

Debenhams Wedding Insurance

Policy Wording

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. The document only constitutes a valid insurance policy when it is issued in conjunction with a valid schedule of insurance or booking invoice between 01.04.2016 and 31.03.2017. All policies must expire prior to the 31.03.2019.

IMPORTANT INFORMATION – READ ME FIRST

- 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.

YOUR RIGHT TO CANCEL

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 the **Wedding** has not taken place and/ or 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.

GEOGRAPHICAL LIMITS

This policy applies to Weddings taking place anywhere in the world except for the following circumstances;

Section I - Personal Liability: No cover for **Weddings** or **Wedding Receptions** taking place in the USA & Canada.

Sections J & P - Public Liability Extension and

Sections M&N 14 - **Marquee** Extension and

Section O - Ceremonial Swords Extension:

No cover for **Weddings** or **Wedding Receptions** taking place outside of the UK.

RESIDENCY

To be eligible for this insurance policy, the **Participants** main residence must be in the **UK**, they must have been living permanently in the UK for at least six months prior to the purchase of this policy and they must be registered with a **medical practitioner** in the **UK**.

GOVERNING LAW

Unless some other law is agreed in writing, this policy is governed by English law. 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.

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. These are detailed on pages 8 and 9. **You** are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act to take care to supply accurate and complete answers to all the questions asked and to make sure that all information supplied is true and correct. **You** must tell **us** of any changes to the Answers **you** have given as soon as possible. Failure to advise **us** of a change to **your** Answers may mean that **your** policy is invalid and that it does not operate in the event of a claim.

POLICY EXCESSES

Under most sections of the policy, claims will be subject to an excess. The excess will be applied 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.

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.

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.

CARE / UNATTENDED PROPERTY

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

COMPLAINTS PROCEDURE

If **you** have any cause for complaint regarding this insurance, please refer to the Complaints Procedure on page 10.

POLICY SUMMARY Cover shown is per couple

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

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,
Direct Group Wedding Services,
PO Box 1188,
Doncaster,
DN1 9PQ

Telephone: 0344 412 4296

Please quote scheme reference: Debenhams Wedding Insurance **010210** 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 General Insurance 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 Partners

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, stepbrother, sister, sister-in-law or step-sister.

Consequential Loss

Any other costs that are directly or indirectly caused by the event which led to **your** claim unless specifically stated in this policy. 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.

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 or Damage

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

Marquee

Shall mean the hired **Marquee**, tent, gazebo, tepee, wigwam, papakata or summer house arrangement and any portable toilet facilities hired to use alongside the **Marquee**.

Medical Practitioner

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

Participant/s

The bride, groom or civil partner.

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.

Property Insured

For the purposes of Section M Optional Marquee Extension, refers to the **marquee** as defined, together with staging, chairs, tables, portable toilets 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

The **Participants** main residence must be in the **UK**, they must have been living permanently in the UK for at least six months prior to the purchase of this policy and they must be registered with a **medical practitioner** in the **UK**.

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 General Insurance Ltd on behalf of Great Lakes Reinsurance (UK) SE

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 56 days of the **wedding**, at which the **wedding** will be celebrated.

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; wedding planning services, hired cars or transport; toastmaster; venue; **wedding** cake; **ceremonial attire**; catering; DJ/disco; band/musician or paid entertainment contracted directly 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** depends.

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

*If your wedding can no longer go ahead, you will need to choose whether to cancel your wedding or to rearrange it. If you choose to cancel the wedding, the intention of the policy is to pay for any costs that you have incurred to date which cannot be recovered from any other source enabling you to replan your wedding with your original budget. If you choose to re-arrange your wedding, we will pay reasonable **additional costs** incurred to amend your existing arrangements to meet your new requirements. We cannot consider claims made under both the cancellation and rearrangements parts of this section of cover.*

Part 1 - CANCELLATION

WHAT YOU ARE COVERED FOR:

We will pay up to the amount stated in the Schedule of Benefits on page 2, 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 a result of:

- i. 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
- ii. the death, injury or sickness of the bride or groom or **close relative** which would make continuance of the **wedding** inappropriate
- iii. the total non-appearance on the **wedding** day of any booked and paid for professional **wedding services**
- iv. accidental complete loss of or damage to **ceremonial attire** which renders the items unwearable, where the purchase or hire of alternatives is not possible
- v. 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

- vi. 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**
- vii. the non-appearance of the officiating minister or registrar
- viii. 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;

a) commences from the date the premium is paid, and applies until the completion of the **wedding** and **reception** or a claim being made under the cancellation 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 2 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. We would expect services of a similar standard to not exceed the original invoiced costs by more than 25%.

IMPORTANT

Cover under this Section:

- a) does not extend in respect of travel and/or accommodation arrangements made for **weddings** taking place outside the **United Kingdom**
- b) 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 the rearrangement section of the policy, whichever occurs first
- c) All **additional costs** and expenses must be notified to **Us** and agreed in advance of the rearranged **wedding**.

