

Certificate of Wedding Insurance

Arranged by Event Insurance Services Limited accepted by:

UK Underwriting Ltd, underwritten by AXA Insurance plc, Registered Office: 5 Old Broad Street, London, EC2N 1AD, Registered in England No. 78950

Event Insurance Services Limited, UK Underwriting Limited and AXA Insurance UK plc are authorised and regulated by the Financial Services Authority. This can be checked on the FSA's register by visiting the FSA's website at www.fsa.gov.uk/register or by contacting them on 0845 606 1234.

This Certificate is only valid where the appropriate completed and numbered Schedule has been attached by Event Insurance Services Ltd and the appropriate premium has been paid.

Premium Refund Guarantee: If, after reading this Certificate, this insurance does not meet **Your** requirements, please return this Certificate and **Your** Schedule to **Event Insurance Services Ltd** within fourteen days of the date of issue, before the Wedding date and providing no claim has been made. **Your** premium will then be refunded in full. No refund of any part of the premium can be made after the expiry of the 14 day cooling off period.

WE STRONGLY RECOMMEND THAT YOU READ THIS CERTIFICATE AND KEEP IT IN A SAFE PLACE. IF YOU HAVE ANY QUERIES OVER THE COVER PROVIDED THEN PLEASE CALL THE COVERHOLDER, EVENT INSURANCE SERVICES, ON 01425 470360

Definition of Terms

Any word or expression to which a specific meaning has been attached will bear the same meaning throughout this insurance and will appear in bold.

Additional Costs -	The difference between the original cost of the Wedding Services and/or Wedding Reception and the rearranged Wedding Services and/or Wedding Reception.
Adverse Weather -	Weather conditions are such that they cause major disruption to travel services i.e. rail, road or bus, thus severely affecting the ability of participants and guests attending the Wedding.
Attendants -	Non-professional participants in the Wedding, traditionally attendant on the bride or groom.
Bodily Injury -	Shall be injury caused by external, violent and visible means.
Bridal Attire -	Clothing and accessories of a formal nature worn by the bride at the Wedding whether hired or owned.
Ceremonial Attire -	Clothing and accessories of the groom, male and female Attendants and the parents of the bride and groom, whether hired or owned.
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, step-brother, sister, sister-in-law or step-sister.
Geographical Limits -	This Certificate applies to Weddings taking place anywhere in the United Kingdom including The Channel Islands and the Isle of Man. It is a condition of this Certificate that either the bride or the groom (not both) has to be a UK citizen or permanent UK resident.
Home -	Your permanent residential address in the United Kingdom.
Marquee -	Shall mean the marquee, tent or gazebo hired or leased by You (or by another person on Your behalf) solely for the purpose of Your Wedding and for which You (or such other person) are responsible.
Material Fact -	Any fact which is known to You, which is likely to influence Us in the acceptance or assessment of this insurance.
Occupational Postings -	Shall mean postings of foreign office employees and military employees including civilian services to the military.
Period Of Insurance -	As specifically defined in each Section of this Certificate [not always noted under each section].
Pre-existing Medical Condition	- any ongoing medical condition, or condition which has required medical treatment (including consultations or advice).
Schedule -	The numbered document forming part of and attaching to and validating this Certificate of Insurance.
Venue -	The location at which the Wedding and or Wedding Reception are to be held.
Wedding -	A ceremony that creates a contract of marriage, which is legally enforceable within the United Kingdom.
Wedding Date -	The day specified in the Proposal Form and Schedule for the Wedding to take place.
Wedding Equipment -	Shall mean the hired Marquee, staging, portable toilets, chairs, tables and ancillary equipment hired or leased by You (or by another person on Your behalf) solely for the purpose of Your Wedding and for which You (or such other person) are responsible.
Wedding Presents -	Gifts for the bride and groom presented for the purposes of celebrating the Wedding.
Wedding Reception -	The social gathering, including but not limited to, room hire and catering, following within no more than twenty four hours of the Wedding, at which the Wedding will be celebrated
Wedding Rings -	The ring(s) exchanged by the bride and groom at the Wedding.
Wedding Services -	Services traditional to the celebration of a Wedding, including, but not limited to, Professional Photography and/or Professional Video Operation, Floral Arrangements, Hired Cars or other Transport and Wedding Guest Accommodation.
We, Our, Us, Insurers -	UK Underwriting Limited on behalf of AXA Insurance UK plc.
You, Your, Yours, Insured -	The bride and groom named in the Schedule or, for the purposes of certain Sections, and where appropriate, any of their relatives who would have made proven, significant, financial contributions on which the Wedding arrangements depend.

