



Your policy wording



Contents

Helpful Information

Summary of Cover	Page 2
Important Contact Details	Page 3
How to Make a Claim	Page 4
How we Settle Your Claim	Page 4
Important Information	Page 5
Accessibility Alternative Formats	Page 5
Your Insurer	Page 5
Your Right to Cancel	Page 5
Cancellation by Us	Page 5
Policy Limits	Page 6
Policy Excess	Page 6
Key Conditions & Exclusions	Page 6
Definition of Words	Page 7

Your Policy Cover

Section 1 Cancellation	Page 9
Section 1 Rearrangement	Page 10
Section 2 Ceremonial Attire	Page 10
Section 3 Wedding Gifts	Page 11
Section 4 Rings, Flowers, Attendants Gifts & Wedding Cake	Page 11
Section 5 Wedding Transport	Page 12
Section 6 Photography & Video	Page 12
Section 7 Financial Failure of Suppliers	Page 13
Section 8 Overseas Essential Documents	Page 13
Section 9 Personal Liability	Page 14
Section 10 Public Liability	Page 14
Section 11 Personal Accident	Page 15
Section 12 Legal Expenses	Page 15
Section 13 OPTIONAL COVER: Marquee Hire	Page 16
Section 14 OPTIONAL COVER: Ceremonial Swords	Page 16

General Information about Your Policy

General Conditions	Page 17
General Exclusions	Page 17
How to Make a Complaint	Page 19
The Compensation Scheme	Page 19
Governing Law	Page 19
Your Privacy	Page 19
Fraud	Page 20

Summary of Cover

This table summarises the cover provided by this policy.

Please refer to the sections of cover within this document and your **policy schedule** for full details.

Section of Cover	<i>Emerald</i>	<i>Ruby</i>	<i>Diamond</i>	<i>Sapphire</i>
1 Cancellation	£25,000	£50,000	£75,000	£100,000
1 Rearrangement	£18,750	£37,500	£56,250	£75,000
2 Ceremonial Attire	£10,000	£25,000	£35,000	£45,000
3 Wedding Gifts	£9,000	£14,500	£18,000	£23,000
	Cash and Vouchers up to £4,500	Cash and Vouchers up to £7,250	Cash and Vouchers up to £9,000	Cash and Vouchers up to £11,500
4 Rings	£8,000	£14,500	£18,000	£23,000
4 Flowers	£10,000	£15,000	£25,000	£35,000
4 Attendants’ Gifts	£10,000	£15,000	£25,000	£35,000
4 Wedding Cake	£10,000	£15,000	£25,000	£35,000
5 Wedding Transport	£10,000	£25,000	£30,000	£40,000
6 Photography & Video	£10,000	£27,500	£35,000	£45,000
7 Failure of Suppliers	£12,500	£27,500	£35,000	£45,000
8 Overseas Essential Documents	£1,000	£1,000	£1,000	£1,000
9 Personal Liability	£2,000,000	£2,000,000	£2,000,000	£2,000,000
10 Public Liability	£2,500,000	£5,000,000	£5,000,000	£5,000,000
11 Personal Accident:				
<i>Your Death</i>	£20,000	£20,000	£20,000	£20,000
<i>Loss of Limbs or Sight</i>	£40,000	£40,000	£40,000	£40,000
<i>Your Permanent Total Disablement</i>	£40,000	£40,000	£40,000	£40,000
12 Legal Expenses	£10,000	£20,000	£20,000	£20,000
Optional Covers Available upon payment of an additional premium				
13 Marquee Hire	Option 1: Up to £25,000 Option 2: Up to £50,000			
14 Ceremonial Swords	£20,000			
<div>An EXCESS is applicable to most sections of the policy;</div> <div>Section 8: Overseas Essential Documents £0</div> <div>Section 9: Personal Liability £250</div> <div>Section 10: Public Liability £250</div> <div>Section 13: Marquee Hire £100</div> <div>All other sections £50</div>				

Important Contact Details

Please ensure that you contact us before you agree to or incur any charges, details of how to do this are shown below.

