Your Wedding Insurance Policy

This policy is valid for Insured events arranged no sooner than 14 days, and no later than 24 months after the policy is purchased.

AUGUST 2026

EMERALDLIFE
Insuring Today's Diversity

FOUNDERS' MESSAGE

Many thanks for taking out an Emerald Life policy for your wedding. We hope this policy meets your needs and that if you do need to claim under the policy, we are committed to providing you with excellent and responsive service from our specialist team of claims advisors.

We established Emerald Life as part of efforts to modernise the insurance sector, challenge discrimination and prejudice and offer everyone – particularly those often under-represented in the insurance world - equality of service in all its forms.

We have worked 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 are below 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 us directly.

Heidi McCormack & Steve Wardlaw | EMERALD LIFE | heidim@emeraldlife.co.uk / stevew@emeraldlife.co.uk www.emeraldlife.co.uk

IMPORTANT COVER LIMITATIONS

- **Wedding** must not be within 14 days of the purchase of the policy.
- This policy automatically provides £2.25m cover for the personal liability/third party liability of the **Participants**. No cover is provided for the personal liability/third party liability of any other attendees or **Guests** unless that option has been selected and paid for by **You**. Equally if **You** want to increase cover for the personal liability/third party liability of the **Participants** beyond £2.25m that will also require an additional premium.
- Please note the qualifications and limitations in each section of this policy, and generally, this includes specific payout limits and excesses.
- General due diligence in relation to this policy:
    a. This insurance contains restrictions regarding the health of the **Participants** and any **Close Relative** (as defined) upon whose health the **Insured Event(s)** depend. **You** are advised to read this document carefully.
    b. In relation to claims for loss or damage to property or goods, these claims are paid based on the value of the goods at the time **You** lose them and not on a 'new for old' or replacement cost basis. Allowance will be made for their age and likely condition.
    c. **You** need to take all reasonable care to protect yourself and **Your** property, as **You** would if **You** were not insured. Any amounts the insurers will pay for property left unattended in a public place or unattended vehicle is very limited, as specified.

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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:

Email Us at: Trinitous@Kennedyslaw.com

Or call on: 0113 529 9910

Address: Kennedys Law LLP, 20 Fenchurch Street, London, EC3M 3BY

For enquiries about Your policy:

Email **Us** at: customerservice@emeraldlife.co.uk or call: 0330 113 7109

If **You** have to make a claim, **You** must contact **Us** as soon as **You** can and in any event within 31 days of becoming aware of the circumstances, or 48 hours in respect of claims under Section 4 arising from damage to the **Wedding** cake. **We** reserve the right to decline any claim if **You** fail to notify **Us** within this time.

MANAGING YOUR EMERALD WEDDING POLICY

There are a number of ways that you can protect yourself in relation to things that can go awry before or at your wedding. Insurance is only one of them. Here are some tips on good practice as you prepare for your big day:

- If you can, pay any deposits or pre-payments by bank transfer (BACS) or with a credit (not debit) card. There are extra protections under banking regulations and consumer credit legislation, such as getting a refund for certain consumer disputes, that are not covered by insurance.
- Get a written contract. Not only will that be helpful in the event of a claim, but also you then have a list of what has been agreed in case there is any contractual dispute (contractual disputes are not covered by insurance).
- Don't pay cash for something. In the event of a claim, we will need to see evidence of payments. A verbal assurance that you paid cash to a supplier who has now gone into insolvency is unlikely to be sufficient evidence.
- Make sure that you keep proof of purchase (receipt) for any item that you wish to have covered under this policy.

INTRODUCTION

This insurance is arranged by Emerald Life Limited and underwritten by Accelerant Insurance UK Limited.

Accelerant Insurance UK Limited is an insurance company and is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Firm reference number: 207658). It is registered in England and Wales with company number 03326800 and has its registered office address at One Fleet Place, London, EC4M 7WS and its trading office address at Lodge Park Business Centre, Lodge Lane, Langham, Colchester CO4 5NE, England.

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

Emerald Life Limited is authorised and regulated by the Financial Conduct Authority with financial reference number 945500 and is registered in England and Wales with company number 07201151.

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. If **Your** insurance needs to change or any of the information on which the contract is based changes, **We** might need to alter **Your Schedule**. Under the policy conditions, **You** must inform **Us** about any changes. **We** will update **Your Schedule** and send it to **You** every time **We** agree to 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 events causing loss or damage that happen on or after the date of issue on **Your Schedule** and during the **Period of Insurance**. **Your Schedule** advises which sections of this policy apply.

Words in this policy that are in bold and capitalised have the specific meanings given to them in the 'Definitions' section of this policy.

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 113 7109 and **We** will update **Your Schedule** 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 recommendation as to whether this policy is suitable for **Your** specific needs.

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

The language of this policy is English.

Important: Information You Have Given Us

The Consumer Insurance (Disclosure And Representations) Act 2012
The Consumer Insurance (Disclosure and Representations) Act 2012 sets out situations where failure by a policyholder to provide complete and accurate information requested by an insurer allows the insurer to cancel the policy, sometimes back to its start date and to keep any premiums paid. The Act also places a duty on the Insurer to ensure that the questions they ask the policyholder are clear, specific and not misleading.

Information You Have Given Us
In deciding to accept this policy and in setting the terms including premium we have relied on the information which **you**have provided to **us. You** must take care when answering any questions **we** ask by ensuring that any information provided is accurate and complete.
If **we** establish that **you** deliberately or recklessly provided us with untrue or misleading information **we** will have the right to:

a. treat this policy as if it never existed;
b. decline all claims; and
c. retain the premium, except to the extent (if any) that it would be unfair to **you** for **us** to retain it.

If **we** establish that **you** carelessly provided us with untrue or misleading information **we** will have the right to:

d. treat this policy as if it had never existed, refuse to pay any claim and return the premium **you** have paid, if **we**would not have provided **you** with cover;

e. treat this policy as if it had been entered into on different terms from those agreed, if **we** would have provided **you** with cover on different terms;
f. reduce the amount **we** pay on any claim in the proportion that the premium **you** have paid bears to the premium **we** would have charged **you**, if **we** would have charged **you** more.

We will notify **you** in writing if (d), (e) and/or (f) apply.

If there are no outstanding claims and (e) and/or (f) apply, **we** will have the right to:

1. give **you** thirty (30) days' notice that **we** are terminating this policy; or
2. give **you** notice that **we** will treat this policy and any future claim in accordance with (e) and/or (f), in which case **you** may then give us thirty (30) days' notice that **you** are terminating this policy; or
3. if this policy is terminated in accordance with (1) or (2), **we** will refund any premium due to **you** in respect of the balance of the **period of insurance**.

If **you** become aware that information **you** have given us is inaccurate, **you** must inform **us** as soon as possible.