Conditions applying to the whole Certificate

1. It is a condition that all Material Facts must have been disclosed to Us. Failure to do so may affect Your rights under this insurance. Following a change in Material Fact disclosed to Us by You during the Period of Insurance, We reserve the right to amend or cancel Your insurance, providing You with a pro-rata refund of premium. If You are in any doubt as to whether a fact is 'material', then for Your own protection it should be disclosed to Event Insurance Services Ltd at the time of arranging cover or immediately circumstances change.
2. Written notice of any event which may give rise to a claim shall be given to Us (or Our Claims Service) as soon as practicable and in any event no later than 31 days after the incident giving rise to the loss. All documents, certificates and evidence required in support of a claim, including items being claimed for if required by Us, shall be produced by You and at Your expense.
Additional action then depends on the type of claim:
 - (a) Theft, loss, malicious damage or vandalism - to be reported to the police within 24 hours of discovery and a crime reference number obtained.
 - (b) Legal liability for injury or damage - forward to Us immediately upon receipt any writ, summons or other legal process issued or commenced against You. You must not negotiate, admit or repudiate any claim without Our written consent
 - (c) You must provide Us, at Your expense, with all reasonable details and evidence which We ask for concerning the cause and amount of any loss, damage or injury (including receipts for Wedding gifts, money and vouchers).
3. Except with Our written consent, no person is entitled to admit liability on Our behalf or to give any representations or other undertakings binding upon Us. We shall be entitled to conduct all proceedings arising out of or in connection with claims in Your name, and to instruct Solicitors of Our own choice for this purpose.
4. The due observance and fulfillment of all the terms and Conditions of this Insurance by You, or anyone acting on Your behalf, insofar as they relate to anything to be done or complied with by You, or anyone acting on Your behalf, shall be a condition precedent to Our liability to make any payment under this Insurance.
5. No refund of Premium is allowed (other than in respect of the Premium Refund Guarantee) once the Insurance has been effected.
6. You must exercise due care and attention at all times for the safety of Your property and take all reasonable steps to prevent accident, Loss or Damage .
7. Our liability shall be conditional upon the observance by You of the terms and Conditions of this Insurance and the truth and completeness of the statements and answers supplied by You and on Your behalf. If a claim is in any respect false or fraudulent or if any false or fraudulent means or devices are used by You or anyone acting on Your behalf to obtain any benefits from this Insurance, all benefits under this Insurance shall be forfeited and NO RETURN OF PREMIUM SHALL BE DUE.
8. This Certificate shall be governed by and construed in accordance with the Law of England and Wales unless the Certificate holder's habitual residence (in the case of an individual) or central administration and/or place of establishment is located in Scotland in which case the law of Scotland shall apply.
9. If at the time of any Loss, damage or liability arising under this Insurance there is any other insurance covering the same loss, damage or liability, We will pay only Our rateable proportion.
10. You may not transfer Your interest in this Insurance.
11. Our total liability shall not exceed the respective sums stated in the Summary.
12. You shall submit to medical examination at Your own expense except post mortem which We reserve the right to have undertaken at Our own expense.
13. We may at Our own expense take proceedings in Your name to recover compensation or secure an indemnity from any third party in respect of any loss or damage covered by this Insurance, and any amount so recovered shall belong to Us.
14. In the event of a claim You must produce documentation to show that original contractual obligations with suppliers were evidenced, or that ownership of goods existed, in writing.
15. You may not claim under more than one Section or Part of this Certificate for the same financial loss.
16. This Certificate may be rescinded or cancelled without the consent of a third party.
- 17.
18. A person who is not a party to this contract has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this contract but this does not affect any right or remedy of a third party which exists or is available apart from that Act.
19. You must comply with all laws and byelaws, restrictions and regulations relating to the **Venue**.