Important Contact Details	Who to Call	Contact Details
To make any queries regarding your policy or if you need to tell us of any changes to your circumstances:	Asian WeddingPlan Customer Services Team	Call: 0343 227 0856 Email: enquiries@asianweddingplaninsurance.co.uk Go Online: www.asianweddingplaninsurance.co.uk
To talk to us about a CLAIM other than a liability claim that has occurred in the UK:	Direct Group Wedding Claims Team	Call: 0344 412 4296 Email: specialistclaims@directgroup.co.uk
To talk to us about a LIABILITY CLAIM that has occurred in the UK:	Langleys LLP	Call: 01904 686 790 Email: ukg@langleysclaimsservices.co.uk
To make a complaint:	-	See the 'How to Make a Complaint' section on page 19

Please note that calls to 03 numbers are charged at local rates.

How to Make a Claim

If you need to make a claim, please let us know as soon as possible by contacting us in one of the following ways:

**To talk to us about a CLAIM
other than a liability claim that has occurred in the UK:**

Call us on 0344 412 4296

Email us at specialistclaims@directgroup.co.uk

Write to us at Direct Group Wedding Claims Team,
Unit 8 Fulwood Business Park,
Caxton Road,
Preston
PR2 9NZ

**To talk to us about a LIABILITY CLAIM
that has occurred in the UK:**

Call us on 01904 686 790

Email us at ukg@langleysclaimsservices.co.uk

Write to us at Queens House
Micklegate
York
YO1 6WG

In all correspondence please tell **us** **you** are insured by Asian WeddingPlan Insurance and provide the reference number **06777B** along with the unique policy number from **your** schedule. This will help **us** to confirm **your** policy details and deal with **your** claim as quickly as possible.

What to do in the event of a claim

If an incident occurs, **you** should take any immediate action **you** think is necessary to protect **yourself and/or your property from** further injury and/or damage.

If **you** receive any correspondence from any person claiming injury or damage against **you**, **you** should not respond. Please forward all correspondence to **us** without delay. **We** reserve the right to deal with the defence or settlement of **your** claim in **your** name.

You will be required to produce proof of ownership of **your property** in the event of a claim. Where possible **you** should keep proof of purchase/receipts, estimates for repair or replacement of damaged articles and any damaged articles for **us** to inspect.

Sometimes **we** will need to ask a loss adjuster to help **us** deal with **your** claim. If so, **we** will tell **you** and arrange for the loss adjuster to visit **you**. The loss adjuster's role is to assess the claim, confirm what action **you** need to take and recommend to **us** how to deal with the claim.

How We Settle Your Claim

For ceremonial attire, wedding gifts, wedding rings, wedding flowers, wedding attendants' gifts, wedding cake, overseas essential documents and **marquee**;

If **your** item(s) are lost, stolen or damaged beyond economical repair, at our discretion **we** will:

- Pay the cost of repairing the item, or
- Replace the item or part, or
- If **you** choose to select your own supplier, **we** will only pay up to the amount it would have cost to replace or repair using our own suppliers, or
- Make a cash payment.

If a repair is carried out, **we** will pay the cost of repair without deduction for wear and tear. If the items or accessories are found to be unobtainable, **we** may use items and accessories of a similar type and quality which are not supplied by the same manufacturer.

At no time will the amount we pay exceed the sums insured.

If **your** item(s) are lost, stolen or damaged beyond economical repair, we will pay **you** up to the market value of **your** item(s) at the time of their loss or destruction, providing the sum insured is adequate.

We will not pay for any loss of value to any item which **we** have repaired or replaced.

Where **you** have to pay an excess, this will be taken off the amount of your claim.

Important Information

Please take time to read the full policy document to make sure you understand the cover provided.

In return for the payment of **your** premium **we** will provide the insurance cover detailed in **your policy schedule** and this policy document, subject to the terms and conditions, and exclusions shown in this document for all claims occurring during the **period of insurance**.

Your cover is valid from and until the dates specified on **your policy schedule**.

Please refer to the policy documents provided to **you** when the policy was purchased or amended, for details of the type of and level of cover **your** policy provides.

Information you have provided

You must take reasonable care to provide accurate and complete answers to all the questions **you** are asked when **you** take out, make changes to, or renew this policy. **You** must notify **us** as soon as possible if any of the information in **your** policy documents is incorrect or if **you** wish to make a change to **your** policy.

If **you** do not provide accurate and complete answers to the questions **you** are asked, or **you** fail to notify **us** of any incorrect information or changes **you** wish to make, **your** policy may not operate in the event of a claim or **you** may be charged an additional premium. **We** may not pay any claim in full or **your** policy could be invalid.

