

DEMANDS & NEEDS STATEMENT

WEDDING INSURANCE

We offer insurance from a single insurance provider: Equine & Livestock Insurance Co Ltd

We do not offer a personal recommendation: we provide product information and it is up to you, the customer, to decide if this policy is right for you.

The Demands and Needs which this product is designed to meet:

Cover for financial loss arising out of the cancellation of or disruption to your wedding, up to the policy sum insured on your schedule, including:

- Cancellation expenses
- Loss or damage to attire, official photographs or videos, rings, cake, flowers, stationary, wedding documents, luggage, presents
- Contracted transport
- Professional counselling
- Legal expenses
- Public Liability
- Travel delay (overseas weddings only)

Optional additional covers – only applicable if ticked:

Marquee <input type="checkbox"/>	Ceremonial Sword <input type="checkbox"/>	Extended Public Liability <input type="checkbox"/>
Extended Cancellation Cover <input type="checkbox"/>	Legal Helpline <input type="checkbox"/>	Public Liability for Guests <input type="checkbox"/>

Suitability of recommended policy:

The policy is suitable for customers who require protection from losses pertaining specifically to their wedding or civil partnership arrangements.

Main exclusions:

- Incidents within 14 days of commencement of the policy
- Changing your mind
- Pre-existing medical conditions
- Deception, wilful or malicious acts of vandalism

Reasons for Using the Specified Insurer

We have negotiated a scheme with this insurer for this product giving all the types of cover commonly available in respect of weddings.

PLEASE NOTE THAT THIS DOCUMENT IS NOT INTENDED TO BE A STATEMENT OF COVER. PLEASE REFER TO THE INSURER POLICY DOCUMENT FOR THIS INFORMATION.