Your Wedding Insurance Policy

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



EMERALDLIFE
Insuring Today's Diversity

V1 2026

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 can be found on this page 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. Our details are below.

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

Important Contact Details

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

To make a claim:

Please contact:

Claims Consortium Group
2A Marston House,
Cromwell Park,
Chipping Norton,
Oxfordshire,
OX7 5SR
Tel: 0330 124 2258
Email: weddingclaims@claimsconsortiumgroup.co.uk

For enquiries about your policy:

Email Us at: customerservice@emeraldlife.co.uk

Or call on: 0330 113 7109

In all correspondence please quote scheme reference: **EMR/WED/2026/27**

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Scheme Reference:
EMR/WED/2026/27

Summary of Cover, Limits & Excesses

Provided **You** have paid the appropriate premium as shown on **Your** certificate, **You** are covered in accordance with the full wording shown herein up to the limits indicated below for the cover **You** have bought.
The excesses apply for each **Marrying Couple** and each section of each claim unless otherwise stated.

Benefits Schedule

Title	Silver	Gold	Sapphire	Diamond	Platinum	Platinum Plus	Premier	Premier Plus	Supreme	Supreme Plus	Ultimate
Excess (unless stated otherwise):	***£100***	***£100***	***£100***	***£100***	***£100***	***£100***	***£100***	***£100***	***£100***	***£100***	***£100***
1A. Cancellation	£6,000	£10,000	£15,000	£20,000	£30,000	£40,000	£50,000	£65,000	£80,000	£90,000	*£100,000*
1B. *Additional costs in respect of rearrangement (75% of total costs)*	*£4,500*	*£7,500*	*£11,250*	*£15,000*	*£22,500*	*£30,000*	*£37,500*	*£48,750*	*£60,000*	*£67,500*	*£75,000*
2. Ceremonial attire	£3,000	£5,000	£6,000	£7,000	£10,000	£11,250	£12,500	£15,000	£17,500	£19,500	£20,500
3. Wedding gifts (maximum per item)	£3,000 (£300)	£5,000 (£500)	£6,000 (£600)	£7,000 (£700)	£10,000 (£1,000)	£11,250 (£1,100)	£12,500 (£1,250)	£15,000 (£1,500)	£17,500 (£1,750)	£19,500 (£1,950)	£20,500 (2,500)
Cash & vouchers in total	*£200*	*£400*	*£500*	*£600*	*£1,000*	*£1,100*	*£1,250*	*£1,500*	*£1,750*	£1,950	*£2,500*
4. Rings, flowers, attendants gifts & the wedding cake	£3,000	£5,000	£6,000	£7,000	£10,000	£11,250	£12,500	£15,000	£17,500	£19,500	£20,500
Maximum per item (rings & gifts)	*£500*	*£1,000*	*£1,250*	*£1,500*	*£2,000*	*£2,100*	*£2,250*	*£2,500*	*£2,750*	*£3,000*	*£3,500*
5. Cars & transport	£3,000	£5,000	£6,000	£7,000	£10,000	£11,250	£12,500	£15,000	£17,500	£19,500	£20,500
6. Photography & video	£3,000	£5,000	£6,000	£7,000	£10,000	£11,250	£12,500	£15,000	£17,500	£19,500	£20,500
7. Financial failure of the wedding service suppliers	£3,000	£5,000	£7,500	£10,000	£15,000	£16,250	£17,500	£20,000	£22,500	£25,000	£30,000
8. Personal accident - loss of sight, limb(s) or permanent total disablement	£5,000	£10,000	£12,500	£15,000	£20,000	£21,000	£22,250	£25,000	£27,500	£30,000	*£35,000*
Maximum payable for under 18s	*£1,000*	*£1,000*	*£1,000*	*£1,000*	*£1,000*	*£1,000*	*£1,000*	*£1,000*	*£1,000*	*£1,000*	*£1,000*
9. Professional counselling	£1,000	£1,000	£1,000	£1,000	£1,000	£1,000	£1,000	£1,000	£1,000	£1,000	£1,000
10. Essential document indemnity (overseas weddings only)	£250	£500	£600	£700	£1,000	£1,100	£1,250	£1,500	£1,750	£1950	£2,500
11. Legal expenses	£3,000	£5,000	£7,500	£10,000	£12,500	£13,750	£15,000	£17,500	£20,000	£22,500	£25,000
12. Public liability for the marrying couple	£2,000,000	£2,000,000	£2,000,000	£2,000,000	£2,000,000	£2,000,000	£2,000,000	£2,000,000	£2,000,000	£2,000,000	£2,000,000
Excess:	***£250***	***£250***	***£250***	***£250***	***£250***	***£250***	***£250***	***£250***	***£250***	***£250***	***£250***

Optional Cover Benefits Schedule

The following sections of cover are only applicable to **Your** policy subject to the payment of the appropriate additional premium as shown on **Your** certificate.