SUMMARY OF COVER, LIMITS & EXCESSES

Benefits Schedule		Bronze	Silver	Gold	Sapphire	Diamond	Diamond Plus	Platinum	Platinum Extra	Platinum Plus	Premier
	Excess (unless otherwise stated)	*£100*	*£100*	*£100*	*£100*	*£100*	*£100*	*£100*	*£100*	*£100*	*£100*
1A	Cancellation	£5,000	£6,000	£10,000	£15,000	£20,000	£25,000	£30,000	£35,000	£40,000	£45,000
1B	Rearrangement	£3,750	£4,500	£7,500	£11,250	£15,000	£18,750	£22,500	£26,250	£30,000	£33,750
2	Ceremonial Attire	£1,750	£2,100	£3,500	£5,250	£7,000	£8,750	£10,500	£12,250	£14,000	£15,750
3	Wedding Gifts	£1,750	£2,100	£3,500	£5,250	£7,000	£8,750	£10,500	£12,250	£14,000	£15,750
	(Gifts max per item)	£200	£240	£400	£600	£800	£1,000	£1,200	£1,400	£1,600	£1,800
	(Max for cash/vouchers)	£175	£210	£350	£525	£700	£875	£1,050	£1,225	£1,400	£1,575
4	Rings, Flowers, Attendants' Gifts, Stationary & Wedding Cake	£1,750	£2,100	£3,500	£5,250	£7,000	£8,750	£10,500	£12,250	£14,000	£15,750
	(Rings max per item)	£225	£270	£450	£675	£900	£1,125	£1,350	£1,575	£1,800	£2,025
5	Cars and transport	£2,250	£2,700	£4,500	£6,750	£9,000	£11,250	£13,500	£15,750	£18,000	£20,250
6	Photography and video	£2,250	£2,700	£4,500	£6,750	£9,000	£11,250	£13,500	£15,750	£18,000	£20,250
7	Financial Failure Of Suppliers	£3,000	£3,600	£6,000	£9,000	£12,000	£15,000	£18,000	£21,000	£24,000	£27,000
8	Personal Accident	£5,000	£5,000	£5,000	£5,000	£5,000	£5,000	£10,000	£10,000	£10,000	£10,000
	(Max payable for under 18)	£1,500	£1,500	£1,500	£1,500	£1,500	£1,500	£1,500	£1,500	£1,500	£1,500
9	Professional Counseling	£1,500	£1,500	£1,500	£1,500	£1,500	£1,500	£1,500	£1,500	£1,500	£1,500
10	Essential DocumentIndemnity	£1,500	£1,500	£1,500	£1,500	£1,500	£1,500	£1,500	£1,500	£1,500	£1,500
11	£2.25mn Public Liability Participants	£2.25mn	£2.25mn	£2.25mn	£2.25mn	£2.25mn	£2.25mn	£2.25mn	£2.25mn	£2.25mn	£2.25mn
	Excess	*£250*	*£250*	*£250*	*£250*	*£250*	*£250*	*£250*	*£250*	*£250*	*£250*
Optional Benefits Schedule											
12	£2.25mn Public Liability For Guests	£2.25mn	£2.25mn	£2.25mn	£2.25mn	£2.25mn	£2.25mn	£2.25mn	£2.25mn	£2.25mn	£2.25mn
	Excess	*£250*	*£250*	*£250*	*£250*	*£250*	*£250*	*£250*	*£250*	*£250*	*£250*
13	£5mn Public Liability Participants & Guests	£5mn	£5mn	£5mn	£5mn	£5mn	£5mn	£5mn	£5mn	£5mn	£5mn
	Excess	*£250*	*£250*	*£250*	*£250*	*£250*	*£250*	*£250*	*£250*	*£250*	*£250*
14	Marquee, Portable Toilet & Hired Equipment *	£20,000*	£20,000*	£20,000*	£20,000*	£20,000*	£20,000*	£20,000*	£20,000*	£20,000*	£20,000*
	Excess	*£500*	*£500*	*£500*	*£500*	*£500*	*£500*	*£500*	*£500*	*£500*	*£500*
15	Ceremonial Swords	£20,000	£20,000	£20,000	£20,000	£20,000	£20,000	£20,000	£20,000	£20,000	£20,000

**** The limit for this section may be increased up to £75,000 with the payment of additional premium***

SUMMARY OF COVER, LIMITS & EXCESSES

Benefits Schedule		Premier Extra	Premier Plus	Supreme	Supreme Extra	Supreme Plus	Elite	Elite Extra	Elite Plus	Ultimate	Ultimate Plus
	Excess (unless otherwise stated)	*£100*	*£100*	*£100*	*£100*	*£100*	*£100*	*£100*	*£100*	*£100*	*£100*
1A	Cancellation	£50,000	£55,000	£60,000	£65,000	£70,000	£75,000	£80,000	£90,000	£100,000	£120,000
1B	Rearrangement	£37,500	£41,250	£45,000	£48,750	£52,500	£56,250	£60,000	£67,500	£75,000	£90,000
2	Ceremonial Attire	£17,500	£19,250	£21,000	£22,750	£24,500	£26,250	£28,000	£31,500	£35,000	£42,000
3	Wedding Gifts	£17,500	£19,250	£21,000	£22,750	£24,500	£26,250	£28,000	£31,500	£35,000	£42,000
	(Gifts max per item)	£2,000	£2,200	£2,400	£2,600	£2,800	£3,000	£3,200	£3,600	£4,000	£4,800
	(Max for cash/vouchers)	£1,750	£1,925	£2,100	£2,275	£2,450	£2,625	£2,800	£3,150	£3,500	£4,200
4	Rings, Flowers, Attendants' Gifts, Stationary & Wedding Cake	£17,500	£19,250	£21,000	£22,750	£24,500	£26,250	£28,000	£31,500	£35,000	£42,000
	(Rings max per item)	£2,250	£2,475	£2,700	£2,925	£3,150	£3,375	£3,600	£4,050	£4,500	£5,400
5	Cars and transport	£22,500	£24,750	£27,000	£29,250	£31,500	£33,750	£36,000	£40,500	£45,000	£54,000
6	Photography and video	£22,500	£24,750	£27,000	£29,250	£31,500	£33,750	£36,000	£40,500	£45,000	£54,000
7	Financial Failure Of Suppliers	£30,000	£33,000	£36,000	£39,000	£42,000	£45,000	£48,000	£54,000	£60,000	£72,000
8	Personal Accident	£10,000	£10,000	£15,000	£15,000	£15,000	£15,000	£15,000	£15,000	£15,000	£15,000
	(Max payable for under 18)	£1,500	£1,500	£1,500	£1,500	£1,500	£1,500	£1,500	£1,500	£1,500	£1,500
9	Professional Counseling	£1,500	£1,500	£1,500	£1,500	£1,500	£1,500	£1,500	£1,500	£1,500	£1,500
10	Essential DocumentIndemnity	£1,500	£1,500	£1,500	£1,500	£1,500	£1,500	£1,500	£1,500	£1,500	£1,500
11	£2.25mn Public Liability Participants	£2.25mn	£2.25mn	£2.25mn	£2.25mn	£2.25mn	£2.25mn	£2.25mn	£2.25mn	£2.25mn	£2.25mn
	Excess	*£250*	*£250*	*£250*	*£250*	*£250*	*£250*	*£250*	*£250*	*£250*	*£250*
Optional Benefits Schedule											
12	£2.25mn Public Liability For Guests	*£2.25mn*	*£2.25mn*	*£2.25mn*	*£2.25mn*	*£2.25mn*	*£2.25mn*	*£2.25mn*	*£2.25mn*	*£2.25mn*	*£2.25mn*
	Excess	£250	£250	£250	£250	£250	£250	£250	£250	£250	£250
13	£5mn Public Liability Participants & Guests	*£5mn*	*£5mn*	*£5mn*	*£5mn*	*£5mn*	*£5mn*	*£5mn*	*£5mn*	*£5mn*	*£5mn*
	Excess	£250	£250	£250	£250	£250	£250	£250	£250	£250	£250
14	Marquee, Portable Toilet & Hired Equipment *	£20,000*	£20,000*	£20,000*	£20,000*	£20,000*	£20,000*	£20,000*	£20,000*	£20,000*	£20,000*
	Excess	*£500*	*£500*	*£500*	*£500*	*£500*	*£500*	*£500*	*£500*	*£500*	*£500*
15	Ceremonial Swords	£20,000	£20,000	£20,000	£20,000	£20,000	£20,000	£20,000	£20,000	£20,000	£20,000

The limit for this section may be increased up to £75,000 with the payment of additional premium

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 made a claim or intend to make a claim, no refund will be available. Thereafter, **You** may cancel **Your** policy at any time; however no refund of premium will be available.

OUR RIGHTS TO CANCEL THIS POLICY

We may at any time cancel any insurance document by giving 14 days notice in writing where there is a valid reason for doing so. A cancellation letter will be sent to **You** at **Your** last known address or by email. Valid reasons may include but are not limited to;

a. Where **We** reasonably suspect fraud (and see the section below).
b. Non-payment of premium.
c. Threatening and abusive behaviour.
d. Non-compliance with policy terms and conditions.
e. **You** have not taken reasonable care to provide accurate and complete answers to the questions **Emerald Life** asked.

Where **Our** investigations provide evidence of fraud or misrepresentation or cancellation for any of the above reasons, **We** may cancel the policy immediately and backdate the cancellation to the date of the fraud or the date when **You** provided **Emerald Life** with incomplete or inaccurate information. This may result in **Your** policy being cancelled from the date **You** originally took it out and **We** will be entitled to keep the premium.

If **Your** policy is cancelled because of fraud or misrepresentation, this may affect **Your** eligibility for insurance with **Us**, as well as other insurers, in the future.

Fraud – what does this mean?

