

A full-page photograph of a bride and groom walking on a grassy lawn in front of a large, historic stone building. The bride is wearing a white, strapless, floor-length gown and is smiling. The groom is wearing a dark tuxedo with a white shirt and a dark bow tie. They are holding hands and walking towards the right. The sun is low in the sky, creating a warm, golden glow and lens flare effects. The building behind them has many windows and a prominent tower with a green roof.

Wedding Insurance
Proposal form

Don't rely on luck. **Rely on us**

This cover is a comprehensive package policy, which looks to reimburse you should certain problems arise in relation to your big day. This is comprised of four core covers and a variety of additional benefits.

Covers

Cancellation/Rearrangement

For irrecoverable costs incurred as a result of the unavoidable cancellation of the wedding for reasons beyond your control including adverse weather conditions. Rearrangement provides cover for the additional costs incurred to enable the wedding ceremony or reception to take place.

Public Liability

Provides legal liability to pay damages, claimant's costs and expenses which arise as a result of and in connection with the wedding. Also including the liability for guests at your wedding.

Ceremonial attire

Loss of, or damage to, the ceremonial attire for the wedding party (bride(s)/groom(s)/partners, male and female attendants and parents of the bride(s)/groom(s)/partners.

Photographs and videos

To retake the wedding ceremony photographs or video, or failure of the professional photographers services.

Failure of suppliers

For the irrecoverable and additional costs following the financial failure of a supplier.

Wedding transport

For the contractual failure of the booked transport supplier.

Wedding rings

Loss of, or damage to, the wedding rings occurring seven days prior to the wedding.

Wedding presents

Loss of, or damage to, the wedding presents occurring whilst on display at the ceremony or reception.

Wedding cake

Loss of, or damage to, the wedding cake occurring seven days prior to the wedding.

Wedding flowers

Loss of, or damage to, the wedding flowers occurring seven days prior to the wedding.

Personal Accident

Cover per bride and/or groom should they sustain a disabling or fatal injury within 24 hours either side of the wedding date.

Legal Expenses

Provides a sum of money to help pursue legal action against a third party who has:

- a)** injured the bride and/or groom within 24 hours either side of the wedding date;
- b)** failed to offer a service for reasons which oppose the Equalities Act 2010.

Additional covers

Wedding equipment and ceremonial swords

Loss of, or damage to, marquees and other associated wedding equipment including ceremonial swords.

Employer's Liability

For your legal liability to pay damages, claimants costs and expenses which arise as a result of an injury to anyone you employ whether paid or unpaid in connection with the wedding.

Band or DJ

For legal liability to pay damages, claimants costs and expenses which arise as a result of a band or DJ performing at the wedding. Please note, this is only required if the Band/DJ don't have their own public liability cover in place.

Premiums (including insurance premium tax)

PREMIUMS

£54

- ♥ £5,000 Cancellation
- ♥ £5,000 Failure of Suppliers
- ♥ £3,000 each Photo/Videos/Rings/Presents
- ♥ £40,000 Personal Accident
- ♥ £5M Public Liability
- ♥ £5,000 Wedding Attire
- ♥ £1,000 each for Cake/Flowers/Transport
- ♥ £20,000 Legal Expenses

PREMIUMS

£65

- ♥ £8,000 Cancellation
- ♥ £6,000 Failure of Suppliers
- ♥ £3,000 each Photo/Videos/Rings/Presents
- ♥ £40,000 Personal Accident
- ♥ £5M Public Liability
- ♥ £6,000 Wedding Attire
- ♥ £1,000 each for Cake/Flowers/Transport
- ♥ £20,000 Legal Expenses

PREMIUMS

£70

- ♥ £10,000 Cancellation
- ♥ £7,000 Failure of Suppliers
- ♥ £3,000 each Photo/Videos/Rings/Presents
- ♥ £40,000 Personal Accident
- ♥ £5M Public Liability
- ♥ £7,000 Wedding Attire
- ♥ £1,000 each for Cake/Flowers/Transport
- ♥ £20,000 Legal Expenses

PREMIUMS

£96

- ♥ £15,000 Cancellation
- ♥ £8,000 Failure of Suppliers
- ♥ £3,000 each Photo/Videos/Rings/Presents
- ♥ £40,000 Personal Accident
- ♥ £5M Public Liability
- ♥ £8,000 Wedding Attire
- ♥ £1,000 each for Cake/Flowers/Transport
- ♥ £20,000 Legal Expenses

PREMIUMS

£134

- ♥ £20,000 Cancellation
- ♥ £9,000 Failure of Suppliers
- ♥ £3,000 each Photo/Videos/Rings/Presents
- ♥ £40,000 Personal Accident
- ♥ £5M Public Liability
- ♥ £9,000 Wedding Attire
- ♥ £1,000 each for Cake/Flowers/Transport
- ♥ £20,000 Legal Expenses

PREMIUMS

£165

- ♥ £30,000 Cancellation
- ♥ £10,000 Failure of Suppliers
- ♥ £3,000 each Photo/Videos/Rings/Presents
- ♥ £40,000 Personal Accident
- ♥ £5M Public Liability
- ♥ £10,000 Wedding Attire
- ♥ £1,000 each for Cake/Flowers/Transport
- ♥ £20,000 Legal Expenses

PREMIUMS

£213

- ♥ £40,000 Cancellation
- ♥ £10,000 Failure of Suppliers
- ♥ £3,000 each Photo/Videos/Rings/Presents
- ♥ £40,000 Personal Accident
- ♥ £5M Public Liability
- ♥ £10,000 Wedding Attire
- ♥ £1,000 each for Cake/Flowers/Transport
- ♥ £20,000 Legal Expenses

