarios that may arise in relation to your wedding due to Coronavirus and explain how your Wedding Insurance policy will respond. **However, please note that nothing within this guidance changes the terms and conditions of your policy and we will review each claim on its individual circumstances and merits.**

Government Guidance and Regulations on Weddings & Civil Partnerships

As a result of the ongoing restrictions, if your wedding will not be able to go ahead as you had planned, you need speak to your venue and suppliers in the first instance, to see what they are willing to do to accommodate you. Please do this before submitting a claim. We expect most venues and suppliers to want to help you and to find an alternative solution.

If you want to make a claim please download a claim form from our website here: <https://www.emeraldlife.co.uk/wp-content/uploads/2020/06/Wedding-Claim-Form.pdf>. If you need help in making a claim you can email the claims teams at weddingclaims@emeraldlife.co.uk. or call us on 0333 234 3723. If you call us please note that we not able to make claims decisions on the phone. This because we often need documents of various kinds in order to validate cover and the amount of any loss. Please note that due to the significant volume of enquiries and claims we are currently receiving, our response time might be slower than usual and our advice is that email us rather than call us. We very much appreciate your understanding and patience during this time.

Update: Is the Government Act Exclusion applicable to Coronavirus Claims?

Following recent court judgements, your Insurers have made the decision not to apply the Government Act Exclusion* in your policy wording. This relates to all claims made in the future and all claims which have already been made. However, please note that all other terms and conditions of your policy remain unchanged and each claim will be reviewed on a case-by-case basis.

Emerald's claim team is in the process of contacting all customers who have had their claim declined due to the Government Act Exclusion, as they will be reassessing your claim without the application of the Government Act Exclusion that may have been applied.

There is no need to contact us in the meantime if you have previously submitted a claim as we are endeavouring to contact every affected customer by 30 April 2021.

** The Government Act Exclusion is an exception to the cover for cancellation or rearrangement of your wedding and excludes any cancellation or rearrangement "due to any government regulation or act", We had previously excluded a claim for any change or cancellation to a*

wedding or wedding reception due to Government Regulations regarding Coronavirus. However, your Insurers have decided not to apply the Government Act Exclusion to Coronavirus claims.

What should I do if my wedding is impacted by Coronavirus, or if I am not sure if my wedding will be impacted by Coronavirus?

In the first instance, to ensure any financial loss is kept to a minimum, if your wedding is, or may be, impacted by Coronavirus, please contact your wedding venue and suppliers, as soon as possible to discuss your wedding. Your suppliers will likely want to help you and may allow you to make alternative arrangements to rearrange your wedding to another date (if necessary) at no additional cost, or they may offer you a refund.

What's covered under my policy if my wedding is cancelled or postponed due to Coronavirus?

Under Section 1 (Cancellation, Rearrangement or Curtailment) of your policy, we would consider a claim for cancellation or rearrangement of the wedding due to Coronavirus for the below reasons However please note exclusions may apply (there is more detail on exclusions below):

- Your ceremony or reception venue is unable to hold your ceremony and/or wedding reception due to Coronavirus.
- Unavoidable cancellation of the wedding due to the death, injury or sickness (including Covid-19) of the prospective marriage or civil partner, or your close relatives (close relatives are defined within your policy), which would mean that having or continuing with the wedding and/or wedding reception would be impossible. Please see below for further details on what we cover in relation to Covid-19 and shielding due to Covid-19).

Please refer to your policy for further details on what is and is not covered under the terms of Section 1. Please also note that if your claim is covered, it is only covered up to the amounts listed in the Schedule to your policy.

What happens if our wedding is affected by a national or regional lockdown and is not able to proceed?

This will depend on the individual circumstances of the lockdown. However, if you have suffered a financial loss due to the unavoidable cancellation and/or rearrangement of your wedding scheduled during a lockdown then you can proceed to submit a claim for our consideration. Please contact weddingclaims@emeraldclifeclaims.co.uk and your claim will be considered under the terms, conditions and exclusions of your policy, including your obligation to limit your financial loss.

What if our venue cancels the wedding?

If your venue cancels your wedding ceremony and/or wedding reception, you need to discuss a solution with your venue, before submitting a claim. Your venue may offer you the opportunity to rearrange your wedding to a later date, or they may provide you with a refund.