You must not act in a fraudulent way. If **You** or anyone acting for **You**:

- fails to reveal when asked or hides a fact likely to influence whether **We** accept **Your** proposal, **Your** renewal, or any adjustment to **Your** policy;
- fails to reveal when asked or hides a fact likely to influence the cover **We** provide;
- makes a statement to **Us** or anyone acting on **Our** behalf, knowing the statement to be false;
- sends **Us** or anyone acting on **Our** behalf a document, knowing the document to be forged or false;
- makes a claim under the policy, knowing the claim to be false or fraudulent in any way;
- makes a claim for any loss or damage **You** caused deliberately or with **Your** knowledge; or
- If **Your** claim is in any way dishonest or exaggerated,

We will not pay any benefit under this policy or return any premium to **You** and **We** may cancel **Your** policy immediately and backdate the cancellation to the date of the fraudulent claim. **We** may also take legal action against **You** and inform the appropriate authorities.

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 quote scheme name Emerald Life Wedding Insurance.

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:

Email: customerservice@emeraldlife.co.uk

Or write to: Emerald Life Customer Relations Team
65 Fairmount Road, London SW2 2BJ

Or telephone: 0330 113 7109

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 **We** are unable to resolve within four weeks, **We** will send a holding letter explaining why and when a response is expected.

To make a complaint about a claim:

Email: Trinitous@Kennedyslaw.com

Or write to: Kennedys Law LLP, 20 Fenchurch Street, London, EC3M 3BY

Or telephone: 0113 529 9910

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. **You** have the right to refer **your** complaint to the Financial Ombudsman Service free of charge but **you** must do so within six months of the date of **our** final response letter. This is a free and impartial service for resolving disputes between consumers and financial businesses.

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

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.

For non-compulsory insurance, eligible claimants are protected for 90% of the claim with no upper limit.

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 113 7109

RESIDENCY/ABILITY TO PURCHASE

This policy is only available to **You** if at least one of the **Participants** is a **UK Resident.**

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

1. At the time of purchase of this policy, have **You** or any **Close Relative** been given a terminal prognosis?

   Yes? There is no cover for claims related directly or indirectly to that condition

2. Are **You** or any **Close Relative** waiting for or undergoing treatment at a hospital or specialist clinic or awaiting results of any tests or investigations?

   Yes? There is no cover for claims related directly or indirectly to any of those conditions

   No? **Your** or any **Close Relative's** medical conditions will be covered

Note: there is no cover for claims arising from any medical condition or illness which occur within 30 days of the purchase date of this policy.

IMPORTANT INFORMATION REGARDING THE NUMBER OF INSURED EVENTS COVERED UNDER THIS POLICY (SUBJECT TO TERMS)

This policy covers two **Insured Events** as standard provided that they take place within a period not exceeding 30 days. If **You** wish to have three or more (up to five) **Insured Events, You** can extend the number of **Insured Events** by paying the appropriate additional premium and providing the relevant details. Please always check that this is displayed on **Your Schedule**. By selecting three or more **Insured Events**, the overall period within which **You** can have your **Insured Events** will be automatically extended from 30 days to 95 days.

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 but **You** must be over 18 years of age to purchase a policy or be named as a **Participant.**

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. An excess is the amount **You** need to pay in the event of a successful claim. This means that **You** will be responsible for paying the first part of the claim.

GEOGRAPHICAL LIMITS

This policy applies to **Insured Events** taking place anywhere in the world except **Insured Events** taking place in a country or specific area where the Foreign, Commonwealth & Development Office (FCDO) has advised against all, or all but essential, travel. It is **Your** responsibility to check the latest advice from the FCDO prior to commencing **Your Insured Event** plans. **You** can check FCDO travel advisory here: **https://www.gov.uk/foreign-travel-advice**.

Note that in the event that **You** purchase a policy and subsequently the FCDO travel advisory advises against all, or all but essential, travel, then this **Policy** is cancelled and premium will be refunded once you contact **Us**.

In respect of **Insured Events** taking place in the **United Kingdom,** cover is available under all sections, except Section 10 Essential documents, of the policy subject to payment of the appropriate premiums.

In respect of **Insured Events** taking place outside the **United Kingdom,** Section 11 - public liability for the **Participants** is available anywhere in the world (see above re FCDO qualification), except for the USA and Canada.

In respect of Section 12 - optional £2.25 million public liability extension for the Wedding guests, Section 13 - optional £5 million public liability extension, Section 14 - optional **Marquee,** Portable Toilet and Hired Equipment extension & Section 15 - optional **Ceremonial Swords**; there is no cover available outside the **United Kingdom.**

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.

Accident/Accidental

A sudden, unexpected, unusual, specific, violent, external event, which occurs at a single identifiable time and place and independently of all other causes, results directly, immediately and solely in physical **Bodily Injury** which results in a loss.

Additional Costs

The difference between the original cost of a **Services Supplier** and/or **Wedding Reception** or other **Insured Event** and the rearranged **Services Supplier** and/or **Wedding Reception** or other **Insured Event**.

Adverse Weather

Weather conditions are such that they cause major disruption to travel services, thus preventing the **Participants** and the majority of the guests from reaching the **Wedding** venue.

Attendants

The best man or woman, bridesmaids, groomsmen, page boys, flower girls and ushers or those in similar unpaid roles during the **Wedding**.

Bodily Injury

A physical injury caused by external, violent and visible means.

Ceremonial Attire

Clothing and accessories of the **Participants**, their **Attendants** and the parents of the **Participants**, whether hired or owned, excluding **Ceremonial Swords.**

Ceremonial Swords

Ceremonial swords and any accompanying regalia for an Insured Event.

Civil Partnership

A legal union between two people.

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.

Coronavirus

SARS-CoV-2 (Severe acute respiratory syndrome coronavirus 2) or any mutation of SARS-CoV-2, including the commonly known COVID-19.

Epidemic

A situation where an infectious disease spreads rapidly and widely among a significant number of individuals within a particular geographical area or community during a specific period.

Hired Equipment

Items that **You** have hired for the **Insured Event**. This would include but not be limited to chairs, tables, audio or visual equipment, lecterns or staging, provided that these items are used solely for the purpose of **Your Insured Event** and for which **You** or **Your** representatives are responsible**.** This includes equipment that is hired, leased, or owned by **You**, or by someone else on **Your** behalf.

Home

Your permanent residential address in the **United Kingdom,** unless agreed by **Us** and confirmed in writing.

Insured Event(s)

Two events (which must include the **Wedding** and **Wedding Reception**) related to one marriage provided they take place within a period not exceeding 30 days. The number of **Insured Events** this policy covers can be extended to include up to five events related to the marriage (and the period extended to 95 days), provided **You** pay the appropriate additional premium and this is shown on **Your Schedule.** As a guide only as to the type of event that can be covered, this should be a celebration relating to the **Wedding** and **Wedding Reception** covered as standard under this policy, is attended by the majority (or a significant sub-section) of the **Wedding** guests, and/or requires the use of an external supplier such as a catering company or venue hire.

Marquee

The hired tent, gazebo, teepee 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/or **Wedding Reception/Insured Event(s)** and for which **Your** (or such other person) are responsible. Conditions for this cover are in the relevant section of the policy.

Medical Practitioner

A registered practising member of the medical profession who is not related to **You** or any of **Your Close Relatives**.

Pandemic

An **Epidemic** that has escalated and spread over a large geographical area, such as multiple countries or continents.

Participant

A bride, groom or civil partner.

Period of Insurance

When cover is operative, as set out in each section of this policy.

Portable Toilet

The temporary lavatory facilities that **You** have hired, including fixtures & fittings, and includes individual cubicles, stand alone urinals or movable trailers. The period of hire must not exceed 5 days.

Services Supplier

Any supplier with whom **You** have a written contract to provide a service or services at, or for, the **Wedding** and/or **Wedding Reception** or other **Insured Event**, in return for advance payment by **You**. These include, but are not limited to professional photography and/or professional video operation, professional **Wedding** planner, floral arrangements, hired cars or other transport, **Wedding Guest** accommodation that is paid for by the **Participants**, toastmaster, venue, **Wedding** cake, **Ceremonial Attire**, catering, DJ/disco, band/ musician or paid entertainment contracted by **You** to provide services at the **Wedding**, and/or **Wedding Reception**, and/or other **Insured event. Wedding** gift list providers are not included. **Marquee** or **Ceremonial Swords** suppliers are not included unless **You** have extended the policy and paid the additional premium.

Schedule

The numbered document attaching to and validating this policy.