Changes that may affect your cover

You must tell **us** as soon as possible about any changes to the information **you** provided when **you** purchased or renewed **your** policy, for example

- If **you** change the dates of **your wedding or wedding ceremony**
- There are changes to **your** health or that of **your close relative**

This is not an exhaustive list and any changes **you** tell **us** about may affect **your** cover or result in a change to **your** premium. If **you** are unsure whether a change may affect **your** cover, please contact **us**.

Alternative Formats

This policy and the Insurance Product Information Document (IPID) are also available in large print, audio and braille. If **you** require any of these formats, please contact **Asian WeddingPlan**.

Your Insurer

Asian WeddingPlan Insurance is a trading name of UK General Insurance Ltd.

This insurance is underwritten by UK General Insurance Limited on behalf of Great Lakes Insurance SE. Great Lakes Insurance SE is a German insurance company with its headquarters at Königinstrasse 107, 80802 Munich. UK Branch office: Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ.

UK General Insurance Limited is authorised and regulated by the Financial Conduct Authority. Firm Reference No. 310101. **You** can check **our** details on the Financial Services Register <https://register.fca.org.uk/>

Great Lakes Insurance SE, UK Branch, is authorised by Bundesanstalt für Finanzdienstleistungsaufsicht and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority. Firm Reference No. 769884. Details about the extent of their regulation by the Financial Conduct Authority and Prudential Regulation Authority are available on request.

Your Right to Cancel

You have the right to cancel this policy within 14 days of the date **you** purchased the policy or when **you** received the policy documents, if this is later. **You** do not need to provide a reason for cancellation. **We** will provide a full refund of any premium paid, unless **you** have made a claim or there has been an incident likely to result in a claim.

If **you** wish to cancel the policy after this time, no premium will be refunded.

Cancellation by Us

We may at any time cancel any insurance policy by giving 14 days' notice in writing, where there is a valid reason for doing so. A cancellation letter will be sent to **you** at **your** last known address. Valid reasons may include but are not limited to:

- a) Non-payment of premium
- b) Threatening and abusive behaviour
- c) Failure to provide documents
- d) Non-compliance with policy terms and conditions.

If **we** cancel **your** policy, **we** will provide a refund of **your** premiums less a charge for the cover already provided, unless the reason for cancellation relates to fraud, which is detailed on page 20.

Policy Limits

All sections of the policy have limits to the amount that **we** will pay under that section. Sometimes there are limits within the section for specific items. Full details are contained within this policy document and on your **policy schedule**.

Policy Excess

You will have to pay any **excesses** shown on **your policy schedule**. **We** will only deduct one **excess** for each claim. If **we** have asked a supplier to deal with all or part of **your** claim, **we** may ask them to collect the **excess** from **you**.

KEY CONDITIONS & EXCLUSIONS

Conditions and exclusions will apply to individual sections of your policy, while general conditions and general exclusions will apply to the whole of your policy. These are detailed in full on pages 17 & 18 but some of the key points are highlighted here;

- Either one of the **couple** must be **resident** in the **UK**, have been living permanently in the **UK** for at least six months prior to the purchase of this policy and be registered with a local **medical practitioner**.
- Deciding not to marry or undertake the Civil Partnership Ceremony and/or associated celebrations are not circumstances covered by this policy.
- The policy does not cover any claims caused by or arising from any of the following situations relating to the bride, groom, civil partners, **close relative** or any person upon whom the cost of the **wedding** or **wedding services** depends:
 - If anyone has been given a terminal prognosis.
 - If anyone is acting against medical advice.
 - If anyone is on a waiting list for hospital treatment
 - If anyone is awaiting the results of any tests or medical investigations.
- In the event of a claim, contracts for goods and services must be evidenced in writing.
- This policy will not cover any claims involving pyrotechnic devices, including fireworks, or inflatables, including bouncy castles.
- This policy does not offer cover when you know, when buying this policy, that there is already a problem that may lead to a claim.

GEOGRAPHICAL LIMITS This policy applies to Weddings taking place anywhere in the world except for the following circumstances;

There is no cover for **weddings** or **wedding ceremony/ies** taking place in the USA or Canada under the following section;

- *Section 9 - Personal Liability:*

There is no cover for **weddings** or **wedding ceremony/ies** taking place outside of the **UK** under the following sections;

- *Section 10 - Public Liability Cover*
- *Section 13 – Marquee Cover*
- *Section 14 – Ceremonial Swords*

Definition of Words

Wherever the following words or phrases appear in **bold** within this policy they will always have the same meaning. Under certain sections cover will be limited, please refer to individual sections for full terms and conditions.

