

# WEDDING

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## INSURANCE SOLUTIONS

### Wedding Insurance

**We** have not provided **You** with a personal recommendation as to whether this policy is suitable for **Your** specific needs. This product meets the demands and needs of those who wish to insure specific risks relating to their **Wedding** arrangements.

**Wedding** Insurance is arranged by **Wedding Insurance Solutions** with Acasta European Insurance Company Limited. Registered Address – Acasta European Insurance Company Limited, 5/5 Crutchett’s Ramp, Gibraltar, GX11 1AA (registered no. 96218) which 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. Details about the extent of **Our** regulation by the Financial Conduct Authority and Prudential Regulation Authority are available from Acasta European Insurance Company on request.

#### Premium Refund Guarantee

If, after reading this policy, this insurance does not meet **Your** requirements, please return this policy and **Your Schedule** to Acasta European Insurance Company Limited within fourteen days of the date of issue, before the **Wedding Date** and providing no claim has been made. **Your** premium will then be refunded in full. No subsequent refund of any part of the premium can be made.

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## General Advice About Claims on Your Wedding Insurance

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Any incident or loss which gives rise, or may give rise, to a claim under **Your** Insurance should be notified immediately to:

Acasta Europe Limited  
Anglia House  
Carrs Road  
Cheadle Cheshire SK8 2LA  
Tel: 0345 040 5975

When contacting the claims service please state **Your** insurance is provided by Acasta European Insurance Company Limited and refer to the below details:

Scheme name: **Wedding Insurance Solutions Wedding** Insurance  
Scheme ref: 05674A

In respect of claims occurring under Section 8 - Photography and Section 3 - Failure of Suppliers, **You** must observe the specific claims reporting conditions as detailed within each section.

If **You** must make a claim **You** must notify **Us** as above as soon as practicable after the incident giving rise to the claim, and in any event no later than thirty-one days after this insurance expires. **We** will reserve the right to decline liability for any claim notified after this date.

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## Consumer Insurance (Disclosure and Representations) Act 2012

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**You** are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act 2012 to take reasonable care to:

1. Supply accurate and complete answers to all the questions **We** may ask as part of **Your** application for cover under the policy;
2. To make sure that all information supplied as part of **Your** application for cover is true and correct;
3. Tell **Us** of any changes to the answers **You** have given as soon as

Failure to provide answers in line with the requirements of the Consumer Insurance (Disclosure and Representations) Act 2012 may mean that **Your** policy is invalid, and it does not operate in the event of a claim.

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## Cover and Limits

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In consideration of the payment of the required premium and subject to the terms, conditions and warranty contained herein, **We** hereby agree to pay or provide indemnity as hereinafter set forth.

It is agreed by **You** that:

1. at the time of issue of this insurance **Your Wedding Date** is at least 6 months away
2. at the time of issue of this insurance **You** are not aware of any reason or circumstances which may influence **Our** opinion of You in accepting the risk
3. no **Wedding** or **Wedding Reception** shall be booked or undertaken against the advice of a qualified **Medical Practitioner**
4. in respect of **Weddings** taking place outside the **United Kingdom**, **You** will have effected a suitable travel insurance

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## Geographical Limits

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This policy applies to **Weddings** taking place anywhere in the world (except Section 8 which is **only** covered outside of the UK, Section 12 and 13 which is **not** covered outside of the UK and Section 11 and 14, which is not covered in the USA or Canada).

It is a condition of this policy that either the bride or civil partner or the groom or civil partner (not both) must be a **UK** citizen or permanent **UK Resident**.

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## Summary of Cover per Couple

Upon receipt of the correct premium and subject to the terms and conditions contained within this policy wording, **We** will agree to pay or provide indemnity set out by section below.

Section	Cover	Silver	Sapphire	Gold	Emerald	Diamond	Platinum
1	Cancellation	£5,000	£10,000	£15,000	£20,000	£35,000	£50,000
1	Rearrangement	£3,500	£7,000	£10,500	£14,000	£22,500	£30,000
2	Ceremonial Attire	£2,500	£5,000	£6,000	£7,000	£10,000	£12,500
3	Failure of Suppliers	£2,500	£5,000	£6,000	£7,500	£10,000	£12,500
4	Wedding Gifts	£2,000 (£100 Cash & Voucher Limit)	£5,000 (£250 Cash & Voucher Limit)	£6,000 (£350 Cash & Voucher Limit)	£7,000 (£500 Cash & Voucher Limit)	£10,000 (£750 Cash & Voucher Limit)	£12,500 (£1000 Cash & Voucher Limit)
5	Rings, Flowers, Attendants Gifts, Cake	£1,500	£5,000	£6,000	£7,000	£10,000	£12,500
6	Wedding Cars and Transport	£1,250	£3,250	£4,250	£5,000	£7,500	£10,000
7	Essential Document Indemnity	£250	£250	£250	£250	£500	£500
8	Photographs and Video	£1,250	£2,500	£3,750	£5,000	£7,500	£10,000
9	Legal Expenses	£5,000	£5,000	£7,500	£10,000	£20,000	£25,000
10	Personal Accident	£5,000	£10,000	£12,500	£15,000	£20,000	£25,000
11	Personal Liability	£2,000,000	£2,000,000	£2,000,000	£2,000,000	£2,000,000	£2,000,000
12	Optional Marquee Cover	£20,000	£20,000	£20,000	£20,000	£20,000	£20,000
13	Optional Ceremonial Swords Cover	£20,000	£20,000	£20,000	£20,000	£20,000	£20,000
14	Optional Public Liability Cover	£1,000,000	£1,000,000	£1,000,000	£1,000,000	£1,000,000	£1,000,000

