

DEBENHAMS

WEDDING INSURANCE

Policy wording



Please keep this wording safe

Contents

Summary of Your Cover	2
How to Make a Claim	2
Important Information	3
Definition of Words	4
Your Policy Cover	6
1. <i>Cancellation or Rearrangement</i>	6
2. <i>Ceremonial Attire</i>	7
3. <i>Wedding Gifts</i>	7
4. <i>Rings, Flowers, Attendants Gifts & the Wedding Cake</i>	8
5. <i>Cars & Transport</i>	8
6. <i>Photography & Video</i>	9
7. <i>Financial Failure of Suppliers</i>	9
8. <i>Personal Accident</i>	10
9. <i>Legal Expenses</i>	10
10. <i>Personal Liability</i>	11
11. <i>Essential Documents</i>	11
12. <i>Public Liability</i>	12
13. <i>Optional Cover Marquee Hire</i>	12
14. <i>Optional Cover Ceremonial Swords</i>	13
15. <i>Optional Cover Public Liability Upgrade</i>	13
General Conditions	14
General Exclusions	15
What To Do If You Have a Complaint	16
The Compensation Scheme	16
Governing Law	16
Your Privacy	16
Your Right to Cancel	17
Cancellation by Us	17
Fraudulent Claims	17

Summary of Your Cover

Cover is shown per **couple**.

There may be sub limits within certain sections of cover. Please refer to the specific sections in "Your Policy Cover" for full terms and conditions.

Section of Cover	GOLD	EMERALD	PLATINUM	RUBY	DIAMOND
1. Cancellation or Rearrangement	£10,000	£15,000	£25,000	£35,000	£60,000
2. Ceremonial Attire	£5,000	£8,000	£10,000	£15,000	£25,000
3. Wedding Gifts	£2,500 Single Item Limit £250 Cash & voucher limit £250	£4,000 Single Item Limit £250 Cash & voucher limit £250	£7,000 Single Item Limit £250 Cash & voucher limit £250	£10,000 Single Item Limit £250 Cash & voucher limit £250	£12,500 Single Item Limit £250 Cash & voucher limit £250
4. Wedding Rings	£2,500	£4,000	£6,000	£9,000	£12,500
4. Flowers, Attendants Gifts & Wedding Cake	£3,000	£7,500	£10,000	£12,500	£15,000
5. Cars and Transport	£3,000	£7,500	£10,000	£12,500	£25,000
6. Photography and Video	£5,000	£7,500	£10,000	£18,500	£27,500
7. Financial Failure of Suppliers	£5,000	£7,500	£10,500	£18,500	£27,500
8. Personal Accident: <i>Your Death</i>	£10,000	£15,000	£20,000	£20,000	£20,000
<i>Loss of Limbs/Sight</i>	£20,000	£30,000	£40,000	£40,000	£40,000
<i>Your Permanent Total Disablement</i>	£20,000	£30,000	£40,000	£40,000	£40,000
9. Legal Expenses	£5,000	£10,000	£10,000	£20,000	£20,000
10. Personal Liability	£2m	£2m	£2m	£2m	£2m
11. Overseas Essential Documents	£250	£500	£1,000	£1,000	£2,000
12. Public Liability	£2.5m	£2.5m	£2.5m	£2.5m	£2.5m
Optional Covers Available upon payment of an additional premium					
13. Marquee Hire	Option 1: Up to £25,000 Option 2: Up to £50,000				
14. Ceremonial Swords	Up to £20,000				
15. Public Liability Upgrade	Up to £5million				
An EXCESS is applicable to most sections of the policy; Section 10: Personal Liability and Section 12: Public Liability £250 Section 13: Marquee Hire £100 Section 11: Overseas Essential Documents £0 All other sections £50					

How to Make a Claim

If **you** need to make a claim, please let **us** know as soon as possible by contacting **us** in one of the following ways;

- Call **us** on **0344 412 4296**
- Email **us** at **specialistclaims@directgroup.co.uk**
- Write to **us** at **Debenhams Wedding Insurance, Direct Group Wedding Services, PO Box 1188, Doncaster DN1 9PQ**

On all correspondence please tell **us you** are insured by **Debenhams Wedding Insurance** and provide the reference number **06663B** along with the unique policy number from **your schedule**. This will help **us** to validate **your** policy details and deal with **your** claim as quickly as possible.

Important Information

Please take time to read the full policy document to help you to understand the cover provided.

In return for the payment of **your** premium we will provide the insurance cover detailed in **your** policy schedule and this policy document, subject to the terms, conditions, and limitations shown in this document. Your cover is valid from and until the dates specified on **your policy schedule**. Please refer to the policy documents provided to **you** when the policy was purchased or amended, for details of the type of and level of cover **your** policy provides.