Making A Claim

Any incident or Loss, which gives rise, or may give rise, to a claim under your wedding insurance should be notified immediately to:

Event Insurance Services Ltd Claims Services
FREEPOST
Ringwood
Hants
BH24 1AJ

Telephone: 01425 470360 (08.30 am – 8.30pm Monday – Friday)

If **You** have to make a claim **You** must notify us as above as soon as practically possible after the incident giving rise to the claim, and in any event no later than 31 days after this insurance expires, please refer to each section of cover for requirements specific to that section. **We** will reserve the right to decline liability for any claim notified after this date.

Your claim will be handled promptly and by experienced claim handling staff. Event Insurance Services Ltd operates an in house claims service, committed to meeting the client's expectations if a claim has to be made and ensure the highest standards are maintained

Cover and Limits

In consideration of the payment of the required premium and subject to the terms, Conditions and Warranty contained herein, We hereby agree to pay or provide indemnity as hereinafter set forth.

Limits of Cover

Level	Cancellation	Wedding Attire	Photographs & Video	Wedding Rings	Wedding Presents	Loss of Deposits	Transport Cake / Flowers	Public Liability
1	£ 5,000.00	£ 5,000.00	£ 3,000.00	£ 3,000.00	£ 3,000.00	£ 5,000.00	£ 3,000.00	£5 million
2	£ 8,000.00	£ 6,000.00	£ 3,000.00	£ 3,000.00	£ 3,000.00	£ 6,000.00	£ 3,000.00	£5 million
3	£ 10,000.00	£ 7,000.00	£ 3,000.00	£ 3,000.00	£ 3,000.00	£ 7,000.00	£ 3,000.00	£5 million
4	£ 15,000.00	£ 8,000.00	£ 3,000.00	£ 3,000.00	£ 3,000.00	£ 8,000.00	£ 3,000.00	£5 million
5	£ 20,000.00	£ 9,000.00	£ 3,000.00	£ 3,000.00	£ 3,000.00	£ 9,000.00	£ 3,000.00	£5 million
6	£ 30,000.00	£ 10,000.00	£ 3,000.00	£ 3,000.00	£ 3,000.00	£ 10,000.00	£ 3,000.00	£5 million

Optional Marquee/Contents Extension £20,000 (This cover only applies when an additional premium is paid) The schedule will show if this section applies

Optional Ceremonial Swords Extension £20,000 (This cover only applies when an additional premium is paid) The schedule will show if this section applies

Summary of Cover

Section 1 Cancellation and Rearrangement of Wedding and/or Reception

PART I - CANCELLATION

We will reimburse **You**, up to the amount shown on the schedule, for any irrecoverable expenses incurred by **You** in respect of Ceremonial Attire and Bridal Attire, flowers, photographs, caterers, transport, accommodation and the services from any other Wedding supplier booked but not used as a direct result of the unavoidable cancellation or curtailment of the **Wedding or Reception** as the result of a cause beyond **Your** control, such as:

- The booked venue for the **Wedding or 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.
- The death, injury or sickness of the bride or bridegroom or their parents, grandparents, siblings, children or other close relative which would make continuance of the **Wedding** completely inappropriate.
- The total non-appearance of the booked and paid for professional Wedding supplier.
- Accidental loss of or damage to bridal attire, including the bridesmaids' attire and hired menswear, where the purchase or hire of alternatives is not possible.
- Unemployment (through redundancy, after the date of issue of the Certificate and qualifying for payment under the Redundancy Act Legislation) of the bride or bridegroom or any of their relatives who would have made proven, significant, financial contributions on which the **Wedding** arrangements depend.
- The unforeseen posting overseas or to Northern Ireland of a serving member of the UK armed forces, provided that a letter prior to inception of the policy can be produced, addressed by your commanding officer, stating that at the time of the wedding, a posting for you is not planned or foreseen.
- The non-appearance of the officiating minister or registrar.
- The inability of the **Wedding** party and guests to reach the **Wedding or Reception Venue** due to **Adverse Weather** conditions.

