

DEBENHAMS

Wedding  
INSURANCE

PERSONAL  
finance



**YOUR SCHEDULE OF BENEFITS DETAILS THE SECTIONS OF THIS DOCUMENT UNDER WHICH YOU ARE COVERED**

Wedding insurance arranged by Acumus Insurance Solutions Limited with UK Underwriting Limited on behalf of Fortis Insurance Limited, registered in England No. 354568. Registered Office: Fortis House, Tollgate, Eastleigh, Hampshire, SO53 3YA.

Acumus Insurance Solutions Limited, UK Underwriting Limited and Fortis Insurance Limited are authorised and regulated by the Financial Services Authority. This can be checked on the FSA's register by visiting the FSA's website at [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by contacting them on 0845 606 1234

Acumus Insurance Solutions Limited and UK Underwriting Limited are part of the Primary Group of companies.

The document only constitutes a valid insurance policy when it is issued in conjunction with a valid schedule of insurance or booking invoice between 01.04.2010 and 31.03.2011. All policies must expire prior to the 31.08.2013.

**IMPORTANT NOTICE**

DEBENHAMS WEDDING INSURANCE HAS BEEN SPECIFICALLY DESIGNED TO COVER WEDDINGS AND RECEPTIONS AT HOME AND ABROAD. IT IS IMPORTANT THAT YOU READ THE FOLLOWING INFORMATION REGARDING THIS 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.

**READ ME FIRST**

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. **WARRANTY:** It is warranted hereon that:

- 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
- no wedding or reception shall be booked or undertaken against the advice of a qualified medical practitioner
- in respect of weddings taking place outside the United Kingdom, the Insured shall have effected a suitable travel insurance policy.

**CONDITIONS AND EXCLUSIONS**

Conditions and exclusions will apply to individual sections of your policy, while general conditions and general exclusions will apply to the whole of your policy. For general conditions and general exclusions on pages 4 and 5. It is a condition of this policy that all material facts must be disclosed to us at the time of taking out this insurance and prior to your wedding. Failure to do so may result in our non-liability for claims. Please call 0800 112 4967 to declare any material facts. For material facts please see Policy Definitions on page 2.

**PERSONAL LIABILITY**

There is no cover for Personal Liability claims arising directly or indirectly from, happening through or in consequence of ownership, possession or use of any aircraft, watercraft, mechanically propelled vehicle or conveyance. Please note this exclusion does not apply when riding a pedal cycle, however it does apply when hiring jet skis, or any other watercraft, (other than rowboats, punts, canoes or pedalos) aircraft, mechanically propelled vehicle or conveyance (other than pedal cycles). We strongly recommend checking with the company you hire from, that they have sufficient Personal Liability cover in place, should you hire and participate in such an activity.

**POLICY LIMITS**

All sections of your policy have limits on the amount we will pay under that section. There are also specific limits under the wedding gifts section for cash and vouchers.

**POLICY EXCESSES**

Under most sections of the policy, claims will be subject to an excess. The excess will be applied per insured person, per section and per incident under which a claim is made. This means that

you will be responsible for the first part of the claim. The amount you have to pay is the excess.

**REASONABLE CARE / UNATTENDED PROPERTY**

You must exercise reasonable care to prevent illness, injury or loss or damage to your property, as if uninsured. There is no cover for property left unattended in a place to which the general public has access.

**YOUR RIGHT TO CANCEL**

If your cover does not meet your requirements, please notify us within 14 days of receiving your policy and return all your documents for a refund of your premium. If during this 14 day period you have travelled, made a claim or intend to make a claim, we are entitled to recover all costs that you have used for those services.

Please call 0800 112 4967 for your refund.

Please note that your cancellation rights are no longer valid after this initial 14 day period and there is no provision for refund.

**CANCELLING YOUR POLICY**

We can cancel this policy by sending you seven days notice to your last known address.

**RESIDENCY**

To be eligible for this insurance policy, you must be a UK resident at the time the policy is purchased. Please refer to the definition of a resident on page 2.

**GOVERNING LAW**

This policy shall be governed by and construed in accordance with the Law of England and Wales unless the insured person's habitual residence is located in Scotland, in which case the Law of Scotland shall apply.

**COMPLAINTS PROCEDURE**

If you have any cause for complaint regarding this insurance, please refer to the Complaints Procedure on page 5.

**CANCELLATION AND REARRANGEMENT**

The coverage under cancellation and rearrangement only covers certain situations that lead to cancellation or rearrangement. The reasons for cancellation are specified on page 2.