## Excess Applicable

Section	Cover	Silver	Sapphire	Gold	Emerald	Diamond	Platinum
1	Cancellation & Rearrangement	£25	£25	£25	£25	£50	£75
2	Ceremonial Attire	£25	£25	£25	£25	£50	£75
3	Failure of Suppliers	£25	£25	£25	£25	£50	£75
4	Wedding Gifts	£25	£25	£25	£25	£50	£75
5	Rings, Flowers, Attendants Gifts, Cake	£25	£25	£25	£25	£50	£75
6	Wedding Cars and Transport	£25	£25	£25	£25	£50	£75
7	Essential Document Indemnity	£0	£0	£0	£0	£0	£0
8	Photographs and Video	£25	£25	£25	£25	£50	£75
9	Legal Expenses	£0	£0	£0	£0	£0	£0

10	Personal Accident	£0	£0	£0	£0	£0	£0
11	Personal Liability	£0	£0	£0	£0	£0	£0
12	Optional Marquee Cover	£100	£100	£100	£100	£100	£100
13	Optional Ceremonial Swords Cover	£25	£25	£25	£25	£50	£75
14	Optional Public Liability Cover	£0	£0	£0	£0	£0	£0

## Definitions

Wherever the following words or phrases appear in bold in this policy wording they shall have the same meaning. Please refer to individual sections for full terms and conditions.

### Additional Costs

The difference between the original cost of the **Wedding Service Supplier** and/or **Wedding Reception** and the rearranged **Wedding Service Supplier** and/or **Wedding Reception**.

### Administrator

Acasta Europe Limited, Anglia House, Carrs Road, Cheadle, Cheshire, SK8 2LA

### Adverse Weather

Weather conditions are such that they cause major disruption to travel services i.e. rail, road or bus, thus severely affecting the ability of participants and guests attending the **Wedding**.

### Attendants

Non-professional participants in the **Wedding**, traditionally attendant on the bride or groom or civil partners.

### Attendants' Gifts

Gifts for the **Attendants** presented by **You** for the purposes of celebrating the **Wedding**.

### Bodily Injury

Injury caused by external, violent and visible means.

### Bridal Attire

Clothing and accessories of a formal nature worn by the bride or civil partner at the **Wedding** whether hired or owned.

### Ceremonial Attire

Clothing and accessories (excluding cosmetics, perfume and jewellery) of the prospective marriage or civil partners, male and female attendants and the parents of the prospective marriage or civil partners, whether hired or owned.

### Civil Partnership

A legal union between two people of the same sex.

### Close Relative

**Your** spouse, partner, fiancé(e), parent, parent- in-law, step-parent, son, son-in-law, step-son, daughter, daughter- in-law, step-daughter, grandparent, grandson, granddaughter, brother, brother-in-law, step-brother, sister, sister- in-law or step- sister.

### Consequential Loss

Unless **We** provide cover under this insurance, any other loss, damage or additional expense following on from the event for which **You** are claiming is not covered. An example of such loss, damage or additional expense would be costs incurred in preparing a claim or loss of earnings following **Bodily Injury** or illness.

### Medical Practitioner

A registered practicing member of the medical profession who is not related to **You** or any person under this insurance.

### Period of Insurance

As specifically defined in each section of this policy.

### Permanent Total Disablement

Means total disablement from engaging in or attending to any occupation whatsoever for at least 12 months from the date of **Bodily Injury**, and at the end of that time being beyond hope of improvement.

### Personal Liability

**Your** legal liability arising from **You** accidentally injuring or damaging third parties or their property.

### Public Liability

**Your** legal liability arising from **Attendants** accidentally injuring or damaging third parties or their property.

### Resident

To be a **Resident** of the **UK**, **Your** main residence must be in the **UK**, **You** must not have been abroad for more than 6 months in the last year, and **You** must be registered with a **Medical Practitioner** in the **UK**.

### Schedule

The numbered document attaching to and validating this policy.

### United Kingdom, UK

England, Wales, Scotland, Northern Ireland

### Wedding

A ceremony which creates a contract of marriage which is legally enforceable within the **United Kingdom** or a **Civil Partnership** registration or ceremony.

### Wedding Date

The day specified on the **Schedule** for the **Wedding** to take place.

### Wedding Gifts

Gifts for the bride or civil partner and groom or civil partner presented for the purposes of celebrating the **Wedding**.

**Data Controller**

The Insurer, who determines the purposes and means of processing **Your** personal data.

**Deposits**

Shall mean the minimum contractual amount payable in order to secure the services of a **Wedding Services Supplier**.

**Essential Documents**

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

**Home**

**Your** permanent residential address in the United Kingdom.

**Loss of Limb**

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

**Loss of Sight**

Means complete and irrecoverable **Loss of Sight** in one or both eyes.

**Marquee**

Shall mean the hired **Marquee**, tent, gazebo, tipi or other non-permanent summer house arrangement.

