

DEMANDS & NEEDS STATEMENT

WEDDING INSURANCE

We offer insurance form a single insurance provider: Event Insurance 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:

This cover is a comprehensive package policy, which looks to reimburse you should certain problems arise in relation to your big day, up to the policy sum insured on your schedule, including:

- Cancellation/Rearrangement
- Ceremonial attire
- Photographs and videos
- Failure of suppliers
- Wedding transport
- Wedding rings
- Wedding presents
- Wedding cake
- Wedding flowers
- Personal Accident
- Legal Expenses
- Public Liability

Optional additional covers – only applicable if ticked:

Wedding equipment and ceremonial swords: <input style="float: right;" type="checkbox"/>	Employer’s Liability: <input style="float: right;" type="checkbox"/>
Band or DJ (Liability): <input style="float: right;" type="checkbox"/>	

ARTHUR BROWNS

INDEPENDENT FINANCIAL ADVICE SINCE 1932

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:

For full terms and conditions, a specimen policy wording is available upon request.

- The decision to not go ahead with the wedding by either partner.
- Theft, unless there is evidence of forcible or violent entry or exit from a secured location.
- Unemployment, other than through redundancy
- Contracts which are not in writing
- Pre-existing conditions or any circumstances known about at the time of arranging the insurance which could reasonably be expected to give rise to a claim

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.