**SCHEDULE OF BENEFITS**

Section	Description	SILVER	GOLD	PLATINUM	DIAMOND	DIAMOND PLUS
A	Cancellation and Rearrangement	Up to £5,000 in respect of cancellation and up to 75% of the original wedding cost (maximum £2,750) in respect of rearrangement	Up to £9,000 in respect of cancellation and up to 75% of the original wedding cost (maximum £6,000) in respect of rearrangement	Up to £18,000 in respect of cancellation and up to 75% of the original wedding cost (maximum £13,000) in respect of rearrangement	Up to £30,000 in respect of cancellation and up to 75% of the original wedding cost (maximum £15,000) in respect of rearrangement	Up to £70,000 in respect of cancellation and up to 75% of the original wedding cost (maximum £20,000) in respect of rearrangement
B	Ceremonial Attire	Up to £2,750	Up to £3,000	Up to £10,000	Up to £10,000	Up to £10,000
C	Wedding Gifts	Up to £1,500 Cash & Vouchers up to £250	Up to £3,000 Cash and Vouchers up to £250	Up to £10,000 Cash and Vouchers up to £500	Up to £10,000 Cash and Vouchers up to £1,000	Up to £10,000 Cash and Vouchers up to £1,000
D	<ul style="list-style-type: none"> <li>Rings</li> <li>Flowers</li> <li>Attendants' Gifts</li> <li>Wedding Cake</li> </ul>	Up to £1,500 Up to £1,500 Up to £1,500 Up to £1,500	Up to £2,500 Up to £2,500 Up to £2,500 Up to £2,500	Up to £3,500 Up to £3,500 Up to £3,500 Up to £3,500	Up to £6,000 Up to £4,500 Up to £4,500 Up to £4,500	Up to £6,000 Up to £4,500 Up to £4,500 Up to £4,500
E	Cars and Transport	Up to £1,250	Up to £1,500	Up to £3,000	Up to £5,000	Up to £5,000
F	Photography and Video	Up to £1,250	Up to £1,500	Up to £3,000	Up to £5,000	Up to £5,000
G	Failure of Suppliers	Up to £1,250	Up to £3,000	Up to £5,000	Up to £10,000	Up to £10,000
H	Essential Document Indemnity (overseas weddings only)	Up to £250	Up to £250	Up to £500	Up to £1,000	Up to £1,000
I	Personal Liability	Up to £2,000,000	Up to £2,000,000	Up to £2,000,000	Up to £2,000,000	Up to £2,000,000
J	Public Liability Extension	Up to £2,000,000 (This cover only applies when an additional premium is paid)				
K*	Personal Accident: <ul style="list-style-type: none"> <li>Your Death</li> <li>Loss of Limbs/Sight</li> <li>Your Permanent Total Disablement</li> </ul>	Up to £5,000 Up to £10,000 Up to £10,000	Up to £10,000 Up to £20,000 Up to £20,000	Up to £20,000 Up to £40,000 Up to £40,000	Up to £20,000 Up to £40,000 Up to £40,000	Up to £20,000 Up to £40,000 Up to £40,000
L	Legal Expenses	Up to £5,000	Up to £5,000	Up to £10,000	Up to £20,000	Up to £20,000
M	Optional Marquee Extension	Up to £20,000 - £2,000 single item limit in respect of ancillary equipment (This cover only applies when an additional premium is paid)				
N	Ceremonial Swords Extension	Up to: £20,000 (This cover only applies when an additional premium is paid)				

\*The benefit payable under Section K is limited to £1,000 if you are aged under 18 or over 65.

## HOW TO MAKE A CLAIM

For all Sections if **you** need to make a claim, please obtain a claim form no later than 31 days after the event by contacting Debenhams Wedding Insurance:

*Debenhams Wedding Insurance*  
Direct Group Travel Services  
Claims Department  
PO BOX 800  
Halifax  
HX1 9ET  
Telephone: 0844 412 4296  
Fax: 0844 412 4138

Quoting scheme: Debenhams Wedding Insurance scheme reference **01021** and then the policy number from **your schedule**.

When returning the claim form, please include all relevant documentation. Please send originals not photocopies (keep copies for **your records**). For all claims **you** will need to send **your** original insurance policy.

UK Underwriting Ltd are an insurers agent and in the matters of a claim act on behalf of the insurer.

## POLICY DEFINITIONS

Wherever the following words or phrases appear in bold within this policy they will always have the same meaning. Under certain sections cover will be limited, please refer to individual sections for full terms and conditions.

### Additional Costs

The difference between the original cost of the **wedding services** and/or **wedding reception** and the rearranged **wedding services** and/or **wedding reception**.

### Adverse Weather

Weather conditions that 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.

### Bodily Injury

Injury caused by external, violent and visible means.

### Bridal Attire

Clothing and accessories of a formal nature worn by the bride at the **wedding**.

### Ceremonial Attire

Clothing and accessories of the bride, groom, male and female **attendants** and the parents of the bride and groom, 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 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.