**Wedding Reception**

The social gathering, including room hire and catering, following within no more than 2 weeks of the **Wedding**, at which the **Wedding** will be celebrated.

**Wedding Rings**

The ring(s) exchanged by the bride or civil partner and groom or civil partner at the **Wedding**.

**Wedding Services Supplier**

Any supplier you have a **Written Contract Agreement** with to provide services at or for the **Wedding** or **Wedding Reception** on the **Wedding Date** or wedding reception date given, including **Wedding Planners**.

**We, Our, Us**

Acasta European Insurance Company Limited.

**Written Contract Agreement**

A written agreement between **You** and any **Wedding Services Supplier**, confirming what services are to be provided and on what payment terms.

**You, Your, Yours**

The bride or civil partner and groom or civil partner named in the **Schedule** or, for the purposes of certain sections, and where appropriate, any of their relatives who would have made proven, significant, financial contributions on which the **Wedding** arrangements depend.

## Section 1 Cancellation / Rearrangement of wedding and/or wedding reception

### Part 1 – Cancellation

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

**What is covered:**

- a) the booked venue for the **Wedding** or **Wedding Reception** being unable to hold **Your Wedding** due to an outbreak of infectious or contagious disease, damage to the venue, murder or suicide at the premises or closure of the venue by the relevant authority
- b) the death, injury or sickness of the couple or **Close Relative** which would make continuance of the **Wedding** inappropriate
- c) the unforeseen and total non-appearance on the **Wedding** day of any booked and paid for professional **Wedding Services Suppliers**
- d) accidental complete loss of or severe damage to **Ceremonial Attire** which renders the items unwearable, where the purchase or hire of alternatives is not possible
- e) redundancy, where notice is received at least 8 weeks after the issue of the **Schedule** and qualifying for payment under the current redundancy legislation, of the bride, groom, civil partners or any of their relatives who would have made proven, significant, financial contributions on which the **Wedding** arrangements depend
- f) the unforeseen posting overseas of a serving member of the **UK** armed forces or unavoidable and necessary duty for the Ambulance Service, Coastguard, Fire Brigade or Police Personnel of a member of the main **Wedding** party or a **Close Relative** which occurs during the **Period of Insurance**
- g) the non-appearance of the officiating minister or registrar.
- h) the inability of the **Wedding** party and guests to reach the **Wedding** or **Wedding Reception** venue due to **Adverse Weather** conditions.

### Part 2 – Rearrangement

In the event of cancellation or curtailment of the **Wedding** or **Wedding Reception** for reasons specified below left, **We** will pay up to the amount detailed in the Summary of Cover to reimburse **You** for reasonable **Additional Costs** incurred in rearranging the **Wedding** and/or **Wedding Reception** and/or **Wedding** Service Supplier to a similar standard to the amount originally budgeted.

**What is not covered:**

- a) pecuniary losses recoverable from any other source
- b) any excess, detailed on page 4
- c) any costs where no **Written Contract Agreement** exists between **You** and the **Wedding Services Supplier**
- d) any claim arising directly or indirectly from:
  - i. strikes or labour disputes
  - ii. unemployment other than redundancy as specified in Part 1 – Cancellation (e)
  - iii. **Your** financial circumstances or those of any person or company on whom the **Wedding** arrangements depend, except as provided for in Part 1 – Cancellation (e)
  - iv. **Wedding** arrangements not honoured by **Your** employer, other than as provided in Part 1 (f)
  - v. any costs where no **Written Contract Agreement** exists between **You** and the **Wedding Services Supplier**.
  - vi. disinclination to contract to the marriage as agreed or failure to comply with legal requirements or **Your** failure to obtain the relevant legal documentation
  - vii. failure to notify the provider of any goods or service immediately it is found necessary to cancel or curtail the **Wedding** or **Wedding Reception**
  - viii. cancellation/curtailment or rearrangement of travel and/or accommodation arrangements made in respect of **Weddings** outside the **United Kingdom**
  - ix. pregnancy, except for serious medical complications related to pregnancy or childbirth where the expected date of confinement is more than 2 months after the **Wedding Date**
  - x. anxiety, stress or depression unless **You** are admitted as an in-patient at a recognised hospital.
  - xi. **Additional Costs** not notified to Acasta European Insurance Company Limited or agreed in advance of the rearranged **Wedding** or **Wedding Reception**.

## Period of Insurance:

Starts From the date the premium is paid

Ends Completion of **Wedding** and **Wedding Reception** or when a claim is made under this section, whichever occurs first.

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## Section 2 Ceremonial Attire

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We will pay up to the amount stated in the Summary of Cover for:

### What is covered:

- the reinstatement or replacement (at **Our** discretion) of **Bridal Attire** if such attire is lost or damaged whilst in **Your** possession or that of a **Close Relative** within the designate period of insurance, detailed below.
- loss of or damage to Ceremonial Attire within the designate period of insurance, detailed below.