Information you have provided

You must take reasonable care to supply accurate and complete answers to all the questions **you** are asked when you take out, make changes to, or renew this policy. **You** must notify Debenhams Wedding Insurance as soon as possible if any of the information in **your** policy documents is incorrect or if **you** wish to make a change to **your** policy. If **you** do not provide accurate and complete answers to the questions **you** are asked, or **you** fail to notify Debenhams Wedding Insurance of any incorrect information or changes **you** wish to make **your** policy may not operate in the event of a claim, **we** may not pay any claim in full or **your** policy could be invalid.

Your Insurer

Debenhams Retail Ltd is an Introducer Appointed Representative of UK General Insurance Limited, which is authorised and regulated by the Financial Conduct Authority. Firm Reference No. 310101. You can check our details on the Financial Services Register <https://register.fca.org.uk>

This insurance is underwritten by UK General Insurance Limited on behalf of Great Lakes Insurance SE. Great Lakes Insurance SE, UK Branch, is authorised by Bundesanstalt für Finanzdienstleistungsaufsicht and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority. Firm Reference No. 769884. Details about the extent of their regulation by the Financial Conduct Authority and Prudential Regulation Authority are available on request.

Your Claims Administrator

Direct Group Wedding Services, Quay Point, Lakeside Boulevard, Doncaster, South Yorkshire, DN4 5PL. Company number 02461657

Complaints Procedure

If **you** have any cause for complaint regarding this insurance, please refer to the complaint section on page 16.

Your Right to Cancel

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 policy at any time by informing **us** however no refund of premium will be payable. Full details regarding **your** right to cancel are available on page 17.

Policy Limits

All sections of **your** policy have limits on the amount **we** will pay under that section. Sometimes there are limits within

the section for specific items. Please refer to the Summary of Cover table on Page 2 for full details.

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. Please refer to the Summary of Cover table on Page 2 for full details.

Geographical Limits

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

There is no cover for **weddings** or **wedding receptions** taking place in the USA or Canada under the following section;

- *Section 10 - Personal Liability:*

There is no cover for **weddings** or **wedding receptions** taking place outside of the **UK** under the following sections;

- *Section 12 - Public Liability Cover*
- *Section 13 – Marquee Cover*
- *Section 14 – Optional Ceremonial Sword Cover*

Accessibility & Alternative Formats

This policy and other documentation are also available in large print, audio and Braille. If you require any of these formats, please contact Debenhams Wedding Insurance.

Care & Unattended Property

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

Pre-Existing Medical Conditions

The policy does not cover any claims caused by or arising from any of the following situations relating to the **couple**, their **close relative** or any person upon whom the cost of the **wedding** or **wedding services** depends if, at the point when **you** buy the policy;

- a) anyone has been given a terminal prognosis.
- b) anyone is acting against medical advice.
- c) anyone is on a waiting list for hospital treatment
- d) anyone is awaiting the results of any tests or medical investigations.

**WEDDING CLAIMS HELPLINE:
0344 412 4296**

Full details of how to make a claim are shown on Page 2

Conditions & Exclusions

General conditions and general exclusions will apply to the whole of your policy. These are detailed in full on pages 13 and 14 but some of the key points are highlighted here;

- Either one of the **couple** must be **resident** in the **UK**, have been living permanently in the **UK** for at least six months prior to the purchase of this policy and be registered with a local **medical practitioner**.
- Deciding not to proceed with the marriage or register the civil partnership and/or associated celebrations are not circumstances covered by this policy.
- The policy does not cover any claims caused by or arising from any of the following situations relating to the **couple**, their **close relative** or any person upon whom the cost of the **wedding** or **wedding services** depends if, at the point when **you** buy the policy;
 - a) anyone has been given a terminal prognosis.
 - b) anyone is acting against medical advice.
 - c) anyone is on a waiting list for hospital treatment
 - d) anyone is awaiting the results of any tests or medical investigations.
- In the event of a claim, contracts for goods and services must be evidenced in writing directly between **you** and **your** individual suppliers. For example, there is no cover for wedding planning services where the planner is responsible for paying on monies to other suppliers.
- This policy does not cover claims arising from incidents involving;
 - bouncy castles or other inflatables
 - fireworks or other pyrotechnic devices or effectsIf you are intending to arrange this type of entertainment, we would recommend that you consider additional specialist liability insurance.
- This policy does not cover travel and/or accommodation arrangements made for **weddings** taking place outside the **UK**. You will need to take out a separate travel insurance policy if you wish to insure these arrangements.
- This policy does not offer cover when **you** know, when buying this policy, that there is already a problem that may lead to a claim.
- This policy does not offer cover for **your** financial circumstances or those of any person or company on whom the wedding arrangements depend, except as provided for in Part 1 | Cancellation.

