



mix & match  
your cover  
to suit your needs

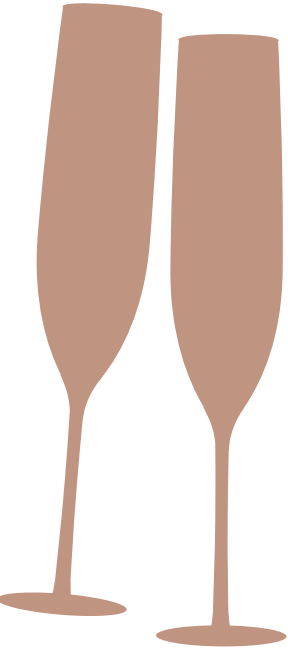
wedding insurance  
that's a perfect match  
for your perfect day



 **Ecclesiastical**

Version 3

# Whether you're aiming to out-glitz the celebs, you're on a budget, or something in-between...



We were one of the first insurance companies to insure weddings back in 1998, and we understand just how much your big day means to you.

No matter what venue you choose, or where in the world you get married, we offer wide-ranging cover for everything from cakes to cancellations, and cars to carnations.

We offer five tiers of our most popular amounts of cover starting **from just £19**. Or you can mix & match to create a policy that covers all the little touches you're planning to make your wedding day so special.

## A reputation for excellent claims service

Of course, we hope that nothing goes wrong and your wedding day goes just as you planned. But when you choose us, you can relax knowing that you can rely on an insurer with a claims service that has a well-earned reputation for excellence – 99% of our customers who have made a claim are satisfied with the service we provide, and over 93% were very or extremely satisfied.

Source: Ecclesiastical Claims Survey 2007

## Our top five claims

- Damage to the wedding dress, jewellery, or outfits
- Cancellation
- Problems with the venue
- Problems with suppliers, such as caterers and cars
- Damage to photographs.

# ...insure your wedding with the experts

- Premiums from only £19
- Mix & match your cover to suit your wedding perfectly
- Up to £50,000 cancellation cover
- Up to £20,000 legal expenses cover
- Public liability cover up to £5m that covers you AND your invited guests
- Generous cover for rings, cakes, flowers and stationery, gifts, failure of suppliers, photos and video, and transport
- Marquee cover
- Cover for weddings anywhere in the world, even the USA and Canada – the applicant and at least one partner must be a permanent UK resident



To get a quote for your wedding, visit [www.ecclesiastical.com/weddings](http://www.ecclesiastical.com/weddings) or call us on **0845 777 3322** 8am to 6pm, Monday to Friday.

If you'd rather fill in an application form and pay by cheque, call us now and we'll send the details straight back to you.

# How to choose your cover

## 1 Decide which of our tiers would suit you or mix & match your cover

With mix & match you can select the right level of cover from each section – it couldn't be simpler. Take a look at the example below.

## 2 Add marquee cover if you're having a marquee

Marquee 30 – £30,000 of marquee cover for a premium of only £75.

Marquee 50 – £50,000 of marquee cover for a premium of only £105.

## 3 Additional receptions

If you want cover for additional receptions outside the USA or Canada, a £25 premium per reception applies.

## 4 Public liability

For wedding receptions in the USA or Canada an additional premium applies:

Limit of cover	Premium
£2M	£12.61
£5M	£20.19

Go to [www.ecclesiastical.com/weddings](http://www.ecclesiastical.com/weddings) to create your policy or call us on 0845 777 3322. It's that simple!

What it costs					
	tier 1	tier 2	tier 3	tier 4	tier 5
Type of cover	Limit of cover	Limit of cover	Limit of cover	Limit of cover	Limit of cover
Cancellation or Curtailment	£5,000	£7,500	£15,000	£30,000	£50,000
Re-arrangement	up to 75% of the cost of the original service you paid for				
Public liability	£2m	£2m	£2m	£5m	£5m
Wedding attire	–	£3,000	£5,000*	£7,500	£15,000
Rings	–	£3,000*	£5,000	£7,500	£15,000
Cakes, flowers, and stationery	–	£3,000	£5,000	£7,500	£15,000
Gifts	–	£3,000	£5,000	£7,500	£15,000
Failure of suppliers	–	£3,000	£5,000	£7,500	£15,000
Photos and video	–	£1,500	£2,000	£3,000	£5,000
Transport	–	£1,500	£2,000	£4,000	£7,500
Wedding documents	–	£500	£500	£1,000	£1,000
Legal expenses	–	£20,000	£20,000	£20,000	£20,000
<b>Total premium</b>	<b>£19</b>	<b>£50</b>	<b>£82</b>	<b>£140</b>	<b>£260</b>

Includes Insurance Premium Tax at 6%. Details of what the types of cover include can be found on page 7 and 8. A £50 excess applies to all types of cover (except public liability, wedding documents and legal expenses where no excess applies).