If your venue cancels your wedding, your policy provides cover:

- If the reason is because your venue is unable to hold your ceremony and/or wedding reception due to Coronavirus.
- If the venue suffers financial failure and/or is unable to guarantee that it will be able to hold your wedding and/or wedding reception because it has gone into administration after the date of purchase of your policy.

If the venue is unable to hold your wedding and cancels please note that if they are refusing to give you a refund by reference to your contract terms with them, these terms can only be enforced if they are 'fair and reasonable' under the Consumer Rights Act 2015 (the CRA). The Competition and Markets Authority (CMA) has recently launched an investigation into complaints about coronavirus-related cancellations at venues. According to the CMA, where a contract is not performed as agreed, consumer protection law allows consumers to obtain a refund. This would apply where a venue has cancelled a wedding without providing any of the promised goods or services or when a consumer is prevented from receiving any goods or services due to circumstances beyond their control. So, in these instances we do expect your venue to refund you or offer an alternative date that works for you.

Should I make any further payments for my Wedding if I am concerned it will not go ahead?

This is a decision for you, but we encourage you to have an open conversation with your venue and suppliers as soon as possible. However, one important piece of advice we want to highlight is that you should avoid paying by cash or bank transfers as much as possible and instead use credit or debit cards as such payment options may provide valuable protection against non-performance of supplier contracts. This is advice we would give at any time but in the current circumstances, it is even more pertinent.

Can I cancel if we or a close relative are ill with Covid-19?

Yes - if you or your prospective marriage or civil partner, or a close relative (as defined within your policy) contracts Covid-19, and you believe that the illness may extend to the wedding date, making it impossible to proceed with the wedding, then we will cover irrecoverable costs in accordance with the terms and conditions of the policy, which includes your obligation to limit your financial loss. You will be required to produce supporting evidence including medical certificates, or other evidence providing details of your illness. Please discuss this with our claims team who will advise further on what information you will need to provide to support any such claim.

Updated: Many of my guests or family are not able to come as they are shielding and/or self-isolating because of suspected Covid-19 or self-isolating in accordance with Government advice. Is this covered?

Your policy covers death, injury and sickness of the prospective marriage or civil partner, or a close relative, that would make having or continuing with the wedding inappropriate.

- A. We may cover self-isolation of you or your prospective marriage or civil partner, or a close relative (as defined in the policy), if they will be in self-isolation on the date of your wedding ceremony and/or wedding reception.
- B. If you, or your prospective marriage or civil partner, or a close relative are required to shield due to being classed as Clinically Extremely Vulnerable and have received a letter from the NHS, a GP or the Government, then you may have a covered claim.

IMPORTANT: In the case of circumstance A or B above, you will be required to produce supporting evidence of the requirement to self-isolate or shield and evidence that your requirement to self-isolate or shield will include the date of the wedding. This may include an NHS self-isolating certificate or communication from NHS Test and Trace. Please also note that the Government guidance in force in relation to shielding at the time of your wedding will also be relevant when considering a claim for shielding (i.e. shielding will not be covered if the Government no longer request the Extremely Clinically Vulnerable to shield). If you are able to provide the required evidence, you will also still need to demonstrate how you have tried to limit your financial loss.

Quarantining or self-isolating in relation to travelling:

Your policy **does not** provide any cover for travellers (including the prospective marriage or civil partners) who have to quarantine or self-isolate upon arrival or return into the UK or abroad.

Many of my guests or family are coming from abroad and are not able to travel due to travel bans or flight cancellations due to Coronavirus. Is this covered?

Unfortunately, not. Your policy does not cover the inability of your guests to attend the wedding due to travel bans or flight cancellations.

What if my wedding suppliers are unable to provide the service for or at the wedding due to Coronavirus?

Cover **is** provided in relation to wedding suppliers in the following circumstances:

- If the venue or catering business suffers financial failure in accordance with the terms and conditions of the policy, resulting in the cancellation or rearrangement of your wedding, then your associated financial loss will be covered, subject to any applicable exclusions.
- If your wedding supplier enters bankruptcy, liquidation, ceases to trade or becomes insolvent. Note that later policies contain a specific exclusion where a wedding supplier becomes insolvent or is bankrupt or liquidated or ceases to trade within 10 days from the date you purchased your policy. Please check your policy carefully.