### What is not covered:

- loss or damage which is or but for the existence of this policy would be otherwise insured
- 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.
- any loss (other than by damage) not reported to the police within 24 hours of discovery
- any wear and tear
- any excess, detailed on page 4

## Period of Insurance:

Starts **Bridal Attire** 3 months prior to **Wedding**

**Ceremonial Attire** 48 hours prior to **Wedding**

Ends **Bridal and Ceremonial Attire**

- After taking of photographs immediately following the **Wedding** by the professional photographer only
- If hired, 48 hours after the **Wedding**

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## Section 3 Failure of Suppliers

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We will pay up to the amount stated in the Summary of cover following the bankruptcy or liquidation of any pre-booked **Wedding Services Supplier** contracted to and paid by **You**

### What is covered:

- irrecoverable **Deposits** in accordance with standard booking conditions
- Additional Costs** in arranging alternative **Wedding** services

### What is not covered:

- any costs which would have been incurred had the original supplier not ceased trading.
- any costs from the financial failure of a **Wedding Gifts** supplier or any supplier not contracted by and pre-paid by **You**
- any costs where no **Written Contract Agreement** exists between **You** and the **Wedding Services Supplier**.
- claims arising from circumstances known to **You** or in the public domain at the time of issue of this insurance.
- any excess, detailed on page 4

## Period of Insurance:

Starts 14 days after the premium is paid

Ends Completion of **Wedding** or when a claim is made under this section, whichever occurs first.

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## Section 4 Wedding Gifts

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### What is covered:

- a) **We** will pay up to the amount stated in the Summary of Cover (subject to a maximum of £250 for any one item) for loss of or damage to **Wedding Gifts** due to accident, fire or theft whilst being stored by **You** or **Your Close Relative**.
- b) this cover also applies whilst gifts are in transit or on display at the **Wedding Reception**.
- c) cash and Vouchers, up to the policy limit stated in Summary of Cover Levels (Page 2)

### What is not covered:

- a) any loss (other than by damage) not reported to the police within 24 hours of discovery
- b) loss or damage which is or but for the existence of this policy would be otherwise insured
- c) loss or damage by theft or attempted theft of any **Wedding Gifts** left in any unattended vehicle, unless the property is left in the locked boot or locked glove compartment of a motor vehicle, concealed from view and there is evidence of violent, visible and forcible entry there to
- d) loss or damage by theft or attempted theft of any **Wedding Gifts** left in the **Home** or ceremony venue or **Wedding Reception** venue, unless there is evidence of violent, visible and forcible entry thereto.
- e) any excess, detailed on page 4

### Period of Insurance:

Starts 7 days prior to the **Wedding**

Ends 24 hours after **Wedding** or when a claim is made under this section, whichever occurs first.

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## Section 5 Wedding Ring(s), Flowers, Attendant's Gifts and the Wedding Cake

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### What is covered:

- a) **We** will pay up to the amount stated in the Summary of Cover for loss of or accidental damage to **Wedding Rings**, flowers, **Attendants' gifts**, and the **Wedding** cake (subject to the below periods of insurance)

### What is not covered:

- a) theft of **Wedding** Ring(s), flowers and **Attendants' gifts** unless such items were removed by visible and forcible means
- b) any loss not reported to the police within 24 hours of discovery
- c) loss or damage which is or but for the existence of this policy would be otherwise insured
- d) claims for loss of or damage to floral arrangements, or to the **Wedding** cake, that may effectively be claimed under section 1 of this policy
- e) 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.
- f) any excess, detailed on page 4

### Period of Insurance:

#### Wedding Rings

Starts 7 days prior to **Wedding**

Ends 24 hours after the **Wedding** or when a claim is made under this section, whichever occurs first.

#### Flowers, **Attendants' Gifts** & Wedding Cake

Starts 36 hours prior to **Wedding**

Ends 24 hours after the **Wedding** or when a claim is made under this section, whichever occurs first.

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## Section 6 Wedding Cars and Transport

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### What is covered:

- a) **We** will pay up to the amount stated in the Summary of Cover for reasonable **Additional Costs** incurred if the private hire firm or individual with whom the transport arrangements have been made fails to meet its/their contractual obligation(s) following nonappearance, breakdown or accident.

### What is not covered:

- a) losses which may effectively be claimed under section 1 of this policy
- b) any costs where no **Written Contract Agreement** exists between **You** and the **Wedding Services Supplier**
- c) any costs which would have been incurred had the original supplier not failed to meet their contractual obligations
- d) any excess, detailed on page 4



## Period of Insurance:

Starts From the date the premium is paid

Ends On completion of **Wedding** and **Wedding Reception** or when a claim is made under this section, whichever occurs first.

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## Section 7 Photography and Video

**We** will pay up to the amount stated on the Summary of Cover 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:

### What is covered:

- non-appearance at the Wedding of the professional photographer or professional video operator contracted for the Wedding
- loss of or damage to the original film or negatives, or loss or damage to whatever digital media on which the photographic images are being stored, by the professional photographer or professional video operator contracted for the **Wedding**, before copies are made
- non-development of the original film or negatives or non-development of whatever digital media on which the photographic images are stored (other than as a result of under or over exposure) by the professional photographer or professional video operator contracted for the **Wedding**.
- if it is planned to take photographs of the bride or civil partner and groom or civil partner cutting the **Wedding** cake, **We** will pay up to the amount stated in the Summary of Cover to arrange an alternative photographic session necessitated by damage to the **Wedding** cake occurring within 48 hours before the conclusion of the **Wedding Reception**.