Terrorism

An unlawful act, including the use of force or violence, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s), committed for political, religious or ideological purposes including the intention to influence any government and/or to put the public in fear for such purposes.

United Kingdom, UK

England, Wales, Scotland, Northern Ireland, the Channel Islands and the Isle of Man.

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.

Wedding

A ceremony which creates a contract of marriage which is legally enforceable within the **UK** or a **Civil Partnership** registration or ceremony, including a conversion ceremony from a **Civil Partnership** to a marriage. This includes a blessing or other similar commitment or re-commitment ceremony arranged to celebrate a marriage, renewal of vows or other public demonstration of commitment.

Wedding Date

The day specified on the **Schedule** for the **Wedding** to take place and should they be different, the date of the **Wedding Reception** or other **Insured Event.**

Wedding Gifts

Gifts for the **Participants** given to celebrate the **Wedding**. This includes cash and vouchers but please read this policy for limitation in relations to claims for cash and vouchers.

Wedding Reception

The social gathering, including room hire and catering which must take place within [30 or 60] days of the **Wedding**, (depending on the number of **Insured Events**) at which the **Wedding** will be celebrated.

Wedding Rings

The ring(s) exchanged by the **Participants** at the Wedding.

Written Contract

A written document or email that sets out the contracting parties, terms and conditions upon which goods or services are to be supplied or delivered for the **Wedding, Wedding Reception** or other **Insured Event**.

We, Our, Us, Insurer

Accelerant Insurance UK Limited

You, Your, Insured Policyholder

The **Participants** named in the **Schedule** or, if different, the policyholder. In addition, the policy will indemnify **You** for the purposes of certain sections, and where appropriate, on behalf of any other person who has or 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 term of the policy, please contact **Us** immediately.

1. **You** must comply with the requirements set out in this policy under the section 'Residency/Ability to Purchase'.
2. The **Wedding** and **Wedding Reception** or other **Insured Event** must be at least 14 days from the date of the purchase of this insurance.

SECTION 1: CANCELLATION AND REARRANGEMENT OF WEDDING AND/ OR WEDDING RECEPTION OR OTHER INSURED EVENT

***Period of Insurance for Section 1:** Cover under this section commences from the date the premium is paid and applies until completion of the Insured Event(s) or if earlier when the relevant cover limit has been reached. Cover for bankruptcy or liquidation and Adverse Weather commences 14 days after the date the premium is paid.*

PART A – CANCELLATION

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

a. the booked venue for an **Insured Event** being unable to hold **Your Insured Event** due to bankruptcy, liquidation, an outbreak of infectious or contagious disease, damage to the venue (or **Marquee** if covered), murder or suicide at the premises or closure of the venue by a relevant authority; **Note**: Any claim arising directly or indirectly from: either a government regulation (like Covid prohibitions) or act or industrial action is excluded and not covered under this policy.

b. the death, injury or sickness of one of the **Participants** or a **Close Relative** which would make continuance of the **Wedding** inappropriate;

c. the total non-appearance on the **Wedding** day of any booked and paid for professional **Services Suppliers**;

d. accidental, complete loss of or severe damage to **Ceremonial Attire** of the **Participants** only which renders the item(s) unwearable, where the purchase or hire of alternatives is not possible;

e. redundancy, where notice is received at least 16 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 **Close Relative** who would have made proven, significant, financial contributions on which the **Wedding** arrangements depend;

f. receipt of a summons for jury service for the second time where **You** can provide evidence that **You** are unable to defer the service;

g. the unforeseen posting overseas of one of the **Participants**, **Attendant** or a **Close Relative** which occurs during the **Period of Insurance** who is a serving member of the **UK** armed forces or unavoidable and necessary duty for the Ambulance Service, Coastguard, Fire Brigade or Police Force;

h. the non-appearance of the officiating minister or registrar; or

i. the inability of the **Participants** and the majority of the guests to reach the **Insured Event**'s venue due to **Adverse Weather** conditions. In respect of travel by sea or air, the booked arrival date must be at least 5 days before the relevant **Insured Event**.

PART B – REARRANGEMENT

In the event of cancellation or curtailment of an **Insured Event** for reasons specified in Part A above, **We** will pay up to the amount stated in the **Schedule** to reimburse **You** for reasonable **Additional Costs** incurred in rearranging the **Insured Event** and/or **Services Supplier(s)** to a similar standard to the amount originally budgeted.

Special Claims Conditions Applicable to Section 1 Part B Rearrangement: All Additional Costs and expenses must be notified to Us and agreed in advance of the rearranged Wedding and/or Wedding Reception or other Insured Event.

You are not covered for:

a. the amount of the policy excess as shown in the benefits **Schedule** in respect of each claim

b. financial losses recoverable from any other source

c. any directly or indirectly related claims if, at the time this insurance is arranged, the **Participants** and any **Close Relative** upon whose health the **Insured Event** depends;

   i. have been given a terminal diagnosis.

   ii. are waiting for or undergoing treatment or investigation at a hospital or specialist clinic or awaiting the results of any tests or investigation.

d. any directly or indirectly related claims if, at the time this insurance is arranged, **You** are aware of any reason why the **Insured Event** may be cancelled or amended, unless agreed by **Us** and confirmed in writing. If **You** are in any doubt, please call **Emerald Life** on **0330 113 7109**.

e. any claim arising directly or indirectly from:

   i. a government regulation or act,

   ii. industrial action, or

   iii. unemployment other than redundancy as specified in point A (e) above.

f. **Your** financial circumstances or those of any person on whom the **Insured Event** depends, except as provided for in point A (e) above.

g. **Insured Event** plans not honoured by **Your** employer, other than as provided for in point A (g) above.

h. disinclination to contract to the marriage as agreed or failure to comply with legal requirements or **Your** failure to obtain the relevant legal documentation.

i. failure to notify the provider of any goods or service immediately when it is found necessary to cancel and/or rearrange an **Insured Event**.

j. cancellation/curtailment or rearrangement of travel and/or accommodation arrangements made in respect of **Insured Events** outside the **United Kingdom**.

k. **Additional Costs** not notified to the claims handlers or agreed in advance of the rearranged **Insured Event**.

l. pregnancy, except for serious medical complications related to pregnancy or childbirth where the expected date of confinement is more than 2 months after the last **Insured Event**.

m. claims arising from **Your** anxiety, stress, depression or any other mental or nervous disorder unless **You** provide a medical certificate from a registered mental health professional stating that this necessarily prevented **You** from continuing with the **Insured Event**.

n. any additional amounts voluntarily paid in advance to secure a discount.

o. any claim arising from a receipt of a summons for jury service where **You** are unable to provide evidence **You** have followed the correct process to defer service for a second time and it has subsequently been refused.

p. any claim arising directly or indirectly from the inability of the **Participants** and the majority of guests to reach the **Insured Event's** venue due to the cancellation of flights by an airline or travel provider unless this is covered under Section 1A point i.

q. any claim for accommodation unless this has been paid for solely as part of a **Wedding** event package. **We** will also not pay any claim for **Wedding** package accommodation costs for stays in excess of 7 nights.

r. any claim not substantiated with a **Written Contract**.

s. any claim associated with the venue becoming inaccessible due to environmental concerns (such as flood) not directly resulting from an insurable incident.

SECTION 2: CEREMONIAL ATTIRE

***Period of Insurance for Section 2:** Cover under this section commences as specified below.*

We will pay up to the amount stated in the **Schedule** for the reinstatement or replacement (at **Our** discretion) of **Ceremonial Attire** if such attire is lost or damaged whilst in **Your** possession or that of a **Close Relative** or **Attendant** 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**.

IMPORTANT: In respect of the paragraph above: an amount will be deducted in respect of owned and hired attire to reflect previous wear and tear.

You are not covered for:

a. *the excess as shown in the **Schedule**;*

b. *loss or damage which is or but for the existence of this policy would be otherwise insured;*

c. *any loss (other than by damage) not reported to the police within 24 hours of discovery; or*

d. *loss or damage by theft or attempted theft of any **Ceremonial 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

Period of Insurance for Section 3:Cover under this section applies from the time of receipt not more than 7 days prior to the Insured Event at which they are to be presented and for a subsequent 24 hours after the Insured Event at which they are to be presented or if earlier when the maximum relevant sublimit for this section has been reached.