PART II – REARRANGEMENT

In the event of cancellation or curtailment of the Wedding, Reception or Services for reasons specified in Section I above, We will pay up to 50% of the original amount insured to reimburse **You** for reasonable Additional Costs incurred in rearranging the Wedding and/or Wedding Reception and/or Wedding Services to a *similar standard* to the amount originally budgeted.

Special Claims Condition Applicable to Part II Rearrangement

All additional Costs and expenses must be notified to Event Insurance Services Ltd Claims Services and agreed in advance of the rearranged Wedding

Exclusions Applicable to this Section

- Financial Losses recoverable from any other source.
- Unemployment other than redundancy as specified in Section I (e).
- Your financial circumstances or those of any person or Company on whom the wedding arrangements depend, except as provided for in Section I (e).
- Wedding arrangements not honoured by **Your** employer, other than as provided in Section I (f)
- Disinclination to contract to the marriage as agreed or failure to comply with legal requirements or **Your** failure to obtain the relevant legal documentation.
- Failure to notify the provider of any goods of service immediately if it is found necessary to cancel or curtail the wedding or reception.
- Claims caused by pregnancy or childbirth.
- Anxiety, stress or depression.
- Pre-existing Medical Conditions or any ongoing medical condition, or condition which has required medical treatment (including consultations or advice).
- Strikes, labour disputes or government regulated acts.

Section 2

Ceremonial Attire

We will pay up to the amount stated in the Summary for:

1. the reinstatement or replacement (at Our discretion) of Bridal Attire if such attire is lost or damaged whilst in Your possession or that of a Close Relative within 3 months prior to and for the duration of the Wedding and the taking of the photographs immediately following the Wedding by the professional photographer only. In respect of hired Bridal Attire, this cover shall apply for up to 48 hours after the commencement of the Wedding.
2. loss of or damage to Ceremonial Attire within forty eight hours prior to and for the duration of the Wedding and the taking of photographs immediately following the Wedding Ceremony by the professional photographer only. In respect of hired Ceremonial Attire, this cover shall apply for up to forty eight hours after the commencement of the Wedding.

Exclusions Applicable to this Section

1. Loss or damage which is or but for the existence of this Certificate would be otherwise insured.
2. Any loss (other than by damage) not reported to the police within 24 hours of discovery.
3. Loss or damage by theft or attempted theft from any unattended vehicle.
4. Wear and tear, deterioration, confiscation or detention.
5. Loss or damage by theft or attempted theft of ceremonial attire left in the home, **Wedding venue** or **reception venue**, unless there is evidence of violent, visible and forcible entry thereto.
6. Financial failure of the service provider
7. Loss, damage or theft of wedding attire at the wedding reception.

Section 3

Wedding Photographs & Video

We will pay up to the amount stated on the **Schedule** to reimburse **You** for unforeseen expenses necessarily incurred to take/re-take Wedding photographs or videos or refund any non-recoverable amount which **You** originally contracted to pay as a direct and necessary consequence of:

1. non-appearance for any reason of the professional photographer or professional video operator contracted for the Wedding
2. loss of or damage to the original film or negatives, or loss or damage to whatever digital media on which the photographic images are being stored, by the professional photographer or professional video operator contracted for the **Wedding**, before copies are made
3. non-development of the original film or negatives or non-development of whatever digital media on which the photographic images are stored (other than as a result of under or over exposure) by the professional photographer or professional video operator contracted for the **Wedding**.

Cover under this Section commences from the date the premium is paid, and applies until completion of **Wedding** and **Reception** or a claim being made under this Section of the policy, whichever occurs first.

If it is planned to take photographs of the bride and groom cutting the Wedding Cake. We will pay up to the amount stated in the **Schedule** to arrange an alternative photographic session necessitated by damage to the Wedding Cake occurring within forty eight hours before the conclusion of the Reception.

ANY EVENT THAT MAY LEAD TO A CLAIM BEING MADE FOR RETAKING THE PHOTOGRAPHS OF THE CAKE-CUTTING CEREMONY MUST BE NOTIFIED TO THE EVENT INSURANCE SERVICES LTD CLAIMS SERVICE WITHIN FORTY EIGHT HOURS OF OCCURRENCE.