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

### Essential Documents

Documentation required by the relevant foreign authority to enable the **wedding** to take place as booked outside the **United Kingdom** and includes but is not limited to visas, birth certificates and passports.

### Geographical Limits

This certificate applies to **weddings** taking place anywhere in the world. It is a condition of this Certificate that both the bride and groom shall be **UK** citizens or permanent **residents**.

### Home

**Your** permanent residential address in the **United Kingdom** (unless agreed in writing by Debenhams Wedding Insurance).

**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 or Damage

Includes, but is not limited to, accident, fire or theft.

### Marquee

The hired marquee, tent, gazebo or other summer house arrangement.

### Material Fact

Any fact which is known to **you**, which is likely to influence **us** in the acceptance or assessment of this insurance.

### Medical Practitioner

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

### Occupational Postings

Postings of foreign office employees and military employees, including civilian services to the military.

### Period of Insurance

As specifically defined in each Section of this Certificate.

### Permanent Total Disablement

Total Disablement from engaging in or attending to any occupation whatsoever for at least 12 months from the date of injury, and at the end of that time being beyond hope of improvement.

### Pre-existing Medical Condition

Any ongoing medical condition, or condition which has or will require medical treatment, including consultations or advice, within the last 12 months.

### Property Insured

For the purposes of Section M OPTIONAL MARQUEE EXTENSION, refers to 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.

### Resident

**You** are a resident of the **UK**. To be a resident **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**.

### Schedule

The numbered document attaching to and validating this Certificate of Insurance.

### UK, United Kingdom

England, Wales, Scotland, Northern Ireland, the Channel Islands and the Isle of Man

### We, Our, Us

UK Underwriting Ltd on behalf of Fortis Insurance Limited.

### Wedding(s)

A ceremony which creates a contract of marriage which is legally enforceable within the **United Kingdom**, occurring on the **wedding date**.

### Wedding Date

The day specified to Debenhams Wedding Insurance and shown in the **schedule** for the **wedding** to take place.

### Wedding Gifts

Gifts for the bride and groom presented for the purposes of celebrating the **wedding**.

### Wedding Reception

The social gathering, 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 (unless otherwise agreed in writing with Debenhams Wedding Insurance).

### Wedding Rings

The ring(s) exchanged by the bride and groom at the **wedding**.

### Wedding Services

Shall mean the providers of professional photography and/or professional video operation; floral arrangements; hired cars or transport; toastmaster; venue; wedding cake; **ceremonial attire**; catering; DJ/disco; band/musician or paid entertainment contracted by **you** to provide services at the **wedding** or **wedding reception**.

### You, Your(s), Insured Person

The bride and groom named in the **schedule** or, for the purposes of certain Sections, and where appropriate, the person upon whom the cost of the **wedding** or **wedding services** devolves.

## SECTION A – CANCELLATION AND REARRANGEMENT OF WEDDING AND/OR RECEPTION

### ▲ What You Are Covered For:

#### Part 1 - Cancellation

**We** will pay up to the amount stated in the Schedule of Benefits on page 1, for any irrecoverable expenses incurred by **you** in respect of **ceremonial attire**, flowers, photographs, caterers, transport, accommodation and the services from any other **wedding** supplier booked but not used as a direct result of the unavoidable cancellation or curtailment of the **wedding** or **wedding reception** as a result of:

- 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
- the death, injury or sickness of the bride or groom or **close relative** which would make continuance of the **wedding** inappropriate
- the total non-appearance on the **wedding** day of any booked and paid for professional **wedding services**
- accidental complete loss of or damage to **ceremonial attire** which renders the items unwearable, where the purchase or hire of alternatives is not possible
- 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 bride or groom or any of their relatives who would have made proven, significant, financial contributions on which the **wedding** arrangements depend
- 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**
- the non-appearance of the officiating minister or registrar
- the inability of the wedding party and guests to reach the **wedding** or **wedding reception** venue due to **adverse weather** conditions.

### IMPORTANT

Cover under this Section commences from the date the premium is paid, and applies until the completion of the **wedding** and **reception** or a claim being made under this Section of the policy, whichever occurs first.

### Part 2 – Rearrangement

In the event of cancellation or curtailment of the **wedding**, **reception** or **wedding services** for reasons specified in Part 1 above, **we** will pay up to the amount detailed in the Schedule of Benefits on page 1 to reimburse **you** for reasonable additional costs incurred in rearranging the **wedding** and/or **reception** and/or **wedding services** to a similar standard to that catered for by the original budget.

Conditions applicable to section A Part 2 – Rearrangement

All **additional costs** and expenses must be notified to TPS (Insurance Admin Services) Ltd and agreed in advance of the rearranged **wedding**.