Definition of Words

Wherever the following words or phrases appear in **bold** within this policy they will always have the same meaning.

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 **you** and/or **your close relatives** to reach the **wedding** or **wedding reception**.

Ancillary Equipment

Staging, chairs, tables and portable toilets.

Attendants

Non-professional participants in the **wedding**, traditionally assistants of the **couple**.

Bodily Injury

Injury caused by external and visible means.

Ceremonial Attire

Clothing and accessories of the **couple**, **attendants** and the parents of the **couple**, whether hired or owned, and associated regalia.

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 would be the loss of earnings following **Bodily Injury** or illness.

Couple

The couple entering in to the contract of marriage or civil partnership.

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 **UK** and includes but is not limited to visas, birth certificates and passports.

Home

Your permanent residential address in the **UK**

Loss of Limb or Sight

The loss of limb by physical severance at or above the wrist or ankle, or, the total and permanent loss of an entire hand, arm, foot or leg and / or the complete and irrecoverable loss of vision in one or both eyes.

Marquee

Shall mean the hired marquee, tent, gazebo, tepee, wigwam, papakata or summer house arrangement and any **ancillary equipment** hired to use alongside the marquee.

Medical Practitioner

A UK registered practising member of the medical profession who is not related to **you**.

Period of Insurance

As specifically defined on **your policy schedule**.

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

The **marquee** as defined, together with **ancillary equipment** hired or leased by **you**, solely for the purpose of **your wedding** and for which **you** are responsible.

Resident

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

Schedule

The document which shows **your** unique policy number, the names of those insured and the date/s of **your wedding** and/or **wedding reception**. It attaches to and should be read in conjunction with this policy wording.

UK

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 Insurance SE

Wedding(s)

A ceremony which creates a contract of marriage or civil partnership which is legally enforceable within the **UK** occurring on the **wedding date**.

Wedding Date

The day specified to **us** and shown in the **schedule** for the **wedding** to take place.

Wedding Gifts

Gifts for the **couple** presented for the purposes of celebrating the **wedding**.

Wedding Reception(s)

The social gathering including, but not limited to, room hire and catering, at which the **wedding** will be celebrated. The last **wedding reception** must conclude within 21 days of the **wedding**, or 56 days if **you** have paid the appropriate additional premium and it is stated on **your policy schedule**.

Wedding Rings

The ring(s) exchanged by the **couple** at the **wedding**.

Wedding Services

Shall mean the providers of professional photography and/or professional video operation; floral arrangements; wedding planning services (excludes responsibility for paying suppliers on **your** behalf), venue dressers and decorators, 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)

The **couple** 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.

Your Policy Cover

Section 1 | Cancellation or Rearrangement of Your Wedding and/or Receptions

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. 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 Summary of Cover 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:

- 1) 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
- 2) the death, injury or sickness of **you** or **your close relative** which would make continuance of the **wedding** inappropriate
- 3) the total non-appearance on the **wedding** day of any booked and paid for professional **wedding services**
- 4) accidental complete loss of or damage to **ceremonial attire** which renders the items unwearable and the purchase or hire of alternatives is not possible
- 5) redundancy, where notice is received at least 8 weeks after the issue of the policy and qualifying for payment under the current redundancy legislation, of **you** or any of **your** relatives who would have made proven, significant, financial contributions on which the **wedding** arrangements depend
- 6) the unforeseen posting overseas of **you** or your **close relative** which occurs during the **period of insurance** as a result of being a serving member of the UK armed forces or unavoidable and necessary duty for the Ambulance Service, Coastguard, Fire Brigade or Police Personnel
- 7) the non-appearance of the officiating minister or registrar
- 8) the inability of the **wedding** party and guests to reach the **wedding** or **wedding reception** venue due to **adverse weather** conditions.

Part 2 | Rearrangement

In the event of cancellation or curtailment of the **wedding**, **wedding reception/s** or **wedding services** for reasons specified in Part 1 above, **we** will pay up to the amount detailed in the Summary of Cover on page 2 to reimburse **you** for reasonable **additional costs** incurred in rearranging the **wedding** and/or **wedding 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%.