Special Claims Condition Applicable to Section 3 Wedding Photographs & Video

All additional costs and expenses must be notified to Event Insurance Services Ltd Claims Services and agreed in advance of the re-taking of the photographs.

IMPORTANT

In respect of points 1, 2 and 3 above cover will only apply if more than 75% of the photographs originally commissioned and paid for are not provided by the professional photographer or professional video operator contracted for the Wedding.

Exclusions Applicable to this Section

1. Losses recoverable from any other source.
2. Losses which may effectively be claimed under Section 1 of this certificate.
3. Any costs which would have been incurred had the original supplier not failed to meet their contractual obligations.
4. Contracts that were not in writing.
5. Financial failure of the service provider

Section 4

Wedding Rings

We will pay up to the amount stated in the **Schedule** for loss of or damage to bride and/or grooms **Wedding Rings** which occurs during the seven days prior to the **Wedding** and expires twenty four hours after the **Wedding**.

Exclusions Applicable to this Section

Section 8

Public Liability

We will pay up to the limit of indemnity stated in the schedule in respect of any claim or series of claims arising out of one incident (but in the aggregate in any one **Period of Insurance** for claims arising from food or drink supplied by **You** (for consumption at the event) plus defence costs and expenses incurred with **Our** written consent, to indemnify **You** against **Your** legal liability for:

- (a) accidental bodily injury to or death, disease or illness of any person other than an employee.
- (b) accidental loss of or damage to material property not belonging to **You**.
- (c) accidental obstruction, trespass, nuisance or interference with any right of way, air, light, water or other easement or false imprisonment happening during the **Period of Insurance** within the **Geographical Limits** in connection with the **Event**.
- (d) accidental injury to third parties or accidental loss of or damage to third parties property by all persons invited to the wedding or reception by the insured/bride or groom.

UNDER PUBLIC LIABILITY SECTION COVER IS ONLY PROVIDED 48 HOURS PRIOR TO AND FOLLOWING THE WEDDING UNLESS AGREED BY US AND NOTED ON YOUR POLICY SCHEDULE.

Exclusions Applicable to this Section

1. The first £250 of each and every claim.
2. Loss of or damage to property belonging to or held in trust by or in the custody or control of the **Insured** (but this exclusion shall not apply to employees' effects or premises at which **You** are undertaking work in connection with the wedding).
3. **Your** owning or using any vehicle (or machine or plant) which is capable of self-propulsion or attached to a self-propelled vehicle which is insured for **Your** benefit under any form of motor insurance certificate.
4. Any aircraft or other aerial device, watercraft or hovercraft.
5. 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), activities including, but not limited to, bouncy castles/ inflatable play equipment, fireworks, fairground rides, bungee jumping, quad bikes, go-karts or motor sports of any kind, rodeo bulls, ballooning or flying, circus acts, stunt acts, trampolines, It's a knockout competitions.
6. Any agreement **You** have made unless **You** would have been liable without the agreement.
7. Accidental bodily injury to or death, disease or illness of any animals or any persons while riding animals.
8. Any liability whatsoever arising out of the use or ownership of firearms.
9. Any wilful or malicious act any act of vandalism, deliberate acts resulting in material damage or bodily injury.
10. Damage to underground services.
11. Damage to any flooring caused by footwear of any kind.
12. Employer's liability, contractual liability or liability to a member of your family.
13. Liability assumed by you by arrangement.
14. Loss of or damage to any goods or other property sold, supplied, delivered, installed or erected by **You** and all costs arising from the need of making good, removal, repair, rectification, replacement or recall of any goods or property.
15. Inventory or stocktaking shortages or unexplained disappearance or discrepancy.

Wedding Equipment Cover

This section only applies where the appropriate Premium has been paid, Your schedule will show if the section applies.

We will indemnify you up to the amount detailed in the Schedule in the event of loss of or damage by any cause not specifically excluded, occurring during the period of hire (the period of hire not exceeding 4 days, unless agreed in writing by Event Insurance Services Ltd).

Cover under this section includes cancellation/curtailment and re-arrangement as a direct result of loss of or damage to the equipment.

IMPORTANT

If at the time of the loss or damage the sum insured is less than the full cost of reinstating the Equipment as new, We will reduce the amount We pay for any claim by the proportion that the maximum amount payable bears to the full cost of reinstating the Equipment.