### IMPORTANT

Cover under this Section:

- does not extend in respect of travel and/or accommodation arrangements made for **weddings** taking place outside the **United Kingdom**,
- commences upon issue of this Certificate of Insurance and the schedule attached hereto and expires upon completion of the **wedding date** or a claim being made under this Section of the policy, whichever occurs first

### ▼ What You Are Not Covered For:

**We** will not pay for the following in connection with claims made under section A:

- the first £25 for Silver, Gold and Platinum cover or £50 for Diamond and Diamond Plus cover of each and every claim
- Any claim arising directly or indirectly from:
- pecuniary losses recoverable from any other source
- government regulation or act
- strikes or labour disputes
- unemployment (other than redundancy as specified in A 1 v. above)
- your** financial circumstances or those of any person or company on whom the **wedding** arrangements depend, except as provided for in point A 1 v. above
- wedding** arrangements not honoured by **your** employer, other than as provided in section A 1 vi. above
- disinclination to contract to the marriage as agreed or failure to comply with legal requirements or **your** failure to obtain the relevant legal documentation

9. failure to notify the provider of any goods or service immediately it is found necessary to cancel or curtail the **wedding or reception**
  10. cancellation/curtailment or rearrangement of travel and/or accommodation arrangements made in respect of **weddings** outside the **United Kingdom**
  11. **additional costs** not notified to TPS (Insurance Admin Services) Ltd or agreed in advance of the rearranged **wedding**
  12. anxiety, stress or depression unless **you** are admitted as an in-patient at a recognised hospital.
3. losses which may effectively be claims under section A of this Certificate
  4. contracts which are not in writing
  5. any costs which would have been incurred had the original supplier not failed to meet their contractual obligations
  6. financial failure of any service providers.

## SECTION F – PHOTOGRAPHS AND VIDEOS

### ▲ What You Are Covered For:

**We** will pay up to the amount stated in the Schedule of Benefits on page 1 for:

1. the reinstatement or replacement (at our discretion) of **bridal attire** to be worn by the bride if such attire is lost or damaged whilst in **your** possession or that of a **close relative** within 1 month prior to the wedding, and for a subsequent 48 hours thereafter
2. loss of or damage to **ceremonial attire** worn by **you** and **your attendants** within 48 hours before and after the **wedding**

### IMPORTANT

In respect of points 1 and 2 above:

An amount will be deducted in respect of hired attire to reflect previous wear and tear.

### ▼ What You Are Not Covered For:

**We** will not pay for the following in connection with claims made under section B:

1. the first £25 for Silver, Gold and Platinum cover or £50 for Diamond and Diamond Plus cover of each and every claim
2. **loss or damage** arising from wear or tear, moth, vermin, atmospheric or climatic condition, deterioration, depreciation, confiscation, detention or any process of cleaning, restoration or repair
3. **loss or damage** which is or but for the existence of this Certificate would be otherwise insured
4. any loss (other than by damage) not reported to the police within 24 hours of discovery
5. **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 the vehicle, concealed from view and there is evidence of violent, visible and forcible entry thereto

## SECTION C – WEDDING GIFTS

### ▲ What You Are Covered For:

**We** will pay up to the amount stated in the Schedule of Benefits on page 1 (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**. This cover also applies whilst gifts are in transit or on display at the **wedding reception**. Cover applies one month prior to the **wedding** and for a subsequent 24 hours thereafter or until a claim is made under this section of the policy, whichever occurs first, except in respect of **wedding gifts** purchased by means of a Debenhams gift list where cover applies one month prior to the **wedding** and for a subsequent 2 months after.

Conditions applicable to Section C

In the event of a claim under this section in respect of **wedding gifts** purchased by means of a Debenhams gift list, settlement shall be by the issue of Debenhams gift vouchers to an amount equivalent to the appropriate cash settlement and receipt of which shall constitute a valid discharge of our liability for the claim.

### ▼ What You Are Not Covered For:

1. the first £25 for Silver, Gold and Platinum cover or £50 for Diamond and Diamond Plus cover of each and every claim
2. any loss (other than by damage) not reported to the police within 24 hours of discovery
3. **loss or damage** arising from wear or tear, moth, vermin, atmospheric conditions, deterioration, depreciation, confiscation, detention or any process of cleaning, restoration or repair
4. **loss or damage** which is or but for the existence of this Certificate would be otherwise insured
5. **loss or damage** by theft or attempted theft of any **wedding gifts** left in any unattended vehicle, unless the property is left in a locked boot or locked glove compartment of the vehicle, concealed from view and there is evidence of violent, visible and forcible entry thereto
6. **loss or damage** by theft or attempted theft of any **wedding gifts** left in the home or ceremony venue or **reception** venue, unless there is evidence of violent, visible and forcible entry thereto