### Period of Insurance:

Starts From the date the premium is paid

Ends Upon delivery of the photographs or video no later than 90 days after the **Wedding Reception**, or a claim being made under this section of the policy, whichever occurs first.

### Please Note

- Any event that may lead to a claim being made for the re-taking of photographs of the cake-cutting ceremony must be notified to the claims team within 48 hours of the occurrence.
- In relation to a, b and c of the 'what is covered', 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 **Wedding**.

### What is not covered:

- losses which may effectively be claimed under Section 1 of this policy
- any costs which would have been incurred had the original supplier not failed to meet their contractual obligations
- any costs where no **Written Contract Agreement** exists between **You** and the **Wedding Services Supplier**
- any excess, detailed on page 4

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## Section 8 Essential Document Indemnity

### What is covered:

- We** will indemnify **You** in accordance with the amount stated in the Summary of Cover in respect of reasonable costs for travel, accommodation and fees which arise as a result of the necessity to obtain replacement copies of the documents which are essential to **Your Wedding** taking place outside the **United Kingdom**, and which, during the period defined in below, are lost or damaged for reasons beyond **Your** control.

### What is not covered:

- confiscation or detention of documents by customs officials or other authorities
- loss or damages not reported to the consular representatives of the relevant issuing country within 24 hours of discovery of loss, and a written report obtained
- loss or theft from any unattended motor vehicle
- claims which arise from **Your** lack of care, or from reasons within **Your** control
- loss of documents when stored in suitcases or other like receptacles whilst in the custody of the airline or other carriers.
- documents in relation to **Weddings** taking place outside of the **United Kingdom**

## Period of Insurance:

Starts From the date of issue of the **Schedule**

Ends Completion of **Wedding** or when a claim is made under this section, whichever occurs first.

### Please Note

- Applies only in respect of **Weddings** taking place outside the **United Kingdom**

## Section 9 Legal Expenses

### What is covered:

a) **We** will pay for legal costs and expenses incurred by **You**, up to the amount specified in the Summary of Cover, in the pursuit of legal proceedings by **You** or **Your** personal representative(s) for compensation and/or damages arising from or out of **Your** injury or death.

### What is not covered:

- any claim brought against any person who has been contracted to supply any aspect of the **Wedding** or **Wedding Reception** including the **Wedding Reception** organiser
- legal expenses incurred prior to the granting of **Our** support
- any claim reported more than thirty-one days after the commencement of the incident giving rise to such claim
- any claim where **We** consider **Your** prospects of success in achieving a reasonable benefit are insufficient
- claims for legal costs where **You** are pursuing legal action relating directly or indirectly to medical negligence or alleged medical negligence
- claims emerging from the pursuance of contingent fee arrangement between **You** or **Your** counsel
- pursuing claims as part of or on behalf of a group organisation
- any claim brought against **Us** or any of **Our** agent

## Period of Insurance:

Starts 24 hours before the **Wedding Date**

Ends 24 hours after the **Wedding Date**

### Please Note

- 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.

## Section 10 Personal Accident

### What is covered:

**We** will pay compensation up to the amount shown in the table below to **You** or, if appropriate, **Your** legal representative(s) if **You** sustain **Bodily Injury** caused by external violent and visible means, whereby, within 12 calendar months from the date of the accident, causes Bodily injury resulting in the following:

### What is not covered:

- 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
- losses arising from accidents involving **You** driving or being carried as a passenger in or on any quadbike, two or three wheeled vehicles of 125cc or over.
- the contracting of any disease, illness and/or medical condition
- the exacerbation of a previously existing **Bodily Injury**.

Benefits (per person)							
Age	Under 18 or Over 65	Aged 18 to 65 years old					
Cover Level	All	Silver	Sapphire	Gold	Emerald	Diamond	Platinum
<b>Your Death</b>	£1,000	£2,500	£5,000	£7,000	£10,000	£15,000	£20,000
<b>Loss of Limb(s) / Loss of Sight</b>	£1,000	£5,000	£10,000	£12,500	£15,000	£15,000	£25,000

<b>Your</b> Permanent Total Disablement	£1,000	£5,000	£10,000	£12,500	£15,000	£20,000	£25,000
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#### Conditions:

- a) death or disablement occurs within one year of the Bodily Injury
- b) compensation shall not be payable under more than one of the above items in respect of the same accident, and the payment under any one item shall terminate **Our** liability under this section of the policy insofar as it applies to the person for whom such payment has been made
- c) any claim must be certified by an independent Medical Practitioner
- d) this section of the insurance does not cover **Bodily Injury** occurring more than 24 hours before or more than 24 hours after the **Wedding Date**.

## Section 11 Personal Liability

### What is covered:

- a) **We** will indemnify **You** up to the amount specified in the Summary of Cover in respect of **Your** legal liability arising from accidental injury to third parties or accidental loss of or damage to third party property.
- b) 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.

