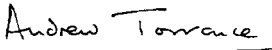


# Weddingsurance

## Policy

**Thank you for insuring with Allianz. Your Schedule shows the level of Benefits you have selected for each Section. The policy and Schedule should be read together as one contract. The policy will be written and conducted in English.**

On behalf of Allianz  
  
 Andrew Torrance, Chief Executive

### THE MEANING OF WORDS

If **we** explain what a word means, that word has the same meaning wherever it appears in your policy or Schedule. These words are highlighted in **bold** throughout **your** policy.

**Allianz, we, us, our** - Allianz Insurance plc

**The Insured, you, your** - the Insured named in the **Schedule** and the Wedding couple.

**Schedule** - a printed document showing the benefits **you** have chosen.

**Wedding** - the ceremony (including civil partnership ceremonies) which takes place at the address and on the date shown on the **Schedule**.

**Reception** - the Wedding reception booked or arranged to take place at the address shown on the **Schedule**.

**Wedding Attire** - the bride's wedding dress, veil and accessories, the bridesmaid's dresses and accessories and hired menswear.

**Injury** - bodily injury, death, disease, illness or shock.

**Period of Insurance** - cover starts from the Date of Issue shown on the **Schedule** and finishes when the Reception has ended (unless other dates are specified in this Policy).

## Section 1 Cancellation & Additional Expenses

### What is Covered

**1.** If the booked **Wedding** or **Reception** must be cancelled or curtailed for reasons out of **your** control, **we** will pay all deposits and other charges due or already paid for:

- a. Transport
- b. Catering services
- c. Accommodation
- d. Photographs
- e. Flowers
- f. Dress hire

booked but not used and other non-refundable cancellation expenses **you** have to pay, providing you tell any provider of goods or services as soon as possible after it becomes necessary to cancel or cut short the **Wedding** or **Reception**.

Cover includes cancellation due to weather conditions, if they are so extreme that **the Insured**, their family or the majority of the guests are unable to reach the **Wedding** or **Reception**.

**2.** If **you** need to book alternative services to prevent the otherwise necessary cancellation of the **Wedding** or **Reception** due to an insured cause, **we** will pay the additional cost over and above the invoice cost of the original pre-booked services.

**3.** If the pre-booked **Wedding** transport does not appear, **we** will pay the additional cost of alternative transport.

**4.** The amount we pay will be up to the Sum Insured shown on the schedule for Events 1, 2 and 3.

### What is Not Covered

#### Event 1 only

Any circumstances you **know** of at the date of issue of this policy, which are **likely** to cause the **Wedding** or **Reception** to be cancelled or cut short. Lack of funds, unless caused by redundancy, which occurs after the date of issue of the policy and qualifies for payment under current redundancy legislation.

Any Government Regulation or Act.

#### Events 1, 2 and 3

Either of the wedding couple deciding not to go ahead with the marriage.

Any payment for or resulting from **Injury** of any person if:

- a. the injuries are self-inflicted or due to alcoholism, the influence of non-prescribed drugs or treatment prescribed by a medical practitioner for drug addiction;
- b. they have received a terminal prognosis, before the Date of Issue of this Policy;
- c. they became pregnant before the Date of Issue of this Policy, unless the baby is due to be born more than 2 months after the **Wedding** Date;
- d. either of the wedding couple have booked, arranged or started the **Wedding** or **Reception** against the advice of a medical practitioner.

For **Weddings** or **Receptions** outside the UK, all deposits and other charges due or already paid for:

- a. travel;
  - b. accommodation;
- and other non-refundable expenses not directly related to the **Wedding** or **Reception**.

## Section 2 Wedding Photographs & Wedding Video

### What is Covered

#### 1. Wedding Photographs

**We** will pay all costs to correct or re-take the **Wedding** photographs if they cannot be reproduced for any reason beyond **your** control.

The **Wedding** photographs must be taken by a professional photographer for this cover to apply.