## SECTION D – WEDDING RING(S), FLOWERS, ATTENDANTS' GIFTS AND THE WEDDING CAKE

### ▲ What You Are Covered For:

**We** will pay up to the amount stated in the Schedule of Benefits on page 1 for loss of or damage to:

- a. **wedding rings**
- b. flowers
- c. **attendants' gifts**
- d. the **wedding cake**

which occurs during the time specified in I or ii below:

Cover under this section commences

- i. 7 days prior to the **wedding** and expires 24 hours after the **wedding**, or when a claim is made under this section of the policy, whichever occurs first, in respect of **wedding rings**
- ii. 36 hours prior to the **wedding** and expires 24 hours after the **wedding**, or when a claim is made under this section of the policy, whichever occurs first, in respect of flowers, **attendants' gifts** and the **wedding cake**

### ▼ What You Are Not Covered For:

**We** will not pay for the following in connection with claims made under section D:

1. the first £25 for Silver, Gold and Platinum cover or £50 for Diamond and Diamond Plus cover of each and every claim
2. theft of **wedding ring(s)**, flowers and **attendants' gifts** unless such items were removed by visible and forcible means
3. any loss not reported to the police within 24 hours of discovery
4. loss or damage which is or but for the existence of this policy would be otherwise insured
5. claims for loss of or damage to floral arrangements, or to the wedding cake, that may effectively be claimed under section A of this policy
6. loss or damage by theft or attempted theft of any **wedding ring(s)**, 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.

## SECTION E – CARS AND TRANSPORT

### ▲ What You Are Covered For:

**We** will pay up to the amount stated in the Schedule of Benefits on page 1 if the private hire firm or individual with whom the transport arrangements have been made fails to meet its/their contractual obligation(s).

Cover under this section commences from the date the premium is paid, and applies until completion of the **wedding and reception** or a claim being made under this section of the policy, whichever occurs first.

### ▼ What You Are Not Covered For:

**We** will not pay for the following in connection with claims made under section E:

1. the first £25 for Silver, Gold and Platinum cover or £50 for Diamond and Diamond Plus cover of each and every claim
2. losses recoverable from any other source

### ▲ What You Are Covered For:

**We** will pay up to the amount stated in the Schedule of Benefits on page 1 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:

1. non-appearance at the **wedding** of the professional photographer or professional video operator contracted for the **wedding**
2. 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
3. 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**.

Cover under this section commences from the date the premium is paid, and applies until completion of the **wedding and reception** or a claim being made under this section of the policy, whichever occurs first.

If it is planned to take photographs of the bride and groom cutting the **wedding** cake, we will pay up to the amount stated in the Schedule of Benefits to arrange an alternative photographic session necessitated by damage to the **wedding** cake occurring within 48 hours before the conclusion of the **reception**.

**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 Debenhams Wedding Insurance claims service within 48 hours of the occurrence.**

### IMPORTANT

In respect of points 1, 2 and 3 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 You Are Not Covered For:

**We** will not pay for the following in respect of claims made under section F:

1. the first £25 for Silver, Gold and Platinum cover or £50 for Diamond and Diamond Plus cover of each and every claim
2. losses recoverable from any other source
3. losses which may effectively be claimed under section A of this Certificate
4. any costs which would have been incurred had the original supplier not failed to meet their contractual obligations
5. contracts not in writing
6. financial failure of any service provider.

## SECTION G – FAILURE OF SUPPLIERS

### ▲ What You Are Covered For:

Following the bankruptcy or liquidation of any pre-booked **wedding services supplier** contracted to and paid by **you**, we will pay up to the amount detailed in the summary for the following:

1. irrecoverable **deposits**,
2. additional costs in arranging alternative **wedding** services.

Cover under this section commences from the date the premium is paid, and applies until completion of the **wedding** or a claim being made under this section of the policy, whichever occurs first.

### ▼ What You Are Not Covered For:

**We** will not pay for the following in respect of claims made under section G:

1. any sums recoverable from any other source
2. any costs which would have been incurred had the original supplier not ceased trading
3. any costs from the financial failure of a **wedding gifts** supplier or any supplier not contracted by and pre-paid by **you**
4. any costs from the financial failure of a professional wedding planner
5. any costs where no written contractual agreement exists between **you** and the **wedding services supplier**.

## SECTION H – ESSENTIAL DOCUMENT INDEMNITY

### ▲ What You Are Covered For:

**We** will indemnify **you** in accordance with the amount stated in the Schedule of Benefits on page 1 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 ii. below, are lost or damaged for reasons beyond **your** control.

