

SUMMARY OF COVER

Section	Cover Description	SILVER	GOLD	EMERALD	PLATINUM	RUBY	DIAMOND
		Cover Limit	Cover Limit	Cover Limit	Cover Limit	Cover Limit	Cover Limit
A	Cancellation	£5,000	£10,000	£15,000	£25,000	£35,000	£50,000
	Rearrangement	£3,750	£10,000	£15,000	£25,000	£35,000	£50,000
B	Ceremonial Attire	Up to £2,750	Up to £5,000	Up to £8,000	Up to £10,000	Up to £15,000	Up to £25,000
C	Wedding Gifts	Up to £1,500 Single item Limit £250 Cash and Vouchers up to £250	Up to £2,500 Single item Limit £250 Cash and Vouchers up to £250	Up to £4,000 Single item Limit £250 Cash and Vouchers up to £500	Up to £7,000 Single item Limit £250 Cash and Vouchers up to £1,000	Up to £10,000 Single item limit £250 Cash and Vouchers up to £1000	Up to £12,500 Single item Limit £250 Cash and Vouchers up to £1,000
D	Rings	Up to £1,500	Up to £2,500	Up to £4,000	Up to £6,000	Up to £9,000	Up to £12,500
	Flowers	Up to £1,500	Up to £3,000	Up to £7,500	Up to £10,000	Up to £12,500	Up to £15,000
	Attendants' Gifts	Up to £1,500	Up to £3,000	Up to £7,500	Up to £10,000	Up to £12,500	Up to £15,000
	Wedding Cake	Up to £1,500	Up to £3,000	Up to £7,500	Up to £10,000	Up to £12,500	Up to £15,000
E	Cars and Transport	Up to £1,250	Up to £3,000	Up to £7,500	Up to £10,000	Up to £12,500	Up to £25,000
F	Photography and Video	Up to £1,500	Up to £5,000	Up to £7,500	Up to £10,000	Up to £18,500	Up to £27,500
G	Failure of Suppliers	Up to £3,000	Up to £5,000	Up to £7,500	Up to £12,500	Up to £18,500	Up to £27,500
H	Essential Document Indemnity (overseas weddings only)	Up to £250	Up to £250	Up to £500	Up to £1,000	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	Up to £2,000,000
J	Public Liability	-	Up to £2,500,000	Up to £2,500,000	Up to £2,500,000	Up to £2,500,000	Up to £2,500,000
K	Personal Accident:						
	Your Death	£5,000 (£1,000 if under 18)	£10,000 (£1,000 if under 18)	£15,000 (£1,000 if under 18)	£20,000 (£1,000 if under 18)	£20,000 (£1,000 if under 18)	£20,000 (£1,000 if under 18)
	Loss of Limbs/Sight	£10,000 (£1,000 if under 18)	£20,000 (£1,000 if under 18)	£30,000 (£1,000 if under 18)	£40,000 (£1,000 if under 18)	£40,000 (£1,000 if under 18)	£40,000 (£1,000 if under 18)
	Your Permanent Total Disablement	£10,000 (£1,000 if under 18)	£20,000 (£1,000 if under 18)	£30,000 (£1,000 if under 18)	£40,000 (£1,000 if under 18)	£40,000 (£1,000 if under 18)	£40,000 (£1,000 if under 18)
L	Legal Expenses	Up to £5,000	Up to £5,000	Up to £10,000	Up to £10,000	Up to £20,000	Up to £20,000
M	Optional Marquee Extension (1)	Up to £25,000 - £2,000 single item limit in respect of ancillary equipment (This cover only applies when an additional premium has been paid)					
N	Optional Marquee Extension (2)	Up to £50,000 - £2,000 single item limit in respect of ancillary equipment (This cover only applies when an additional premium has been paid)					
O	Ceremonial Swords Extension	Up to £20,000 (This cover only applies when an additional premium has been paid)					
P	Optional Public Liability	Up to £5,000,000 (This cover only applies when an additional premium has been paid)					
EXCESS payable for each section unless otherwise stated		£50	£50	£50	£50	£50	£50

This Key facts document does not contain the full terms and conditions of the contract. Full terms and conditions can be found in the policy document. There may be other exclusions that are significant to you, so you need to check the full details contained in the policy document carefully.