PREMIUMS

£266








- ♥ £50,000 Cancellation
- ♥ £10,000 Failure of Suppliers
- ♥ £3,000 each Photo/Videos/Rings/Presents
- ♥ £40,000 Personal Accident
- ♥ £5M Public Liability
- ♥ £10,000 Wedding Attire
- ♥ £1,000 each for Cake/Flowers/Transport
- ♥ £20,000 Legal Expenses

Additional premiums (including insurance premium tax)

£160	£10M Public Liability cover
£65	Wedding Equipment cover up to £10,000
£106	Wedding Equipment cover up to £20,000
£23	£5M Employer's Liability cover for up to 10 staff
£23	£5M Public Liability cover per band or DJ performing at the wedding

Claims toolkit

Dealing with claims can be a stressful time for anyone, so we would like to help you to be prepared as possible, should you need to make a claim. Here are a few items that you may be asked for, depending on the type of claim you make:

-  Receipts for payments made and/or copies of bank statements
-  Copies of contracts and correspondence between you and your suppliers
-  Medical certificates and relevant supporting evidence
-  Weather reports
-  Photographs
-  Screenshots and information available on social media sites that could help support your claim
-  Copies of estimates for repair and/or replacement of damaged items

You are welcome to contact our specialist Claims Team with any queries that you may have, and we'll be happy to help you. Please contact us at **01425 470360** or **info@events-insurance.co.uk**

Conditions of the policy

The proposal form does not contain the full terms and conditions of cover, but highlights the main benefits and significant exclusions to help you decide if the policy meets your needs. A specimen policy is available to download from our website, or on request, and will be sent to you automatically if you choose to take out a policy. It is important that you read the policy carefully when you receive it.

Weddings for members of Armed Forces

Please note, cancellation due to the unexpected posting/deployment of either bride or groom is excluded from cover until we are in receipt of a letter from their commanding officer stating that leave has been granted for the date of the wedding.

Main exclusions

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

- The disinclination to contract to marriage by either the bride or the groom
- 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

Proposal form

PLEASE NOTE:

Please take reasonable care to answer all the questions honestly and to the best of your knowledge. Your answers to the questions will affect our decision to provide cover and the premium charged. If you don't understand a question or cannot answer it, please contact us immediately because if you don't answer the questions correctly, your policy may be void.

Proposer (The proposer can be a close relative with a permanent UK residency and a financial interest in the wedding or the bride or groom.)

Title

Name

Address

Postcode

Daytime contact telephone no.

Email

Please tick as appropriate:

Bride Groom Partner Name

Bride Groom Partner Name

Yes

No

1 Do the bride(s)/groom(s)/partners reside in the UK?

2 Are either the bride(s)/groom(s)/partners serving members of the armed forces?

3 Have you or the bride(s)/groom(s)/partners:

a) Suffered any loss or circumstance which has, or might have given rise to a claim under **this type** of insurance in the last five years?

b) Had any insurance declined, cancelled or had special terms imposed by any event insurer?

4 Have you or the bride(s)/groom(s)/partners been convicted of any criminal offence other than a driving offence, which is currently unspent?

The event

Is the ceremony to be insured a: wedding/civil partnership/renewal of vows/blessing (delete as appropriate).

Date of ceremony

Ceremony venue

Address

Postcode

Country

If your reception takes place is at a different location to your ceremony, please complete the below.

Date of reception

Reception venue

Address

Postcode

Country

If you have been provided with a specific code from a venue or supplier please input this here.

Band name

Contact name

Address

Postcode

Telephone no.

Email

If you need cover for more than one Band/DJ/Performer, please supply us with these same details separately.

PREMIUM	£54 £165	£65 £213	£70 £266	£96	£134
ADDITIONAL COVER	£10,000 Equipment (£65)		Employer's Liability (£23)		
	£20,000 Equipment (£106)		Band/DJ (£23)		
	£10M Public Liability (£160)				
TOTAL PREMIUM	£				

Please tick as appropriate:

I would like a quotation

I would like to purchase a policy

How would you like us to send your documents?

Post

Email

Please confirm, if you wish to proceed with the cover and how you wish to pay?

Card payment over the phone

Enclosed a cheque

BACS transfer

Please supply us with your best daytime contact number and an indication of which time slot you would prefer us to contact you in:

Telephone no:

09:00-12:00

12:00-17:00

Important – please sign below

Any policy or quote will be issued based upon the information provided to us by you. You must take reasonable care to provide us with accurate information and you should notify us immediately if anything is incorrect or if you are unsure about any details. Providing inaccurate information could adversely affect your policy, including invalidating your policy and claims being rejected or not fully paid. Should any information change during the period of insurance you should notify us immediately. Insurance cover is subject to our terms and conditions. If you would like a copy, please refer to our website or contact us on 01425 470360.

From time to time, Event Insurance Services Ltd would like to send you details of other products and services that may interest to you. Please tick to confirm you would be happy to receive these.

Signature

Date

Please return this form in the enclosed or provided FREEPOST envelope.

IMPORTANT

Insurance provider details

This insurance is arranged by Event Insurance Services Ltd and underwritten by UK General Insurance Ltd on behalf of Great Lakes Insurance SE. Great Lakes Insurance SE is a German insurance company with its headquarters at Königinstrasse 107, 80802 Munich. UK Branch Office: Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ.

Event Insurance Services Ltd and UK General Insurance Limited are authorised and regulated by the Financial Conduct Authority.

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. Details about the extent of their regulation by the Financial Conduct Authority and Prudential Regulation Authority are available on request.



For internal use:
Reference

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