#### 2. Wedding Video

**We** will pay the amount you have already paid for the **Wedding** video if it cannot be produced for any reason beyond your control.

The **Wedding** video must be taken by a professional video operator for this cover to apply.

### What is Covered

Any amount over the sum insured shown on the schedule for the Wedding video production.

## Section 3 Wedding Attire

### What is Covered

1. If the **Wedding Attire** is lost or damaged, after it has left the supplier and before the **Wedding**, **we will**:
  - a. pay for replacement if lost or stolen;
  - b. pay for repair if damaged;
  - c. re-pay necessary dress hire charges if replacement or repair is not possible in time for the **Wedding**.
2. If the **Wedding Attire** is lost or damaged during the **Wedding** or **Reception**, **we will** (at our choice):
  - a. pay for repair if damaged; or
  - b. pay the market value if lost or damaged, up to a maximum payment of 50% of the purchase price.
3. If the contracted suppliers of the **Wedding Attire** suffer financial failure, **we will** re-pay all deposits and other charges made that you cannot recover (unless the completed goods are made available prior to the **Wedding**).

### What is Covered

Loss or damage caused by cleaning, restoration or repair.

## Section 4 Wedding Presents

### What is Covered

**We** will pay to repair or replace **Wedding** presents lost or damaged the day before, the day of and the day after the **Wedding** whilst:

- a. at either of the wedding couples homes;
- b. at the **Reception**;
- c. in transit between a. or b. above.

### What is Covered

Loss or damage caused by vermin, atmospheric or climatic conditions. Theft or attempted theft from any unattended vehicle, unless all windows and sunroofs are securely closed and all doors and the boot are locked. Cash, bank or currency notes, cheques, postal or money orders, travellers cheques, travel tickets or gift vouchers.

## Section 5 Wedding Rings

### What is Covered

**We** will pay to repair or replace (at **our** choice) any **Wedding** ring(s) bought for the wedding couple that are lost or damaged within the 7 days before the **Wedding**.

### What is Covered

Any amount over the Sum Insured shown on the schedule for a single ring. Loss or damage caused by wear or tear or any process of cleaning, restoration or repair.

## Section 6 Loss of Deposits

### What is Covered

**We** will pay any non-refunded deposits paid:

- a. if the provider of any booked goods or services for the **Wedding** or **Reception** suffers financial failure;
- b. if any booked live entertainers do not appear.

### What is Covered

Any amount if payment has already been made under any other section of this policy.

For weddings & receptions outside the UK, all deposits and other charges due or already paid for:

- a. travel;
  - b. accommodation;
- and other non refundable expenses not directly related to the **Wedding** or **Reception**.

## Section 7 Wedding Cake

### What is Covered

We will pay the value of (or at our choice replace) the **Wedding** cake, if it is lost or damaged on or before the **Reception** day.

### What is Not Covered

Loss or damage caused by moth, vermin, atmospheric or climatic conditions, deterioration, bacteria, disease or infection.

## Section 8 Public Liability

### What is Covered

We will pay all amounts **you** legally have to pay as:

- compensation and claimant's costs and expenses; and
- legal costs and expenses **you** pay with **our** written permission in connection with defending any claim;

which arise in connection with the **Wedding** or **Reception**.

### Events

1. Accidental injury to any person.
2. Accidental loss of or damage to property which you do not own and you are not in charge or control of.
3. Accidental loss of or damage to the following property which you do not own but are in charge or control of:
  - a. personal belongings or vehicles of any visitor or person involved in the Wedding or Reception;
  - b. any other vehicles in a car park that you are responsible for that you do not own and that are not loaned or hired to you;
  - c. premises, including their fixtures and fittings, that you temporarily hire.
4. Nuisance, trespass, obstruction or interference with any right of way, light, air or water resulting in financial loss.