Cover under Section 1 commences;

- i. from the date the premium is paid and applies until the completion of the **wedding** and/or **wedding reception**, as detailed on **your schedule**, or a claim being made under Part 1 | Cancellation 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 this section:

- 1) the first £50 of each and every claim
- 2) costs for travel and/or accommodation arrangements made for **weddings** taking place outside the **UK**
- 3) Any **additional costs** and expenses that have not been notified to **us** and agreed in advance of the rearranged **wedding**.
- 4) Any claim arising directly or indirectly from:
 - a) financial losses recoverable from any other source
 - b) government regulation or act
 - c) strikes or labour disputes
 - d) unemployment, other than redundancy as specified in Part 1 | Cancellation Point 5
 - e) **your** financial circumstances or those of any person or company on whom the **wedding** arrangements depend, except as provided for in Part 1 | Cancellation Point 5
 - f) **wedding** arrangements not honoured by **your** employer, other than as provided in section Part 1 | Cancellation Point 6
 - g) deciding not to continue with the contract of marriage or civil partnership 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 **wedding reception**
 - i) cancellation/curtailment or rearrangement of travel and/or accommodation arrangements made in respect of **weddings** outside the **UK**
 - j) **additional costs** not notified to **us** or agreed in advance of the rearranged **wedding**
 - k) claims made under both parts of this section of cover
 - l) wilful and malicious acts and any acts of vandalism by persons invited to the **wedding** or **wedding reception** by **you**

Section 2 | Ceremonial Attire

WHAT YOU ARE COVERED FOR:

We will pay up to the amount stated in the Summary of Cover on page 2 for:

- 1) the reinstatement or replacement (at **our** discretion) of **ceremonial attire**, that has been purchased by **you**, 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 or damage to **ceremonial attire**, that has been hired by **you**, within 48 hours before and after the **wedding**

IMPORTANT:

- a) In respect of point 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 this section:

- 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 policy, 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 visible and forcible entry which is confirmed in a Police report.
- 6) financial failure of any service providers. This cover is provided in Section 7.
- 7) wilful and malicious acts and any acts of vandalism by persons invited to the **wedding** or **wedding reception** by **you**.

Section 3 | Wedding Gifts

WHAT YOU ARE COVERED FOR:

We will pay up to the amount stated in the Summary of Cover 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 after the **wedding reception**. If the **wedding reception** does not take place on the same day as the wedding, wedding gifts are covered on the date of the **wedding reception** and for a subsequent 24 hours after.

WHAT YOU ARE NOT COVERED FOR:

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

- 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 policy 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 visible and forcible entry 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 **wedding reception** venue, unless there is evidence of visible and forcible entry which is confirmed in a Police report.
- 7) wilful and malicious acts and any acts of vandalism by persons invited to the **wedding** or **wedding reception** by **you**

Section 4 | Rings, Flowers, Attendants Gifts and Wedding Cake

WHAT YOU ARE COVERED FOR:

We will pay up to the amount stated in the Summary of Cover on page 2 for loss of or damage to:

- 1) **wedding** rings
- 2) flowers
- 3) **attendants'** gifts
- 4) the **wedding** cake

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

WHAT YOU ARE NOT COVERED FOR:

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

- 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) contracts which are not in writing
- 6) claims for loss of or damage to floral arrangements, or to the **wedding** cake, that may effectively be claimed under section 1 of this policy
- 7) 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 visible and forcible entry which is confirmed in a Police report
- 8) financial failure of any service providers. This cover is provided in Section 7
- 9) wilful and malicious acts and any acts of vandalism by persons invited to the **wedding** or **wedding reception** by **you**

Section 5 | Cars & Transport

WHAT YOU ARE COVERED FOR:

We will pay up to the amount stated in the Summary of Cover 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 **wedding 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 this section:

- 1) the first £50 of each and every claim
- 2) losses recoverable from any other source
- 3) losses which may be claimed under section 1 of this policy
- 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. This cover is provided in Section 7
- 7) wilful and malicious acts and any acts of vandalism by persons invited to the **wedding** or **wedding reception** by **you**

Section 6 | Photography & Videos

WHAT YOU ARE COVERED FOR:

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

- 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 delivery of the photographs or video not exceeding 12 months after the **wedding** date or a claim being made under this section of the policy, whichever occurs first.
- 4) If it is planned to take photographs of the **couple** cutting the **wedding** cake, **we** will pay up to the amount stated in the Summary of Cover to arrange an alternative photographic session necessitated by damage to the **wedding** cake occurring within 48 hours before the conclusion of the **wedding reception**.

IMPORTANT:

- a) In respect of points 1), 2) and 3) above, cover will only apply if more than 75% of the photographs or video 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 claims service within 48 hours of the occurrence.

WHAT YOU ARE NOT COVERED FOR:

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

- 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 1 of this policy
- 4) contracts which are not in writing
- 5) costs for travel and accommodation for attendees other than the **couple** and their **close relatives**
- 6) The cost of retaking photos that have already been successfully developed and delivered
- 7) financial failure of any service providers. This cover is provided in Section 7
- 8) wilful and malicious acts and any acts of vandalism by persons invited to the **wedding** or **wedding reception** by **you**

Section 7 | Financial Failure of Suppliers

WHAT YOU ARE COVERED FOR:

We will pay up to the amount stated in the Summary of Cover on page 2, irrecoverable **deposits** and **additional costs** in arranging alternative **wedding services** following the bankruptcy or liquidation of any pre-booked **wedding services** supplier directly contracted to and paid by **you**.