Exclusions Applicable to this Section

1. The first £250 of each and every claim.
2. Erection and/or dismantling hired equipment.
3. Theft or attempted theft unless involving forcible or violent entry to or exit from a locked premises.
4. Damage to flooring.
5. Loss or theft from unattended venues or vehicles.
6. Loss or theft not immediately reported to the police.
7. Any wilful or malicious act, any act of vandalism, deliberate acts resulting in material damage
8. Property being confiscated or detained by any government, public or police authority.
9. Accidental damage to china, glass and other brittle items.
10. Mobile telephones, pagers, disco equipment, items of clothing, whether owned, borrowed or hired (unless specifically agreed by Us).
11. Any wilful or malicious act, any act of vandalism, deliberate acts resulting in material damage.
12. Inventory or stocktaking shortages or unexplained disappearance or discrepancy.

Ceremonial Swords Cover

This section only applies where the appropriate Premium has been paid, Your schedule will show if the section applies.

We will indemnify you up to the amount detailed in the Schedule in the event of loss of or damage by any cause not specifically excluded, occurring during the period of hire (the period of hire not exceeding 4 days, unless agreed in writing by Event Insurance Services Ltd).

IMPORTANT

If at the time of the loss or damage the sum insured is less than the full cost of reinstating the Swords as new We will reduce the amount We pay for any claim by the proportion that the maximum amount payable bears to the full cost of reinstating the Swords.

Exclusions Applicable to this Section

1. The first £250 of each and every claim.
2. Theft or attempted theft unless involving forcible or violent entry to or exit from a locked premises.
3. Loss or theft from unattended venues or vehicles.
4. Loss, theft or malicious damage not immediately reported to the police.
5. Property being confiscated or detained by any government, public or police authority.
6. Any wilful or malicious act any act of vandalism, deliberate acts resulting in material damage or bodily injury.

Exclusions applying to the whole Certificate

1. Claims (for You or anyone else upon whom Your Wedding depends) arising directly or indirectly from:
 - a) Any Pre-Existing Medical Condition
 - b) Awaiting results of tests or medical investigations.
 - c) being on a hospital waiting list for treatment.
 - d) Having received a terminal prognosis.
 - e) Pregnancy or childbirth.
 - f) Anxiety, stress or depression.
2. Circumstances of which You are aware at the time of effecting this Certificate.
3. Losses directly or indirectly occasioned by, happening through, or in consequence of war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), terrorism, civil war, rebellion, revolution, insurrection, military or usurped power or confiscation by nationalisation or requisition and/or destruction of or damage to property by or under the order of any Government or local authority or riot or civil commotion.
4. Losses directly or indirectly occasioned by, happening through or in consequence of winter sports, hazardous activities which shall include but not be limited to: kite surfing, rugby, bungee jumping, rock climbing or mountaineering (ordinarily necessitating the use of ropes or guides), pot-holing, rafting or canoeing involving white water rapids in excess of grade three, underwater activities involving the use of breathing apparatus and in excess of thirty metres, motor sports or competitions, yachting or boating outside territorial waters, manual work or hazardous occupations, professional sports, aerial activities (hang gliding, parachuting, parasailing or hot air ballooning) or aviation (other than as a fare-paying passenger in a duly certified passenger-carrying aircraft flown in the course of licensed operation for transportation of passengers by air by a properly licensed crew).
5. Losses directly or indirectly occasioned by, happening through, or in consequence of alcoholism, the use of intoxicating drink or drugs (other than drugs taken in accordance with treatment prescribed and directed by a registered Medical Practitioner, but not for drug addiction) or self exposure to needless peril (except in an attempt to save human life).
6. Any Property more specifically insured.
7. Incidents that may give rise to a claim not notified in writing to Us (or Our Claims Service) within thirty one days of the expiry of this Insurance (other than as specified in Section 3).
8. Any claim arising directly or indirectly from injury, illness, death, loss, expense or other liability attributable to sexually transmitted disease.
9. Losses arising as a result of any unlawful act by You or criminal proceedings against You or any other person on whom the Wedding plans depend (other than in the event of Your obligation to attend a Court of Law under subpoena as a witness, unless such obligation to attend falls within Your occupation or professional or other similar capacity).
10. Persons acting against the advice of a Medical Practitioner.
11. Willful or malicious acts and any acts of vandalism by persons invited to the Wedding or Wedding Reception by You.
12. Any circumstance manifesting itself after the date of the Wedding/Reception booking but prior to the date of issue of this Certificate.
13. Third party rights and no party other than You may claim benefit under the terms of this Insurance.
14. Any claims arising directly or indirectly from anxiety, stress or depression.
15. Loss or theft from unattended venues unless involving forcible or violent entry to or exit.
16. Loss or theft from unattended vehicles.
17. Claims arising from the ownership or use of:
 - (a) Bouncy castles and other inflatables.
 - (b) Firearms, fireworks or other pyrotechnic devices or effects.
18. Any part of a claim that is unproven or unsubstantiated.
19. Losses, whether directly or indirectly, arising out of Your financial incapacity.
20. Inventory or stocktaking shortages or unexplained disappearance or discrepancy.
21. Any Property You are not legally responsible for.
22. Losses directly or indirectly occasioned by pressure waves caused by aircraft or other flying devices traveling at sonic or supersonic speeds.
23. Losses directly or indirectly occasioned by, happening through or in consequence of nuclear fission, nuclear fusion or radioactive contamination.
24. Losses arising as a result of consequential loss of any kind.
25. Losses arising as a result of any unlawful act by You or criminal proceedings against You or any other person on whom the Wedding plans depend (other than in the event of Your obligation to attend a Court of Law under subpoena as a witness, unless such obligation to attend falls within Your occupation or professional or other similar capacity).

