

# WEDDING INSURANCE

## Insurance Product Information Document

Company: White Horse Insurance UK Limited, a Branch of White Horse Insurance Ireland dac

White Horse Insurance UK Limited is registered in England and Wales. White Horse Insurance Ireland dac is registered in Ireland.  
White Horse Insurance UK Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority.  
Firm reference number 203320

Product: Cover My Wedding (UK)

This document provides a summary of the key information relating to this insurance policy. The full terms and conditions of the cover can be found in the policy wording. It is important that you read through these documents carefully.

### What is this type of insurance?

This insurance will pay you for costs incurred should you have to cancel or rearrange your wedding due to unforeseen circumstances and offers financial protection against the failure of key wedding services such as catering, ceremonial attire and photography.



#### What is insured?

- ✓ Cancellation or Rearrangement of the Wedding
- ✓ Ceremonial Attire
- ✓ Wedding Gifts
- ✓ Wedding Rings, Flowers, Attendants' Gifts & Wedding Cake
- ✓ Wedding Cars & Transport
- ✓ Photography & Video
- ✓ Failure of Suppliers
- ✓ Personal Liability

#### Optional Covers

- Optional Marquee Extension Cover (Tiers 1 to 8)
- Optional Public Liability Extension - Wedding Party (Tiers 2 to 8)
- Optional Increased Limit - Failure of Suppliers (Tiers 7 and 8)



#### What is not insured?

- ✗ The excess, unless you purchased optional Excess Waiver cover.
- ✗ Any claims for lost deposits or payments made more than 60 days before the purchase of this policy.
- ✗ Any claims and/or losses arising directly or indirectly from COVID-19, unless specifically listed as covered.
- ✗ Any claims for COVID-19 if a positive COVID-19 diagnosis has not been received.
- ✗ Any claims for COVID-19 where you or anyone else whose health the wedding depends upon fails to obtain the recommended vaccinations.
- ✗ This policy does not offer cover if you decide not to go ahead with the wedding.
- ✗ This insurance policy does not cover any claim any claim caused directly or indirectly or contributed to by you or a close relative:
  - a) Acting against the advice of a medical practitioner at any time during the period of insurance;
  - b) Suffering any medical condition on or in the 12 months prior to the date of buying this insurance policy, for which you/they have received treatment or for which you/they are awaiting results of tests or medical investigations;
  - c) Suffering any medical condition on or in the 12 months prior to the date of buying this insurance policy for which you/they are on a hospital waiting list for treatment;
  - d) Having a medical condition on the date of buying this insurance policy for which you/they have received a terminal prognosis;
  - e) Suffering anxiety, stress or depression or any other mental or nervous disorder (unless admitted as an inpatient to a hospital and a Medical Practitioner specialising in that specific and relevant field, produces documentation to support your claim).
- ✗ Circumstances you are aware of at the time of buying this policy that could reasonably be expected to give rise to a claim.
- ✗ Incidents involving bouncy castles & other inflatables, firearms, fireworks, or other pyrotechnic devices or effects.
- ✗ Loss or theft from unattended venues or vehicles unless involving forcible or violent entry or exit.



#### Are there any restrictions on cover?

- ! Both of the marrying couple must be residents of the UK, have been living permanently in the UK for at least six months prior to the purchase of this policy and be registered with a medical practitioner in the UK. The UK means England, Scotland, Wales and Northern Ireland.
- ! Your wedding reception must occur within no more than 21 days of your wedding ceremony taking place.
- ! Your booked wedding ceremony must create a contract of marriage (including civil partnership) that is legally enforceable in the UK or Ireland.
- ! There is no cover for any wedding ceremony or wedding reception taking place outside the UK, Ireland or overseas, unless the overseas wedding cover option has been purchased and your wedding meets the definition of overseas wedding.
- ! 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.
- ! When purchasing this policy, you are not aware of any reason or circumstances which may influence us in accepting the risk.
- ! Cover for cancellation or rearrangement is provided for specific circumstances only and as stated in the policy wording.
- ! No wedding ceremony or wedding reception shall be booked or undertaken against the advice of a qualified medical practitioner.
- ! Excess Waiver does not apply to Marquee cover.
- ! Overseas wedding cover must meet the overseas wedding definition in the policy wording.

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### Where am I covered?

- ✓ This insurance will cover your wedding ceremony and your wedding reception taking place in the United Kingdom, Ireland or overseas. The policy does not cover weddings or wedding ceremonies held in the following countries: Afghanistan, Belarus, Bosnia and Herzegovina, Burundi, Central African Republic, China, Haiti, Iran, Iraq, Lebanon, Liberia, Libya, North Korea, Russia, Somalia, Sudan, Syria, Ukraine, the United States of America (USA), Venezuela, Yemen and Zimbabwe.



### What are my obligations?

- You must provide accurate and complete 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, where proof of payment exists.

Generally, your policy cover ceases 24 hours following your wedding or wedding reception, 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?

If you decide that for any reason, this insurance policy does not meet your insurance needs then please return it to the agent who issued you with this insurance policy within 14 days from the day of purchase or the day on which you receive your insurance policy documentation, whichever is the later.

On the condition that no claims have been made or are pending, we will then refund your premium in full.

You may cancel this insurance policy at any time after 14 days from the date of purchase or the date on which you received your policy documentation, whichever is the later, by informing the issuing agent, however no refund of premium will be payable.