Optional Cover Benefits Schedule

Title	Silver	Gold	Sapphire	Diamond	Platinum	Platinum Plus	Premier	Premier Plus	Supreme	Supreme Plus	Ultimate
Excess (unless stated otherwise):	***£100***	***£100***	***£100***	***£100***	***£100***	***£100***	***£100***	***£100***	***£100***	***£100***	***£100***
13. Optional £2 million public liability extension for the wedding guests	£2,000,000	£2,000,000	£2,000,000	£2,000,000	£2,000,000	£2,000,000	£2,000,000	£2,000,000	£2,000,000	£2,000,000	£2,000,000
Excess:	***£250***	***£250***	***£250***	***£250***	***£250***	***£250***	***£250***	***£250***	***£250***	***£250***	***£250***
14. Optional £5 million public liability extension	£5,000,000	£5,000,000	£5,000,000	£5,000,000	£5,000,000	£5,000,000	£5,000,000	£5,000,000	£5,000,000	£5,000,000	£5,000,000
Excess:	***£250***	***£250***	***£250***	***£250***	***£250***	***£250***	***£250***	***£250***	***£250***	***£250***	***£250***
15. Optional marquee & mobile W.C. unit and event equipment extension*	£20,000*	£20,000*	£20,000*	£20,000*	£20,000*	£20,000*	£20,000*	£20,000*	£20,000*	£20,000*	£20,000*
Event equipment single item limit	*£2,000*	*£2,000*	*£2,000*	*£2,000*	*£2,000*	*£2,000*	*£2,000*	*£2,000*	*£2,000*	*£2,000*	*£2,000*
16. Optional ceremonial swords cover	£20,000	£20,000	£20,000	£20,000	£20,000	£20,000	£20,000	£20,000	£20,000	£20,000	£20,000

* the policy limit for this section may be increased to a maximum of £50,000 subject to payment of the appropriate additional premium as shown on **Your** certificate.

Important information regarding the number of Insured events this policy covers

As standard, this policy will cover two **Insured events** provided that they take place within a period not exceeding 21 days.

If **You** wish to extend up to 4 **Insured events**, related to the marriage, provided that they take place within a period not exceeding 94 days, **You** can extend cover by paying the appropriate additional premium and this must be displayed on **Your** certificate.

Characteristics of the additional events you can extend cover to under this policy:

The below is a non-exhaustive list and is intended to be used for guidance only.

An additional event that **You** may require cover for is an event that:

- **a.** is a celebration relating to the **Wedding** and **Wedding reception** covered as standard under this policy,
- **b.** is attended by the majority of the **Wedding** guests,
- **c.** requires the use of an external supplier such as a catering company or venue hire,
- **d.** has a total cost of more than £100.

Important Conditions Relating to Health

Please consider these questions very carefully in relation to the Marrying couple and any Relative upon whose health the Insured event(s) depend.

1. Do any of **You** have any medical condition for which **You** have received a terminal diagnosis at the time you purchased this insurance?

Yes → There is no cover for any claims related directly or indirectly to these conditions

No

2. Are any of **You** waiting for or undergoing treatment or investigation at a hospital or specialist clinic or awaiting the results of any tests or investigation at the time you purchased this insurance?

Yes → There is no cover for any claims related directly or indirectly to these conditions

No

Your medical conditions (if any) will be covered *

3. Are **You** aware, at the time of issue of this insurance, of any reason why the **Insured event(s)** may be cancelled or amended? If so, please contact **Emerald Life** on **0330 113 7109**.

4. Is at least one of the **Marrying couple** to be insured **Resident** in the **United Kingdom**? If not, please contact **Emerald Life** on **0330 113 7109**.

*Please also refer to the general exclusions and conditions on pages 21 & 22.

Important

You must tell **Us** if at any time after the purchase of this insurance there is a change in **Your** circumstances by contacting **Emerald Life** on **0330 113 7109** as soon as possible so that **We** may reassess **Your** coverage.

This policy will have been sold to **You** on a non-advised basis and it is therefore important that **You** read this policy wording (paying particular attention to the terms and conditions and exclusions) and ensure that it meets all of **Your** requirements. If upon reading this policy **You** find that it does not meet all of **Your** requirements, please refer to the cancellation rights section.

Demands and Needs

This Wedding insurance policy will suit the demands and needs of a **Marrying Couple** who wish to insure specific risks relating to their **Wedding** celebrations. Subject to the policy terms and conditions and the maximum specified claim limits.

Geographical limits

This policy applies to **Insured events** taking place anywhere in the world*. 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 12 - public liability for the Marrying Couple is available anywhere in the world*, except for the USA and Canada.

In respect of section 13 - optional £2 million public liability extension for the Wedding guests, section 14 - optional £5 million public liability extension, section 15 - optional Marquee, Mobile WC unit and Event Equipment extension & section 16 - optional ceremonial swords; there is no cover available outside the **United Kingdom**.

***We** are unable to provide cover 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**.

Your Responsibility

You must take reasonable care to:

- **a.** supply accurate and complete answers to all questions **Emerald Life** may ask as part of **Your** application for cover under this policy
- **b.** make sure that all information supplied as part of **Your** application for cover is true and correct
- **c.** tell **Emerald Life** of any changes to the answers **You** have given as soon as possible.

You must take reasonable care to provide information that is accurate and complete answers to the questions **Emerald Life** asks when **You** take out, make changes to **Your** policy. If any information **You** provide is not accurate and complete, this may mean **Your** policy is invalid and that it does not operate in the event of a claim or **We** may not pay any claim in full.

If **You** become aware that information **You** have given **Emerald Life** is inaccurate or has changed, **You** must inform them as soon as possible. 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.

How to make a claim

You should contact the claims handlers as soon as **You** become aware of any circumstances likely to give rise to a claim.

For all claims please contact:

Claims Consortium Group,
2A Marston House,
Cromwell Park, Chipping Norton, OX7 5SR
Tel : 0330 124 2258
Email : weddingclaims@claimsconsortiumgroup.co.uk

If **You** have to make a claim, **You** must contact the Claims Administrator 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.

Insurers

Emerald Life wedding insurance is arranged by Emerald Life Limited & underwritten by Acasta European Insurance Company Limited. Registered Office: Unit 1, 124 Irish Town, Gibraltar, GX11 1AA.