WHAT YOU ARE NOT COVERED FOR:

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

- 1) the first £50 of each and every claim
- 2) Any claim arising directly or indirectly from:
 - a) pecuniary losses recoverable from any other source
 - b) government regulation or act
 - c) strikes or labour disputes
 - d) unemployment (other than redundancy as specified in A 1 v. above)
 - e) **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
 - f) **wedding** arrangements not honoured by **your** employer, other than as provided in section A 1 vi above
 - g) disinclination to contract to the marriage as agreed or failure to comply with legal requirements or **your** failure to obtain the relevant legal documentation
 - h) failure to notify the provider of any goods or service immediately it is found necessary to cancel or curtail the **wedding** or **reception**
 - i) cancellation/curtailment or rearrangement of travel and/or accommodation arrangements made in respect of **weddings** outside the **United Kingdom**
 - j) **additional costs** not notified to **Us** or agreed in advance of the rearranged **wedding**
 - k) anxiety, stress or depression

- l) claim/s made under both parts of this section of cover

SECTION B – CEREMONIAL ATTIRE

WHAT YOU ARE COVERED FOR:

We will pay up to the amount stated in the Schedule of Benefits on page 2 for:

- i. 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
- ii. **loss or damage** to **ceremonial attire** worn by **you** and **your attendants** within 48 hours before and after the **wedding**

IMPORTANT

In respect of points i. and ii. 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 £50 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, 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, which is confirmed in a Police report.

SECTION C – WEDDING GIFTS

WHAT YOU ARE COVERED FOR:

We will pay up to the amount stated in the Schedule of Benefits on page 2 (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 £50 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 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, which is confirmed in a Police report
- 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, which is confirmed in a Police report.

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 2 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 £50 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, which is confirmed in a Police report
- 3) any loss not reported to the police within 24 hours of discovery
- 4) **loss or damage** which 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, which is confirmed in a Police report.

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 2 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 £50 of each and every claim

- 2) losses recoverable from any other source
- 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 2 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:

- a) non-appearance at the **wedding** of the professional photographer or professional video operator contracted for the **wedding**
- b) 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
- c) 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 delivery of the photographs or video not exceeding 12 months after the **wedding reception** date 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**.

IMPORTANT

- a) In respect of points a), b) and c) 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**.
- b) 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.

WHAT YOU ARE NOT COVERED FOR:

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

- 1) the first £50 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:

- a) irrecoverable **deposits** and **additional costs** in arranging alternative **wedding services**.
- b) 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 over and above costs for their services alone i.e. we will not reimburse any costs paid to the wedding services planner to pay other wedding service providers not directly contracted by you.
- 5) any costs where no written contractual agreement exists directly 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 2 in respect of reasonable costs for travel, accommodation and fees which arise as a result of the necessity to obtain replacement copies of the **essential documents** which are necessary to **your wedding** taking place outside the **United Kingdom**, and which, during the period defined in b) below, are lost or damaged for reasons beyond **your** control. Cover under this section:

- a) applies only in respect of **weddings** taking place outside the **United Kingdom** commences from the date of issue of this Certificate and applies until the **wedding** takes place, as
- b) 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**
 - a) arising from confiscation or detention by customs officials or other authorities
 - b) due to wear and tear
 - c) 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 2 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

If you have taken our Silver cover, 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 2 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:

- 1) the first £250 of each and every claim in respect of section J
- 2) 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 wilful or malicious act
 - iv. the carrying on of any profession, trade or business
- 3) employers’ liability, contractual liability or liability to a member of **your** family
- 4) liability assumed by **you** by arrangement
- 5) animals belonging to **you** or in **your** care, custody or control
- 6) the ownership or occupation of land or buildings
- 7) liability arising from the use of firearms
- 8) liability arising from any criminal proceedings
- 9) **your** costs and expenses incurred without **our** prior written consent
- 10) any liability arising out of the Road Traffic Act or its equivalent
- 11) liability which 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
- 12) liability incurred by **you** more than 24 hours before or more than 24 hours after the **wedding date**
- 13) liability for fines penalties, liquidated, damages or punitive exemplary aggravated or multiplied damages
- 14) 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:
 - i. any such goods or property
 - ii. any defective work executed by **you**
- 15) **loss or damage** to flooring caused by footwear of any kind
- 16) any loss arising from ownership or use of bouncy castles or other inflatables
- 17) any **wedding** or **wedding reception** within the USA or Canada
- 18) 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 18 Years & Over				Aged Under 18 or over 65 Years
	Silver	Gold	Emerald	Platinum / Diamond	All Cover Limits
Item 1: Your Death	Up to £5,000	Up to £10,000	Up to £15,000	Up to £20,000	Up to £1,000
Item 2: Loss of one or more of your limbs &/or sight in one or both of your eyes	Up to £10,000	Up to £20,000	Up to £30,000	Up to £40,000	Up to £1,000
Item 3: Your Permanent total disablement	Up to £10,000	Up to £20,000	Up to £30,000	Up to £40,000	Up to £1,000

