



ASSETS**URE**  
WEDDING INSURANCE  
POLICY WORDING

Welcome to

# ASSETSURE

## Wedding Insurance

This Policy is underwritten by certain syndicates at Lloyd's of London and administered by Assetsure. It is important that You read this policy together with Your policy Schedule, and any endorsements carefully. If anything is not correct please let Us know immediately.

You should keep a record (including copies of letters) of all information You supply to Us in connection with this contract of insurance. No change or modification to this policy shall be effective until confirmed by Us in writing.

### IMPORTANT

You have a duty to take reasonable care to answer all questions fully and accurately and

not to misrepresent any information. Once cover has been arranged You must immediately notify Us of any changes to the information that has been provided to Your insurers. Failure to provide accurate and up to date information may invalidate Your insurance cover and mean a claim not being paid.



James Farley, Managing Director

### IMPORTANT NOTE

PLEASE READ THIS POLICY DOCUMENT CAREFULLY AND ENSURE THAT IT MEETS YOUR REQUIREMENTS. WE HAVE NOT PROVIDED YOU WITH A PERSONAL RECOMMENDATION AS TO WHETHER THIS INSURANCE IS SUITABLE FOR YOUR SPECIFIC NEEDS. IF YOU HAVE ANY QUERY PLEASE CONTACT ASSETSURE.

PLEASE KEEP THIS POLICY IN A SAFE PLACE YOU MAY NEED TO REFER TO IT IF YOU MAKE A CLAIM.

IF AFTER READING THIS POLICY DOCUMENT THIS INSURANCE DOES NOT MEET WITH YOUR REQUIREMENTS PLEASE RETURN IT TO US WITHIN 30 DAYS OF ISSUE AND PROVIDING NO CLAIM HAS BEEN MADE YOUR PREMIUM WILL BE REFUNDED IN FULL. NO SUBSEQUENT REFUND OF ANY PART OF THE PREMIUM CAN BE MADE

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## Definitions

The following definitions apply to this policy. Each time the words below are used they will have the same meaning wherever they appear in the policy or policy **Schedule**. To help identify these words they will appear in bold.

**Additional Costs** - The difference between the original cost of the **Wedding Services Supplier** and/or **Wedding Reception** and the rearranged **Wedding Services Supplier** and/or **Wedding Reception**.

**Adverse Weather** - Weather conditions are such that they cause major disruption to travel services including; rail, road or bus, thus severely affecting the ability of participants and guests being able to attend the **Wedding**.

**Attendants** – Non-professional participants in the **Wedding**, attendant on the bride or groom or civil partners.

**Bodily Injury** – Injury caused by external, violent and visible means.

**Bridal Attire** – Clothing and accessories of a formal nature worn by the bride or civil partner at the **Wedding** whether hired or owned.

**Ceremonial Attire** – Clothing and accessories of the bride or civil partner, and groom or civil partner, male and female **Attendants** and **Close Relatives** of the bride and groom, whether hired or owned.

**Civil Partnership** – a legal union between two people of the same sex.

**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 stepsister or guardian

**Consequential Loss** - any loss, damage or liability not specifically covered in this policy wording.

**Deposits** - Shall mean the minimum contractual amount payable in order to secure the services of a **Wedding Services Supplier**.

**Essential Documents** – Shall mean the documentation required by the relevant foreign authority to enable the **Wedding** to take place as booked outside the **United Kingdom**, and shall include, but not be limited to, visas, birth certificates and passports.

**Home** – **Your** permanent Residential address in the **United Kingdom**

**Loss of Limb(s)** – Means loss by physical severance at or above the wrist or ankle or the total and permanent loss of an entire hand, arm, foot or leg.

**Loss of Sight** – Means complete and irrecoverable **Loss Of Sight** in one or both eyes.

**Marquee** – Shall mean the hired **Marquee**, tent, gazebo or other summer house arrangement and any portable toilet facilities hired to use alongside the **Marquee**.

**Medical Practitioner** - A registered practising member of the medical profession who is not related to **You** or any person under this insurance.

**Period of Insurance** – As specifically defined in each section of this policy.

**Permanent Total Disablement** – Means total disablement from engaging in or attending to any occupation whatsoever for at least 12 months from the date of **Bodily Injury**, and at the end of that time being beyond hope of improvement.

**Property Insured** – Shall, for the purposes of Section 14: OPTIONAL **Marquee EXTENSION** only, mean the **Marquee**, as defined, together with staging, chairs, tables and ancillary equipment hired or leased by **You** solely for the purpose of **Your Wedding** and for which **You** are responsible.

**Resident** – **Your** main residence must be in the **UK**, **You** must not have been abroad for more than 6 consecutive months in the last year.

**Schedule** – The document attaching to and validating this policy with **Your** own unique reference number.

**United Kingdom, UK** – England, Wales, Scotland, Northern Ireland, the Channel Islands and the Isle of Man.

**Wedding(s)** - A ceremony which creates a contract of marriage which is legally enforceable within the **United Kingdom** or a **Civil Partnership** registration or ceremony.

