

Wedding Insurance

Insurance Product Information Document

Insurance provided by

ASSETSURE

Company: Hildon Park Ltd t/as Assetsure

Product: Wedding Insurance

Hildon Park t/a Assetsure is registered in England and Wales and authorised and regulated by the Financial Conduct Authority (Reg No: 592997).

The following summary does not contain the full terms and conditions of the contract which can be found in your policy documentation. The agreed sum insured and the policy sections you have chosen are shown on your schedule of insurance as are any special policy endorsements including your policy excess.

What is this type of insurance?

This is a Wedding Insurance. This cover will pay you for costs incurred should you have to cancel or rearrange your wedding due to unforeseen circumstances. It also offer financial protection against the failure of important wedding services such as catering, photography, cars & transport. You can choose your level of cover to suit your needs and include a number of optional extras.



What is insured?

✓ Your Wedding

- Cancellation & Rearrangement
- Ceremonial Attire
- Wedding Gifts
- Rings, Flowers, Attendant's Gifts and the Wedding Cake
- Cars and Transport
- Photography & Video
- Failure of Suppliers
- Personal Accident
- Legal Expenses
- Personal Liability
- Public Liability
- Essential Document Cover

Optional covers available on request

- Option to increase Public Liability limit
- Ceremonial Swords Insurance
- Marquee Insurance



What is not insured?

- ✗ The policy provides no cover if you decide not to go ahead with the wedding
- ✗ Circumstances of which you are aware at the time of effecting cover
- ✗ claims resulting from the bride or civil partner, or groom or civil partner, or anyone else upon whom the Wedding depends:
 - a) acting against medical advice
 - b) awaiting results of tests or medical investigations
 - c) being on a hospital waiting list for treatment
 - d) having received a terminal prognosis
 - e) caused by anxiety, stress or depression (unless admitted as an in-patient at a recognised hospital)
- ✗ The policy excess as detailed on your schedule
- ✗ Liability arising from the ownership or use of firearms or fireworks or other pyrotechnic devices or effect or any loss arising from ownership or use of bouncy castles or other inflatables.



Are there any restrictions on cover?

- ! At least one of the prospective marriage or civil partners must live in the United Kingdom or the marriage must take place in the European Economic Area.
- ! Personal Liability Cover does not extend to weddings or wedding receptions taking place in the USA or Canada
- ! Public Liability Insurance, the optional marquee insurance, optional ceremonial swords insurance is only available for weddings or wedding receptions taking place in the UK



Where am I covered?

- ✓ You are covered to hold your wedding and wedding reception at any of the countries we list. Personal Liability Cover does not extend to weddings or wedding receptions taking place in the USA or Canada. Public Liability Insurance, the optional marquee insurance, optional ceremonial swords insurance is only available for weddings or wedding receptions taking place in the UK



What are my obligations?

- It's important that the information you provide us with is accurate as failure to do so may result in your policy becoming invalidated and a claim not being paid.
- At the start and during the term of the policy, review your cover and policy limits and ensure that they are still right for you.
- You must tell us if any of the answers you gave to the questions you were asked when you took out your policy change during the insurance period such as:
 - your wedding or reception date has changed
 - the location of your wedding or reception has changed



When and how do I pay?

We require you to pay for your policy when cover commences. You can pay your premiums by credit or debit card.



When does the cover start and end?

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



How do I cancel the contract?

You can cancel your policy by calling or writing to us. No refund of premium is allowed following cancellation (other than in respect of the 30 day cooling off period) once the insurance has been effected or either the Wedding Date or Wedding Reception date has been passed.