

Information valid from 18/03/2020

FAQ's about Coronavirus (COVID-19)

Important Information – summary of cover in relation to Coronavirus

Our policy would only provide cover if your venue is unable to hold your wedding due to the outbreak of infectious or contagious disease, the venue is closed by the relevant authority, or the death, injury or sickness of you or your close relative that would make continuance of the wedding inappropriate, subject to the policy terms and conditions.

Please find below the relevant elements of cover which can be found in the Cancellation or Rearrangement Section on page 6 and the definition of Close Relative from page 4 of our policy wording.

We would always suggest you speak with your venue about a refund or if you have paid on your credit card approach them for a refund in the first instance.

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

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.

Q. If I can re-arrange my wedding date at no cost to us am I able to change the date of my wedding on my policy free of charge?

A Yes – as long as the wedding date does not exceed 2 years from the date you originally purchased the policy.

Q. Government guidance has advised people to avoid public places, pubs, clubs and social venues, will my wedding be covered if we cancel due to above.

A. No - the policy would only cover the following (subject to the remaining terms and conditions of the policy)

- 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

Q. The Government have advised that anyone over the age of 70 should self-isolate, will my wedding be covered if we cancel due to these restrictions.

A. No - the policy does not provide cover for isolation.

Q. If a close relative is unable to attend the wedding due showing symptoms of the Coronavirus would we be covered if we cancel the wedding.

A. The policy would only cover a close relative (as defined in the policy) in the event of sickness which is evidenced by a medical certificate or written confirmation by a GP or other suitably qualified medical practitioner.

Q. Will I be covered if my flight is cancelled by the airline or the appropriate border controls due to the Coronavirus?

A. No - This policy does not cover travel and/or accommodation arrangements made for weddings taking place outside the UK. You will need to contact your travel insurer.

The policy does not cover cancelled flights into the UK for weddings taking place in the United Kingdom.

Q. Will I be covered if I cancel my UK Wedding because guests cannot travel from other countries due to the Coronavirus?

A. No – The cancellation section of the policy will only cover the following: -

*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.

Q. I am getting married abroad, am I covered if I cancel my Wedding due to the Coronavirus

A. No - You are not covered for the cancellation of your wedding due to the potential outbreak or risk of Coronavirus. However, the cancellation section of the policy will cover the following (in line with the regular T&Cs)

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.

Please note: - This policy does not cover travel and/or accommodation arrangements made for weddings taking place outside the UK

Q. If close relatives live outside the UK, would we be covered if they are not allowed to fly to the UK to attend our wedding due to flight restrictions caused by the Coronavirus

A. No we would not cover this.

Q. What if the UK stopped all inbound, outbound flights?

A. We would only cover this where it is due to adverse weather as per the terms and conditions of the policy wording *"the inability of the **wedding** party and guests to reach the **wedding** or **wedding reception** venue due to **adverse weather** conditions."*

Q. If the government or relevant body cancel all public gatherings due to coronavirus, would the cancellation or postponement of my wedding be covered?

A.The UK Government position is that they have advised against public gatherings only. If your venue voluntarily closes, then we would firstly recommend you approach them for reimbursement for any payment you have made. Voluntary closure would not be covered under your Wedding policy.

Q. I am getting married abroad, would I be covered for cancellation should there be an outbreak of Coronavirus and we chose to cancel the wedding?

A. No, not if you just choose to cancel the wedding, the booked venue itself would need to be closed by the relevant authority.

Q. I am getting married abroad, is my wedding covered if my airline cancels my flights?

A. Yes, but only if the FCO (our government) advise against travel to a Country and the insurance was purchased before that advice was provided (we would not cover the cost of the flights or accommodation, only the wedding ceremony and reception) - **Please check the FCO website for advice and recommendations on affected Countries and dates the advice was provided.**

Q. Would I be covered if any of my wedding suppliers cancel due to Coronavirus?

A. **No** - we would only cover in the event of Financial Failure of a supplier, if a supplier cancels to due self-isolation or symptoms of the Coronavirus any costs would need to be recovered from the supplier.

Q. Are we covered if the venue is unable to hold our wedding or suggest we re-arrange due to the Coronavirus?

A. **No** – Only if the booked venue for the wedding or wedding reception being unable to hold your wedding due to an outbreak (at the venue itself) of infectious or contagious disease, damage to the venue, murder or suicide at the premises or closure of the venue by the relevant authority

Or

The death, injury or sickness of you or your **close relative** which would make continuance of the wedding inappropriate

Q If any key people were unable to attend due to being quarantined or self-Isolating due to symptoms the coronavirus would I be covered for cancellation.

A. **Yes** - If a close relative (as defined below) is quarantined in hospital or self-isolated due to being ill which is evidenced by a medical certificate and would make continuance of the wedding inappropriate.

We would **not** cover a close relative if they self-isolate unless they have a valid medical certificate certified by a GP or other suitably qualified medical practitioner.

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.

Q. I am thinking of booking my wedding in an area that has been restricted or advised by the relevant authority not to travel and or have any public gatherings, will your policy cover me if I had to cancel my wedding.

A. **No** – we will not provide cover for policies purchased after restrictions have been put in place by the relevant authority or recommendation by the FCO.

Q. My wedding is taking place in an area where the FCO have advised against travel or has been put on lock-down/ closed by the relevant authority, would I be covered if I take out a wedding policy after the announcement.

A. **No** - we will not provide cover for policies purchased after restrictions have been put in place by the relevant authority or recommendation by the FCO.