### What is *not* covered:

- a) does not provide any indemnity in respect of liabilities arising from the actions of anyone other than the bride or civil partner and groom or civil partner, except insofar as the bride or civil partner or groom or civil partner would be held liable for them at law, and does not include any additional liability accepted under a hiring or booking contract
- b) any costs where no **Written Contract Agreement** exists between **You** and the **Wedding Services Supplier**.
- c) liability arising from:
  - i. the use or possession of vehicles, aircraft or watercraft, trailers or caravans
  - ii. loss of or damage to property belonging to or held in trust by **You**
  - iii. any willful or malicious act
  - iv. the carrying on of any profession, trade or business
- d) employers' liability, contractual liability or liability to a member of **Your** family
- e) liability assumed by **You** by arrangement
- f) liability arising from animals belonging to or in **Your** care, custody or control
- g) liability arising from the ownership or occupation of land or buildings
- h) liability arising from any criminal proceedings
- i) **Your** costs and expenses incurred without **Our** prior written consent
- j) liability which is or but for the existence of this policy would be insured by any other insurance, except in respect of any excess beyond the amount payable, or which would have been payable, under such other insurance had this policy 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 defective work executed by **You**
  - ii. liability arising from the ownership or use of firearms or fireworks or other pyrotechnic devices or effects
  - iii. loss or damage to flooring caused by footwear of any kind
  - iv. any loss arising from ownership or use of bouncy castles or other inflatables.

### Period of Insurance:

Starts 24 hours prior to the **Wedding**

Ends 24 hours after the **Wedding**

### Please Note

- Cover under this section does not apply to Weddings taking place within the USA or Canada

## Section 12 OPTIONAL Marquee Cover

### What is covered:

- a) **We** will indemnify **You** up to the amount detailed in the Summary of Cover in the event of loss of or damage by any cause not specifically excluded occurring during the period of hire (the period of hire not exceeding 4 days unless agreed in writing by Acasta European Insurance Company Ltd). Cover under this section includes cancellation/curtailment and rearrangement as a direct result of loss of or damage to the **Marquee**.
- b) covers the **Marquee**, as defined, together with staging, chairs, tables and ancillary equipment hired or leased by **You** (or by another person on **Your** behalf) solely for the purpose of **Your Wedding** and for which **You** (or such other person) are responsible

### What is not covered:

- a) erection and/or dismantling of any hired equipment
- b) audio visual entertainment equipment unless specifically mentioned
- c) loss or damage suffered by **You** as a result of being deceived into knowingly parting with property
- d) damage to flooring caused by footwear
- e) **Consequential Loss** of any kind or description
- f) theft of ancillary equipment unless there is violent and forcible entry or exit from the locked premises
- g) pecuniary losses recoverable from any other source
- h) theft or attempted theft unless involving forcible or violent entry to or exit from a building
- i) loss or theft from any unattended venue or vehicle.
- j) any costs where no **Written Contact Agreement** exists between **You** and the **Wedding Services Supplier**
- k) any excess, detailed on page 4

### Period of Insurance:

Starts 24 hours before the **Wedding**

Ends 24 hours after the **Wedding Date**

### Please Note

- Cover under this section does not apply to Weddings taking place outside the United Kingdom.
- If at the time of the loss or damage the sum insured is less than the full cost of reinstating the **Marquee** as new **We** will reduce the amount **We** pay for any claim by the proportion that the maximum amount payable bears to the full cost of reinstating the **Marquee**.
- This section applies only where the appropriate premium has been paid, as shown on your certificate.

## Section 13 OPTIONAL Ceremonial Swords Cover

### What is covered:

- a) **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 **Close Relative**, during the period of insurance stated below.

### What is not covered:

- a) loss or damage which is or but for the existence of this certificate would be otherwise insured.
- 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 by theft or attempted theft of any ceremonial swords or accompanying regalia left in
- d) 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.
- e) any excess, detailed on page 4

### Period of Insurance:

Starts 7 days prior to the **Wedding**

Ends 48 hours after the **Wedding**

### Please Note

- This section applies only where the appropriate premium has been paid, as shown on your certificate.
- Cover under this section does not apply to Weddings taking place outside the United Kingdom.

## Section 14 OPTIONAL Public Liability

### What is covered:

- a) We will pay up to the maximum amount shown on your policy schedule for any one claim, or series of claims occurring during, and being directly related to, your **Wedding** or **Wedding Reception**, which guests invited by you to your **Wedding** and/or **Wedding Reception** become legally liable for;
- accidental bodily injury or death to any person
  - accidental loss of, or damage to, third party property

### What is not covered:

- a) **Your** costs and expenses incurred without **Our** prior written consent
- b) liability arising from:
- the use or possession of vehicles, aircraft or watercraft, trailers or caravans
  - loss of or damage to property belonging to or held in trust by **You**
  - any willful or malicious act
  - the carrying on of any profession, trade or business
- c) liability arising from any criminal proceedings
- d) bodily injury to any of **Your** employees or to any of **Your** relatives that permanently live with you
- e) fines and contractual penalties, punitive or exemplary damages. By this we mean additional damages awarded by way of punishment when the defendant's behaviour was found to be particularly harmful
- f) any defective erection, used or dismantled by **You** or on **Your** behalf, or any staging, marquees or temporary structures
- g) loss or damage caused to flooring of any kind
- h) claims arising from any act, breach, omission or infringement you deliberately, spitefully, dishonestly or recklessly commit, condone or ignore which could reasonably be expected to cause injury or damage to another party

### Period of Insurance:

Starts 24 hours prior to the **Wedding**

Ends 24 hours after the **Wedding**

### Please Note

- Cover under this section does not apply to Weddings taking place in USA or Canada.
- This section applies only where the appropriate premium has been paid, as shown on your certificate.