**Wedding Date** – The day specified on the **Schedule** for the **Wedding** to take place.

**Wedding Gifts** – Gifts for the bride or civil partner and groom or civil partner presented for the purposes of celebrating the **Wedding**.

**Wedding Party** – the couple to be married as stated on the **Schedule** of insurance.

**Wedding Reception** – The social gathering, including room hire and catering, following within no more than 21 days of the **Wedding**, at which the **Wedding** will be celebrated.

**Wedding Rings** – The ring(s) exchanged by the bride or civil partner and groom or civil partner at the **Wedding**.

**Wedding Services Supplier(s)** – Shall mean the providers of professional photography and/or professional video operation; floral arrangements; hired cars or transport; toastmaster; venue; **Wedding** cake; Ceremonial Entertainment; catering; DJ/disco; band/musician or paid entertainment contracted by **You** to provide services at the **Wedding** or **Wedding Reception**.

**We, Our, Us** – Hildon Park Limited T/A Assetsure on behalf of certain underwriters At Lloyd's of London.

**You, Your, Insured** – The bride or civil partner and groom or civil partner named in the **Schedule** or, for the purposes of certain sections, and where appropriate, any of their **Close Relatives** who would have made proven, significant, financial contributions on which the **Wedding** arrangements depend.

**COVER AND LIMITS**

Each policy section has its own terms and conditions. Please study these carefully. In addition to these, the general conditions on page 11 and the general exclusions on page 12 apply to all sections.

PLEASE NOTE THIS DOCUMENT ONLY CONSTITUTES A VALID INSURANCE POLICY WHEN YOUR WEDDING DAY AND RECEPTION OCCUR WITHIN 24 CALANDER MONTHS OF THE DAY YOU PURCHASE COVER.

**GEOGRAPHICAL LIMITS**

This policy applies to **Weddings** taking place in **Your** chosen country as shown on **Your Schedule** except for the following circumstances;

Section 10 - Personal Liability: No cover for **Weddings** or **Wedding** Receptions taking place in the USA & Canada.

Section 11 – Public Liability: No cover for **Weddings** or **Wedding** Receptions taking place outside of the **UK**.

Section 14 - **Marquee** Extension: No cover for **Weddings** or **Wedding** Receptions taking place outside of the **UK**.

Section 15 - Ceremonial Swords Extension: No cover for **Weddings** or **Wedding** Receptions taking place outside of the **UK**.

## SECTION 1: CANCELLATION AND REARRANGEMENT OF WEDDING AND/OR WEDDING RECEPTION

**PART I – CANCELLATION**

We will pay up to the amount shown on Your **Schedule** of insurance for any irrecoverable expenses incurred by **You** in respect of **Ceremonial Attire**, flowers, photographs, caterers, transport, accommodation and the services from any other **Wedding** Services Supplier booked but not used as a direct result of the unavoidable cancellation or curtailment of the **Wedding** or **Wedding Reception** as the result of:

- (a) the booked venue for the **Wedding** or **Wedding 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.
- (b) the death, injury or sickness of the bride or civil partner or groom or civil partner or **Close Relative** which would make continuance of the **Wedding** inappropriate.
- (c) the total non-appearance on the **Wedding** day of any booked and paid for professional **Wedding Services** Suppliers.
- (d) accidental complete loss of or severe damage to **Wedding Attire** which renders the items unwearable, where the purchase or hire of alternatives is not possible
- (e) redundancy, where notice is received at least 8 weeks after the issue of the **Schedule** and qualifying for payment under the current redundancy legislation, of the bride, groom, civil partners or any of their relatives who would have made proven, significant, financial contributions on which the **Wedding** arrangements depend
- (f) the unforeseen posting overseas of a serving member of the **UK** armed forces or unavoidable and necessary duty for the ambulanceservice, coastguard, fire brigade or police personnel of a member of the main **Wedding Party** or a **Close Relative** which occurs during the **Period of Insurance**
- (g) the non-appearance of the officiating minister or registrar.
- (h) the inability of the **Wedding Party** and guests to reach the **Wedding** or **Wedding Reception** venue due to **Adverse Weather** conditions.

**IMPORTANT-INCEPTION OF COVER**

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

## PART II – REARRANGEMENT

In the event of cancellation or curtailment of the **Wedding** or **Wedding Reception** for reasons specified in Part I above, **We** will pay up to the amount detailed on Your **Schedule** of insurance to reimburse **You** for **Additional Costs** incurred in rearranging the **Wedding** and/or **Wedding Reception** and/or **Wedding Services** Supplier to a similar standard to the amount originally budgeted.

Special claims conditions applicable to Section 1 Part II Rearrangement

All **Additional Costs** and expenses must be notified to **Our** Claims Department 0208 0033 191 and agreed in advance of the rearranged **Wedding** or **Wedding Reception**.

### IMPORTANT-INCEPTION OF COVER

Please note cover under this section commences upon issue of this policy document and the **Schedule** attaching hereto and expires upon completion of the **Wedding Date** or a claim being made under this section of the policy, whichever occurs first.