Cover under this section commences from the date the premium is paid and applies until completion of the **wedding** and **wedding 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 this section:

- 1) the first £50 of each and every claim
- 2) any sums recoverable from any other source
- 3) any costs which would have been incurred had the original supplier not ceased trading
- 4) any costs from the financial failure of a **wedding gifts** supplier or any supplier not contracted by and pre-paid by **you**
- 5) 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**.
- 6) any costs where no written contractual agreement exists directly between **you** and the **wedding services** supplier.
- 7) wilful and malicious acts and any acts of vandalism by persons invited to the **wedding** or **wedding reception** by **you**

Section 8 | Personal Accident

WHAT YOU ARE COVERED FOR:

We will pay up to the amount stated in the Summary of Cover on page 2 as compensation to **you**, or where appropriate, **your** legal representative(s) if **you** sustain **bodily injury** solely and independently of any other cause, and, within 12 calendar months from the date of the accident causing such **bodily injury** results in **your** death, **your loss of limb or sight** or **your permanent total disablement**, 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 policy in so far 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** or **wedding reception** 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 this section:

- 1) the first £50 of each and every claim
- 2) **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.
- 3) 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.
- 4) wilful and malicious acts and any acts of vandalism by persons invited to the wedding or **wedding reception** by **you**.

Section 9 | Legal Expenses

Part 1 | Death & Bodily Injury

WHAT YOU ARE COVERED FOR:

We will pay up to the amount stated in the Summary of Cover on page 2 for professional costs and expenses in the pursuit of a civil claim for damages following a sudden and specific accident that causes **your** death or bodily injury from the party responsible for the accident during the period of this insurance policy.

WHAT YOU ARE NOT COVERED FOR:

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

- 1) the first £50 of each and every claim
- 2) An illness or injury that is caused gradually.
- 3) A psychological injury or mental illness unless this follows a sudden and specific accident which has resulted in physical bodily injury to **you**.
- 4) Clinical, medical or dental advice, care or treatment.
- 5) Defending **your** legal rights in any claim, except for defending a counterclaim
- 6) Legal expenses incurred prior to the granting of our support
- 7) Any claim where **we** consider **your** prospects of success in achieving a reasonable benefit are insufficient

Section 10 | Personal Liability

WHAT YOU ARE COVERED FOR:

We will pay up to the maximum amount shown on your policy schedule for any one claim, or series of claims occurring during, and being directly related to, your Wedding or Wedding Reception, where **you** become legally liable for;

1. accidental bodily injury or death to any person, or
2. accidental loss of, or damage to, third party property

The total amount payable includes reasonable defence costs and expenses. By this we mean costs incurred with our prior written agreement to investigate, settle or defend a claim against you. All claims which arise from the same single or original cause or source will be regarded as one claim.

IMPORTANT:

- a) This section does not provide cover for claims arising from the actions of anyone other than the **couple**, except where the **couple** would be held liable for them in law, for example, their child.
- b) This section does not include any additional liability accepted under a hiring or booking contract.
- c) Please note cover under this section does not apply to weddings taking place in the USA or Canada

WHAT YOU ARE NOT COVERED FOR:

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

1. an excess of £250 for each and every claim rising from damage to third party property
2. any liability incurred more than 24 hours before or more than 24 hours after your Wedding or Wedding Reception
3. damage to any property belonging to you, or which at the time of the loss or damage is in your care, custody or control
4. bodily injury to any of your employees or to your partner or to any of your relatives that permanently live with you
5. that part of any claim where your right of recovery is restricted by any contract
6. fines and contractual penalties, punitive or exemplary damages. By this we mean additional damages awarded by way of punishment when the defendant's behaviour was found to be particularly harmful
7. any bodily injury, death or accidental damage to property occurring outside of the United Kingdom
8. your liability under any contract which is greater than the liability you would have at law without the contract
9. claims where you are entitled to financial assistance or compensation, also known as indemnity, from another source
10. claims arising out of the ownership, possession or use of motorised vehicles, yachts or motorised waterborne craft, airborne craft or aerial device of any description, animals or firearms and weapons
11. any defective erection, used or dismantled by you or on your behalf, or any staging, marquees or temporary structures
12. loss or damage caused to flooring of any kind
13. claims arising from any act, breach, omission or infringement you deliberately, spitefully, dishonestly or recklessly commit, condone or ignore which could reasonably be expected to cause injury or damage to another party

Section 11 | Overseas Essential Documents

WHAT YOU ARE COVERED FOR:

We will pay up to the amount stated in the Summary of Cover 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 **UK**, and which, during the period defined in 2) below, are lost or damaged for reasons beyond **your** control. Cover under this section:

- 1) applies only in respect of **weddings** taking place outside the **UK**;
- 2) commences from the date of issue of this policy and applies until the **wedding** takes place or a claim is made under this section of the policy, whichever occurs first.