We will pay up to the amount stated in the **Schedule** (subject to a maximums stated in the **Schedule**) for loss of or damage to **Wedding Gifts** due to **Accident**, fire or theft whilst being stored by **You** or **Your Close Relative** or **Attendant**. This cover also applies whilst gifts are in transit or on display at the **Wedding Reception** or other **Insured Event**.

You are not covered for:

a. *the excess as shown on the **Schedule**;*

b. *loss or damage which is or but for the existence of this policy would be otherwise insured;*

c. *any loss (other than by damage) not reported to the police within 24 hours of discovery; or*

d. *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. **There is no cover for cash and vouchers left in an unattended vehicle, for any reason.***

e. *loss or damage by theft or attempted theft of any **Wedding Gifts** left in the **Home** or **Insured Event** venue, unless there is evidence of violent, visible and forcible entry thereto or exit therefrom.*

f. *more than the policy limit shown in the **Schedule** in respect of cash and vouchers.*

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

***Period of Insurance for Section 4:** cover under this section commences (i) 7 days prior to the Insured Event at which they are to be presented and expires 24 hours after the Insured Event at which they are to be presented or if earlier when the maximum relevant sublimit for this section has been reached, in respect of Wedding rings, stationery and Attendants' gifts; and (ii) 36 hours prior to the Insured Event for which they are purchased and expires at the end of the Insured Event for which they are purchased or if earlier when the maximum relevant sublimit for this section has been reached, in respect of flowers, and the Wedding cake.*

We will pay up to the amount stated in the **Schedule** 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) above.

You are not covered for:

a. *the excess as shown on the **Schedule**;*
b. *theft of **Wedding Ring(s)**, **Wedding** stationary, flowers and **Attendants'** gifts unless such items were removed by visible and forcible means;*
c. *any loss not reported to the Police within 24 hours of discovery;*
d. *loss or damage which is or but for the existence of this policy would be otherwise insured;*
e. *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;*
f. *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;*
g. *more than the maximum amount per item shown in the **Schedule** for any ring or gift.*

SECTION 5: CARS AND TRANSPORT

***Period of Insurance for Section 5:** Cover under this section commences from the date the premium is paid and applies until completion of the Insured Event for which they are booked, or if earlier when the maximum relevant sublimit for this section has been reached.*

We will pay up to the amount stated in the **Schedule** 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).

You are not covered for:

a. *the excess as shown on the **Schedule**;*
b. *losses recoverable from any other source;*
c. *losses which may effectively be claimed under Section 1 of this policy;*
d. *contracts which are not in writing;*
e. *any costs which would have been incurred had the original **Services Supplier** not failed to meet their contractual obligations; or*
f. *financial failure of any Services Supplier.*

SECTION 6: PHOTOGRAPHY AND VIDEO

***Period of Insurance for Section 6:** Cover under this section commences from the date the premium is paid and applies until delivery of the photographs or video not exceeding 90 days after the Insured Event at which they are taken or if earlier when maximum relevant sublimit for this section has been reached.*

We will pay up to the amount stated on the **Schedule** to reimburse **You** for unforeseen expenses necessarily incurred to take or 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; or
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**.

If it is planned to take photographs of the **Participants** cutting the **Wedding** cake, **We** will pay up to the amount stated in the **Schedule** to arrange an alternative photographic session necessitated by damage to the **Wedding** cake occurring within 48 hours before the conclusion of the **Insured Event**.

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 team within 48 hours of occurrence.

Important: cover for the three items above will only apply if more than 75% of the photographs originally commissioned and paid for are not provided by the professional photographer or professional video operator contracted for the Insured Event.

You are not covered for:

a. the excess as shown on the **Schedule**;

b. losses recoverable from any other source;

c. losses which may effectively be claimed under Section 1 of this policy;

d. any costs which would have been incurred had the original **Services Supplier** not failed to meet their contractual obligations;

e. any claim not substantiated by a **Written Contract**; or

f. financial failure.

SECTION 7: FINANCIAL FAILURE OF SUPPLIERS

***Period of Insurance for Section 7:** Cover under this section commences 14 days after the date the premium is paid and applies until completion of the Insured Event for which they are contracted or if earlier when maximum relevant sublimit for this section has been reached.*

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

1. Irrecoverable sums of money which **You** have paid or for which **You** are liable, or
2. **Additional Costs** in arranging alternative **Services Suppliers**.

However, these **Additional Costs** must be considered Necessary, Appropriate and Proportional, which **We** define as follows:

a. Necessary: the costs must be essential to secure a **Wedding** service **or Insured Event** that is similar in nature to the one that was originally booked.

b. Appropriate: the costs should not be significantly higher than the typical market rates for similar **Wedding** services in **Your** locality.

c. Proportional: if the event is imminent, slightly higher costs may be justified. However, these costs should still be in line with what is generally charged for similar last-minute **Wedding** services.

Important: This policy does not cover "betterment", meaning that We won't pay for an upgrade to a more expensive Services Supplier or venue as a result of the bankruptcy or liquidation of a Services Supplier. The replacement service should be similar in quality and cost to the original Services Supplier booked. Remember to carefully review the booking conditions and terms of service when engaging a Services Supplier.

You are not covered for:

*a. the excess as shown in the **Schedule**;*

b. any sums recoverable from any other source;

*c. any **Services Suppliers** going into administration, rather than bankruptcy or liquidation;*

*d. any costs which would have been incurred had the original **Services Suppler** not ceased trading;*

*e. any costs from the financial failure of a **Wedding Gifts** or any **Services Supplier** not contracted by and pre-paid by **You**;*

*f. any costs from the financial failure of a professional **Wedding** planner;*

*g. claims arising from circumstances known to **You** or in the public domain at the time this insurance was issued. This includes situations where there were clear signs of financial instability or potential cessation of the **Services Supplier's** operations, whether or not this information was publicly available;*

h. any additional amounts voluntarily paid in advance to secure a discount;

*i. any costs where no **Written Contract**; or*

*j. any loss occurring as a result of the **Services Supplier** becoming bankrupt or going into liquidation within 14 days of the purchase of this policy.*

SECTION 8: PERSONAL ACCIDENT

Period of Insurance Section 8:Cover under this section commences no more than 24 hours before and applies until no more than 24 hours after each Insured Event.

You are covered up to the amount shown in the **Schedule** for the payment of the following compensation to **You** or, where appropriate, **Your** legal representative(s) if **You** sustain **Bodily injury**, which solely and independently of any other cause results in **Your** death, **permanent total disablement**, **loss of sight** or **loss of limb(s)** within 12 months of the **Accident**.

Permanent total disablement

Means that for the twelve months following **Your Accident You** are totally unable to work in any occupation whatsoever and at the end of that time there is no prospect of improvement.

Loss of limb

Means loss by physical severance at or above the wrist or ankle or the total and permanent loss of use of an entire hand, arm, foot or leg.

Loss of sight

Means total and permanent loss of sight which shall be considered as having occurred;

a. in both eyes if **Your** name is added to the Register of Blind Persons on the authority of a fully qualified ophthalmic specialist, or

b. in one eye if the degree of sight remaining after correction is 3/60 or less on the Snellen Scale.

You are not covered for:

a. the amount of the policy excess as shown in the benefits **Schedule** in respect of each claim;

b. **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;

c. losses arising from **Accidents** involving **You** driving or being carried as a passenger in or on any quad bike, two or three wheeled vehicle of 250cc or over;

d. the contracting of any disease, illness and/or medical condition;

e. the injection or ingestion of any substance; or

f. any event which directly or indirectly exacerbates a previously existing physical **Bodily injury**.

Important: 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. Any claim must be certified by a Medical Practitioner as We shall direct.

SECTION 9: PROFESSIONAL COUNSELLING

Period of Insurance for Section 9: Cover under this section commences from the date the premium is paid and applies until 3 months after the Wedding or if earlier when the maximum relevant sublimit for this section has been reached.

You are covered up to the amount shown in the benefits schedule in respect of professional counselling that is recommended by a general practitioner for either of the **Participants** as a result of the unforeseen, unavoidable and permanent cancellation of the **Wedding** due to the death of either of the **Participants** or either of the **Participants** electing not to continue with the marriage.

You are not covered for:

a. the amount of the policy excess as shown in the benefits schedule in respect of each claim;

b. claims arising from circumstances known to **You** at the time of issue of this insurance;

c. claims arising from a condition for which a terminal diagnosis had been given prior to the date this insurance was arranged;

d. claims arising from a condition for which a medical practitioner had advised against booking or commencing the **Wedding**; or

e. professional counselling provided by a member of **Your** family whether they are a licensed professional or not.