#### This section of the insurance does not cover;

- a. Travel and/or accommodation arrangements made for **Weddings** taking place outside the **United Kingdom**.
- b. The excess as shown on **Your Schedule** of insurance
- c. Financial losses recoverable from any other source

#### Any claim arising directly or indirectly from:

1. government regulation or act
2. strikes or labour disputes
3. unemployment other than redundancy as specified in Part 1 - Cancellation (e) above
4. **Your** financial circumstances or those of any person or company on whom the **Wedding** arrangements depend, except as provided for in section 1(e) above
5. **Wedding** arrangements not honoured by **Your** employer, other than as provided in section 1(f) above
6. Change of mind by either of the **Wedding Party** or failure to comply with legal requirements or **Your** failure to obtain the relevant legal documentation.
7. failure to notify the provider of any goods or service immediately it is found necessary to cancel or curtail the **Wedding** or **Wedding Reception**
8. cancellation/curtailment or rearrangement of travel and/or accommodation arrangements made in respect of **Weddings** outside the **United Kingdom**
9. Additional costs not notified to **Our** claims department on 0208 0033 191 or agreed in advance of the rearranged **Wedding** or **Wedding Reception**.
10. General Exclusions as detailed on page 12.

## SECTION 2: WEDDING ATTIRE

**We** will pay up to the amount stated in the summary of cover 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 48 hours prior to and for the duration of the **Wedding** and the taking of photographs immediately following the **Wedding** by the professional photographer only. In respect of hired **Ceremonial Attire**, this cover shall apply for up to 48 hours after the commencement of the **Wedding**.

### Not Insured

#### This section of the insurance does not cover:

- a) the excess as shown on **Your Schedule** of insurance.
- b) Loss or damage which is, or but for the existence of this policy would be otherwise **Insured**
- c) any loss (other than by damage) not reported to the police as soon as possible
- d) Loss or damage by theft or attempted theft of any **Ceremonial** or **Bridal Attire** left in any unattended vehicle, unless the property is left in the locked boot or locked glove compartment of a motor vehicle, concealed from view and there is evidence of violent, visible and forcible entry.
- e) General Exclusions as detailed on page 12

## SECTION 3: WEDDING GIFTS

**We** will pay up to the amount stated on **Your Schedule** of insurance (subject to a maximum of £250 for any one item) for loss of or damage to **Wedding Gifts** due to accident, fire or theft whilst being stored by **You** or **Your Close Relative**. This cover also applies whilst gifts are in transit or on display at the **Wedding Reception**. Cover applies seven days prior to the **Wedding** and for a subsequent 24 hours thereafter or until a claim is made under this section of the policy, whichever occurs first.

#### This section of the insurance does not cover:

- a. the excess as shown on **Your Schedule** of insurance.
- b. any loss (other than by damage) not reported to the police within 24 hours of discovery
- c. loss or damage which is or but for the existence of this policy would be otherwise **Insured**
- d. loss or damage by theft or attempted theft of any **Wedding Gifts** left in any unattended vehicle, unless the property is left in the locked boot or locked glove compartment of a motor vehicle, concealed from view and there is evidence of violent, visible and forcible entry thereto
- e. loss or damage by theft or attempted theft of any **Wedding Gifts** left in the **Home** or ceremony venue or **Wedding Reception** venue, unless there is evidence of forcible and violent entry to the **Home**
- f. General Exclusions as detailed on page 12

## SECTION 4: WEDDING RING(S), FLOWERS, ATTENDANTS' GIFTS AND THE WEDDING CAKE

We will pay up to the amount stated on **Your Schedule** summary of cover for loss of or damage to **Wedding Rings**, flowers, **attendants'** gifts, and the **Wedding** cake which occurs during the time specified in i, or ii below:

### Cover under this section commences

- i. 7 days prior to the **Wedding** and expires 24 hours after the **Wedding** or when a claim is made under this section of the policy, whichever occurs first, in respect of **Wedding Rings**.
- ii. 36 hours prior to the **Wedding** and expires 24 hours after the **Wedding** or when a claim is made under this section of the policy, whichever occurs first, in respect of flowers, **attendants'** gifts and the **Wedding** cake.

### This section of the insurance does not cover:

1. the excess as shown on Your Schedule of insurance.
2. theft of **Wedding Ring(s)**, flowers and **attendants'** gifts unless such items were removed by visible and forcible means.
3. any loss not reported to the police as soon as possible.
4. loss or damage which is or but for the existence of this policy would be otherwise **Insured**.
5. claims for loss of or damage to floral arrangements, or to the **Wedding** cake, that may effectively be claimed under section 1 of this policy.
6. loss or damage by theft or attempted theft of any **Wedding Rings**, flowers, **Attendants** gifts or the **Wedding** cake, left in any unattended vehicle, unless the property is left in the locked boot or locked glove compartment of a motor vehicle, concealed from view and there is evidence of violent, visible and forcible entry thereto.
7. General Exclusions as detailed on page 12.

## SECTION 5: WEDDING CARS AND TRANSPORT

We will pay up to the amount stated on **Your Schedule** of cover for **Additional Costs** incurred if the private hire firm or individual with whom the transport arrangements have been made fails to meet its/their contractual obligation(s). Cover under this section commences from the date the premium is paid, and applies until completion of **Wedding** and **Wedding Reception** or a claim being made under this section of the policy, whichever occurs first.