## General Exclusions Applicable to all Sections of this Insurance

- the bride or civil partner, or groom or civil partner, or anyone else upon whom the **Wedding** depends:
  - acting against medical advice
  - awaiting results of tests or medical investigations
  - being on a hospital waiting list for treatment
  - having received a terminal prognosis
  - anxiety, stress or depression (unless admitted as an in-patient at a recognised hospital)
- claims (for **You** or anyone else upon whose health **Your Wedding** depends) arising directly or indirectly from failure to obtain the recommended vaccinations
- circumstances of which **You** are aware at the time of effecting this policy
- losses directly or indirectly occasioned by, happening through, or in consequence of war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), terrorism, civil war, rebellion, revolution, insurrection, military or usurped power or confiscation by nationalisation or requisition and/or destruction of or damage to property by or under the order of any government or local authority or riot or civil commotion
- losses directly or indirectly occasioned by pressure waves caused by aircraft or other flying devices travelling at sonic or supersonic speeds
- losses directly or indirectly occasioned by, happening through, or in consequence of alcoholism, the use of intoxicating drink or 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)
- losses directly or indirectly occasioned by, happening through or in consequence of nuclear fission, nuclear fusion or radioactive contamination
- any loss whereby any period of disability or loss whatsoever is increased through **Your** own act or omission
  - any property more specifically insured
- incidents which may give rise to a claim not notified in writing to **Us** (or **Our** Claims Service) within thirty-one days of the expiry of

- this insurance (other than as specified in section 6)
- k. losses recoverable from any other source
  - l. losses arising as a result of **Consequential Loss** of any kind
  - m. any claim arising directly or indirectly from injury, illness, death, loss, expense or other liability attributable to sexually transmitted disease
  - n. losses arising from prohibitive regulations by the government of any country
  - o. losses arising as a result of any unlawful act by **You** or criminal proceedings against **You** or any other person on whom the **Wedding** plans depend (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)
  - p. persons acting against the advice of a **Medical Practitioner**
  - q. 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 Acasta European Insurance Company Limited
  - r. wilful or malicious acts and any acts of vandalism by persons invited to the **Wedding** or **Wedding Reception** by **You**
  - s. any circumstance manifesting itself after the date of the **Wedding** and **Wedding Reception** booking but prior to the date of issue of this policy
  - t. any loss, damage, expense or **Consequential Loss** directly or indirectly caused by, contributed to by or arising from the failure or inability of any equipment or any computer programme to recognise or to correctly process any date as its true calendar date, or to continue to function correctly beyond that date, other than for loss, damage, expense or **Consequential Loss** not otherwise excluded which itself results from the operation of an insured cause except that this exclusion shall not apply to section 8 of this policy
  - u. third party rights and no party other than **You** may claim benefit under the terms of this insurance
  - v. **We** will not cover 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
  - w. loss or theft from unattended venues or vehicles unless involving forcible or violent entry to or exit
  - x. theft or attempted theft unless involving forcible or violent entry or exit from a building
  - y. claims arising from the ownership or use of:
    - i. bouncy castles and other inflatables
    - ii. firearms, fireworks or other pyrotechnic devices or effects
  - z. loss or damage to property due to or arising from:
    - i. wear and tear, inherent defect
    - ii. rot, mildew, rust, corrosion, frost, soiling
    - iii. insects, woodworm, vermin, moth
    - iv. dyeing, renovation
    - v. electronic, electrical or mechanical breakdown, failure or derangement
    - vi. faulty manipulation, design, plan, specification or materials
    - vii. gradual deterioration, market depreciation
    - viii. atmospheric conditions
    - ix. shrinkage or change of colour
    - x. confiscation, detention or any process of cleaning, restoration or repair
  - aa. any claim arising directly or indirectly from injury, illness, death, loss, expense or other liability attributable to HIV (Human Immunodeficiency Virus) and/or any HIV related illness including AIDS (Acquired Immune Deficiency Syndrome) and/or any mutant derivative or variations thereof
  - ab. losses directly or indirectly occasioned by, happening through, or in consequence of vaccinations
  - ac. any part of a claim which is unproven or unsubstantiated
  - ad. losses, whether directly or indirectly, arising out of **Your** financial

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## General Conditions Applicable to all Sections of this Insurance

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- a. If **You** have appointed a professional wedding planner, **You** must have a **Written Contractual Agreement** in place with them, and then subsequent **Written Contractual Agreements** with any **Wedding Services Suppliers**
- b. **Your Wedding Date** must be at least 6 months away from the inception of this policy.
- c. All **Additional Costs** and expenses must be notified to the claims handler and agreed in advance of the rearranged **Wedding or Wedding Reception**.
- d. Written notice of any event which may give rise to a claim shall be given to **Us** (or **Our** Claims Service) as soon as practicable 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** Additional action then depends on the type of claim:

- i. theft, loss, malicious damage or vandalism - tell the Police immediately
  - ii. 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
  - iii. **You** must provide **Us**, at **Your** expense, with all reasonable 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).
- e. 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
- f. 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
- g. No refund of premium is allowed (other than in respect of the Premium Refund Guarantee) once the insurance has been effected.
- h. **You** must exercise due care and attention at all times for the safety of **Your** property and take all reasonable steps to prevent accident, loss or
- i. **Our** liability shall be conditional upon the observance by **You** of the Terms and Conditions of this insurance and the truth and completeness of the statements and answers supplied by **You** and on **Your** If a claim is in any respect fraudulent or if any fraudulent means or devices are used by **You** or anyone acting on **Your** behalf to obtain any benefits from this insurance, all benefits under this insurance shall be forfeited and no return of premium shall be due.
  - j. Unless some other law is agreed in writing, this policy shall be governed by English 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.
- k. 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
- l. **You** may not transfer **Your** interest in this
- m. **Our** total liability shall not exceed the respective sums stated in the Summary of
- n. **You** shall submit to medical examination at **Your** own expense except postmortem which **We** reserve the right to have undertaken at **Our** own
- o. **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**.
- p. 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
- q. **You** may not claim under more than one section or part of this policy for the same financial
- r. This policy may be rescinded or cancelled without the consent of a third
- s. 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
- t. At least one of the insured couple must be **Resident** in the **UK**.

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## Governing Law

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This insurance is governed by English law.

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## Disputes

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If any dispute between the **You** and **Us** arises from this policy, **You** can make a complaint to **Us** as described on the back page of this policy and **We** will try to resolve the matter. If **We** are unable to satisfy **Your** concerns, **You** can ask the Financial Ombudsman Service to arbitrate over the complaint.

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## Waiver

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If **We** or **You** fail to exercise or enforce any rights conferred on them by this insurance, the failure to do so will not be deemed to be a waiver of such

right, nor will it bar the exercise or enforcement of, such rights at any subsequent time.

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## Assignment

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This insurance is between and binding upon **Us** and **You** and **Our/Your** respective successors in title, but this insurance may not otherwise be assigned by **You** without **Our** prior written consent.

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## Recoveries / Subrogation

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**We** reserve the right to take legal proceedings in **Your** name, at **Our** own expense and for **Our** own benefit, to recover any costs or damages **We** have paid out under this insurance to anyone else. If **You** recover any costs or damages previously paid under this insurance from any other party, such costs or damages must be immediately repaid to **Us**.

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## Data Protection

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**We** are the **Data Controller** for the data **You** provide to **Us**. **We** need to use **Your** data in order to arrange **Your** insurance and associated products. **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 the **Insurer** in relation to **Your** insurance cover. It may be used by **Our** relevant staff in making a decision concerning **Your** insurance and for the purpose of servicing **Your** cover and administering claims.

Information may be passed to loss adjusters, solicitors, reinsurers 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. **We** may check **Your** details with fraud prevention agencies. If **You** provide false or inaccurate information and **We** suspect fraud, **We** will record this.

**We** and other organisations may use these records to:

1. Help make decisions on insurance proposals and insurance claims, for **You** and members of **Your** household
2. Trace debtors, recover debt, prevent fraud, and manage **Your** insurance policies
3. Check **Your** identity to prevent money laundering, unless **You** furnish **Us** with satisfactory proof of identity.

**We** process all data in the UK but where **We** need to disclose data to parties outside the European Economic Area (EEA) **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. **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, Wycliffe House, Water Lane, Wilmslow, Cheshire SK9 5AF Tel: 0303 123 1113.

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## Third Party Rights

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Unless expressly stated in this insurance, nothing in this insurance will create any rights in favour of any person pursuant to the Contracts (Rights of Third Parties) Act 1999. This Condition does not affect any right or remedy, of any person, which exists or is available otherwise than pursuant to that Act.



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## Complaints Procedure

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**We** will always try to give **You** a quality service. If **You** think **We** have let **You** down, please write to **Us**. To enable **Us** to deal with any concerns swiftly, **We** have made arrangements for these to be dealt with in the UK by **Our** intermediary Acasta Europe Limited which is authorised and regulated in the UK by the Financial Conduct Authority. Please write to:

Acasta Europe Limited  
Anglia House,  
Carrs Road,  
Cheadle,  
Cheshire, SK8 2LA  
Website: [www.acastaeurope.co.uk](http://www.acastaeurope.co.uk)

Or **You** can either email the Administrator at [info@acastaeurope.co.uk](mailto:info@acastaeurope.co.uk) or phone the Administrator on 0800 668 1350. Details of the Acasta Europe Limited Complaints Handling process will be sent to **You** on request.

If **Your** complaint cannot be resolved by the end of the next working day, it will be passed to:

Acasta European Insurance Company Limited  
5/5 Crutchett's Ramp  
Gibraltar  
GX11 1AA  
Email: [info@acastainsurance.gi](mailto:info@acastainsurance.gi)

If it is not possible to reach an agreement, **You** have the right to make an appeal to the Financial Ombudsman Service. **You** may contact the Financial Ombudsman Service at:

The Financial Ombudsman Service, Exchange Tower, Docklands, London, E14 9SR

The above complaints procedure is in addition to **Your** statutory rights as a consumer. For further information about **Your** statutory rights contact **You** local authority Trading Standards Service or Citizens Advice Bureau.

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## Compensation Scheme

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**We** are covered by the Financial Services Compensation Scheme, established under the Financial Services and Markets Act 2000 (the "Compensation Scheme"). If **We** are unable to meet **Our** obligations under this policy, **You** may be entitled to compensation from the Compensation Scheme.