IMPORTANT:

When travelling, **essential documents** must be kept with **you** on **your** person or in **your** hand luggage. There is no cover for loss of documentation that has been checked in and/ or placed in the custody of an airline or any other transport provider.

WHAT YOU ARE NOT COVERED FOR:

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

- 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
- 5) wilful and malicious acts and any acts of vandalism by persons invited to the **wedding** or **wedding reception** by **you**

Section 12 | Public Liability

WHAT YOU ARE COVERED FOR:

We will pay up to the maximum amount shown on your policy schedule for any one claim, or series of claims occurring during, and being directly related to, your Wedding or Wedding Reception, which guests invited by you to your wedding and/or wedding reception become legally liable for;

1. accidental bodily injury or death to any person, or
2. accidental loss of, or damage to, third party property

The total amount payable includes reasonable defence costs and expenses. By this we mean costs incurred with our prior written agreement to investigate, settle or defend a claim against you. All claims which arise from the same single or original cause or source will be regarded as one claim.

IMPORTANT: Cover under this section does not apply to weddings taking place outside the UK.

WHAT YOU ARE NOT COVERED FOR:

- 1) an excess of £250 for each and every claim rising from damage to third party property
- 2) any liability incurred more than 24 hours before or more than 24 hours after your Wedding or Wedding Reception
- 3) damage to any property belonging to you, or which at the time of the loss or damage is in your care, custody or control
- 4) bodily injury to any of your employees or to your partner or to any of your relatives that permanently live with you
- 5) that part of any claim where your right of recovery is restricted by any contract
- 6) fines and contractual penalties, punitive or exemplary damages. By this we mean additional damages awarded by way of punishment when the defendant's behaviour was found to be particularly harmful
- 7) any bodily injury, death or accidental damage to property occurring outside of the United Kingdom
- 8) your liability under any contract which is greater than the liability you would have at law without the contract
- 9) claims where you are entitled to financial assistance or compensation, also known as indemnity, from another source
- 10) claims arising out of the ownership, possession or use of motorised vehicles, yachts or motorised waterborne craft, airborne craft or aerial device of any description, animals or firearms and weapons
- 11) any defective erection, used or dismantled by you or on your behalf, or any staging, marquees or temporary structures
- 12) loss or damage caused to flooring of any kind
- 13) claims arising from any act, breach, omission or infringement you deliberately, spitefully, dishonestly or recklessly commit, condone or ignore which could reasonably be expected to cause injury or damage to another party

Section 13 | Optional Marquee Hire Cover

WHAT YOU ARE COVERED FOR:

We will pay up to the amount stated in the Summary of Cover 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**. There is a single item limit of £2,000 for any **ancillary equipment**.

IMPORTANT: This section applies only where the appropriate premium has been paid and is stated on your policy schedule. Cover under this section does not apply to weddings taking place outside the UK.

WHAT YOU ARE NOT COVERED FOR:

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

- 1) the first £100 of each and every claim
- 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) financial losses recoverable from any other source
- 9) loss or theft from unattended venues or vehicles
- 10) theft or attempted theft of Property Insured unless involving visible and forcible entry or exit, which is confirmed in a Police report
- 11) any loss, damage, liability, cost or expense of any kind caused by or resulting from poor or faulty design, workmanship or materials.
- 12) any wedding or wedding reception taking place outside of the UK
- 13) wilful and malicious acts and any acts of vandalism by persons invited to the wedding or wedding reception by you

Section 14 | Optional Ceremonial Sword Cover

This section applies only where the appropriate premium has been paid and is stated on your policy schedule. 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 Summary of Cover 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 this section:

- 1) the first £50 of each and every claim
- 2) **loss or damage** which but for the existence of this policy 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.

Section 15 | Optional Public Liability Upgrade

If you have chosen this option and paid the additional premium and it is stated on your policy schedule, cover under Section 12 - Public Liability is extended from £2.5m to £5m. All other terms and conditions of Section 12 – Public Liability remain unchanged.

General Conditions Applicable to all Sections of Your Policy

CONDITIONS WHICH APPLY TO ALL SECTIONS OF THIS INSURANCE

- 1) **You** must take care to:
 - a) supply accurate and complete answers to all the questions **we** may ask as part of **your** application for cover under the policy;
 - b) 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 accurate answers may mean that **your** policy is invalid and that it does not operate in the event of a claim.
- 2) Written evidence of any event which may give rise to a claim shall be given to **us** (or **our** claims service) as soon as is practical. 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.
 - c) **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, in so far 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) No refund of premium is allowed, other than in respect of the cooling off period, once the insurance has been purchased.
- 6) **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.
- 7) **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.
- 8) 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 **UK** in which **your** main residence is situated.
- 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 Summary of Cover.
- 12) **You** shall agree 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 written documentation to show that original contractual obligations with suppliers were evidenced or that ownership of goods existed.
- 15) **You** may not claim under more than one section or part of this policy for the same financial loss.
- 16) This policy may be 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. This does not affect any right or remedy of a third party which exists or is available apart from that Act.