### This section of the insurance does not cover:

- a. the excess as shown on **Your Schedule**
- b. losses recoverable from any other source
- c. losses which may effectively be claimed under section 1 of this policy
- d. contracts which are not in writing
- e. any costs which would have been incurred had the original supplier not failed to meet their contractual obligations
- f. Financial failure of any service provider of any part of **Your Wedding** ceremony or **Wedding Reception**.
- g. General Exclusions as detailed on page 12

## SECTION 6: PHOTOGRAPHY AND VIDEO

We will pay up to the amount stated on **Your 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 result of:

1. non-appearance at the **Wedding** 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 delivery of the photographs or video not exceeding 12 months after the **Wedding Reception** date or a claim being made under this section of the policy, whichever occurs first. If it is planned to take photographs of the bride or civil partner and groom or civil partner cutting the **Wedding** cake, **We** will pay up to the amount stated on **Your Schedule** to arrange an alternative photographic session necessitated by damage to the **Wedding** cake occurring within 48 hours before the conclusion of the **Wedding Reception**.

**ANY EVENT THAT MAY LEAD TO A CLAIM BEING MADE FOR RETAKING THE PHOTOGRAPHS OF THE CAKE-CUTTING CEREMONY MUST BE NOTIFIED TO OUR CLAIMS DEPARTMENT ON 0208 0033 191 WITHIN 48 HOURS OF OCCURRENCE.**

### IMPORTANT NOTE

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**.

### This section of the insurance does not cover:

- a. the excess as shown on **Your Schedule**
- b. losses recoverable from any other source
- c. losses which may effectively be claimed under section 1 of this policy
- d. any costs which would have been incurred had the original supplier not failed to meet their contractual obligations
- e. contracts not in writing
- f. financial failure of any service provider
- g. General Exclusions as detailed on page 12

## SECTION 7: FAILURE OF SUPPLIERS

Following the bankruptcy, liquidation or failure to meet contractual obligations of any pre-booked **Wedding Services Supplier** contracted to and paid by **You**, **We** will pay up to the amount as shown on **Your Schedule** following:

1. irrecoverable **deposits**
2. **Additional costs** in arranging alternative **Wedding services** cover under this section commences from the date the premium is paid, and applies until completion of the **Wedding** or a claim being made under this section of the policy, whichever occurs first.

**This section of the insurance does not cover:**

- a. the excess as shown on **Your Schedule**
- b. any sums recoverable from any other source
- c. any costs which would have been incurred had the original supplier not ceased trading.
- d. any costs from the financial failure of a **Wedding Gifts** supplier or any supplier not contracted by and pre-paid by **You**.
- e. any costs from the financial failure of a professional **Wedding** planner.
- f. any costs where no written contractual agreement exists between **You** and the **Wedding Services Supplier**.
- g. General Exclusions as detailed on page 12

## SECTION 8: PERSONAL ACCIDENT

**We** will pay the benefit shown in the table below to **You** or, where appropriate, **Your** legal representative(s) if **You** sustain **bodily injury** caused by external violent and visible means, which solely and independently of any other cause within 12 calendar months from the date of the accident causing such **bodily injury** results in:

Benefits (Per Person)					
Cover Levels	Aged 18 or over				Aged under 18 or over 65
	Level 1	Level 2	Level 3 & 4	Level 5 & 6	All Cover Levels
Your Death	£2,500	£5,000	£10,000	£20,000	£1,000
Loss of Limb(s) & Loss of Sight	£5,000	£10,000	£20,000	£40,000	£1,000
Your Permanent Total Disablement	£5,000	£10,000	£20,000	£40,000	£1,000

Provided that:

1. death or disablement occurs within one year of the Bodily injury
2. compensation shall not be payable under more than one of the above items in respect of the same accident, and the payment under any one Item shall terminate Our liability under this section of the policy insofar as it applies to the person for whom such payment has been made
3. any claim must be certified by an independent Medical Practitioner
4. this section of the insurance does not cover Bodily injury occurring more than 24 hours before or more than 24 hours after the **Wedding Date**.

**This section of the insurance does not cover:**

- a) **Permanent Total Disablement** if at the date of the accident **You** are over the statutory retirement age and are not in full time paid employment
- b) losses arising from accidents involving **You** driving or being carried as a passenger in or on any quadbike, two or three wheeled vehicle of 125cc or over.
- c) Pre Existing Conditions- Any condition, whether diagnosed or not, for which **You** have sought advice, diagnosis, treatment or counselling or of which **You** were aware or should have been aware at inception of this contract of insurance or for which **You** have been treated at any time during the 3 years prior to the inception of this contract of insurance
- d) General Exclusions as detailed on page 12

## SECTION 9: LEGAL EXPENSES

**We** will pay for legal costs and expenses incurred by **You**, up to the amount specified on **Your Schedule**, in the pursuit of legal proceedings by **You** or **Your** personal representative(s) for compensation and/or damages arising from or out of **Your** injury or death. It is a condition of this section of the insurance that **We** shall have complete control over the legal proceedings and the appointment of legal representation.