## \*mix & match your cover to suit your needs

Whether you're throwing a huge party or making your own cake you can mix & match your cover to suit your big day perfectly. For example, if you're spending £5,000 on your attire and £3,000 on your rings, select tier 3 for attire and tier 2 for rings. You may decide you don't need cover for your wedding documents or your transport arrangements.

mix & match example	Your Option
You choose the level of cover right for you. For example, you could choose:	
<b>£7,500</b> (This type of cover must be included)	
<b>£2m</b> (This cover is automatically included)	
<b>£5,000</b>	
<b>£3,000</b>	
<b>£3,000</b>	
<b>£5,000</b>	
<b>£7,500</b>	
<b>£1,500</b>	
-	
-	
<b>£20,000</b>	
For this example <b>£61.66</b>	



### Make sure you pick the cover you need

As a responsible insurer, we want to make sure you have the cover you need, so you must include Cancellation, Curtailment and Re-arrangement cover and Public liability even if you mix & match.

**At just £19**, tier 1 gives you an excellent basic policy that covers you if your wedding is cancelled, cut short, or re-arranged. It also gives you £2m of public liability cover.

Remember that some of our most common claims fall under our other covers, so it's worth paying a little extra to get more cover.

### The amounts of cover

The table shows the limits for each type of cover in our five most popular tiers.

The maximum you could get for a claim would depend on the type of claim, and would not be a sum of all the limits.

Remember you can always change your cover up to 14 days before your wedding so if you go a little over budget on the dress just call us!

# A few points to note

This booklet will not be part of your policy. As with all insurance products, limits and exclusions will apply. Please read the policy document for full details – we want you to understand exactly what's covered, and be confident you have the insurance you need.

## **Who can take out Wedding Insurance?**

As long as you have paid for a significant part of the wedding, you can take out our Wedding Insurance. The wedding must be at least 14 days away, and it must be within the next two years.

## **Increasing your cover**

If you find you need to increase your cover as your wedding plans take shape, let us know and we'll happily change your policy right up until 14 days before your wedding.

## **How long your policy lasts**

Your Wedding Insurance starts on the day you take out your policy.

Different time limits apply to each different type of cover to reflect the kind of things that could go wrong.

## **Cancelling your policy**

If you cancel your policy within 14 days of taking it out, we will refund your premium in full as long as the wedding is at least 28 days from the date you take out your policy.

If you cancel your policy more than 14 days after you took it out, you will not get a refund.

## **If you're not totally happy with us**

We'll do all we can to make sure you're totally happy with our Wedding insurance.

To reassure you, if there's ever anything you're not happy with, please call us and we will put things right. Our complaints procedure is detailed in the policy document.

# What our wedding cover can give you

**This is an introduction to the covers in our policy. For full details of covers and exclusions take a look at our policy document at [www.ecclesiastical.com/weddings](http://www.ecclesiastical.com/weddings) or call us on 0845 777 3322.**

## **Cancellation, Curtailment or Re-arrangement**

Cancellation or Curtailment covers you in case your wedding is cancelled or cut short for a reason beyond your control. If this happens, you may have to pay for suppliers or goods that you've booked but cannot use. Under this cover, you would be able to claim for these costs.

The kind of suppliers and goods this often includes are cars, hotels, caterers, venues, photographers, flowers, and wedding attire.

Re-arrangement covers you for the extra costs of alternative goods and services you have to pay for when you re-arrange the goods or services to avoid cancelling or cutting short your wedding or reception.

This cover helps you reduce your financial losses if you have to re-arrange, and can help make sure your wedding goes ahead.

The most we will pay for the additional costs of re-arrangement is 75% of the original costs you were expecting to pay.

## **Significant exclusions**

The bride or groom, or civil partners, deciding they do not wish to get married.

Claims that are a result of pregnancy, childbirth (unless the due date is more than two months after the wedding), or acting against the advice of a medical

practitioner. Your policy will not cover certain pre-existing medical conditions.

We do not cover the cost of re-arrangement for travel and accommodation abroad.

We do not cover claims arising from service in the armed forces, except unforeseen occupational postings overseas of the bride, groom or either civil partner.

## **Public liability**

Covers you for claims made against you by third parties if they are injured during your wedding, or if their property is damaged.

The kind of events included are:

- One of your guests negligently damages an expensive painting at the hotel
- One of your guests negligently spills a hot cup of coffee over another guest scalding them.