Acasta European Insurance Company Limited is authorised and regulated by the Gibraltar Financial Services Commission and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority for the conduct of UK business. Company Reg: 96218. Firm Ref No: 456936

Details about the extent of their regulation by the Financial Conduct Authority and Prudential Regulation Authority are available on request:

Website: www.acastainsurance.gi

Tel: 00350 2007 4684

Emerald Life Limited are authorised and regulated by the Financial Conduct Authority, no. 945500. Registered Office: 286 Queensbridge Road, London, E8 3NH.

Financial Services Compensation Scheme

Acasta European Insurance Company Limited, is covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme, if they cannot meet their obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. **You** can get more information about compensation scheme arrangements from the FSCS or visit www.fscs.org.uk.

You may also contact the FSCS on their Freephone number: 0800 678 1100 or 020 7741 4100 or **You** can write to: Financial Services Compensation Scheme, PO Box 300, Mitcheldean, GL17 1DY.

Acasta European Insurance Company Limited and Acasta Europe Limited - Privacy & Data Protection Notice

Acasta European Insurance Company Limited and Acasta Europe Limited are the joint controllers for the data **You** provide to **Us**. **We** need to use **Your** data in order to provide **Your** insurance. For more detailed information on how **We** process and use **Your** data, please refer to **Our** privacy policy. We collect non-public personal information about **You** from the following sources:

a. **Your** application or other forms;
b. **Your** transactions with Us, Our associates, the Administrator or others; and
c. consumer reporting agencies.

You are obliged to provide information without which **We** will be unable to provide a service to **You**. Any personal information provided by **You** may be held by **Us** in relation to **Your** insurance cover. It may be used by **Our** employees in making a decision concerning **Your** insurance and for the purpose of servicing **Your** cover and administering claims.

We and other organisations may use the information **You** provide to:

a. help make decisions on insurance proposals and insurance claims, for **You**;
b. trace debtors, recover debt, prevent fraud, and manage **Your** policy;
c. check **Your** identity to prevent money laundering.

Information may be passed to the Administrator, Claims Administrator, actuaries, auditors, loss adjusters, reinsurers, regulators, solicitors, or other service providers for these purposes. We may obtain information about **You** from credit reference agencies, fraud prevention agencies and others to check **Your** credit status and identity. The agencies will record **Our** enquiries, which may be seen by other companies who make their own credit enquiries. If **You** provide false or inaccurate information and **We** suspect fraud, **We** will record this.

We do not disclose any non-public personal information relating to **You** to anyone except as is necessary in order to provide **Our** products or services to **You** or otherwise as it is required or permitted by law (e.g., a subpoena, fraud investigation, regulatory reporting etc.).

We restrict access to non-public personal information relating to **You** to **Our** employees, **Our** associates, **Our** associates' employees, the Administrator, Claims Administrator or others who need to know that information to service Your policy. We maintain physical, electronic, and procedural safeguards to protect **Your** non-public personal information.

We process all data in the UK and Gibraltar but where **We** need to disclose data to parties outside these territories, **We** will take reasonable steps to ensure the privacy of **Your** data. In order to protect **Our** legal position, **We** will retain **Your** data for a minimum of 7 years from the end of **your** policy or the last status change. **We** have a Data Protection regime in place to oversee the effective and secure processing of **Your** data. Under GDPR legislation, **You** can ask Us for a copy of the data **We** hold, have it corrected, sent to a third party or deleted (subject to **Our** need to hold data for legal reasons). **We** will not make your personal details available to any companies to use for their own marketing purposes.

If **You** wish to complain about how **We** have handled **Your** data, **You** can contact **Us** and **We** will investigate the matter. If **you** are not satisfied with **Our** response or believe **We** are processing **Your** data incorrectly **You** can complain to the Information Commissioner's Office (ICO). **You** can contact them at:

Tel: 0303 123 1113
Website: www.ico.org.uk
Post: Information Commissioner's Office
Wycliffe House
Water Lane
Wilmslow
Cheshire, SK9 5AF

Governing Law

Unless some other law is agreed in writing, 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.

Cancellation Rights

We hope **You** are happy with the cover this policy provides. However, if after reading this certificate, this insurance does not meet with **Your** requirements, please return it to **Emerald Life**, within 14 days from the day of purchase or the day on which **You** received **Your** policy documentation, whichever is the later. On the condition that no claims have been made or are pending, **Emerald Life**, will then return **Your** premium in full. Thereafter **You** may cancel the insurance cover at any time by informing **Emerald Life** however no refund of premium will be payable. The insurer 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. Valid reasons may include but are not limited to;

a. Where **We** reasonably suspect fraud.
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.

Provided the premium has been paid in full **You** will be entitled to a proportionate rebate of premium in respect of the unexpired period showing on the insurance.

If **We** cancel the policy and/or any additional covers **You** will receive a refund of any premiums **You** have paid for the cancelled cover, less a proportionate deduction for the time **We** have provided cover.

Where **Our** investigations provide evidence of fraud or misrepresentation, **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

You must not act in a fraudulent way. If **You** or anyone acting on **Your** behalf:

- knowingly provides false or misleading information in response to a question **We** have asked when **You** apply for, renew, or vary **Your** policy;
- intentionally withholds a fact in response to a specific question **We** have asked, where that fact is relevant to **Our** decision to offer, renew, or change the terms of cover;
- makes a false statement to **Us** or to anyone acting on **Our** behalf;
- provides a forged or altered document;
- 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;
- exaggerates a claim;

Then **We** may:

- cancel **Your** policy from the date of the fraudulent act,
- refuse to pay any claim,
- recover from **You** any sums previously paid in respect of the fraudulent claim, and
- take legal action against **You** where appropriate.