**This section of the insurance does not cover:**

1. any claim brought against any person who has been contracted to supply any aspect of the **Wedding** or **Wedding Reception** including the **Wedding Reception** organiser
2. legal expenses incurred prior to **Your** notifying **Us** of a claim and Our confirming the granting of Our support.
3. any claim reported more than thirty one days after the commencement of the incident giving rise to such claim
4. any claim where **We** consider **Your** prospects of success in achieving a benefit are insufficient
5. claims arising in connection with injury or death occurring more than 24 hours before or more than 24 hours after the **Wedding Date**
6. claims for legal costs where **You** are pursuing legal action relating directly or indirectly to medical negligence or alleged medical negligence
7. claims emerging from the pursuance of a contingent fee agreement between **You** and **Your** counsel pursuing claims as part of or on behalf of a group or organisation.
8. General Exclusions as detailed on page 12



## SECTION 10: PERSONAL LIABILITY

Cover under this section does not apply to **Weddings** taking place in the USA or Canada.

**We** will indemnify **You** up to the amount specified on **Your Schedule** in respect of **Your** legal liability arising from accidental injury to third parties or accidental loss of or damage to third party property. In the event of **Your** death **We** will, in respect of the liability incurred by **You**, indemnify **Your** personal representatives in the terms of and subject to the limitations of this section, provided that such personal representatives shall act as though they were **You** and observe, fulfil and be subject to the terms, Exclusions and Conditions of this section insofar as they can apply.

### Important Note

This section does not provide an indemnity in respect of liabilities arising from the actions of anyone other than the bride or civil partner and groom or civil partner, except insofar as the bride or civil partner or groom or civil partner would be held liable for them at law, and does not include any additional liability accepted under a hiring or booking contract.

**Please refer to section 11 for details of what this section does not cover.**

## SECTION 11: PUBLIC LIABILITY (United Kingdom Only)

Cover under this section does not apply to **Weddings** taking place outside the **United Kingdom**. Section 10 Personal Liability is extended to cover all persons invited to the **Wedding** or **Wedding Reception** by **You** in respect of legal liability arising from accidental injury to third parties or accidental loss of or damage to third party property.

### Sections 10 & 11 of the insurance do not cover:

1. the excess as shown on **Your Schedule**
2. liability arising from:
  - i. the use or possession of vehicles, aircraft or watercraft, trailers or caravans
  - ii. loss of or damage to property belonging to or held in trust by the **Insured**
  - iii. any wilful or malicious act
  - iv. the carrying on of any profession, trade or business
3. employers' liability, contractual liability or liability to a member of **Your** family
4. liability assumed by **You** by arrangement
5. liability arising from animals belonging to or in **Your** care, custody or control
6. liability arising from the ownership or occupation of land or buildings
7. liability arising from any criminal proceedings
8. **Your** costs and expenses incurred without Our prior written consent
9. any liability arising out of the Road Traffic Act or its equivalent
10. liability which is or but for the existence of this policy would be **Insured** by any other insurance, except in respect of any excess beyond the amount payable, or which would have been payable, under such other insurance had this policy not been effected

11. liability incurred by **You** more than 24 hours before or more than 24 hours after the **Wedding Date**
12. liability for fines, penalties, liquidated damages or punitive exemplary aggravated or multiplied damages
13. loss of or damage to any goods or other property sold, supplied, delivered, installed or erected by **You** and all costs of or arising from the need of making good, removal, repair, rectification, replacement or recall of:
  - a) any such good or property
  - b) any defective work executed by **You**
14. liability arising from the ownership or use of firearms or fireworks or other pyrotechnic devices or effects
15. loss or damage to flooring caused by footwear of any kind
16. any loss arising from ownership or use of bouncy castles or other inflatables.
17. General Exclusions as detailed on page 12

## SECTION 12: ESSENTIAL DOCUMENT INDEMNITY

**We** will indemnify **You** in accordance with the amount stated on **Your Schedule** in respect of reasonable costs for travel, accommodation and fees which arise as a result of the necessity to obtain replacement copies of the documents which are essential to **Your Wedding** taking place outside the **United Kingdom**, and which, during the period defined in (i) below, are lost or damaged for reasons beyond **Your** control.

### Important Inception of Cover

Commences from the date of issue of the **Schedule** and applies until the **Wedding** takes place, as booked, or a claim is made under this section of the policy, whichever occurs first.

### This section of the insurance does not cover:

- a) loss or damage
  - i. arising from confiscation or detention by customs officials or other authorities
  - ii. not reported to the consular representatives of the relevant issuing country within 24 hours of discovery of loss, and a written report obtained
- b) loss or theft from any unattended motor vehicle
- c) claims which arise from **Your** lack of care, or from reasons within **Your** control
- d) loss of documents when stored in suitcases or other like containers whilst in the custody of the airline or other carriers.
- e) General Exclusions as detailed on page 12

## SECTION 13: WEDDING STATIONARY

We will pay up to the amount shown on **Your Schedule** for

loss or damage to **Wedding Stationary** due to, accident, fire or theft whilst being stored by **You** or **Your Close Relative**.