Additional Costs The difference between the original cost of the **wedding services** and/or **wedding ceremony** and the rearranged **wedding services** and/or **wedding ceremony**.

Adverse Weather Weather conditions that are such that they cause major disruption to travel services i.e. rail, road or bus, thus severely affecting the ability of **you** and/or **your close relatives** to reach the **wedding** or **wedding ceremony**.

Ancillary Equipment Staging, chairs, tables and portable toilets.

Attendants Non-professional participants in the **wedding**, traditionally assistants of the **couple**.

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

Ceremonial Attire Clothing and accessories of the **couple**, male and female **attendants** and the parents of the **couple**, whether hired or owned including ceremonial wedding jewellery and adornments.

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, stepbrother, sister, sister-in-law or step-sister, first uncles and aunts.

Consequential Loss Any other costs that are directly or indirectly caused by the event which led to **your** claim unless specifically stated in this policy. An example of such loss would be the loss of earnings following **bodily injury** or illness.

Couple

The two people entering into the contract of marriage or civil partnership and who are named on the **policy schedule**.

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

Essential Documents Documentation required by the relevant foreign authority to enable the **wedding** to take place as booked outside the **United Kingdom** and includes but is not limited to visas, birth certificates and passports.

Home **Your** permanent residential address in the **United Kingdom**

Loss of Limb or Sight

The loss of limb by physical severance at or above the wrist or ankle, or, the total and permanent loss of an entire hand,

arm, foot or leg and / or the complete and irrecoverable loss of vision in one or both eyes.

Marquee Shall mean the hired **marquee**, tent, gazebo, tepee, wigwam, papakata or summer house arrangement and any **ancillary equipment** 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 on your **policy schedule**.

Permanent Total Disablement Total Disablement from engaging in or attending to any occupation whatsoever for at least 12 months from the date of injury, and at the end of that time being beyond hope of improvement.

Policy Schedule the document issued by **us** which confirms **your** personal information, levels of cover, details of the **wedding dates**, commencement date and end date of **your** policy.

Property Insured The **marquee** as defined, together with **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.

Resident **Your** main residence must be in the **UK**, **you** must have been living permanently in the **UK** for at least six months prior to the purchase of this policy and **you** must be registered with a **medical practitioner** in the **UK**.

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

We, Our, Us UK General Insurance Ltd on behalf of Great Lakes Insurance SE

Wedding(s) The ceremonial event which creates a contract of marriage or civil partnership that is legally enforceable within the **United Kingdom**, occurring on the **wedding date**.

Wedding Date The date specified to Asian WeddingPlan Insurance and shown in the **schedule** for the **wedding** to take place.

Wedding Gifts Gifts for the **couple** presented for the purposes of celebrating the **wedding** and/or customary gifts given to the grooms family by the brides family.

Wedding Ceremony(ies) Up to seven social gatherings, including but not limited to, room hire and catering, at which the **wedding** will be celebrated. The last **ceremony** must conclude within 90 days of the first **ceremony**. The following **ceremony/ies** are covered by this policy; *Pre wedding ceremonies*: Engagement ceremony, Mehendi, Miaya, Milni, Sangeet, Sagai, Kirtan, Vagdana *Wedding ceremonies*: religious wedding ceremony, civil ceremony or civil

partnership *Post wedding ceremonies*: Reception party, Kirtan, Walma (Valima)

Wedding Rings The ring(s) exchanged by the **couple** at the **wedding**.

Wedding Services Shall mean the providers of professional photography and/or professional video operation; floral arrangements; wedding planning services (excludes responsibility for paying suppliers on your behalf), hired cars or transport; toastmaster; venue; **wedding** cake; **ceremonial attire**; catering; DJ/disco; band/musician or paid entertainment contracted directly by **you** to provide services at the **wedding** or **wedding ceremony**.

You, Your(s) The **couple** named in the **policy schedule** or, for the purposes of certain sections, and where appropriate, the person upon whom the cost of the **wedding** or **wedding services** depends.

Your Policy Cover

Section 1 | Cancellation or Rearrangement of Your Wedding and/or Ceremony

If **your wedding** can no longer go ahead, **you** will need to choose whether to cancel **your wedding** or to rearrange it. If **you** choose to cancel the **wedding**, the intention of the policy is to pay for any costs that **you** have incurred to date which cannot be recovered from any other source. If **you** choose to re-arrange your **wedding**, **we** will pay reasonable **additional costs** incurred to amend **your** existing arrangements to meet **your** new requirements. **We** cannot consider claims made under both the cancellation and rearrangements parts of this section of cover.

