

## POLICY SUMMARY

### Wedding Insurance

Some important facts about your insurance are summarised below. This summary does not describe all the terms and conditions of your policy, so please take time to read the policy document to make sure you understand the cover it provides.

**Insurer:** AXA Insurance UK plc and Primary Insurance Company Limited.

**Policy Duration:** The maximum duration of your policy is 24 months, the duration of cover provided under each section varies, please refer to your policy for full details of cover.

**Claim Limit:** Please refer to each section of your policy for full details under the heading Limits of Cover

## ABOUT YOUR COVER

FEATURES AND BENEFITS INCLUDED AUTOMATICALLY	SIGNIFICANT and UNUSAL EXCLUSIONS OR LIMITATIONS	POLICY SECTION
<p><b>Cancellation Cover</b></p> <p>We will reimburse You, up to the amount shown on the schedule, for any irrecoverable expenses incurred under the Cancellation section of Your Policy</p>	<p>Cancellation arising from:</p> <p>Any pre-existing medical condition.</p> <p>Unemployment other than redundancy (see section 1 of policy wording).</p> <p>Disinclination to contract to the marriage as agreed or failure to comply with legal requirements or your failure to obtain relevant documentation.</p> <p>Anxiety, stress or depression.</p>	<p>Exclusions under Section 1</p>
<p><b>Ceremonial Attire / Bridal Attire</b></p> <p>We will pay for loss or damage to</p>	<p>Loss of or damage by theft or attempted theft of ceremonial attire left in the home, wedding venue or reception, unless there is</p>	<p>Exclusions Under Section 2</p>

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<p>wedding outfits belonging or hired to the wedding party</p>	<p>evidence of violent, visible and forcible entry thereto.</p>	
<p><b>Wedding Photographs &amp; Video</b></p> <p>We will pay the cost of retaking the wedding photographs or video following the failure of the professional photographer to turn up, or the total loss or non-development of the original film, negative or video.</p>	<p>Loss from an unattended vehicle</p> <p>All additional costs and expenses that are not notified to Event Insurance Services Ltd claims services and agreed in advance of the re taking of photographs.</p> <p>Any costs which would have been incurred has the original supplier not failed to meet their contractual obligations.</p>	<p>Exclusions Under Section 3</p>
<p><b>Wedding Rings/Wedding Presents / Failure of Suppliers / Wedding Transportation, Cake or Flowers</b></p>	<p>Losses not reported to the police within 24 hours of discovery</p> <p>Theft unless removed by visible and forcible means.</p> <p>Any costs that would have been incurred, should the original supplier not ceased trading.</p> <p>Losses occurring 7 days prior to the Wedding.</p>	<p>Exclusions Under Section 4 - 7</p>
<p><b>Public Liability</b></p> <p>Provides cover in respect of legal liability arising from accidental injury to third parties or accidental loss of or damage to third party property.</p>	<p>The first £250 of each and every claim.</p> <p>Claim arising 48 hours prior to or after the wedding.</p> <p>Any wilful or malicious act, any act of vandalism, deliberate acts resulting in material damage or bodily injury.</p> <p>Any dangerous activity (dangerous activities are activities entailing a foreseeable risk of property damage or bodily injury unless reasonable precautions are taken or activities for which a disclaimer signed by participants is appropriate)</p> <p>Employer's liability, contractual</p>	<p>Exclusion Under Section 8</p>

