Wedding Insurance

Insurance Product Information Document

Company: This insurance is administered by Emerald Life Limited who are authorised and regulated by the Financial Conduct Authority no: 945500. Registered Office: 286 Queensbridge Road, London, E6 3NH.

Insurer: This insurance is underwritten by Acasta European Insurance Company Limited who are registered at: Unit 1, 124 Irish Town, Gibraltar, GX11 1AA.

Product: Emerald Life Wedding Insurance for residents of the United Kingdom

This Insurance Product Information Document is only intended to provide a summary of the main coverage and exclusions; it does not replace the policy terms and conditions. Full details of the specific circumstances of coverage can be found within the policy wording. Complete pre-contractual and contractual information on the product is provided in your policy documentation.

What is this type of insurance? This insurance provides cover for costs and services associated with your wedding, reception or Insured event.

What is insured?

You are covered up to the limit shown in your policy schedule for your chosen level of cover for:

- ✓ Cancellation and rearrangement of insured events
- ✓ Ceremonial attire
- ✓ Wedding gifts
- ✓ Wedding ring(s), flowers, attendants' gifts and the wedding cake
- ✓ Wedding cars & transport
- ✓ Photography & video
- ✓ Financial failure of wedding service suppliers
- ✓ Personal accident
- ✓ Professional counselling
- ✓ Essential document indemnity (overseas weddings only)
- ✓ Legal expenses
- ✓ Public liability for the marrying couple

You can add the following optional covers to the policy:

- ✓ Public liability for the guests
- ✓ Optional £5 million public liability extension
- ✓ Marquee & mobile W.C. unit and event equipment extension
- ✓ Optional ceremonial swords cover

What is not insured?

- ✗ We won't cover any claim if you or your partner choose not to get married.
- ✗ Your policy excess as shown where applicable
- ✗ This policy does not offer cover if you decide not to go ahead with the Insured event
- ✗ The policy does not cover any claims caused by or arising from any of the following situations relating to the marrying couple, close relative or any person upon whom the cost of the Insured event or wedding services depends:
  - If anyone has been given a terminal prognosis
  - If anyone is acting against medical advice
  - If anyone is on a waiting list for hospital treatment or is awaiting the results of any tests or medical investigations.
- ✗ This policy does not offer cover when you know, when buying this policy, that there is already a problem that may lead to a claim.
- ✗ Loss or theft from unattended venues or vehicles unless involving forcible or violent entry to or exit.
- ✗ Claims arising from incidents involving bouncy castles & other inflatables, fireworks or other pyrotechnic devices or effects.
- ✗ Any loss, damage, claim, cost(s) expense or other sums, directly or indirectly caused by, arising or resulting from, or in connection with;
  - State mourning, or the death of the head of state or a member of the royal family
  - The coronation of a sovereign
- ✗ Claims arising from wedding suppliers failing to meet their obligations, for example in the quality of the product.
- ✗ 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.
- ✗ Any claims arising from the optional additional events unless you have paid the appropriate additional premium, and this is displayed on your certificate.
- ✗ Any claim for consequential loss.
- ✗ We won't cover you if you bought this policy after knowing (or having reason to know) that a supplier was in financial trouble or had already stopped trading.

Are there any restrictions on cover?

! Either one of the marrying couple must be a permanent resident in the United Kingdom.
! Public Liability Cover for the marrying couple does not extend to Insured events taking place in the USA & Canada.
! The Optional Marquee cover, Optional Ceremonial Swords cover and Optional Public Liability Cover is only available for Insured events taking place in the UK.
! We will not cover 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.

Where am I covered?

You are covered to hold your Insured events at any worldwide destination (apart from those where the Foreign, Commonwealth & Development Office (FCDO) has advised against all, or all but essential, travel.)
Cover for Public Liability for the marrying couple does not extend to the USA or Canada and the Optional Marquee cover, Optional Ceremonial Swords Extension and Optional Public Liability cover is only available for Insured events taking place in the UK.

What are my obligations?

You must provide full and accurate information to all questions asked. Your answers must be true to the best of your knowledge and belief. Your answers will form part of the statement of facts on which your policy will be based. If you become aware that information you have given us is inaccurate or has changed, you must inform us as soon as possible. Failure to do this may invalidate your policy and claims may not be paid.

You must follow our claims process which can be found in your policy documentation.

When and how do I pay?

Your premium is a one-off payment. Payment can be made by debit or credit card.

When does the cover start and end?

Your cover will start as soon as you purchase your policy and will automatically cover any deposits you have already paid.

Generally, your policy cover ceases 24 hours following your Insured event, whichever is the later, however some covers are in force at different times during the course of your wedding so please refer to your policy wording for full details.

How do I cancel the Contract?

Important - Applicable to all policies:

If you decide that for any reason, this policy does not meet your insurance needs then please return it within 14 days from the date of purchase or the day on which you receive your policy documentation, whichever is the later. On the condition that your wedding has not already taken place and that no claims have been made or are pending, the premium will be refunded in full. If you wish to cancel after the 14-day cooling off period, please contact the organisation from whom you bought your policy.