We may also inform relevant authorities and other insurers. **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.

Important Notice

We would like to draw **Your** attention to some important features of **Your** insurance including;

1. Insurance document

You should read this document carefully. It gives full details of what is and is not covered and the conditions of the cover. Cover can vary from one policy to another so **You** should familiarise yourself with this particular insurance.

2. Conditions and exclusions

Specific conditions and exclusions apply to individual sections of **Your** insurance, whilst general exclusions and conditions will apply to the whole of **Your** insurance.

3. Health

This insurance contains restrictions regarding the health of the **Marrying Couple** and any **Relative** (as defined) upon whose health the **Insured event(s)** depend. **You** are advised to read this document carefully.

4. Property claims

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.

5. Limits

This insurance has limits on the amount the insurer will pay under each section. Some sections also include other specific limits, for example, for any one item or for valuables in total.

6. Reasonable care

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.

7. Deposits

This wedding insurance policy provides cover for deposits that have already been paid prior to purchase, subject to the normal policy terms and conditions.

8. Excesses

Please see the schedule of benefits for details of excesses.

9. Customer service

We always try to provide a high level of service. However if **You** think **We** have not lived up to **Your** expectations, please refer to the wording which outlines **Our** complaints procedure.

10. Cancellation rights

This insurance contains a 14 day cooling off period during which **You** can return it and get a full refund, providing there are no claims. **We** reserve the right to deduct from the rebate of premium the necessary costs incurred in processing the original sale and cancellation.

11. Fraudulent claims

It is a criminal offence to make a fraudulent claim.

Definitions

Listed below are certain words that appear throughout the policy. In all cases they will have the meanings shown below.

Accident/Accidental
Means 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
Means the difference in cost between the original **Wedding services** that were planned, and the **Wedding services** that are provided after the **Insured event** plans have been rearranged or altered.

Adverse weather
Means 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.

Ancillary Activities
Means any activities being undertaken by **you** and **your** guests at an insured event. Such activities could include but not limited too, axe throwing, fair ground rides or sports activities.

Attendants
Means individuals participating in the **Wedding** who are not hired professionals, traditionally known as those close to the **Marrying Couple**. These could include **Relatives** or friends involved in the **Wedding**, such as bridesmaids, groomsmen, and ushers.

Bodily injury
Means an identifiable physical injury caused by sudden, external, violent and visible means.

Ceremonial attire
Means clothing and accessories of the **Marrying Couple**, male and female **Attendants** and the parents of the **Marrying Couple**, whether hired or owned, excluding ceremonial swords.

Civil partnership
Means a legal relationship between two people that provides them with rights and responsibilities akin to those of a marriage.

Consequential loss
Means any loss that is not specifically covered by this policy. This includes a loss which is directly or indirectly caused by a loss covered by this policy, but which is not itself specifically covered, such as the costs of getting documents to make a claim, posting items to **Us**, or loss of income resulting from **You** having to take unpaid leave due to the rearrangement of **Your Wedding**, **Wedding reception** and/or other **Insured event**.

Epidemic
Means 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.

Event Equipment
Means items such as staging, chairs, tables, audio-visual equipment, and other related equipment used solely for the purpose of **Your Insured event**. This includes equipment that is hired, leased, or owned by **You**, or by someone else on **Your** behalf. It applies only to equipment for which **You**, or the person acting on **Your** behalf, are responsible.

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

Insured event(s)
Means two events (which must include the **Wedding** and **Wedding Reception)** relating to one marriage, provided they take place within a period not exceeding 21 days. The number of **Insured Events** covered under this policy may be extended up to 4 related events (which must include the **Wedding** and **Wedding reception**) related to one marriage provided they take place within a period not exceeding 94 days. The number of **Insured events** this policy covers is displayed on **Your** certificate. Please see page 5 for guidance on the characteristics of the additional events that may be insured under this policy.

Marquee
Means the hired **Marquee**, tent or tipi (tepee) including associated components such as gazebos, staging, flooring, chairs, tables and lighting. The period of hire must not exceed 5 days.

Marrying Couple
Means the bride(s), groom(s) or Civil Partners.

Mobile W.C. unit
Means the hired-in temporary lavatory facilities, including fixtures & fittings. The period of hire must not exceed 5 days.

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

Period of insurance
Means as specifically defined in each respective section of this insurance policy.

Relative
Means **Your** spouse/partner, (step) parent(s), grandparent(s), (step) children, grandchildren and siblings.

Resident
Means a person who permanently resides in the **United Kingdom**.

United Kingdom
Means, for the purposes of this insurance, England, Scotland, Wales, Northern Ireland, Channel Islands & the Isle of Man.

Wedding
Means a ceremony which creates a contract of marriage which is legally enforceable within the **United Kingdom**, including ceremonies of **Civil partnership**, or, for the purposes of this insurance '**Wedding**' shall also include a similar single, specific event/ceremony/blessing arranged to celebrate a marriage or renewal of vows.

Wedding attire
Clothing and accessories of a formal nature worn by the **Marrying Couple** at the **Wedding** whether hired or owned.

Wedding date
Means the dates as stated on the certificate of insurance for the **Wedding** to take place, and where different, the date of the **Wedding reception** and/or other **insured event**.

Wedding gifts
Means gifts for the **Marrying Couple** presented for the purposes of celebrating the **Wedding**, including cash and vouchers.

Wedding package
Means venue hire and accommodation costs that are included as part of the exclusive hire agreement of a venue for **Your Wedding**, **Wedding reception** and/or other **Insured event** and paid for by **You**.

Wedding reception
Means the celebratory event, including but not limited to, room hire and catering, following within no more than 21 days of the **Wedding**, at which the **Wedding** will be celebrated.