SECTION 10: ESSENTIAL DOCUMENT INDEMNITY

***Period of Insurance for Section 10:** Cover under this section commences from the date the premium is paid and applies until the last Insured Event takes place, as booked, or if earlier when the maximum relevant sublimit for this section has been reached, and applies only in respect of Insured Events taking place outside the United Kingdom.*

You are covered up to the amount shown in the benefits schedule in respect of **Additional costs** for travel, accommodation and fees necessarily incurred to obtain replacement copies of the documents which are essential to **Your Insured Event** taking place outside the **United Kingdom**, and which, during the period defined above, are lost or damaged for reasons beyond **Your** control.

Essential documents

Means the documentation required by the relevant foreign authority to enable the **Insured Event** to take place as booked outside the **United Kingdom**, and shall include, but not be limited to, visas, birth certificates and passports.

You are not covered for:

a. the amount of the policy excess as shown in the **Schedule** in respect of each claim;

b. loss or damage arising from confiscation or detention by customs officials or other authorities, or not reported to the consular representatives of the relevant issuing country within 24 hours of discovering the loss, or as soon as possible after that and a written report obtained

c. loss or theft from any unattended motor vehicle;

d. claims which arise from **Your** lack of care or from reasons within **Your** control; or

e. loss of documents when stored in suitcases or other like receptacles whilst in the custody of the airline or other carriers.

SECTION 11: £2.25 MILLION PUBLIC LIABILITY FOR THE PARTICIPANTS

***Period of Insurance for Section 11:** Cover under this section commences no more than 24 hours before and applies until no more than 24 hours after each* **Insured Event.**

You are covered up to the amount shown in the benefits **Schedule** in respect of **Your** legal liability arising from **Accidental** injury to third parties or **Accidental** loss of or **Accidental** 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.*

You are not covered for:

a. the amount of the policy excess as shown in the **Schedule** in respect of each claim;

b. any directly or indirectly related claims for **Insured Events** taking place in the United States of America or Canada; or

c. anything mentioned under "**You** are not covered for" under Special exclusions applicable to sections 11, 12 and 13.

SECTION 12: OPTIONAL £2.25 MILLION PUBLIC LIABILITY EXTENSION FOR THE WEDDING GUESTS

***Period of Insurance for Section 12:** Cover under this section commences no more than 24 hours before and applies until no more than 24 hours after each Insured event. This section will only apply if You have paid the appropriate additional premium, as shown on Your Schedule.*

Section 11 - public liability for the **Participants** is extended to cover all of the **Wedding** guests in respect of legal liability arising from **Accidental** injury to third parties or **Accidental** loss of or damage to third party property up to the £2,250,000 limit detailed within the **Schedule**.

You are not covered for:

a. the amount of the policy excess as shown in the **Schedule** in respect of each claim;

b. any directly or indirectly related claims for **Insured Events** taking place outside the **United Kingdom**; or

c. anything mentioned under **You** are not covered for under Special exclusions applicable to sections 11, 12, 13A & 13B.

SECTION 13: OPTIONAL £5 MILLION PUBLIC LIABILITY EXTENSION

***Period of Insurance for Section 13:** Cover under this section commences no more than 24 hours before and applies until no more than 24 hours after each Insured event. This section will only apply if You have paid the appropriate additional premium, as shown on Your Schedule.*

Please note: If You require public liability cover to be extended to include Guests invited to the Insured Event, including any Guests who are performing a role at the event free of charge, You will need to extend cover under Section 12 - Optional £2.25 million public liability extension for the Wedding Guests, as well.

Section 11 - Public liability for the **Participants** and Section 12 - Optional £2.25 million public liability extension for the **Wedding Guests** (where **You** have paid the appropriate additional premium as shown on **Your Schedule** under that section) is extended to cover legal liability arising from **Accidental** injury to third parties or **Accidental** loss of or damage to third party property up to the £5,000,000 limit detailed within the **Schedule**.

Special exclusions applicable to Sections 11, 12 and 13

You are not covered for:

a. liability arising from: (i) the use or possession of vehicles, aircraft or watercraft, trailers or caravans; (ii) loss of or damage to property belonging to or held in trust by **You;** (iii) any willful or malicious act, any act of vandalism or deliberate act; or (iv) the carrying on of any profession, trade or business.

b. employers' liability, contractual liability or liability to a member of **Your** family;

c. liability assumed by **You** by arrangement;

d. liability arising from animals belonging to or in **Your** care, custody or control;

e. liability arising from the ownership or occupation of land or buildings;

f. liability arising from any criminal proceedings;

g. **Your** costs and expenses incurred without **Our** prior written consent;

h. any liability arising out of road traffic acts or their equivalent;

i. liability which is or but for the existence of this **Schedule** would be insured by any other certificate except in respect of any excess beyond the amount payable under such other certificate, or which would have been payable under such other certificate had this insurance not been effected;

j. liability for fines, penalties, liquidated damages or punitive exemplary, aggravated or multiplied damages;

k. 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 any such goods or property, or any defective work executed by **You**.

l. liability arising from the ownership or use of firearms or fireworks or other pyrotechnic devices or effects;

m. loss or damage to flooring caused by footwear of any kind; or

n. any loss arising from ownership or use of bouncy castles or other inflatables.

SECTION 14: OPTIONAL MARQUEE, PORTABLE TOILET AND HIRED EQUIPMENT EXTENSION

***Period of Insurance for Section 14:** This section applies only where the appropriate additional premium has been paid, as shown on Your* **Schedule**. *The period of hire must not exceed 5 days.*

You are covered up to the amount shown in the benefits schedule in the event of loss of or damage to **Marquees**, **Portable Toilet** and **Hired Equipment** by any cause not specifically excluded occurring during the period of hire. Cover is limited to the value of the item at the time of loss or damage and **We** reserve the right at **Our** option to replace or reinstate any **Marquee**, **Portable Toilet** or **Hired Equipment**.

Please note: the policy limit for this section may be increased to a maximum of £75,000 subject to the payment of an additional premium as shown on Your Schedule.

Important: If at the time of the loss or damage the sum insured is less than the full cost of reinstating the Marquee or other equipment 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.

You are not covered for:

a. the amount of the policy excess as shown in the **Schedule** in respect of each claim;

b. any directly or indirectly related claims for **Insured Events** taking place outside the **United Kingdom**;

c. erection and/or dismantling of any hired property or **Hired Equipment**;

d. mobile generators of any kind;

e. loss or damage suffered by **You** as a result of being deceived into knowingly parting with property;

f. damage to flooring caused by footwear;

g. consequential loss of any kind or description. i.e. any costs that are directly or indirectly caused by the event which led to **Your** claim unless specifically stated in this policy. 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;

h. theft of the **Marquee** or **Hired Equipment** unless there is violent and forcible entry or exit from the secured premises;

i. pecuniary losses recoverable from any other source;

j. any government regulation or act; or

k. loss or theft from any unattended venue or vehicle.

SECTION 15: OPTIONAL CEREMONIAL SWORDS EXTENSION

***Period of Insurance for Section 15:** This section applies only where the appropriate premium has been paid, as shown on Your Schedule. Cover under this section commences as specified below.*

You are covered up to the amount shown in the **Schedule** for loss or damage to borrowed or hired **Ceremonial Swords** if they are lost or damaged whilst in **Your** possession or that of a **Relative** within 7 days prior to the **Insured Event** at which they are to be displayed, and for 48 hours after.

You are not covered for:

a. the amount of the policy excess as shown in the **Schedule** in respect of each claim;

b. any directly or indirectly related claims for **Insured Events** taking place outside the **United Kingdom;**

c. loss or damage which is or but for the existence of this policy would be otherwise insured;

d. any loss (other than by damage) not reported to the police within 24 hours of discovering the loss, or as soon as possible after that; or

e. loss or damage by theft or attempted theft of any **Ceremonial Swords** or accompanying regalia left in any unattended vehicle unless the property is left in the locked boot or locked glove compartment of the vehicle, concealed from view and there is evidence of violent, visible and forcible entry thereto.

GENERAL CONDITIONS APPLICABLE TO ALL SECTIONS OF THIS INSURANCE

You must comply with the following conditions to have the full protection of **Your** insurance. If **You** do not comply **We** may at **Our** option cancel the policy or refuse to deal with **Your** claim or reduce the amount of any claim payment.