Part 1 | Cancellation

WHAT YOU ARE COVERED FOR:

We will pay up to the amount stated in the Summary of Cover on page 2, 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 ceremony** as a result of:

- 1) the booked venue for the **wedding** or **wedding ceremony** 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
- 2) the death, injury or sickness of **you** or **your close relative** which would make continuance of the **wedding** inappropriate
- 3) the total non-appearance on the **wedding** day of any booked and paid for professional **wedding services**
- 4) accidental complete loss of or damage to **ceremonial attire** which renders the items unwearable, where the purchase or hire of alternatives is not possible
- 5) redundancy, where notice is received at least 8 weeks after the issue of the policy and qualifying for payment under the current redundancy legislation, of **you** or any of **your** relatives who would have made proven, significant, financial contributions on which the **wedding** arrangements depend
- 6) the unforeseen posting of a serving member of the **UK** armed forces or unavoidable and necessary emergency duty for the Ambulance Service, Nursing Profession, Coastguard, Fire Brigade, Police Personnel of a member of the main **wedding** party or a **close relative** which occurs during the **period of insurance**
- 7) the non-appearance of the officiating minister or registrar
- 8) the inability of the **wedding** party and guests to reach the **wedding** or **wedding ceremony** venue due to **adverse weather** conditions.

IMPORTANT: Cover under this section commences from the date the premium is paid, and applies until the completion of the **wedding** and all **wedding ceremonies** or a claim being made under the cancellation section of the policy, whichever occurs first.

Part 2 | Rearrangement

WHAT YOU ARE COVERED FOR:

In the event of cancellation or curtailment of the **wedding, wedding ceremony /s or wedding services** for reasons specified in Part 1 above, **we** will pay up to the amount detailed in the Summary of Cover on page 2 to reimburse **you** for reasonable **additional costs** incurred in rearranging the **wedding** and/or **wedding ceremony** and/or **wedding services** to a similar standard to that catered for by the original budget. **We** would expect services of a similar standard to not exceed the original invoiced costs by more than 25%.

IMPORTANT: Cover under this Section:

- a) does not extend in respect of travel and/or accommodation arrangements made for **weddings** taking place outside the **United Kingdom**
- b) commences upon issue of this policy and the **schedule** attached hereto and expires upon completion of the **wedding date** or a claim being made under the rearrangement section of the policy, whichever occurs first
- c) All **additional costs** and expenses must be notified to **Us** and agreed in advance of the rearranged **wedding**.

WHAT YOU ARE NOT COVERED FOR:

We will not pay for the following in connection with claims made under this section:

- 1) the first £50 of each and every claim
- 2) Any claim arising directly or indirectly from:
 - a) pecuniary losses recoverable from any other source
 - b) government regulation or act
 - c) strikes or labour disputes
 - d) unemployment (other than redundancy as specified in A 1 v. above)
 - e) **your** financial circumstances or those of any person or company on whom the **wedding** arrangements depend, except as provided for in point A 1 v. above
 - f) **wedding** arrangements not honoured by **your** employer, other than as provided in section 1
 - g) disinclination to contract to the marriage as agreed or failure to comply with legal requirements or **your** failure to obtain the relevant legal documentation
 - h) failure to notify the provider of any goods or service immediately it is found necessary to cancel or curtail the **wedding** or **wedding ceremony**
 - i) cancellation/curtailment or rearrangement of travel and/or accommodation arrangements made in respect of **weddings** outside the **United Kingdom**
 - j) **additional costs** not notified to **us** or agreed in advance of the rearranged **wedding**
 - k) claims made under both parts of this section of cover

Section 2 | Ceremonial Attire

WHAT YOU ARE COVERED FOR:

We will pay up to the amount stated in the Summary of Cover on page 2 for:

- i. the reinstatement or replacement (at **our** discretion) of **ceremonial attire**, that has been purchased by **you**, if such attire is lost or damaged whilst in **your** possession or that of a **close relative** within 1 month prior to the **wedding**, and for a subsequent 48 hours thereafter
- ii. **loss or damage** to **ceremonial attire**, that has been hired by **you**, within 48 hours before and after the **wedding**

If the **wedding ceremony(ies)** does not take place on the same day as the **wedding, ceremonial attire** is covered on the date of the **wedding ceremony(ies)** and for a subsequent 24 hours after.