Wedding rings
Means the ring(s) exchanged by the **Marrying Couple** at the **Wedding**.

Wedding services
Means services traditional to the celebration of a **Wedding**. 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 **Marrying Couple**, 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.

We, Our and **Us**
Means Acasta European Insurance Company Limited.

Written contract
Means 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** and/or other **Insured event**.

You and **Your**
Means the **Marrying Couple** named on the certificate of insurance. For the purposes of sections 1 & 7 and where appropriate, any of their **Relatives** who would have made proven, significant financial contribution of 45% or above on which the **Insured event** plans depend.

Please note: It is a condition of this insurance that at least one of the insured **Marrying Couple** is **Resident** in the **United Kingdom**, unless agreed by **Us** and confirmed in writing.

Section 1

Cancellation and rearrangement of insured events

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 a claim being made under this section of the policy, whichever occurs first. Cover for bankruptcy or liquidation and **Adverse weather** commences 14 days after the date the premium is paid.

1A - Cancellation

You are covered up to the amount shown in the benefits schedule for any irrecoverable expenses necessarily incurred by **You** in respect of **Ceremonial attire**, flowers, photographs, caterers, transport, accommodation (paid for by **You** as part of the **Wedding package**) and the services from any other **Wedding** service supplier booked but not used as a direct result of the unavoidable cancellation of the **Insured event(s)** resulting from;

- **a.** the booked venue or caterers for the **Insured event** being unable to hold **Your Insured event** due to an outbreak of infectious or contagious disease, damage to the venue (including **Marquee**), murder or suicide at the venue, closure of the venue or caterers by the relevant authority, bankruptcy or liquidation.
- **b.** the death, injury or sickness of the **Marrying Couple** or a **Relative** which would make continuance of the **Insured event** inappropriate. Conditions that would not be considered inappropriate include where a **Relative** has died more than 3 months before the **Wedding date**, or where the sickness or injury is of a nature that does not materially affect the day-to-day activities of the person suffering it, or where the effects are mainly cosmetic and do not materially impact the ability to go through with the **Wedding**, **Wedding reception** and/or other **Insured event**.
- **c.** receipt of a summons for jury service for the second time where **You** can provide evidence that **You** are unable to defer the service.
- **d.** the unforeseen and total non-appearance on the day of any booked and paid for professional **Wedding services**.
- **e.** **Accidental** complete loss of or severe damage to **Ceremonial attire** (of the **Marrying Couple** only) which renders the items unwearable, where the purchase or hire of alternatives is not possible.
- **f.** redundancy, where notice is received at least 8 weeks after the issue of the certificate and qualifying for payment under the current redundancy legislation, of the **Marrying Couple** or any of their **Relatives** who would have made proven, significant financial contribution of 45% or above on which the **Insured event** plans depend.
- **g.** **Your** unforeseen cancellation of previously agreed leave orders of a serving member of the UK armed forces or unavoidable and necessary duty for the ambulance service, coastguard, fire brigade or police personnel.
- **h.** the non-appearance of the officiating minister or registrar.
- **i.** the inability of the **Marrying Couple** and the majority of the guests to reach the **Insured event's** venue due to **Adverse weather** conditions. In respect of travel by air or sea, the booked arrival date must be at least three days before the relevant Insured event.

1B - Rearrangement

In the event of cancellation of the **Insured event** or **Wedding services** for reasons specified in part A above, **You** are also covered up to the amount shown in the benefits schedule to reimburse **You** for **Additional costs** necessarily incurred in rearranging the **Insured event** and/or **Wedding services** to a similar standard to the amount originally budgeted. **Please note** that in respect of rearrangement, all **Additional costs** and expenses must be notified to the claims handlers and agreed by them in advance of the rearranged **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 **Marrying Couple** and any **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.
  - **iii.** unemployment other than redundancy as specified in point A (f) above.
- **f.** **Your** financial circumstances or those of any person on whom the **Insured event** depends, except as provided for in point A (f) 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 the **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 **Marrying Couple** 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 entirely by **You** as part of the **Wedding package**. **We** will also not pay any claim for **Wedding package** accommodation costs for stays in excess of 8 nights.
- **r.** any claim not substantiated with a **Written contract**.

Please also refer to the general exclusions and conditions.

Section 2
Ceremonial attire

Period of Insurance for Section 2:
Cover under this section commences as specified in points a. and b. below.

You are covered up to the amount shown in the benefits schedule for;

a. the repair or replacement (at **Our** discretion) of **Wedding attire** if it is lost or damaged whilst in **Your** possession or that of a **Relative** within 3 months prior to and for the duration of the **Insured event** at which is it to be worn, and the taking of the photographs immediately following the **Insured event** at which it is to be worn 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 **Insured event** at which it is to be worn.

b. loss of or damage to **Ceremonial attire** within 48 hours prior to and for the duration of the **Insured event** at which it is to be worn, and the taking of photographs immediately following the **Insured event** at which it is to be worn by the professional photographer only. In respect of hired **Ceremonial attire**, this cover shall apply for up to 48 hours after the commencement of the **Insured event** which it is to be worn.

Please note in respect of points a. and b. 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 amount of the policy excess as shown in the benefits schedule in respect of each claim.
b. loss or damage which would otherwise be insured.
c. loss or damage which, but for the existence of this certificate, would otherwise be insured (i.e. a house insurance policy).
d. any loss (other than by damage) not reported to the police within 24 hours of discovering the loss, or as soon as possible thereafter.
e. 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.

Please also refer to the general exclusions and conditions.

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 until a claim is made under this section of the policy, whichever occurs first.