### Limit of Cover

We will not pay more than the amount shown on the Schedule under this Section for all compensation:

1. for any one claim or series of claims arising out of any one cause;
2. for injury, loss or damage caused by any food, drink or other goods you sell or supply.

### What is Not Covered

1. Liability for fines, penalties or liquidated damages, aggravated, punitive or exemplary damages or any damages resulting from multiplying the compensatory damages.
2. Liability for loss of or damage to any property which you own or you are in charge or control of, unless this is covered under Event 3.
3. Liability for:
  - a. loss of or damage to any goods or other property sold, supplied, delivered, installed or erected by you;
  - b. costs arising from having to remove, recall, repair, rectify, replace or make good:
    - any defective work carried out by you and;
    - 3.a. above.
4. Liability caused by or arising out of you or anyone on your behalf owning, possessing or using any mechanically propelled vehicle or trailer attached to it (other than any pedestrian controlled tool). This also applies to any watercraft (other than hand-propelled watercraft).
5. Liability which is insured by or would be insured by any other policy if this section did not exist.
6. Liability arising from the use or ownership of fireworks or other pyrotechnic devices or effects.

## Marquee Cover Your Schedule will show if this Section is insured by your Policy

### What is Covered

We will pay for loss or damage by any cause during the **Period of Insurance** to:

- any marquee or tent;
- staging, chairs, tables and ancillary equipment;

which **you** hire or lease and are your responsibility.

### What is Not Covered

The first £100 of each claim.

Any amount over the sum insured shown on the schedule

Damage caused whilst erecting or dismantling any hired equipment.

Audio visual entertainment equipment, unless specifically mentioned.

Loss, damage or destruction caused by:

- wear and tear, inherent defect, rot, mildew, rust, corrosion, frost, insects, woodworm, vermin, moth, dyeing, cleaning, repair or renovation;
- electronic, electrical or mechanical breakdown, failure or derangement;
- faulty manipulation, design, plan, specification or materials;
- gradual deterioration, market depreciation;
- normal atmospheric conditions;
- shrinkage or change of colour.

Loss or damage suffered as a result of being deceived into knowingly parting with property.

Damage to flooring caused by footwear.

Any indirect loss.

## General Exceptions (Apply to All Sections, unless stated otherwise)

This policy does not cover the following.

1. The first £25 of each claim (does not apply to Marquee Cover).
2. Money you can recover from elsewhere.
3. Any amounts more than the level of Benefit shown on your schedule, unless more specific amounts are shown in this Policy.
4. Loss or damage insured by any other policy.
5. Any theft or loss not reported to the police as soon as possible after it is discovered.
6. Loss, damage, injury or liability as a result of war, revolution or any similar event.

## General Conditions (Apply to All Sections)

### 1. Premium

You must pay the premium when we ask.

### 2. Claims

If **you** need to make a claim, you must do the following.

- a. Tell **us** as soon as possible about the event and give **us** any information **we** may need.
- b. Tell the police about any damage caused by theft or attempted theft or if the property is lost outside your home. See General exception 5.
- c. Tell us immediately about any prosecution, inquest or enquiry connected with any injury or damage.
- d. Not pay or offer or agree to pay any money or admit responsibility without **our** permission.
- e. Allow **us**, in your name, to take over and control all negotiations and proceedings which may arise for any claim.
- f. Allow **us** to take any necessary action to enforce **your** rights against any other person. **We** will pay for any costs or expenses involved.

**We** will not pay for any claims under this Policy unless you have kept to this condition. If we have already paid for a claim, you must repay us.

### 3. Reasonable Precautions

**You** must take all reasonable steps to prevent accidents, **injury**, loss, damage and minimise expenses. **You** must also try to arrange for alternative venues for the Wedding or Reception and to obtain alternative **Wedding Attire**.

### 4. Arbitration

If **we** accept your claim but do not agree with the amount we will pay **you**, we will refer the matter to an arbitrator chosen by **you** and **us**. **You** cannot take any action against **us** until **you** and **we** have received the arbitrator's final decision.