Cover under this section:

- i. applies only in respect of **weddings** taking place outside the **United Kingdom**
- ii. commences from the date of issue of this Certificate and applies until the **wedding** takes place, as booked or a claim is made under this section of the policy, whichever occurs first.

### ▼ What You Are Not Covered For:

**We** will not pay for the following in respect of claims made under section H:

1. **loss or damage**
  - i. arising from confiscation or detention by customs officials or other authorities
  - ii. due to wear and tear
  - iii. not reported to the consular representatives of the relevant issuing country within 24 hours of discovery of the loss, and a written report obtained
2. loss or theft from any unattended motor vehicle
3. claims which arise from **your** lack of care, or from reasons within **your** control
4. loss of documents when stored in suitcases or other like receptacles whilst in the custody of the airline or other carriers.

## SECTION I – PERSONAL LIABILITY

Please note cover under this section does not apply to weddings taking place in the USA or Canada

### ▲ What You Are Covered For:

**We** will indemnify **you**, up to the amount stated in the Schedule of Benefits on page 1 in respect of **your** legal liability arising from accidental injury to third parties or accidental loss of or 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 apply.

### IMPORTANT

This section does not provide an indemnity in respect of liabilities arising from the actions of anyone other than the bride and groom, except insofar as the bride and groom would be held liable for them at law, and does not include any additional liability accepted under a hiring or booking contract.

## SECTION J – OPTIONAL PUBLIC LIABILITY EXTENSION

This section applies only where the appropriate premium has been paid. Cover under this section does not apply to weddings taking place outside the United Kingdom.

### ▲ What You Are Covered For:

We will pay up to the amount stated in the Schedule of Benefits on page 1 to cover all persons invited to the **wedding** or **reception** by **you** in respect of legal liability arising from accidental injury to third parties or accidental loss of or damage to third party property.

### ▼ What You Are Not Covered For:

We will not pay for the following in respect of claims arising under sections I and J:

- the first £250 of each and every claim in respect of section J
- 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 the insured
  - any wilful or malicious act
  - the carrying on of any profession, trade or business
- employers' liability, contractual liability or liability to a member of **your** family
- liability assumed by **you** by arrangement
- animals belonging to **you** or in **your** care, custody or control
- the ownership or occupation of land or buildings
- liability arising from the use of firearms
- liability arising from any criminal proceedings
- your** costs and expenses incurred without **our** prior written consent
- any liability arising out of the Road Traffic Act or its equivalent
- 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
- liability incurred by **you** more than 24 hours before or more than 24 hours after the wedding date
- liability for fines penalties, liquidated, damages or punitive exemplary aggravated or multiplied damages
- loss of or damage to any goods or other property sold, supplies, delivered, installed or erected by **you** and all costs of or arising from the need for making good, removal, repair, rectification, replacement or recall of:
  - any such goods or property
  - any defective work executed by **you**
- loss or damage** to flooring caused by footwear of any kind
- any loss arising from ownership or use of bouncy castles or other inflatables
- any **wedding** or **wedding reception** within the USA or Canada
- liability arising from the ownership or use of fireworks or other pyrotechnic devices or effects.

## SECTION K – PERSONAL ACCIDENT

### ▲ What You Are Covered For:

We will pay the following compensation to **you**, or where appropriate, **your** legal representative(s) if **you** sustain **bodily injury** caused by external violent and visible means, which solely and independently of any other cause within 12 calendar months from the date of the accident causing such **bodily injury** results in:

Cover Level	BENEFITS PER PERSON				Aged under 18 or over 65 years
	Aged 18 years & over				
	Silver	Gold	Platinum	Diamond/ Diamond Plus	All Cover Levels
Item 1: <b>Your Death</b>	Up to £5,000	Up to £10,000	Up to £20,000	Up to £20,000	Up to £1,000
Item 2: Loss of one or more of <b>your</b> limbs &/or sight in one or both of <b>your</b> eyes	Up to £10,000	Up to £20,000	Up to £40,000	Up to £40,000	Up to £1,000
Item 3: <b>Your permanent total disablement</b>	Up to £10,000	Up to £20,000	Up to £40,000	Up to £40,000	Up to £1,000

### PROVIDED THAT:

- Death or disablement occurs within one year of the **bodily injury**.
- 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.
- 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**.
- Any claim must be certified by an independent **medical practitioner**.

### ▲ What You Are Not Covered For:

We will not pay for the following in connection with claims made under section K:

- 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 vehicle of 125cc or over.

## SECTION L – LEGAL EXPENSES

### ▲ What You Are Covered For:

We will pay up to the amount stated in the Schedule of Benefits on page 1 for legal costs and expenses incurred by **you** in the pursuit of legal proceedings by **you** or **your** legal representative(s) for compensation and/or damages arising from or out of **your** injury or death.

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.