## **Public liability in the USA and Canada**

There is an additional premium for public liability cover in these two countries that reflects the relatively higher level of public liability claims there.

## **Wedding attire**

Covers you for repairs or replacements to wedding outfits and accessories (including ceremonial swords) if they are damaged or lost.

Cover applies when the attire is in your possession, or the possession of anyone in the wedding party, or even a relative of the wedding party.

### **Wedding rings**

Covers you for repairs or replacements to the rings if they are damaged or lost.

Cover applies from ten days before the wedding to two days after the reception.

### **Cakes, flowers and stationery**

Covers you for repairs or replacements to cakes, flowers and stationery if they are damaged or lost.

Cover for cakes and flowers applies from seven days before the wedding to one day after the reception. Cover for stationery applies from the date the policy is issued to the end of the reception.

### **Gifts**

Covers you for repairs or replacements to your gifts, or gifts for your wedding attendants if they are lost or damaged. Cover applies from seven days before the wedding to one day after the reception.

The most we will pay for money or vouchers is £1,000.

### **Failure of suppliers**

This cover is in case any of the suppliers you are using for your wedding go into liquidation or become bankrupt.

It covers you for the cost of any deposits you lose. It also covers the additional costs you have to pay to re-arrange.

### **Photographs & videos**

Covers the cost of re-taking your photos or video for either of the following reasons:

- because the professional photographer or video person doesn't turn up
- because the original photos or video are lost or damaged.

### **Transport**

Covers you for the cost of lost deposits, or additional costs to re-arrange wedding transport following failure to provide wedding transport as set out in the provider's agreement with you.

### **Wedding documents**

Covers you for the cost of replacing wedding documents if they are lost or damaged between one day before and one day after your wedding. For example if your wedding certificate is accidentally thrown away by a member of your wedding party along with your wrapping paper.

### **Legal expenses**

Covers you for legal expenses if you have a problem or dispute with any of your wedding suppliers that the suppliers will not resolve for you.

Specialist solicitors will attempt to resolve the dispute for you so that you get the products or services you are entitled to.

Or so that you get compensation if you don't get the products or services you were entitled to on your wedding day.

If the solicitors cannot resolve the dispute, they would take legal proceedings on your behalf.

The kind of problem legal expenses cover might help with, could include:

- if your dress is made to the wrong size
- if your venue is unable to offer the room you chose, and charge for an alternative.

### **Significant exclusion**

Contracts to do with the honeymoon.

### **Marquee cover**

Covers you for loss or damage to any marquees you hire and are responsible for. You are responsible for paying the first £50 of any claim for accidental damage.

### **Significant exclusion**

Loss or damage to marquees happening outside the UK.



JUST  
MARRIED

With the average wedding costing around £20,000, it makes sense to insure your wedding with us.

Source: You and Your Wedding magazine, June 2008

Throwing a huge party,  
and asking a friend to do  
the photos? Arriving in a  
Ferrari, and making your  
own cake?

Whatever your wedding  
plans, we've got cover you  
can mix & match to suit  
your big day just perfectly.

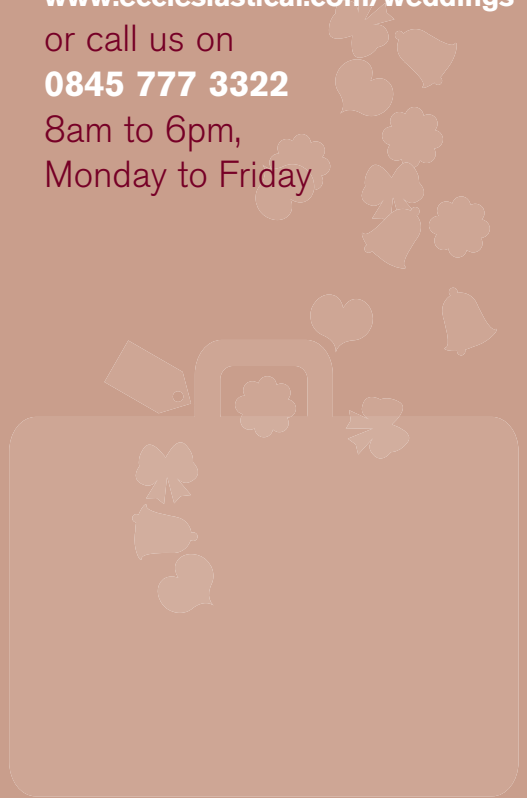
To get a quote for your  
wedding, go to

[www.ecclesiastical.com/weddings](http://www.ecclesiastical.com/weddings)

or call us on

**0845 777 3322**

8am to 6pm,  
Monday to Friday



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