General Exclusions Applicable to all Sections of Your Policy

The Insurance does not cover:

- 1) claims caused by or arising from any of the following situations relating to the **couple**, their **close relative** or any person upon whom the cost of the **wedding** or **wedding services** depends if, at the point when **you** buy the policy;
 - a) anyone has been given a terminal prognosis.
 - b) anyone is acting against medical advice.
 - c) anyone is on a waiting list for hospital treatment
 - d) anyone is awaiting the results of any tests or medical investigations.
- 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) This policy does not offer cover when **you** know, when buying this policy, that there is already a problem that may lead to a claim.
- 4) Any direct or indirect consequence of war, civil war, invasion, acts of foreign enemies (whether war be declared or not), rebellion, revolution, insurrection, military or usurped power, or confiscation, nationalisation, requisition, destruction of or damage to property by or under the order of any government, local or public authority.
- 5) Any direct or indirect consequence of terrorism as defined by the Terrorism Act 2000 and any amending or substituting legislation.
- 6) losses directly or indirectly occasioned by pressure waves caused by aircraft or other flying devices travelling at a sonic or supersonic speed
- 7) 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)
- 8) Any direct or indirect consequence of:
 - Irradiation, or contamination by nuclear material; or
 - The radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter; or
 - Any device or weapon which employs atomic or nuclear fission or fusion or other comparable reaction or radioactive force or matter
- 9) any loss whereby any period of disability or loss whatsoever is increased through **your** own act or omission
- 10) any property more specifically insured
- 11) incidents which may give rise to a claim not notified in writing to **us** (or **our** claims service) within a reasonable timeframe
- 12) losses arising as a result of **consequential loss** of any kind
- 13) any claim arising directly or indirectly from injury, illness, death, loss, expense or other liability attributable to sexually transmitted disease
- 14) losses arising from prohibitive regulations by the government of any country
- 15) 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)
- 16) in respect of persons who are not **resident** in the **UK**, where such liability would not have existed had those persons been **resident** in the **UK** and not elsewhere, unless specifically agreed by **us**
- 17) wilful and malicious acts and any acts of vandalism by persons invited to the **wedding** or **wedding reception** by **you**
- 18) any circumstance manifesting itself after the date of the **wedding** and/or **wedding reception** booking but prior to the date of issue of this policy
- 19) third party rights and no party other than **you** may claim benefit under the terms of this insurance
- 20) 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
- 21) loss or theft from unattended venues or vehicles unless involving visible and forcible entry to or exit of
- 22) theft or attempted theft unless involving visible and forcible entry to or entry from a building
- 23) bouncy castles and other inflatables
- 24) fireworks or other pyrotechnic devices or effects
- 25) 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
- 26) losses directly or indirectly occasioned by, happening through, or in consequence of vaccinations
- 27) any part of a claim which is unproven or unsubstantiated
- 28) losses, whether directly or indirectly, arising out of **your** management of **your** finances.
- 29) Any consequence, howsoever caused, including but not limited to Computer Virus of Electronic Data being lost, destroyed, distorted, altered, or otherwise corrupted. For the purposes of this Policy, Electronic Data shall mean facts, concepts and information stored to form useable data for communications, interpretations, or processing by electronic or electromechanical data processing or other electronically controlled hardware, software and other coded instructions for the processing and manipulation of data, or the direction and manipulation of such hardware. For the purposes of this Policy, Computer Virus shall mean a set of corrupting, harmful, or otherwise unauthorised instructions or code, whether these have been introduced maliciously or otherwise, and multiply themselves through a computer system or network of whatsoever nature.
- 30) any costs where no written contractual agreement exists directly between **you** and the **wedding services** supplier.
- 31) any claims caused by or arising from court mourning or the death of a member of the royal family or head of state.

What to Do If You Have A Complaint

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 can call, email or to write to us:

Complaints regarding the SALE OF THE POLICY

Customer Relations Team

UK General Insurance 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 854 2072

Email: customer.relations@directgroup.co.uk

On all correspondence please tell us you are insured by Debenhams Wedding Insurance and provide the reference number 06663B along with the unique policy number from your policy schedule. This will help us to validate your policy details and deal with your query as quickly as possible.

If it is not possible to reach an agreement, you have the right to refer your complaint to the Financial Ombudsman Service.