### ▼ What You Are Not Covered For:

We will not pay for the following in connection with claims made under section L:

- any claim brought against any person who has contracted to supply any aspect of the **wedding** or **reception** including the **reception** organiser
- legal expenses incurred prior to the granting of **our** support

- any claim reported more than 31 days after the commencement of the incident giving rise to such claim
- any claims where **we** consider **your** prospects of success in achieving a reasonable benefit are insufficient
- claims arising in connection with injury or death occurring more than 24 hours before or more than 24 hours after the **wedding date**
- claims for legal costs where **you** are pursuing action relating directly or indirectly to medical negligence or alleged medical negligence
- claims emerging from the pursuance to a contingent fee agreement between **you** and **your** council
- pursuing claims as part of or on behalf of a group or organisation.

## SECTION M – OPTIONAL MARQUEE EXTENSION

This section applies only where the appropriate premium has been paid. Cover under this section does not apply to weddings taking place outside the United Kingdom.

### ▲ What You Are Covered For:

We will indemnify **you** up to the amount stated in the Schedule of Benefits on page 1 in the event of loss of or damage to the **property insured** by any cause not specifically excluded occurring during the period of hire.

Cover under this section includes cancellation/curtailment and rearrangement as a direct result of loss of or damage to the **marquee**.

### ▼ What You Are Not Covered For:

We will not pay for the following in connection with claims made under section M:

- the first £100 of each and every loss resulting from any one occurrence
- erection and/or dismantling of any hired equipment
- audio visual entertainment equipment unless specifically mentioned
- loss or damage** suffered by **you** as a result of being deceived into knowingly parting with property
- damage to flooring caused by footwear
- consequential loss** of any kind or description
- theft of ancillary equipment unless there is violent and forcible entry to or exit from the locked premises
- pecuniary losses recoverable from any other source
- loss or theft from unattended venues or vehicles
- theft or attempted theft unless involving forcible or violent entry to or exit from a building

## SECTION N – OPTIONAL CEREMONIAL SWORDS EXTENSION

This section applies only where the appropriate premium has been paid. Cover under this section does not apply to weddings taking place outside the United Kingdom.

### ▲ What You Are Covered For:

We will pay up to the amount stated in the Schedule of Benefits on page 1 for **loss or damage** to ceremonial swords and accompanying regalia if they are lost or damaged whilst in **your** possession or that of a **close relative** within 3 months prior to the **wedding**, and for a subsequent 48 hours after.

### ▼ What You Are Not Covered For:

We will not pay for the following in connection with claims made under section N:

- the first £50 of each and every claim
- loss or damage** which is or but for the existence of this Certificate would be otherwise insured
- any loss (other than by damage) not reported to the police within 24 hours of discovery
- 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

## CONDITIONS WHICH APPLY TO ALL SECTIONS OF THIS INSURANCE

- It is a condition that all **material facts** have been disclosed to **us**. Failure to do so may affect **your** rights under this insurance. Following a change in a **material fact** disclosed to **us** by **you** during the **period of insurance**, **we** reserve the right to amend or cancel **your** insurance, providing **you** with a pro-rata refund of premium. If **you** are in any doubt as to whether a fact is 'material', then for **your** own protection it should be disclosed to **us**.
- 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. All documents 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:
  - theft, loss or malicious damage or vandalism – tell the police immediately
  - 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** consent
    - you** must provide **us**, at **your** expense, with all reasonable details and evidence which **we** ask for concerning the cause and amount of loss, damage or injury (including receipts for **wedding gifts**, money and vouchers)
- Except with **our** written consent, no person is entitled to admit liability on **our** behalf or give any representation 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.
- 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.
- This policy shall be governed by and construed in accordance with the Law of England and Wales unless the **Insured's** habitual residence (in the case of an individual) or central administration and/or place of establishment is located in Scotland in which case the law of Scotland shall apply.
- No refund of premium is allowed (other than in respect of the premium refund guarantee) once the insurance has been effected.
- 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 damage**.
- 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** behalf. If a claim is in any respect false or if any fraudulent means or devices are used by **you** or anyone acting on **your** behalf to obtain benefits from this insurance, all benefits under this insurance shall be forfeited and no return of premium shall be due.
- 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.
- You** may not transfer **your** interest in this insurance.
- Our** total liability shall not exceed the respective sums stated in the Schedule of Benefits.
- 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.
- 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**.

14. This Certificate may be rescinded or cancelled without the consent of a third party.
15. 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.
16. **You** may not claim under more than one section or part of this Certificate for the same financial loss.
17. This policy may be rescinded or cancelled without the consent of a third party.
18. 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.