### 5. Repairing or replacing property

If **we** are going to repair or replace any property, **you** must give **us** any plans, documents, books and information **we** ask for. **We** do not have to repair or replace the property as it was. The most **we** will pay for any one item is the sum insured.

### 6. Changes to your circumstances

**You** must tell **us** immediately if there are any changes or if anything occurs that could affect **your** insurance. **We** reserve the right to change **our** terms if this does happen.

If there are any changes or if anything does occur and **you** do not tell **us**, **you** may find that **you** are not covered if **you** need to claim.

### 7. Injury or Illness

The Bride, Groom or relative must place themselves under the care of a qualified Medical Practitioner and follow their advice, as soon as possible after any **injury** or illness occurs. **We** may require a medical for the person, which they must attend. If the person dies, we have the right to carry out a post-mortem, which **we** will pay for.

### 8. Reflection period

**You** may cancel this Policy within 14 days of the date **you** receive it. **You** can do this by contacting **us** at the address shown at the back of this policy or by contacting the intermediary through whom you arranged this insurance. If **you** choose to do this, **you** are entitled to a refund of the premium you have paid for this insurance. **We** will only charge a pro-rata premium plus £15 to cover **our** operational costs which is subject to minimum amount payable of £25 plus Insurance Premium Tax at the prevailing rate except where an incident has occurred which may give rise to a total loss claim, in which case the full annual premium may be payable to us. If **you** choose to cancel this policy any additional optional extras will also be cancelled.

### 9. Cancellation (outside the Reflection Period)

We can cancel this policy by giving seven day's notice in writing. You may cancel this policy by giving us notice in writing. If you cancel the policy outside the reflection period we will provide a pro-rata refund based on the annual premium payable less a £10 charge, as long as you have not claimed during the current period of insurance. Where an incident has occurred which may give rise to a claim the full annual premium may be payable to us.

## Complaints Procedure

**Our** aim is to get it right, first time, every time. If **we** make a mistake **we** will try to put it right promptly. **We** will always confirm receipt of your complaint within five working days and do our best to resolve the problem within four weeks. If **we** cannot **we** will let **you** know when the answer may be expected. If **we** have not sorted out the situation within eight weeks, **we** will provide you with information about the Financial Ombudsman Service.

Should **you** wish to make a complaint, then it should be directed to the Customer Satisfaction Manager at the under noted Allianz location. If you have any other queries other than claims, please direct your query to our Bristol Branch. If **your** complaint is about a claim that **we** are already handling, then please direct **your** complaint to our Woking Branch.

#### Woking Branch

Allianz House  
6 Church Street  
Woking  
Surrey  
GU21 1AZ  
Tel: 01483 720 331  
Fax: 01483 755 961

#### Allianz Insurance Plc

2530 The Quadrant  
Aztec West  
Almondsbury  
Bristol  
BS32 4AW  
Tel: 0800 072 4760  
Fax: 01483 529717

## Compensation

You may be entitled to compensation from the Financial Services Compensation Scheme (FSCS) if we cannot meet our liabilities. For non-compulsory insurance you may be entitled to compensation of up to £2,000 for the first part of the claim and 90% of the remainder of the claim. Further information about compensation scheme arrangements is available from the FSCS.

Allianz Insurance plc, is a general insurance company registered in England number 84638. Registered Office: 57 Ladymead, Guildford, Surrey GU1 1DB, United Kingdom.

Allianz Insurance plc is a member of the Association of British Insurers and the Financial Ombudsman Service.

Allianz is authorised and regulated by the Financial Services Authority, authorisation number 121849 and this can be checked by visiting the FSA website at [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by contacting the FSA on 0845 606 1234

[www.allianz.co.uk](http://www.allianz.co.uk)

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[www.weddingsurance.co.uk](http://www.weddingsurance.co.uk)