The information detailed in this document is relevant to policies purchased between 01/04/2016 and 31/03/2017. Your Wedding and Wedding Reception/s must conclude on or prior to 31/03/2019.

Insurer

Debenhams Retail plc is an Appointed Representative of UK General Insurance Ltd. This policy is underwritten by UK General Insurance Ltd on behalf of Great Lakes

Reinsurance (UK) SE, Registered in England No.SE000083. Registered Office: Plantation Place, 30 Fenchurch Street, London EC3M 3AJ

UK General Insurance Limited are authorised and regulated by the Financial Conduct Authority. Great Lakes Reinsurance (UK) SE is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. This can be checked on the Financial Services

Register at <https://register.fca.org.uk> or by calling them on 0800 111 6768 or 0300 500 8082.

About your cover

Debenhams Wedding Insurance is appropriate for a private individual requiring Wedding Insurance for cancellation, curtailment or re-arrangement, up to the level of cover shown in the Policy Schedule. The policy also provides additional cover which is shown in the Summary of Cover in the policy document. Please check the Summary of Cover table in your policy document to ensure you have the correct level of cover for your needs.

Which service will we provide you with?

You will not receive advice or a recommendation from us. We may ask some questions to narrow down the selection of products that we will provide details on. You will then need to make your choice about how to proceed.

What am I not covered for under my Wedding Insurance policy?

There are some situations that you are not covered for. The most significant exclusions of this policy are set out below;

- It is a condition of this policy that the bride and groom or civil partners must be permanent UK residents at the time the policy is purchased.
- Deciding not to marry or undertake the Civil Partnership Ceremony and associated celebrations is not a situation covered by this policy.
- The policy does not cover any claims caused by or arising from any of the following situations relating to the bride, groom, civil partners or anyone else upon whom your wedding plans depend:
 - Anxiety, stress or depression.
 - If anyone has been given a terminal prognosis.
 - Anyone is acting against medical advice.
 - If anyone is on a waiting list for hospital treatment, awaiting results of tests or medical investigations that could result in them not being able to attend the wedding.

What happens if I take out cover and then change my mind or want to cancel the policy early?

We hope you are happy with the cover this policy provides. If you are unhappy with your policy for any reason you have the right to cancel within 14 days of receiving your policy and have your full premium refunded providing no claims have been made or are pending. Thereafter **You** may cancel the insurance cover at any time by informing **Us** however no refund of premium will be payable

How do I make a claim under my insurance policy?

If you wish to make a claim please contact us as soon as possible. Tel: 0344 412 4296

When contacting our Claims Service please state your insurance is provided by UK General Insurance Ltd and quote the following:

Scheme name: Debenhams Wedding Insurance

Scheme ref: 010210

How do I make a complaint about my insurance policy?

It is the intention to give you the best possible service but if you do have any questions or concerns about this insurance or the handling of a claim you should follow the Complaints Procedure below:

Complaints regarding: THE SALE OF THE POLICY

Customer Relations Department

UK General Insurance Group Limited

Cast House

Old Mill Business Park

Gibraltar Island Road

Leeds

LS10 1RJ

Tel: 0345 218 2685 Email: customerrelations@ukgeneral.co.uk

Complaints regarding: CLAIMS

Direct Group Wedding Services

Customer Relations

PO Box 1193

DONCASTER

DN1 9PW

Tel: 0344 412 4296

In all correspondence please state the scheme name: Debenhams Wedding Insurance and scheme reference: 010210

Would I receive compensation if my insurers were unable to meet its liabilities?

In the event that Great Lakes Reinsurance (UK) SE is unable to meet its liabilities you may be entitled to compensation from the Financial Services Compensation Scheme (FSCS). Further information can be found in your policy under "Compensation Scheme" in your policy document.

Debenhams Retail plc is an appointed representative of UK General Insurance Ltd which is authorised and regulated by the Financial Conduct Authority. Registered in England and Wales Company No. 4506493. Registered Office: Cast House, Old Mill Business Park, Gibraltar Island Road, Leeds, West Yorkshire, LS10 1RJ.