You are covered up to the amount shown in the benefits schedule for loss of or damage to **Wedding gifts** due to **Accident**, fire or theft whilst being transported or stored by **You** or **Your Relative**, or on display at the **Insured event** at which they are to be presented.

You are not covered for

a. the amount of the policy excess as shown in the benefits schedule in respect of each claim.
b. 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.
c. loss or damage which, but for the existence of this certificate, would otherwise be insured (i.e. a house insurance policy).
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 forced entry thereto.
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 benefits schedule in respect of cash and vouchers.

Please also refer to the general exclusions and conditions.

Section 4

Wedding ring(s), flowers, attendants' gifts 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 when a claim is made under this section of the policy, whichever occurs first, in respect of **Wedding rings** and **Attendants'** gifts.

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 when a claim is made under this section of the policy, whichever occurs first, in respect of flowers, and the **Wedding** cake.

You are covered up to the amount shown in the benefits schedule for loss of or **Accidental** damage to **Wedding rings**, 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 amount of the policy excess as shown in the benefits schedule in respect of each claim.
b. theft of **Wedding** ring(s), 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 discovering the loss, or as soon as possible after that.
d. loss or damage which, but for the existence of this certificate, would otherwise be insured (i.e. a house insurance policy).
e. claims for loss of or damage to floral arrangements, or to the **Wedding** cake, that may effectively be claimed under section 1 - cancellation and rearrangement of insured events.
f. loss or damage by theft or attempted theft of any **Wedding rings**, 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 benefits schedule for any ring or gift.

Please also refer to the general exclusions and conditions.

Section 5

Wedding cars & 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 a claim being made under this section of the policy, whichever occurs first.

You are covered up to the amount shown in the benefits schedule to reimburse **You** for unforeseen **Additional costs** to arrange alternative transport if the contracted private hire provider with whom the transport arrangements have been made fails to meet their contractual obligation(s) following non-appearance, breakdown or **Accident**.

You are not covered for

a. the amount of the policy excess as shown in the benefits schedule in respect of each claim.
b. losses recoverable from any other source.
c. losses which may effectively be claimed under section 1 - cancellation and rearrangement of insured events.
d. any claim not substantiated with a **Written contract**.
e. any costs which would have been incurred had the original supplier not failed to meet their contractual obligations.
f. financial failure of any service provider.
g. any claim relating directly or indirectly from loss or damage by common carriers (for example taxis, bus or rail services, aircraft or sea-going vessel).

Please also refer to the general exclusions and conditions.

Section 6
Photography & 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 a claim being made under this section of the policy, whichever occurs first.

You are covered up to the amount shown in the benefits schedule to reimburse **You** for unforeseen expenses necessarily incurred to take/re-take **Wedding** photographs or videos or refund any non-recoverable amount which **You** originally contracted to pay as a direct and necessary consequence of;

- **a.** non-appearance for any reason of the professional photographer or professional video operator contracted for the **Insured event**.
- **b.** 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 **Insured event**, before copies are made such that final prints cannot be produced.

If it is planned to take photographs of the **Marrying Couple** cutting the **Wedding** cake, **We** will pay up to the amount shown in the benefits 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** at which it was displayed.

Any event that may lead to a claim being made for re-taking the photographs of the cake cutting ceremony must be notified to the claims handlers within 48 hours of occurrence.

Please note in respect of points a and b above cover 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 amount of the policy excess as shown in the benefits schedule in respect of each claim.
- **b.** losses recoverable from any other source.
- **c.** losses which may be claimed under section 1 - cancellation and rearrangement of insured events.
- **d.** any costs which would have been incurred had the original supplier not failed to meet their contractual obligations including **Your** dissatisfaction with the photos or videos.
- **e.** any claim not substantiated with a **Written contract**.
- **f.** financial failure of any service provider.

Please also refer to the general exclusions and conditions.

Section 7
Financial failure of the wedding service 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 a claim being made under this section of the policy, whichever occurs first.

You are covered up to the amount shown in the benefits schedule should a pre-booked **Wedding service** supplier declare bankruptcy or enter liquidation for:

- **a.** irrecoverable deposits: if **You** have paid a deposit to a service provider in accordance with their standard booking terms & conditions, and the provider subsequently declares bankruptcy or liquidation, **We** will cover the cost of **Your** lost deposit up to the specified limit.
- **b.** **Additional costs** for alternative equivalent **Wedding services**: in the event that **You** have to arrange for alternative equivalent **Wedding services** due to a **Wedding service** provider's bankruptcy or liquidation, **We** will cover the additional costs **You** incur. However, these costs must be considered Necessary, Appropriate and Proportional, which **We** define as follows:
  - **i.** Necessary: the costs must be essential to secure a **Wedding service** that is similar in nature to the one that was originally booked.
  - **ii.** Appropriate: the costs should not be significantly higher than the typical market rates for similar **Wedding services** in **Your** locality.
  - **iii.** 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**.

Please note: this policy does not cover "betterment", meaning that **We** won't pay for an upgrade to a more expensive **Wedding service** or venue as a result of the bankruptcy or liquidation of a **Wedding service** provider. The replacement service should be similar in quality and cost to the original **Wedding service** booked.

Remember to carefully review the booking conditions and terms of service when engaging a **Wedding service** provider. If **You** have any questions or require clarification, do not hesitate to contact **us**.

You are not covered for

- **a.** the amount of the policy excess as shown in the benefits schedule in respect of each claim.
- **b.** any sums recoverable from any other source.
- **c.** any costs which would have been incurred had the original supplier not ceased trading.
- **d.** 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 **Wedding service** provider's operations, whether or not this information was publicly available.
- **e.** any additional amounts voluntarily paid in advance to secure a discount.
- **f.** claims arising from financial failure of a professional **Wedding** planner where there is no written agreement in place.
- **g.** any claim not substantiated with a **Written contract**.