I am getting married abroad. Am I covered for cancellation?

Cancellation and rearrangement cover under your policy for weddings abroad operates in the same way as it does for weddings in the UK so please refer to the above guidance and the terms and conditions of your policy. However, please note that if your wedding is abroad, your policy will be subject to the local laws and regulations in force at your wedding destination, including laws and regulations relating to social gatherings. Your policy does not cover your inability to travel to your wedding abroad, please see below for more information.

I am getting married abroad. Am I covered for cancellation if the only reason is due to a travel ban or flight cancellation due to Coronavirus?

Unfortunately, not. Your policy does not cover travel bans or flight cancellations. As such, you should also discuss the options with your venue and suppliers for re-arrangement or refund. In addition, we would encourage you to contact your travel insurance company to discuss any claims for travel arrangements such as flights and accommodation.

We have managed to rearrange our wedding to a later date or would like to consider doing so. Can we amend the dates on our existing policy to cover the new date?

If you have been able to rearrange your wedding to a later date or are considering doing so, we want to make sure you are aware that from 9th November 2020, we are offering all policyholders an opportunity to extend cover to a rearranged wedding date for no additional cost so your policy continues to remain in force for your rearranged wedding date.

Our offer is subject to policyholders' meeting all of the following criteria:

- The reason for postponement/rearrangement of your wedding must be directly related to COVID-19, the ban on social gatherings, enforcement of social distancing or travel restrictions;
- Your rearranged wedding date must fall:
 - a) within 24 months of your existing wedding date; and
 - b) no later than 31st December 2022, whichever is the earlier date of a) or b).
- From 9th November 2020, policyholders cannot request more than one free extension under any circumstances.
- You can split your wedding ceremony and wedding reception dates, but the later of the two dates must also fall within 24 months of your existing wedding ceremony date and be no later than 31st December 2022, whichever is the earlier date.

If you take advantage of an extension on or after 9th November 2020, this will be your final opportunity to extend your policy, in accordance with the provisions outlined above and we cannot extend your policy again.

It is also important for you to understand that all of the terms, conditions and exclusions in the policy you purchased for your original wedding date, do not change if your policy is extended to your rearranged wedding date.

To request an amendment to the dates on your policy please contact our customer service team by email at [customerservice@emerald.life.co.uk](mailto:customerservice@emerald.life) and – if within the rules set out above - we will amend the dates accordingly and send you a revised policy schedule.

If I have to cancel my wedding because of a restriction in numbers of guests, can I make a claim?

If the current restrictions on weddings means a significant number of your guests are unable to attend the wedding, then you may have a covered claim. This will depend on the circumstances of your claim, so you will need to contact us to discuss further.

Can I extend my policy and make a claim?

In circumstances, where you have already rearranged your wedding and received a free date change of your policy from us (if you meet the above conditions for a free date change), you are still eligible to submit a claim for increased costs associated with the re-arrangement of your original wedding, if you have not already done so. However, as you will appreciate, any claim will be assessed against the terms and conditions of the policy so there is no guarantee that your claim will be covered.

We also confirm that any extension to your policy to a revised wedding date following the 9th November 2020 communication, does not have any impact on whether or not you have a covered claim under the policy, be it for your original wedding date, or your rearranged wedding date.

We do however need to bring to your attention that the cover limit stated in the Schedule of your policy is the maximum value of all claims that you can make, both in relation to your original and rearranged wedding. For example, in the unlikely event that you need to rearrange your second wedding date and your claim is covered, your total claim payments cannot exceed the cover limits stated on your policy Schedule for rearrangement cover.

Who should you contact?

If you have any questions on your policy in the first instance you can contact our Customer Service Team by email at [customerservice@emerald.life.co.uk](mailto:customerservice@emerald.life). If your query is urgent then you can also speak to us on 0330 113 7109. The Emerald customer service team will give you general guidance but are unable to advise on specific claims scenarios. The best way of finding out whether your loss is covered by your policy is to complete a claim form and submit a claim.

Please note that due to the significant volume of enquires and claims we are currently receiving; our response time might be slower than usual. We very much appreciate your understanding and patience during this time.