1. There is certain information that **We** need to know as it may affect the terms of the insurance cover **We** can offer **You**. **You** must, to the best of **Your** knowledge, give accurate answers to the questions **We** ask when **You** buy **Your Emerald Life** Wedding insurance policy. If **You** do not answer the questions truthfully it could result in **Your** policy being invalid and could mean that all or part of a claim may not be paid. If **You** think **You** may have given **Us** any incorrect answers or if **You** want any help, please contact **Emerald Life** on **0330 113 7109** as soon as possible and **We** will be able to tell **You** if **We** can still offer **You** cover.
2. written notice of any event which may give rise to a claim shall be given to **Us** (or **Our** claims service) as soon as possible 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:
   a. theft, loss, malicious damage or vandalism – report to the police immediately.
   b. 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.
   c. **You** must provide **Us**, at **Your** expense, with all necessary 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 due observance and fulfilment of all the terms and conditions of this insurance by **You**, or anyone acting on **Your** behalf, insofar as they relate to anything to be done or complied with by **You**, or anyone acting on **Your** behalf, shall be a condition precedent to **Our** liability to make any payment under this insurance.
5. no refund of premium is allowed (other than in respect of the premium refund guarantee) once the insurance has been effected.
6. **You** must exercise due care and attention at all times for the safety of **Your** property and take all necessary steps to prevent **Accident**, loss or damage.
7. if **You** or anyone acting on **Your** behalf makes any claim knowing it to be false or fraudulent in any way then this insurance shall become void, premiums non-refundable and all claims shall be forfeited.
8. 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.
9. **You** may not transfer **Your** interest in this insurance.
10. **Our** total liability shall not exceed the respective sums stated in the summary.
11. **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.
12. **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**.
13. in the event of a claim, **You** must produce documentation to show that original contractual obligations with suppliers were evidenced, or that ownership of goods existed, in writing.
14. **You** may not claim under more than one section or part of this **Schedule** for the same financial loss.
15. this **Schedule** may be rescinded or cancelled without the consent of a third party.
16. 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.
17. **You** are in compliance with the requirements set out in the section entitled 'Residency/Ability to Purchase' at the beginning of this policy.

GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS OF THIS INSURANCE

You are not covered for:

1. any direct or indirect consequence of war, civil war, invasion, acts of foreign enemies (whether war be declared or not), rebellion, revolution, insurrection, military or usurped power, or confiscation, nationalisation, requisition, destruction of or damage to property by or under the order of any government, local or public authority.
2. any direct or indirect consequence of **Terrorism**, including as defined by the Terrorism Act 2000 and any amending or substituting legislation. **We** will, however, cover any loss or damage, caused by any act of **Terrorism** provided that such act did not happen directly or indirectly because of biological, chemical, radioactive or nuclear pollution or contamination or explosion.
3. losses directly or indirectly occasioned by pressure waves caused by aircraft or other flying devices travelling at sonic or supersonic speeds.
4. **Your** wilfully, self-inflicted injury or illness, solvent abuse, alcohol abuse, the use of 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).
5. any direct or indirect consequence of:
    a. irradiation, or contamination by nuclear material; or
    b. the radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter; or
    c. any device or weapon which employs atomic or nuclear fission or fusion or other comparable reaction or radioactive force or matter.
6. any loss whereby any period of disability or loss whatsoever is increased through **Your** own act or omission.
7. any property more specifically insured.
8. incidents which may give rise to a claim not notified in writing to **Us** (or **Our** claims service) within 31 days of the expiry of this insurance (other than as specified in Section 6 - Photography & Video).
9. losses arising as a result of material loss of any kind. i.e. any costs that are directly or indirectly caused by the event which led to **Your** claim unless specifically stated in this policy. 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.
10. losses arising from prohibitive regulations by the government of any country.
11. losses arising as a result of any unlawful act by **You** or criminal proceedings against **You** or any other person on whom the **Insured Event** depends (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).
12. persons acting against the advice of a medical practitioner, including travelling against medical advice
13. in respect of persons who are not **Resident** in the **United Kingdom**, where such liability would not have existed had those persons been **Resident** in the **United Kingdom** and not elsewhere, unless specifically agreed by **Us**.
14. wilful or malicious acts and any acts of vandalism by persons invited to the **Insured Event** by **You**.
15. any circumstance manifesting itself after the date of the **Insured Event** booking but prior to the date of issue of this **Schedule**.
16. Third party rights and no party other than **You** may claim benefit under the terms of this insurance.
17. 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.
18. loss or theft from unattended venues or vehicles unless involving forcible or violent entry or exit.
19. theft or attempted theft unless involving forcible or violent entry or exit from the secured premises.
20. claims arising from the ownership or use of bouncy castles and other inflatables, firearms, fireworks or other pyrotechnic devices or effects.
21. loss of or damage to the property insured due to or arising from:
    i. wear and tear, inherent defect, rot, mildew, rust, corrosion, frost, soiling, insects, woodworm, vermin, moth, dyeing or renovation.
    ii. electronic, electrical or mechanical breakdown, failure or derangement, faulty manipulation, design, plan, specification or materials.
    iii. gradual deterioration or market depreciation.
    iv. atmospheric conditions.
    v. shrinkage or change of colour.
    vi. confiscation, detention or any process of cleaning, restoration or repair.

22. losses directly or indirectly occasioned by, happening through or in consequence of vaccinations.
23. any part of a claim which is unproven or unsubstantiated.
24. Notwithstanding any provision to the contrary within this contract, this contract excludes any **Cyber Loss**. For the purposes of this General Exclusion, **Cyber Loss** means any loss, damage, liability, expense, fines or penalties or any other amount directly or indirectly caused by:
    i. the use or operation of any **Computer System** or **Computer Network**;
    ii. the reduction in or loss of ability to use or operate any **Computer System**, **Computer Network** or **Data**;
    iii. access to, processing, transmission, storage or use of any **Data**;
    iv. inability to access, process, transmit, store or use any **Data**;
    v. any threat of or any hoax relating to 24.i to 24.iv above;
    vi. any error or omission or accident in respect of any **Computer System, Computer Network** or **Data**. **Computer System** means any computer, hardware, software, application, process, code, programme, information technology, communications system or electronic device owned or operated by the Insured or any other party. This includes any similar system and any associated input, output or data storage device or system, networking equipment or back up facility. **Computer Network** means a group of **Computer Systems** and other electronic devices or network facilities connected via a form of communications technology, including the internet, intranet and virtual private networks (VPN), allowing the networked computing devices to exchange **Data**. **Data** means information used, accessed, processed, transmitted or stored by a **Computer System**.
25. any claim directly or indirectly related to a **Pandemic** and/or **Epidemic**, including but not limited to **Coronavirus**. However, this general exclusion shall not apply to the cancellation cover in the case of illness of one of the **Participants** or a **Close Relative** which would make continuance of the **Wedding** inappropriate and allow for a claim under Section 1 (Cancellation)
26. any loss, damage, claim, cost(s) expense or other sums, directly or indirectly caused by, arising or resulting from, or in connection with;
    i. state mourning, or the death of the head of state or a member of the royal family, or
    ii. the coronation of a sovereign.
27. any claim for **Insured Events** taking place in a country or specific area where the Foreign, Commonwealth & Development Office (FCDO) has advised against all, or all but essential, travel. It is **Your** responsibility to check the latest advice from the FCDO prior to commencing **Your Insured Event** plans, which **You** can find at **https://www.gov.uk/foreign-travel-advice**.
28. any claim directly or indirectly related to the use of drones or any other remote controlled devices for photography, videography or any other purpose during an **Insured Event**.
29. any claim arising from disputes with vendors, suppliers or **Service Suppliers** where there is no **Written Contract**.
30. any claims or costs associated with a change of heart or decision by the **Participants** not to proceed with any **Insured Event**.
31. any claim associated with the venue becoming inaccessible due to environmental concerns not directly resulting from an insurable incident. For example, a flood making a venue inaccessible but not damaging the venue itself.
32. any claims resulting from the loss or theft of gifts, money, or vouchers unless they are kept in a locked safe or secure place when not in transit.
33. any losses incurred as a result of failure to notify relevant parties promptly in the event of a necessary cancellation or rearrangement of the **Insured Event**.
34. any claims arising from the incapacity or non-performance of a vendor or supplier who was not contracted or paid in line with their standard terms of business.
35. any claims related to the confiscation, detention, seizure, damage, destruction, or requisition of the **Wedding** property or any property insured under this policy by customs or other government or public authorities.
36. any claim associated with the non-availability, non-performance, errors or omissions of any third party service provider such as travel agents, airlines, hotels, etc., which are not a direct result of the **Insured Event**.
37. any claim arising from a **Participant** or any **Close Relative** deciding to participate in risky activities or extreme sports immediately prior to the **Insured Event** (e.g., skydiving, bungee jumping, scuba diving, etc.) that could impact their ability to attend the **Insured Event**.
38. any claim arising from a **Participant** or any **Close Relative's** decision to travel to countries or regions that were under travel advisories by the government at the time of travel.
39. any claim for a third, fourth, or fifth **Insured Event** unless **You** have paid the appropriate additional premium, and this is displayed on **Your Schedule**.
40. any claim arising from the use of live fire, including bonfires, firepits, torches, candles, and other hazardous equipment involving the use of a live flame.
41. any claim for a **Consequential loss**, unless specifically listed.