For more information regarding the scope of the Financial Ombudsman Service please refer to www.financial-ombudsman.org.uk.

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

Tel: 0300 123 9 123

Email: complaint.info@financial-ombudsman.org.uk

If you have purchased the insurance policy online, you may also raise your complaint via the EU Online Dispute Resolution Portal at <http://ec.europa.eu/consumers/odr/>. This will forward your complaint to the correct Alternative Dispute Resolution scheme. For insurance complaints in the UK this is the Financial Ombudsman Service. However, this may be a slower route for handling your complaint than if you contact the Financial Ombudsman Service directly.

The Compensation Scheme

If Great Lakes Insurance SE cannot meet their obligations, you may be entitled to compensation from the Financial Services Compensation Scheme (FSCS). You can get more information about compensation scheme arrangements from the FSCS or visit www.fscs.org.uk.

Governing Law

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

Your Privacy

We are UK General Insurance Ltd, referred to as "we/us/our" in this Privacy Notice. Our data controller registration number issued by the Information Commissioner's Officer is Z7739575.

This privacy notice is relevant to anyone who uses our services, including policyholders, prospective policyholders, and any other individuals insured under a policy. We refer to these individuals as "you/your" in this notice. We are dedicated to being transparent about what we do with the information that we collect about you. We process your personal data in accordance with the relevant data protection legislation.

Why do we process your data?

The provision of your personal data is necessary for us to administer your insurance policy and meet our contractual requirements under the policy. You do not have to provide us with your personal data, but we may not be able to proceed appropriately or handle any claims if you decide not to do so.

What information do we collect about you?

Where you have requested us to provide you with a quote for one of our insurance policies, or you have purchased an insurance policy from us, you will be aware of the information that you have given to us. We may also collect information about you from other sources. This includes information where you are a joint or additional insured party and we collect information about you from the policyholder. We may also collect information about you from fraud prevention, law enforcement or government agencies and HM Treasury and other authorities in relation to regulatory issues. Information may also be collected about you from credit reference agencies when you choose to pay by Direct Debit instalments.

Do we collect special personal data?

For specific types of insurance policies, for example when offering you a travel insurance policy, we may process some special categories of your personal data, such as information about your health.

We collect this data as we are required to use this information as part of your insurance quotation or insurance policy with us. We may also process the data where it is necessary for a legal obligation, or as part of the establishment or defence of a legal claim. We also process special categories of your personal data as it is in the substantial public interest and it is necessary: i) for administering your insurance policy; or ii) to prevent and detect an unlawful act (e.g. fraud).

Full privacy notice

This notice explains the most important aspects of how we use your data. You can get more information about this by viewing our full privacy notice online at <https://quote.debenhamsweddinginsurance.com/Privacy/Privacynotice.pdf> or request a copy by emailing us at dataprotection@ukgeneral.co.uk. Alternatively, you can write to us at: Data Protection, UK General Insurance Ltd, Cast House, Old Mill Business Park, Gibraltar Island Road, Leeds, LS10 1RJ.

Great Lakes Insurance SE Information Notice

Personal Data provided in connection with this policy will be used and processed in line with the Information Notice. A copy of this is available at

<https://www.munichre.com/en/service/privacy-statement/index.html>

Your Right to Cancel

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** and/or **wedding reception** 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.

Cancellation by Us

We may at any time cancel any insurance document by giving 14 days notice in writing where there is a valid reason for doing so. A cancellation letter will be sent to **you** at **your** last known address. Valid reasons may include but are not limited to:

- a) Non-payment of premium
- b) Threatening and abusive behaviour
- c) Failure to provide documents

If **we** cancel the policy and/or any additional covers **you** will receive a refund of any premiums **you** have paid, less a proportionate deduction for the time the policy has been in force, provided **you** have not made a claim on the policy.

Fraudulent Claims

If **you** or anyone acting for **you** makes a false or fraudulent claim, which includes but is not limited to;

- makes a statement to **us** or anyone acting on **our** behalf, knowing the statement to be false;
- sends **us** or anyone acting on **our** behalf a document, knowing the document to be forged or false;
- makes a claim for any loss or damage **you** caused deliberately or
- Acts dishonestly or exaggerates a claim

We;

- a) are not liable to pay the claim: and
- b) may recover from **you** any sums paid by **us** to **you** in respect of the claim; and
- c) may by notice to **you** treat the contract as having been terminated with effect from the time of the fraudulent act.

If **we** exercise our right under (c) above, **we** shall not be liable to **you** in respect of a relevant event occurring after the time of the fraudulent act. A relevant event is whatever gives rise to our liability under the insurance contract, such as the occurrence of a loss, the making of a claim, or the notification of a potential claim.

We will not return any of the premiums paid.