Reimbursement for printing costs already paid, in the event that the **Wedding** is cancelled or rearranged within the terms of Section 1 of the policy. If **Your Wedding** is rearranged, We will pay for **Additional Costs** above original budget necessary due to a rearrangement but not exceeding the amount shown on **Your Schedule**

Cover finishes on the completion of the **Wedding** and **Wedding Reception** or when a claim is made under this Section, whichever occurs first.

### This section of the policy does not include

This section of the insurance does not cover:

- a. the excess as shown on **Your Schedule** of insurance.
- b. any loss (other than by damage) not reported to the police within 24 hours of discovery.
- c. loss or damage which is or but for the existence of this policy would be otherwise Insured.
- d. loss or damage by theft or attempted theft of any **Wedding Stationary** left in any unattended vehicle, unless the property is left in the locked boot or locked glove compartment of a motor vehicle, concealed from view and there is evidence of violent, visible and forcible entry thereto
- e. loss or damage by theft or attempted theft of any **Wedding Gifts** left in the **Home** or ceremony venue or **Wedding Reception** venue, unless there is evidence of forcible and violent entry to the Home
- f. Any loss excluded under Section 1 of this policy.
- g. General Exclusions as detailed on page 12.

## SECTION 14: OPTIONAL MARQUEE EXTENSION

This section applies only where the applicable premium has been paid as indicated on **Your Schedule**. Cover under this section does not apply to **Weddings** taking place outside the **United Kingdom**.

We will indemnify **You** up to the amount shown on **Your 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 **Us**).

Cover under this section includes cancellation/curtailment and rearrangement as a direct result of loss of or damage to the **Marquee**.

### SUM INSURED

If at the time of the loss or damage the sum **Insured** is less than the full cost of reinstating the **Marquee** 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 **Marquee**.

**This section of the insurance does not cover:**

1. erection and/or dismantling of any hired equipment
2. audio visual entertainment equipment unless specifically mentioned
3. loss or damage suffered by **You** as a result of being deceived into knowingly parting with property
4. damage to flooring caused by footwear
5. Consequential Loss of any kind or description
6. theft of ancillary equipment unless there is violent and forcible entry or exit from the locked premises
7. pecuniary losses recoverable from any other source
8. government regulation or act
9. theft or attempted theft unless involving forcible or violent entry to or exit from a building
10. loss or theft from any unattended venue or vehicle.
11. General Exclusions as detailed on page 12

## SECTION 15: CEREMONIAL SWORDS EXTENSION (United Kingdom only)

Cover under this section does not apply to **Weddings** taking place outside the **United Kingdom**.

We will indemnify **You** up to the amount detailed on **Your 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 **Us**).

### SUM INSURED

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.

**This section of the insurance does not cover:**

1. The excess as stated on **Your Schedule**
2. Theft or attempted theft unless involving forcible or violent entry to or exit from a locked premises
3. Loss or theft whilst swords are left unattended
4. Loss, theft or malicious damage not reported to the police as soon as possible
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
7. Loss, theft or damage whilst swords are in the custody of a transport company, airline or other carrier.
8. General Exclusions as detailed on page 12

## GENERAL CONDITIONS APPLICABLE TO ALL SECTIONS OF THIS INSURANCE

1. At the time of issue of this insurance **You** are not aware of any occurrence which **You** knew, or ought reasonably to have known could give rise to a claim.
2. No **Wedding** or **Wedding Reception** shall be booked or undertaken against the advice of a qualified Medical Practitioner.
3. In respect of **Weddings** taking place outside the **United Kingdom**, the **Insured** shall have effected a suitable travel insurance policy
4. Notice of any event which may give rise to a claim shall be given to **Us** 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.
5. **We** require **You** to take the following additional action following:
  - (a) theft, loss, malicious damage or vandalism - tell the Police as soon as possible.
  - (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 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).
6. 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.
7. The due observance and fulfilment 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.
8. 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.
9. **You** must exercise due care and attention at all times for the safety of **Your** property and take all steps to prevent accident, loss or damage.
10. 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 fraudulent or if any 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.
11. Unless some other law is agreed in writing, this policy is governed by English law. If there is a dispute, it will only be dealt with in the courts of England or of the country within the **United Kingdom** in which **Your** main residence is situated
12. 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.
13. **You** may not transfer **Your** interest in this insurance.
14. Our total liability shall not exceed the respective sums stated on Your **Schedule** of insurance.
15. **We** may ask **You** to submit to medical examination at **Your** own expense.
16. **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**.
17. 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.
18. **You** may not claim under more than one section or part of this policy for the same financial loss.
19. This policy may be rescinded or cancelled without the consent of a third party.
20. 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.

## GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS OF THIS INSURANCE

### The insurance does not cover:

1. 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) anxiety, stress or depression (unless admitted as an in-patient at a recognised hospital)
2. claims (for **You** or anyone else upon whose health **Your Wedding** depends) arising directly or indirectly from failure to obtain the recommended vaccinations
3. circumstances of which **You** are aware at the time of effecting this policy
4. 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), 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
5. losses directly or indirectly occasioned by pressure waves caused by aircraft or other flying devices travelling at sonic or supersonic speeds
6. 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)
7. **Institute Radioactive Contamination, Chemical, Biological, Bio Chemical and Electromagnetic Weapons Exclusion Clause**  
This clause shall be paramount and shall override anything contained in this insurance inconsistent therewith In no case shall this insurance cover loss damage liability or expense directly or indirectly caused by or contributed to by or arising from.
  - 1.1 ionising radiations from or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel.
  - 1.2 the radioactive, toxic, explosive or other hazardous or contaminating properties of any nuclear installation, reactor or other nuclear assembly or nuclear component thereof
  - 1.3 any weapon or device employing atomic or nuclear fission and/or fusion or other like reaction or radioactive force or matter.
  - 1.4 the radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter.
  - 1.5 any chemical, biological, bio-chemical, or electromagnetic weapon.
8. any loss whereby any period of disability or loss whatsoever is increased through **Your** own act or omission
9. any property more specifically **Insured**
10. incidents which 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 6)
11. losses arising as a result of **Consequential Loss** of any kind
12. any claim arising directly or indirectly from injury, illness, death, loss, expense or other liability attributable to sexually transmitted disease
13. losses arising from prohibitive regulations by the government of any country
14. 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)
15. persons acting against the advice of a Medical Practitioner
16. in respect of persons who are not resident in the **United Kingdom**, where such liability would not have existed had those persons been resident in the **United Kingdom** and not elsewhere, unless specifically agreed by **Us**.
17. wilful or malicious acts and any acts of vandalism by persons invited to the **Wedding** or **Wedding Reception** by **You**.
18. any circumstance manifesting itself after the date of the **Wedding** and **Wedding Reception** booking but prior to the inception date of this policy
19. loss or damage to any property whatsoever, or any loss or expenses whatsoever; or any legal liability of whatsoever nature; directly or indirectly caused by or contributed to, by or arising from;
  - computer viruses, erasure or corruption of electronic data; or
  - the failure of any equipment to correctly recognise the time or date or change of time or date;
  - For the purposes of this exclusion "computer virus" means a set of corrupting, harmful or otherwise unauthorised instructions or code including a set of maliciously introduced unauthorised instructions or code, programmatic or otherwise, that propagate themselves through a computer system or network of whatsoever nature.
20. third party rights and no party other than **You** may claim benefit under the terms of this insurance
21. loss or theft from unattended venues or vehicles unless involving forcible or violent entry to or exit
22. theft or attempted theft unless involving forcible or violent entry or exit from a building
23. claims arising from the ownership or use of:
  - (a) bouncy castles and other inflatables
  - (b) firearms, fireworks or other pyrotechnic devices or effects
24. loss of or damage to the property **Insured** due to or arising from:
  - i. wear and tear, inherent defect, rot, mildew, rust,

- corrosion, frost, soiling, insects, woodworm, vermin, moth, dyeing, renovation.
  - ii. electronic, electrical or mechanical breakdown, failure or derangement.
  - iii. faulty manipulation, design, plan, specification or materials
  - iv. gradual deterioration, market depreciation
  - v. atmospheric conditions
  - vi. shrinkage or change of colour
  - vii. confiscation, detention or any process of cleaning, restoration or repair
25. any claim arising directly or indirectly from injury, illness, death, loss, expense or other liability attributable to HIV (Human Immunodeficiency Virus) and/or any HIV related illness including AIDS (Acquired Immune Deficiency Syndrome) and/or any mutant derivative or variations thereof
26. losses directly or indirectly occasioned by, happening through, or in consequence of vaccinations
27. any part of a claim which is unproven or unsubstantiated
28. Losses arising out of **Your** financial incapacity.

## **INSTITUTE CYBER ATTACK EXCLUSION CLAUSE**

**1.1** Subject only to clauses 1.2 and 1.3 below, in no case shall this insurance cover Loss Damage liability or expense directly or indirectly caused by or contributed to by or arising from the use or operation, as a means for inflicting harm, of any computer, computer system, computer software programme, malicious code, computer virus or process or any other electronic system.

**1.2** Where this clause is endorsed on policies covering risks of war, civil war, revolution, rebellion, insurrection, or civil strife arising therefrom, or any hostile act by or against a belligerent power, or terrorism or any person acting from a political motive, clause 1.1 shall not operate to exclude losses (which would otherwise be covered) arising from the use of any computer, computer system or computer software programme or any other electronic system in the launch and/or guidance system and/or firing mechanism of any weapon or missile.

**1.3** It is understood and agreed that clause 1.1 shall not apply to an otherwise covered physical Loss of the subject matter insured directly caused by theft, robbery, burglary, hold-up or other criminal taking if a computer, computer system, computer software programme, malicious code, computer virus or process or any other electronic system is used in the commission of the act(s) of theft, burglary, robbery, hold-up or other criminal taking.

## **TERRORISM EXCLUSION ENDORSEMENT**

Notwithstanding any provision to the contrary within this insurance or any endorsement thereto it is agreed that this insurance excludes Loss, Damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the Loss.