Other Specific Exclusions

War and Civil War

Notwithstanding anything to the contrary contained herein this insurance does not cover loss or damage directly or indirectly occasioned by, happening through or in consequence of war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any government or public or local authority.

Terrorism

Notwithstanding any provision to the contrary within this insurance or any endorsement thereto it is agreed that this insurance excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss. For the purpose of this exclusion an act of terrorism means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear. This exclusion also excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to any act of terrorism. In the event any portion of this exclusion is found to be invalid or unenforceable, the remainder shall remain in full force and effect.

Cyber

Notwithstanding any provision to the contrary herein or any endorsement thereto, it is understood and agreed that this insurance does not insure loss, damage, destruction, distortion, erasure, corruption or alteration of Electronic Data from any cause whatsoever (including but not limited to Computer Virus) or loss of use, reduction in functionality, availability or failure in the security of a computer system, hardware, program, software, data, information repository, microchip, integrated circuit or similar device in computer equipment or non-computer equipment, or cost, expense of whatsoever nature resulting therefrom, regardless of any other cause or event contributing concurrently or in any other sequence to the loss. **Electronic Data** means facts, concepts and information converted to a form useable for communications, interpretation or processing by electronic and electromechanical data processing or electronically controlled equipment and includes programmes, software, and other coded instructions for the processing and manipulation of data or the direction and manipulation of such equipment. **Computer Virus** means a set of corrupting, harmful or otherwise unauthorised instructions or code including a set of maliciously introduced unauthorised instructions or code, programmatic or otherwise, that propagate themselves through a computer system or network of whatsoever nature, including but not limited to 'Trojan Horses', 'worms' and 'time or logic bombs'.

Electronic Data Processing

Notwithstanding any provision to the contrary within this insurance or any endorsement thereto, other than Section 6 (Photography & Video) where the remedies therein shall continue to apply, it is understood and agreed that should electronic data processing media insured by this insurance suffer physical loss or damage insured by this insurance, then the basis of valuation shall be the cost of the blank media plus the costs of copying the Electronic Data from back-up or from originals of a previous generation. These costs will not include research and engineering nor any costs of recreating, gathering or assembling such Electronic Data. If the media is not repaired, replaced or restored the basis of valuation shall be the cost of the blank media. However this insurance does not insure any amount pertaining to the value of such Electronic Data to the assured or any other party, even if such Electronic Data cannot be recreated, gathered or assembled.

NCBR Terror

Any act of terrorism directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with biological, chemical, radiological or nuclear pollution or contamination shall be excluded.

Sanctions

There shall be no cover under this insurance and **We** will not be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose **Us** to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulation of the European Union, United Kingdom or United States of America.

Institute Radioactive Contamination, Chemical, Biological, Biochemical and Electromagnetic Weapons

This clause shall be paramount and shall override anything contained in this insurance inconsistent therewith. In no case shall this insurance cover loss, damage, liability or expense directly or indirectly caused by or contributed to by or arising from: (i) ionizing radiations from or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel; (ii) the radioactive, toxic, explosive or other hazardous or contamination properties of any nuclear installation, reactor or other nuclear assembly or nuclear component thereof; (iii) any weapon or device employing atomic or nuclear fission and/or fusion or other like reaction or radioactive force or matter; (iv) the radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter (this exclusion does not extend to radioactive isotopes, other than nuclear fuel, when such isotopes are being prepared, carried, stored, or used for commercial, agricultural, medical, scientific or other similar peaceful purposes); or (v) any chemical, biological, bio-chemical, or electromagnetic weapon.

Communicable Disease

Except where any of the below is the cause of a claim under Section 1 (Cancellation and Rearrangement) for illness of one of the **Participants** or a **Close Relative** rendering cancellation unavoidable, notwithstanding any provision to the contrary within this insurance, within any endorsement to this insurance or within any extension to this insurance, this insurance and its endorsements (if any) and its extensions (if any) exclude any loss, damage, liability, claim, cost or expense (whether suffered by an insured or a third party) of whatsoever nature, directly or indirectly caused by, contributed to by, resulting from, arising out of, in connection with, or otherwise in any way directly or indirectly attributable to: (a) coronaviruses; (b) coronavirus disease (COVID-19); (c) Severe Acute Respiratory Syndrome coronavirus 2 (SARS-CoV-2); (d) any mutation of or variation of (a), (b) or (c) above; (e) any infectious disease that is designated or treated as a pandemic by the World Health Organisation; or (f) any fear or anticipation of (a), (b), (c), (d) or (e) above, regardless of any other cause or event contributing concurrently or in any other sequence thereto.

DATA PRIVACY

How We use the information about You

Certain personal data related to this policy will also be disclosed to, and processed by, Accelerant Insurance UK Limited ("**Accelerant**"), a UK-authorised insurance company underwriting risks under this insurance policy (FCA Firm Reference Number: 207658). In its capacity as insurance company, Accelerant acts as a separate, independent data controller for insurer-level purposes, including portfolio and risk monitoring, underwriting governance, regulatory oversight, and compliance with applicable legal or regulatory requirements under UK law, including the UK GDPR and the Data Protection Act 2018.

Accelerant does not ordinarily collect personal data directly from insured individuals for policy issuance or routine insurance policy administration. Where relevant to its insurance or service activities, Accelerant may however collect personal data directly from insured individuals in other contexts, including where such individuals initiate contact, submit enquiries or complaints, or interact via Accelerant's website or digital channels.

For the purposes of underwriting this policy, Accelerant receives personal data from Emerald Life Limited, intermediaries, or other authorised participants in the insurance value chain, strictly in connection with Accelerant's role as underwriting insurer and for insurer-level oversight or reporting purposes.

Further details on how Accelerant processes your personal data, the rights available to you as a data subject under the UK GDPR, and the safeguards applied to any international transfers are publicly available and permanently accessible at: https://www.accelerant.ai/privacy-policy. You may also contact Accelerant's Data Protection Officer at dpo@accelins.com for any queries relating to the processing of your personal data. You also have the right to lodge a complaint with the Information Commissioner's Office (ICO) at www.ico.org.uk.

How We store Your information

All personal information collected by **Us** is stored on secure servers and might be transferred outside the **UK** and European Economic Area but only where appropriate contractual obligations of adequate protection are in place.

When **You** input information on **Our** website the data is transferred to **Us** securely. **You** will see that the website shows a green padlock and the website address begins with "https". **Our** website uses Secure Socket Layer (SSL) technology, which is the standard security technology for establishing an encrypted link between a web server and a browser. **We** also have security measures in place in **Our** offices to protect the information that **You** have given **Us**.

We will need to keep and process **Your** personal information while **You** are a customer of **Ours** and afterwards in order to allow **Us** to meet **Our** corporate requirements and legal and regulatory obligations.

How to access Your information and make a correction

You have the right to request a copy of the personal information that **We** hold about **You**. To do this simply write to **Us** at the address below or contact **Us** by email. **We** will take all reasonable steps to confirm **Your** identity before providing **You** with details of any personal information **We** may hold about **You**. **We** want to make sure that **Your** personal information is accurate and up to date. **You** may ask **Us** to correct or remove information **You** think is inaccurate. **You** can contact **Us** at the following:

By post:	Emerald Life Customer Relations Team
	65 Fairmount Road London SW2 2BJ
Tel:	0330 113 7109
Email:	customerservice@emeraldlife.co.uk