IMPORTANT: In respect of points i. and ii. above, an amount will be deducted in respect of hired attire to reflect previous wear and tear.

WHAT YOU ARE NOT COVERED FOR:

We will not pay for the following in connection with claims made under this section:

- 1) the first £50 of each and every claim
- 2) **loss or damage** arising from wear or tear, moth, vermin, atmospheric or climatic condition, deterioration, depreciation, confiscation, detention or any process of cleaning, restoration or repair
- 3) **loss or damage** which, but for the existence of this policy, would be otherwise insured, for example, **your** home insurance policy.
- 4) any loss (other than by damage) not reported to the police within 24 hours of discovery
- 5) **loss or damage** by theft or attempted theft of any **ceremonial attire** left in any unattended vehicle, unless the property is left in the locked boot or locked glove compartment of the vehicle, concealed from view and there is evidence of violent, visible and forcible entry thereto, which is confirmed in a Police report.
- 6) **Loss or damage** of any **ceremonial attire** that has been checked in as luggage.

Section 3 | Wedding Gifts

WHAT YOU ARE COVERED FOR:

We will pay up to the amount stated in the Summary of Cover on page 2 (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 ceremony**.

Cover applies one month prior to the **wedding** and for a subsequent 24 hours after the **wedding** or **wedding ceremony**. If the **wedding ceremony** does not take place on the same day as the **wedding**, **wedding gifts** are covered on the date of the **wedding ceremony** and for a subsequent 24 hours after.

WHAT YOU ARE NOT COVERED FOR:

We will not pay for the following in connection with claims made under this section:

- 1) the first £50 of each and every claim
- 2) any loss (other than by damage) not reported to the police within 24 hours of discovery
- 3) **loss or damage** arising from wear or tear, moth, vermin, atmospheric conditions, deterioration, depreciation, confiscation, detention or any process of cleaning, restoration or repair
- 4) **loss or damage** which, but for the existence of this policy, would be otherwise insured, for example, **your** home insurance policy.
- 5) **loss or damage** by theft or attempted theft of any **wedding gifts** left in any unattended vehicle, unless the property is left in a locked boot or locked glove compartment of the vehicle, concealed from view and there is evidence of violent, visible and forcible entry thereto, which is confirmed in a Police report
- 6) **loss or damage** by theft or attempted theft of any **wedding gifts** left in the **home** or ceremony venue unless there is evidence of violent, visible and forcible entry thereto, which is confirmed in a Police report.

Section 4 | Rings, Flowers, Attendants Gifts and Wedding Cake

WHAT YOU ARE COVERED FOR:

We will pay up to the amount stated in the Summary of Cover on page 2 for loss of or damage to:

- a) **wedding rings**
- b) flowers
- c) **attendants' gifts**
- d) the **wedding cake**

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 and attendants' gifts
- iii. 36 hours prior to the **wedding ceremony** and expires 24 hours after the **wedding ceremony**, or when a claim is made under this section of the policy, whichever occurs first, in respect of the flowers, attendant's gifts and wedding cake

WHAT YOU ARE NOT COVERED FOR:

We will not pay for the following in connection with claims made under this section:

- 1) the first £50 of each and every claim
- 2) theft of **wedding ring(s)**, flowers and **attendants' gifts** unless such items were removed by visible and forcible means, which is confirmed in a Police report
- 3) any loss not reported to the police within 24 hours of discovery
- 4) **loss or damage** which, but for the existence of this policy, would be otherwise insured, for example, **your** home insurance policy.
- 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 ring(s)**, 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, which is confirmed in a Police report.

Section 5 | Wedding Transport

WHAT YOU ARE COVERED FOR:

We will pay up to the amount stated in the Summary of Cover on page 2 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 the **wedding** and **wedding ceremony** or a claim being made under this section of the policy, whichever occurs first.

WHAT YOU ARE NOT COVERED FOR:

We will not pay for the following in connection with claims made under this section:

- 1) the first £50 of each and every claim
- 2) losses recoverable from any other source
- 3) losses which may effectively be claims under section 1 of this policy
- 4) contracts which are not in writing
- 5) any costs which would have been incurred had the original supplier not failed to meet their contractual obligations
- 6) financial failure of any service providers.