## GENERAL EXCLUSIONS WHICH APPLY TO ALL SECTIONS OF THE INSURANCE

The Insurance does not cover the Bride, Groom, Civil Partners or anyone else upon whom the **Wedding** depends:

1. a) acting against medical advice  
b) awaiting results of tests or medical investigations  
c) being on a hospital waiting list for treatment  
d) having received a terminal prognosis  
e) anxiety, stress or depression (unless admitted as an in-patient at a recognised hospital)
2. claims (for **you** or anyone else upon whose health **your wedding** depends) arising directly or indirectly from failure to obtain the recommended vaccinations
3. circumstances of which **you** are aware at the time of effecting this Certificate
4. 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
5. losses directly or indirectly occasioned by pressure waves caused by aircraft or other flying devices travelling at a sonic or supersonic speeds
6. 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 by a registered **medical practitioner**, but not for drug addiction) or self exposure to needless peril (except in an attempt to save human life)
7. losses directly or indirectly occasioned by, happening through, or in consequence of nuclear fission, nuclear fusion or radioactive contamination
8. any loss whereby any period of disability or loss whatsoever is increased through **your** own act or omission
9. any property more specifically insured
10. 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 F)
11. losses arising as a result of **consequential loss** of any kind
12. any claim arising directly or indirectly from injury, illness, death, loss, expense or other liability attributable to sexually transmitted disease
13. losses arising from prohibitive regulations by the government of any country
14. 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)
15. persons acting against the advice of a **medical practitioner**
16. 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 Debenhams Wedding Insurance
17. wilful and malicious acts and any acts of vandalism by persons invited to the **wedding** or **reception** by **you**
18. any circumstance manifesting itself after the date of the **wedding/reception** booking but prior to the date of issue of this Certificate
19. 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 J of this Certificate
20. third party rights and no party other than **you** may claim benefit under the terms of this insurance
21. 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
22. loss or theft from unattended venues or vehicles unless involving forcible or violent entry to or exit
23. theft or attempted theft unless involving forcible or violent entry to or entry from a building
24. bouncy castles and other inflatables
25. fireworks or other pyrotechnic devices or effects
26. loss of or damage due to or arising from:
  - i. wear and tear, inherent defect
  - ii. rot, mildew, rust, corrosion, frost
  - iii. insects, woodworm, vermin, moth
  - iv. dyeing, cleaning, repair, renovation
  - v. electronic, electrical or mechanical breakdown, failure or derangement
  - vi. faulty manipulation, design, plan, specification or materials
  - vii. gradual deterioration, market depreciation
  - viii. normal atmospheric conditions
  - ix. shrinkage or change of colour
27. 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
28. losses directly or indirectly occasioned by, happening through, or in consequence of vaccinations
29. any part of a claim which is unproven or unsubstantiated
30. losses, whether directly or indirectly, arising out of **your** financial incapacity.

## 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 in the first instance contact:

**STEP 1** : Complaints regarding the SALE OF THE POLICY:

The Complaints Officer  
Acumus Insurance Solutions  
Cast House  
Old Mill Business Park  
Gibraltar Island Road  
Leeds  
LS10 1RJ

In all correspondence please state **your** insurance is provided by UK Underwriting Limited and quote **scheme ref 01021**.

Complaints regarding a CLAIM:

The Managing Director  
Direct Group Travel Services  
Claims Department  
PO BOX 800  
Halifax  
HX1 9ET  
Tel: 0844 412 4296  
Fax: 0844 412 4138

In all correspondence please state **your** insurance is provided by UK Underwriting Limited and quote **scheme ref 01021**.

**STEP 2** : In the event **you** remain dissatisfied and wish to make a complaint, **you** can do so by contacting the following:

The Customer Relations Manager  
Cast House  
Old Mill Business Park  
Gibraltar Island Road  
Leeds  
LS10 1RJ  
Tel: 0845 218 2685  
Email: customerrelations@ukgeneral.co.uk

**STEP 3** : 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 less than €2 million and fewer than ten staff. **You** may contact the Financial Ombudsman Service at:

Financial Ombudsman Service  
South Quay Plaza  
83 Marsh Wall  
Docklands, London  
E14 9SR  
Tel: 0845 080 1800

**Your** statutory rights are not affected if **you** choose to follow any of the complaints procedures above. For further information about **your** statutory rights contact **your** local authority Trading Standards Service or Citizens Advice Bureau.

## COMPENSATION SCHEME

Fortis Insurance 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. **You** can get more information about compensation scheme arrangements from the FSCS or visit [www.fscs.org.uk](http://www.fscs.org.uk)

## DATA PROTECTION ACT 1998

Please note that any information provided to **us** will be processed by **us** and **our** agents in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling claims, if any, which may necessitate providing such information to third parties. **We** may also send the information in confidence for process to other companies acting on their instructions including those located outside the European Economic Area.