Please also refer to the general exclusions and conditions.

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

Conditions

a. 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 certificate insofar as it applies to the person for whom such payment has been made.
b. any claim must be certified by an independent medical practitioner.

Please also refer to the general exclusions and conditions.

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 a claim being made under this section of the policy, whichever occurs first.

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 **Marrying Couple** as a result of the unforeseen, unavoidable and permanent cancellation of the **Wedding** due to the death of either of the **Marrying Couple** or either of the **Marrying Couple** 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**.
e. professional counselling provided by a member of **Your** family whether they are a licensed professional or not.

Please also refer to the general exclusions and conditions.

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 a claim being made under this section of the policy, whichever occurs first 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 benefits schedule in respect of each claim.
- **b.** loss or damage;
  - **i.** arising from confiscation or detention by customs officials or other authorities.
  - **ii.** 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.
- **e.** loss of documents when stored in suitcases or other like receptacles whilst in the custody of the airline or other carriers.

Please also refer to the general exclusions and conditions.

Section 11
Legal expenses

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 for legal costs and expenses incurred by **You**, in pursuing of legal proceedings by **You** or **Your** personal representative(s) for compensation and/or damages arising from or out of:

- **a.** **Your** injury or death; or
- **b.** the denial of any service to the **Marrying Couple** by any contracted or potential **Wedding** service supplier in contravention of the Equalities Act 2010 or related legislation.

It is a condition of this section of the Insurance that **We** shall have complete control over the legal proceedings and the appointment of legal representation.

You are not covered for

- **a.** the amount of the policy excess as shown in the benefits schedule in respect of each claim.
- **b.** any claim brought against any person who has contracted to supply any aspect of the **Insured event** including the **Wedding reception** organiser.
- **c.** legal expenses incurred prior to the granting of **Our** support.
- **d.** any claim reported more than 31 days after the date of the incident giving rise to such claim.
- **e.** any claim where, in **Our** opinion, there is a lack of substantial evidence to support **Your** case.
- **f.** any claim arising directly or indirectly from injury, illness, death, loss, expense or other liability attributable to sexually transmitted disease.
- **g.** claims arising in connection with injury or death occurring more than 24 hours before or more than 24 hours after the **Insured event**.
- **h.** claims for legal costs where **You** are pursuing legal action relating directly or indirectly to medical negligence or alleged medical negligence.
- **i.** claims emerging from the pursuance of a contingent fee agreement between **You** and **Your** counsel.
- **j.** pursuing claims as part of or on behalf of a group or organisation.
- **k.** any claim relating directly or indirectly to food contamination or allergic reaction.

Please also refer to the general exclusions and conditions.

Section 12

Public liability for the Marrying Couple

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**.

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.

Please note: this section does not provide an indemnity in respect of liabilities arising from the actions of anyone other than **You**, except insofar as **You** would be held liable for them at 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 benefits 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.
- **c.** anything mentioned under **You** are not covered for under Special exclusions applicable to sections 12, 13 & 14.

Please also refer to the general exclusions and conditions.

Section 13

Optional £2 million public liability extension for the wedding guests

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** certificate.

Section 12 - public liability for the Marrying Couple 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 £2,000,000 limit detailed within the benefits schedule.

You are not covered for

- **a.** the amount of the policy excess as shown in the benefits schedule in respect of each claim.
- **b.** any directly or indirectly related claims for **Insured events** taking place outside the **United Kingdom**.
- **c.** anything mentioned under **You** are not covered for under Special exclusions applicable to sections 12, 13 & 14.

Please also refer to the general exclusions and conditions.

Section 14

Optional £5 million public liability extension

Period of Insurance for Section 14:
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** certificate.

Please note: If **You** require public liability cover to be extended to include guests invited to the **Insured event**, including any amateur musicians or DJs who have agreed to perform at the event free of charge, **You** will need to extend cover under Section 13 - Optional £2 million public liability extension for the wedding guests, as well.

Section 12 - Public liability for the Marrying Couple and Section 13 - Optional £2 million public liability extension for the wedding guests (where **You** have paid the appropriate additional premium as shown on **Your** certificate 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 benefits schedule.

You are not covered for

- **a.** the amount of the policy excess as shown in the benefits schedule in respect of each claim.
- **b.** any directly or indirectly related claims for **Insured events** taking place outside the **United Kingdom**.
- **c.** anything mentioned under **You** are not covered for under Special exclusions applicable to sections 12, 13 & 14.

Please also refer to the general exclusions and conditions.

Special exclusions applicable to Sections 12, 13 & 14

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 wilful or malicious act.
  - **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.** liability arising from any wilful or malicious act, any act of vandalism or deliberate act.
- **h.** **Your** costs and expenses incurred without **Our** prior written consent.
- **i.** any liability arising out of the road traffic act or its equivalent.
- **j.** liability which is or but for the existence of this certificate 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.
- **k.** liability for fines, penalties, liquidated damages or punitive exemplary, aggravated or multiplied damages.
- **l.** 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;
  - **i.** any such goods or property, or
  - **ii.** any defective work executed by **You**.
- **m.** liability arising from the ownership or use of firearms or fireworks or other pyrotechnic devices or effects.
- **n.** loss or damage to flooring caused by footwear of any kind.
- **o.** any loss arising from ownership or use of bouncy castles or other inflatables.
- **p.** any claim under these sections if the **Wedding**, **Wedding reception** and/or other **Insured event** venue is owned by **You** or **Your Relative**.
- **q.** any claim under these sections relating directly or indirectly to ancillary activities that may be part of the **Wedding**, **Wedding reception** and/or other **Insured event** such as axe throwing or bumper cars.
- **r.** any claim under these sections relating directly or indirectly to damage and or loss to a Marquee.