Section 6 | Photography & Video

WHAT YOU ARE COVERED FOR:

We will pay up to the amount stated in the Summary of Cover on page 2 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:

- a) non-appearance at the **wedding** of the professional photographer or professional video operator contracted for the **wedding**
- b) 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
- c) 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 ceremony** date or a claim being made under this section of the policy, whichever occurs first. If it is planned to take photographs of the **couple** cutting the **wedding** cake, **we** will pay up to the amount stated in the Summary of Cover to arrange an alternative photographic session necessitated by damage to the **wedding** cake occurring within 48 hours before the conclusion of the **wedding ceremony**.

IMPORTANT:

- a) In respect of points a), b) and c) above, cover will only apply if more than 75% of the photographs or video originally commissioned and paid for are not provided by the professional photographer or professional video operator contracted for the **wedding**.
- b) Any event that may lead to a claim being made for re-taking the photographs of the cake-cutting ceremony must be notified to the Asian WeddingPlan Insurance claims service within 48 hours of the occurrence.

WHAT YOU ARE NOT COVERED FOR:

We will not pay for the following in connection with claims made under this section:

- 1) the first £50 of each and every claim
- 2) losses recoverable from any other source
- 3) losses which may effectively be claimed under section A of this policy
- 4) any costs which would have been incurred had the original supplier not failed to meet their contractual obligations
- 5) contracts not in writing
- 6) financial failure of any service provider.

Section 7 | Financial Failure of Suppliers

WHAT YOU ARE COVERED FOR:

We will pay up to the amount stated in the Summary of Cover on page 2, irrecoverable **deposits** and **additional costs** in arranging alternative **wedding services** following the bankruptcy or liquidation of any pre-booked **wedding services** supplier directly contracted to and paid by **you**.

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

WHAT YOU ARE NOT COVERED FOR:

We will not pay for the following in connection with claims made under this section:

- 1) the first £50 of each and every claim
- 2) any sums recoverable from any other source
- 3) any costs which would have been incurred had the original supplier not ceased trading
- 4) any costs from the financial failure of a **wedding gifts** supplier or any supplier not contracted by and pre-paid by **you**
- 5) any costs from the financial failure of a professional **wedding** planner over and above costs for their services alone i.e. **we** will not reimburse any costs paid to the **wedding services** planner to pay other **wedding service** providers not directly contracted by **you**.
- 6) any costs where no written contractual agreement exists directly between **you** and the **wedding services** supplier.

Section 8 | Overseas Essential Documents

WHAT YOU ARE COVERED FOR:

We will pay up to the amount stated in the Summary of Cover on page 2 in respect of reasonable costs for travel, accommodation and fees which arise as a result of the necessity to obtain replacement copies of the **essential documents** which are necessary to **your wedding** taking place outside the **United Kingdom**, and which, during the period defined in b) below, are lost or damaged for reasons beyond **your** control. Cover under this section:

- a) applies only in respect of **weddings** taking place outside the **United Kingdom**.
- b) commences from the date of issue of this policy and applies until the **wedding** takes place, as booked, or a claim is made under this section of the policy, whichever occurs first.

WHAT YOU ARE NOT COVERED FOR:

We will not pay for the following in connection with claims made under this section:

- 1) **loss or damage**
 - a) arising from confiscation or detention by customs officials or other authorities
 - b) due to wear and tear
 - c) not reported to the consular representatives of the relevant issuing country within 24 hours of discovery of the loss, and a written report obtained
- 2) loss or theft from any unattended motor vehicle
- 3) claims which arise from **your** lack of care, or from reasons within **your** control
- 4) loss of documents when stored in suitcases or other like receptacles whilst in the custody of the airline or other carriers.

Section 9 | Personal Liability

Please note cover under this section does not apply to weddings taking place in the USA or Canada

WHAT YOU ARE COVERED FOR:

We will pay up to the amount stated in the Summary of Cover on page 2 in respect of **Your** legal liability arising from accidental injury to third parties or accidental loss of or damage to third party property directly related to the **wedding** or **wedding ceremony**.

Cover under this section starts 24 hours before the **wedding date** and/or final **wedding ceremony** and finishes 24 hours after the **wedding date** and/or final **wedding ceremony**.