PROVIDED THAT:

- 1) Death or disablement occurs within one year of the **bodily injury**.
- 2) 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.
- 3) 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**.
- 4) 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:

- 1) **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.
- 2) 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 2 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:

- 1) any claim brought against any person who has contracted to supply any aspect of the **wedding** or **reception** including the **reception** organiser
- 2) legal expenses incurred prior to the granting of **our** support
- 3) any claim reported more than 31 days after the commencement of the incident giving rise to such claim
- 4) any claims where **we** consider **your** prospects of success in achieving a reasonable benefit are insufficient
- 5) claims arising in connection with injury or death occurring more than 24 hours before or more than 24 hours after the **wedding date**
- 6) claims for legal costs where **you** are pursuing action relating directly or indirectly to medical negligence or alleged medical negligence
- 7) claims emerging from the pursuance to a contingent fee agreement between **you** and **your** council
- 8) 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 2 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:

- 1) the first £100 of each and every loss resulting from any one occurrence
- 2) erection and/or dismantling of any hired equipment
- 3) audio visual entertainment equipment unless specifically mentioned
- 4) Any claim in respect of owned or hired generators
- 5) **loss or damage** suffered by **you** as a result of being deceived into knowingly parting with property
- 6) damage to flooring caused by footwear
- 7) **consequential loss** of any kind or description
- 8) theft of ancillary equipment unless there is violent and forcible entry to or exit from the locked premises, which is confirmed in a Police report
- 9) pecuniary losses recoverable from any other source
- 10) loss or theft from unattended venues or vehicles
- 11) theft or attempted theft unless involving forcible or violent entry to or exit from a building, which is confirmed in a Police report.

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 2 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:

- 1) the first £50 of each and every claim
- 2) **loss or damage** which but for the existence of this Certificate would be otherwise insured
- 3) any loss (other than by damage) not reported to the police within 24 hours of discovery
- 4) **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, which is confirmed in a Police report.

CONDITIONS WHICH APPLY TO ALL SECTIONS OF THIS INSURANCE

- 1) **You** are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act to take care to:
 - a) supply accurate and complete answers to all the questions we or the administrator may ask as part of **your** application for cover under the policy;
 - b) to make sure that all information supplied as part of **your** application for cover is true and correct;
 - c) tell us of any changes to the answers **you** have given as soon as possible.Failure to provide answers in-line with the requirement of the Act may mean that **your** policy is invalid and that it does not operate in the event of a claim.
- 2) 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:
 - a) theft, loss or malicious damage or vandalism – tell the police immediately and obtain a Police report
 - b) 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)
- 3) 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.
- 4) 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.
- 5) Unless some other law is agreed in writing, this policy is governed by English law. 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.

- 6) No refund of premium is allowed (other than in respect of the premium refund guarantee) once the insurance has been effected.
- 7) **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**.
- 8) **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.
- 9) 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.
- 10) **You** may not transfer **your** interest in this insurance.
- 11) **Our** total liability shall not exceed the respective sums stated in the Schedule of Benefits.
- 12) **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.
- 13) **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) 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.
- 15) **You** may not claim under more than one section or part of this Certificate for the same financial loss.
- 16) This policy may be rescinded or cancelled without the consent of a third party.
- 17) 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:

- 1) the Bride, Groom, Civil Partners or anyone else upon whom the **Wedding** depends:
 - 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
- 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:
 - a) wear and tear, inherent defect
 - b) rot, mildew, rust, corrosion, frost
 - c) insects, woodworm, vermin, moth
 - d) dyeing, cleaning, repair, renovation

- e) electronic, electrical or mechanical breakdown, failure or derangement
 - f) faulty manipulation, design, plan, specification or materials
 - g) gradual deterioration, market depreciation
 - h) normal atmospheric conditions
 - i) 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 follow the Complaints Procedure below:

Complaints regarding: 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

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

Complaints regarding: CLAIMS

Direct Group Wedding Services
 Customer Relations
 PO Box 1193
 DONCASTER
 DN1 9PW
 Tel: 0344 218 4296

In all correspondence please state that your insurance is provided by UK General Insurance Group Limited and quote scheme reference 010210.

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

The Financial Ombudsman Service, Exchange Tower, London E14 9SR
 Tel: 0800 023 4 567 or 0300 123 9 123
 Email: complaint.info@financial-ombudsman.org.uk

The Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, 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 **your** local authority Trading Standards Service or Citizens Advice Bureau.

COMPENSATION SCHEME

Great Lakes Reinsurance (UK) SE 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

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.