Please also refer to the general exclusions and conditions.

Section 15

Optional marquee & mobile W.C. unit and event equipment extension

Period of Insurance for Section 15:
This section applies only where the appropriate additional premium has been paid, as shown on **Your** certificate. 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**, **Mobile W.C. Units** and **Event 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**, **Mobile W.C. unit** or **Event Equipment**.

Please note: the policy limit for this section may be increased to a maximum of £50,000 subject to the payment of an additional premium as shown on **Your** certificate.

You are not covered for

- **a.** the amount of the policy excess as shown in the benefits 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 **Event 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 **Event 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.
- **k.** loss or theft from any unattended venue or vehicle.

Conditions

If at the time of the loss or damage the sum insured is less than the full cost of reinstating the **Marquee** and/or **Mobile W.C. unit** and/or **Event 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 reinstatement.

Please also refer to the general exclusions and conditions.

Section 16

Optional ceremonial swords cover

Period of Insurance for Section 16:
This section applies only where the appropriate premium has been paid, as shown on **Your** certificate. Cover under this section commences as specified below.

You are covered up to the amount shown in the benefits schedule for loss or damage to borrowed or hired ceremonial swords and accompanying regalia 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 benefits 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 certificate 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.
- **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.

Please also refer to the general exclusions and conditions.

General Exclusions

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 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. any claim arising directly or indirectly from injury, illness, death, loss, expense or other liability attributable to sexually transmitted disease.
11. losses arising from prohibitive regulations by the government of any country.
12. 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).
13. persons acting against the advice of a medical practitioner.
14. 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**.
15. wilful or malicious acts and any acts of vandalism by persons invited to the **Insured event** by **You**.
16. any circumstance manifesting itself after the date of the **Insured event** booking but prior to the date of issue of this certificate.
17. third party rights and no party other than **You** may claim benefit under the terms of this insurance.
18. 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.
19. loss or theft from unattended venues or vehicles unless involving forcible or violent entry or exit.
20. theft or attempted theft unless involving forcible or violent entry or exit from the secured premises.
21. claims arising from the ownership or use of bouncy castles and other inflatables, firearms, fireworks or other pyrotechnic devices or effects.
22. 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.
23. losses directly or indirectly occasioned by, happening through or in consequence of vaccinations.
24. any part of a claim which is unproven or unsubstantiated.
25. 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 25.i to 25.iv above;
    vi. any error or omission or accident in respect of any Computer System, Computer Network or Data.

    For the purposes of this General Exclusion, 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.
    For the purposes of this General Exclusion, 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.
    For the purposes of this General Exclusion, Data means information used, accessed, processed, transmitted or stored by a Computer System.

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
    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 **Wedding service** providers that were not contracted in writing.
30. any claims or costs associated with a change of heart or decision by the **Marrying Couple** not to proceed with the **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 claims directly or indirectly related to **Adverse weather** conditions that could reasonably have been anticipated, such as monsoons or regular seasonal weather.
34. 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**.
35. 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.
36. 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.
37. 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**.
38. any claim arising from the **Marrying Couple** or any **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**.
39. any claim arising from the **Marrying Couple** or any **Relative's** decision to travel to countries or regions that were under travel advisories by the government at the time of travel.
40. any claim arising from optional additional events unless **you** have paid the appropriate additional premium, and this is displayed on **Your** certificate.
41. any claim arising from the use of firepits, fire-tourches and other hazardous equipment involving the use of a live flame.
42. any claim for a **Consequential loss**, unless specifically listed.

General Conditions

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 - tell 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). This will include permanently surrendering to us any items that you are claiming on/for.
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 certificate for the same financial loss.
15. this certificate 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. at least one of the Marrying Couple must be **Resident** in the **United Kingdom** unless agreed by **Us** and confirmed in writing.

Complaints Procedure

It is the intention to give **You** the best possible service but if **You** do have any questions or concerns about this insurance or the handling of a claim **You** should follow the complaints procedure below.

For complaints regarding the sale of Your policy, please contact:

286 Queensbridge Road,
London, E8 3NH
Tel: 0330 131 9960
Email: customerservice@emeraldlife.co.uk
Tel: 0330 131 9960

For complaints regarding Your claim, please contact:

Claims Consortium Group,
2A Marston House,
Cromwell Park, Chipping Norton, OX7 5SR
Tel : 0330 124 2258
Email : weddingclaims@claimsconsortiumgroup.co.uk

If it is not possible to reach an agreement, **You** have the right to make an appeal to the Financial Ombudsman Service. This also applies if **You** are insured in a business capacity and have an annual turnover of £6.5million or less and fewer than 50 employees or an annual balance sheet below £5 million. **You** may contact the Financial Ombudsman Service at:

The Financial Ombudsman Service,
Exchange Tower,
London,
E14 9SR.
Tel: 0300 123 9 123
Email: complaint.info@financial-ombudsman.org.uk

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.
If **You** have purchased the insurance policy online, **You** may also raise **Your** complaint via the EU Online Dispute Resolution Portal at: http://ec.europa.eu/consumers/odr/. This will forward **Your** complaint to the correct Alternative Dispute Resolution scheme. For insurance complaints in the UK this is the Financial Ombudsman Service. However, this may be a slower route for handling **Your** complaint than if **You** contact the Financial Ombudsman Service directly.