26. We will not cover any claim or expense of any kind caused directly or indirectly by pollution or contamination other than caused by a sudden, identifiable, unintended and unexpected incident which takes place in its entirety at a specific time and place during the Period Of Insurance. All pollution or contamination, which arises out of one incident, shall be deemed to have occurred at the time such incident takes place.
27. Loss of or damage to the property insured due to or arising from:
 i) Wear and tear, inherent defect, ii) rot, mildew, rust, corrosion, frost, soiling iii) insects, woodworm, vermin, moth
 iv) Dyeing, renovation, v) electronic, electrical or mechanical breakdown, failure or derangement, v). faulty manipulation, design, plan, specification or materials, vii) gradual deterioration, market depreciation,
 viii) Atmospheric conditions, ix) shrinkage or change of colour, x) confiscation, detention or any process of cleaning, restoration or repair

Complaints Procedure

MAKING YOURSELF HEARD

We realise that things can go wrong and there may be occasions when you feel that we have not provided the service you expected. When this happens we want to hear about it so we can try to put things right.

If you have cause for complaint, it is important you know we are committed to providing you with an exceptional level of service and customer care.

Step One – Initiating your Complaint:

Please contact:

The Manager
 Event Insurance Services Ltd
 20A Headlands Business Park,
 Ringwood
 BH24 3PB

Email info@events-insurance.co.uk

Telephone 01425 470360 or Fax 01425 474905

We expect that the majority of complaints will have been quickly and satisfactorily resolved at this stage but if you are not satisfied you can take the issue further:

Step Two – if you are still unhappy:

In the event you remain dissatisfied and wish to make a complaint, you can do so by contacting the following:

The Head of Claims
 UK Underwriting Ltd
 2 Gibraltar House
 Bowcliffe Road
 Leeds, LS10 1HB

Step Three

If we have given you our final response and you are still dissatisfied you may refer your case to the Financial Ombudsman Service (FOS).

The FOS is an independent body that arbitrates on complaints after we have provided you with written confirmation that our internal complaints procedure has been exhausted.

Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR
 Telephone 0845 0801800 Fax 020 79641001

Please note you have 6 months from the date of our final response in which to refer your complaint to the FOS. Referral to the FOS will not affect your right to take legal action against us.

Compensation Scheme

AXA Insurance UK plc is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if they cannot meet their obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 100% of the first £2,000 and 90% of the remainder of the claim. You can get more information about the compensation scheme arrangements from the FSCS.