For the purpose of this endorsement an act of terrorism means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.

This endorsement also excludes Loss, Damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to any act of terrorism.

If the Underwriters allege that by reason of this exclusion, any Loss, Damage, cost or expense is not covered by this insurance the burden of proving the contrary shall be upon the Assured.

In the event any portion of this endorsement is found to be invalid or unenforceable, the remainder shall remain in full force and effect.

## **SANCTION LIMITATION AND EXCLUSION CLAUSE**

The Underwriters shall not provide cover nor shall they be liable to pay any claim or provide any benefit to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose the Underwriters to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

## COMPLAINTS PROCEDURE

**Our** aim is to ensure that all aspects of **Your** insurance are dealt with promptly, efficiently and fairly. At all times **We** are committed to providing **You** with the highest standard of service. If **You** have any questions or concerns about **Your** policy or the handling of a claim **You** should, in the first instance contact **Us** as follows:

Assetsure  
First Floor, Millbank Tower,  
Millbank, London, SW1P 4QP  
**Tel:** 0207 305 5601  
**E-mail:** enquiries@assetsure.com

In the event that **You** remain dissatisfied and wish to make a complaint, **You** can do so at any time by referring the matter to either the insurer or the Complaints team at Lloyd's, details are as follows:

The Channel Managing Agency Ltd  
10 Lime Street, London, EC3M 7AA  
**Tel No:** +44 (0) 203 535 8174  
**E-mail:** complaints@channel.com  
or  
Complaints  
Lloyd's, One Lime Street, London, EC3M 7HA  
**Tel No:** 020 7327 5693  
**Fax No:** 020 7327 5225  
**E-mail:** complaints@lloyds.com  
**Website:** www.lloyds.com/complaints

Details of Lloyd's complaints procedures are set out in a leaflet "**Your Complaint - How We Can Help**" available at [www.lloyds.com/complaints](http://www.lloyds.com/complaints) and are also available from the above address. If **You** remain dissatisfied after Lloyd's has considered **Your** complaint, **You** may have the right to refer **Your** complaint to the Financial Ombudsman Service.

The Financial Ombudsman Service is an independent service in the UK for settling disputes between consumers and business providing financial services. **You** can find more information on the Financial Ombudsman Service at [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk).

Making a complaint does not affect **Your** right to take legal action.

### YOUR RIGHTS

**Your** rights as a customer to take legal action remain unaffected by the existence or use of any complaint procedures referred to above. However, the Financial Ombudsman Service will not adjudicate on any cases where litigation has commenced.

### Financial Conduct Authority

Lloyd's of London and Hildon Park Limited t/as Assetsure are authorised and regulated by the Financial Conduct Authority. **You** can check their website ([www.fca.gov.uk](http://www.fca.gov.uk)), which includes a register of all the Firms they regulate. Or **You** can phone them on; 0207 066 1000.

### Financial Services Compensation Scheme

Lloyd's of London and Hildon Park Limited are covered by the Financial Services Compensation Scheme (FSCS) If **We** fail to carry out Our responsibilities under this policy, **You** may be entitled to Compensation from the Financial Services Compensation Scheme. Information about the scheme is available at [www.fscs.org.uk](http://www.fscs.org.uk) or by phone on 0800 678 1100 or 020 7741 4100.

## PROTECTING YOUR INFORMATION

We take your privacy extremely seriously and we will only use your personal details in line with our Privacy Notice. Please read our Privacy Notice carefully (This document can be obtained by visiting our website. <https://www.assetsure.com/privacy-policy>) and contact us immediately if you have any queries. Where necessary, where we would like to use your data for marketing purposes, we shall ask for your specific consent to do so. Your personal information includes all of the details you have given us to process your insurance policy (we will not ask for more information than is necessary). We may share your data with Third Parties for the provision and ongoing performance of your insurance policy. Your data may be transferred outside the UK. We will not sell, rent or trade your data under any circumstances. All of the personal information you supply to us will be handled strictly in accordance with the applicable Data Protection regulations and legislation.

## MAKING A CLAIM

Notice of any event which may give rise to a claim shall be given to **Us** 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.

**You** should contact the claims department on 0208 0033 191 or email on [claims@assetsure.com](mailto:claims@assetsure.com) If sending an e-mail, please include **Your** policy number.

### IMPORTANT

Please refer to each policy section for any special claims reporting conditions and to the General Conditions and exclusions section of this policy located on pages 11 & 12.

**When contacting the claims department, please have Your policy number to hand.**

## Useful contact details

General queries and Policy amendments:

**Tel: 0208 0033 190**

**Email: [admin@assetsure.com](mailto:admin@assetsure.com)**

Claims:

**Tel: 0208 0033 191**

**Email: [claims@assetsure.com](mailto:claims@assetsure.com)**

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Registration number 592997.

# ASSETSURE

1st Floor, Millbank Tower  
Millbank, London  
SW1P 4QP

📞 0208 0033 190  
✉ [admin@assetsure.com](mailto:admin@assetsure.com)  
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