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	liability or liability to a member of your family.  Liability assumed by you by arrangement	
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OPTIONAL COVER	SIGNIFICANT EXCLUSIONS OR LIMITATIONS	POLICY SECTION
<p>The following cover is applicable only if you have chosen to add it to your policy and it is listed in the schedule</p>		
<p><b>Marquee &amp; Contents Cover</b></p> <p>We will pay for loss or damage to hired marquees.</p>	<p>The first £250 of each and every claim.</p> <p>Erection and dismantling or hired equipment.</p> <p>Theft or attempted theft unless there is evidence of violent, visible and forcible entry thereto</p> <p>Loss or theft from unattended vehicles.</p>	<p>See Exclusions listed on page 8 under Marquee &amp; Contents Cover</p>
<p><b>Ceremonial Swords Cover</b></p> <p>We will pay for loss or damage to hired ceremonial swords.</p>	<p>The First £250 of each and every claim.</p> <p>. Theft or attempted theft unless there is evidence of violent, visible and forcible entry thereto</p> <p>Property being confiscated or detained by any government public authority.</p>	<p>See Exclusions listed on page 8 under Ceremonial Swords Cover</p>
<p><b>Exclusions applying to the whole certificate</b></p>	<p>Circumstances of which you are aware at the time of affecting this certificate.</p> <p>Any circumstance manifesting itself after the date of the Wedding/Reception booking but prior to the date of issue of this Certificate</p> <p>Losses, whether directly or indirectly, arising out of Your financial incapacity.</p> <p>Any part of a claim which is unproven or unsubstantiated</p> <p>Any Property You are not legally responsible for</p>	<p>See Exclusions listed on pages 7 &amp; 8 of Your policy</p>

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For full policy details, please see our policy wording, available upon request. Alternatively you can view them online at [www.events-insurance.co.uk](http://www.events-insurance.co.uk)

PLEASE REVIEW AND UPDATE YOUR COVER PERIODICALLY TO ENSURE IT REMAINS ADEQUATE.

## CANCELLATION RIGHT

We hope that you are happy with the cover that this policy provides. However, you have the right to cancel it within 14 days from the inception date of issue. Simply return the policy schedule and wording to us together with your written instructions to cancel. Please note that this right does not apply if you have taken out a short period policy of less than one month's duration where cover has already commenced. {This needs to be consistent with the policy which says no refunds, if you are prepared to give prorata then we will need to change the policy wording.}

## MAKING A CLAIM

If you have a claim, please telephone us on 01425 470360 as soon as possible to tell us about it.

## HOW TO MAKE A COMPLAINT

We hope you will be pleased with the service we provide. However, if you have a complaint about our service or about a claim, please call us on 01425 470360. If you are still not satisfied, please write to the Manager at

Event Insurance Services Ltd  
20A Headlands Business Park  
Ringwood  
Hants  
BH24 3PB

If you are still not happy with the response you have received, you have the right to ask the Financial Ombudsman Service to review your case.

## COMPENSATION SCHEME

In the event that AXA Insurance UK plc is unable to meet its liabilities you may be entitled to compensation from the Financial Services Compensation Scheme.

In the event that Primary Insurance Company Limited is Unable to meet its liabilities you may be entitled to compensation from the Irish Insurance Compensation Fund.

Further information can be found in your policy under "Compensation Scheme - About Our Insurance Services"

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## 1. The Financial Services Authority (FSA)

We are regulated by the Financial Services Authority. It requires us to supply you with this document to aid your choice of insurance product.

## 2. Whose Products Do We Offer?

Primarily we only offer products from a single insurer, however, on occasions where we are unable to supply cover, we may use other insurers.

## 3. Service Provision

We can advise where needed as to the appropriate level of cover. However, the decision on product choice is down to you.

## 4. What will you have to pay us for our services?

There is no fee for our services. You will receive a quotation from us, which will tell you the premium for the product and any other fees.

## 5. Who regulates us?

Event Insurance Services Ltd, 20A Headlands Business Park, Ringwood, Hants, BH24 3PB is authorised and regulated by the Financial Services Authority. Our FSA Register number is 309998.

Our permitted business is arranging and advising on general insurance.

You can check this on the FSA's register by visiting the FSA website [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by contact the FSA on 0845 606 1234

## 6. Ownership

Wholly owned by Event Insurance Services

## 7. What to do if you have a complaint

If you wish to complain about our services, please contact us:

In writing to: The Manager, Event Insurance Services Ltd, 20A Headlands Business Park, Ringwood, Hants, BH24 3PB.

**By Phone: 01425 470360**

If you cannot settle your complaint to a satisfactory conclusion with us, you may be entitled to refer your case to the Financial Ombudsman Service.

## 8. Are we covered by the Financial Services Compensation Scheme (FSCS)?

We are covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet your obligations. This is dependent on the type of business and the circumstances of the claim.

Insurance advising and arranging is covered for 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit. Further information relating to this can be obtained from the FSCS.