IMPORTANT:

- a) This section does not provide cover for claims arising from the actions of anyone other than the **couple**, except where the **couple** would be held liable for them in law, for example, their child. This section does not include any additional liability accepted under a hiring or booking contract.
- b) Please note cover under this section does not apply to weddings taking place in the USA or Canada

WHAT YOU ARE NOT COVERED FOR:

We will not pay for the following in connection with claims made under this section:

- 1) the first £250 of each and every claim
- 2) liability arising from:
 - a) the use or possession of vehicles, aircraft or watercraft, trailers or caravans
 - b) loss of or damage to property belonging to or held in trust by **you**
 - c) any wilful or malicious act
 - d) 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) animals belonging to **you** or in **your** care, custody or control
- 6) the ownership or occupation of land or buildings
- 7) liability arising from the use of firearms
- 8) liability arising from any criminal proceedings
- 9) **your** costs and expenses incurred without **our** prior written consent
- 10) any liability arising out of the Road Traffic Act or its equivalent
- 11) liability incurred by **you** more than 24 hours before or more than 24 hours after the **wedding date/s** and/or **wedding ceremony/ies**
- 12) liability for fines penalties, liquidated, damages or punitive exemplary aggravated or multiplied damages
- 13) The defective erection, use or dismantlement by **You** or on **Your** behalf of any staging, **marquees** or temporary structures;
- 14) loss or damage to flooring caused by footwear of any kind
- 15) any **wedding** or **wedding ceremony** within the USA or Canada
- 16) wilful and malicious acts or any acts of vandalism by persons invited to the **wedding** or **wedding ceremony** by **you**.

Section 10 | Public Liability

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

WHAT YOU ARE COVERED FOR:

We will pay up to the amount stated in the Summary of Cover on page 2 to cover all persons invited to the **wedding** or **wedding ceremony** by **you** in respect of legal liability arising from accidental injury to third parties or accidental loss of or damage to third party property occurring during and being directly related to the **wedding** or **wedding ceremony**.

Cover under this section starts 24 hours before the **wedding date** and/or final **wedding ceremony** and finishes 24 hours after the **wedding date** and/or final **wedding ceremony**.

WHAT YOU ARE NOT COVERED FOR:

We will not pay for the following in connection with claims made under this section:

- 1) the first £250 of each and every claim
- 2) liability arising from:
 - a) the use or possession of vehicles, aircraft or watercraft, trailers or caravans
 - b) loss of or damage to property belonging to or held in trust by **you**
 - c) any wilful or malicious act
 - d) 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) animals belonging to **you** or in **your** care, custody or control
- 6) the ownership or occupation of land or buildings
- 7) liability arising from the use of firearms
- 8) liability arising from any criminal proceedings
- 9) **your** costs and expenses incurred without **our** prior written consent
- 10) any liability arising out of the Road Traffic Act or its equivalent
- 11) liability incurred by **you** more than 24 hours before or more than 24 hours after the **wedding date** or **wedding ceremony**.
- 12) liability for fines penalties, liquidated, damages or punitive exemplary aggravated or multiplied damages
- 13) any defective erection, used or dismantlement by **you** or on **your** behalf of any staging, **marquees** or temporary structures
- 14) loss or damage to flooring caused by footwear of any kind
- 15) any **wedding** or **wedding ceremony** taking place outside of the **UK**.
- 16) wilful and malicious acts or any acts of vandalism by persons invited to the **wedding** or **wedding ceremony** by **you**.

Section 11 | Personal Accident

WHAT YOU ARE COVERED FOR:

We will pay up to the amount stated in the Summary of Cover on page 2 as compensation 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 **your** death, **your loss of limbs or sight** or **your permanent total disablement**, 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) 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** or **wedding ceremony date**.
- 4) Any claim must be certified by an independent **medical practitioner**.

WHAT YOU ARE NOT COVERED FOR:

We will not pay for the following in connection with claims made under this section:

- 1) the first £50 of each and every claim
- 2) **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.
- 3) 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.

Section 12 | Legal Expenses

WHAT YOU ARE COVERED FOR:

We will pay up to the amount stated in the Summary of Cover on page 2 for **professional costs and expenses** in the pursuit of a civil claim for damages following a sudden and specific accident that causes **your** death or **bodily injury** from the party responsible for the accident during the period of this insurance policy.

IMPORTANT: Your claim must show reasonable prospects of success. This is deemed to be where initial investigations by our legal representatives conclude a 51% or greater chance of you successfully pursuing or defending the claim and, where you are seeking damages or compensation, at least 51% or greater chance of you enforcing any judgment that might be obtained.

WHAT YOU ARE NOT COVERED FOR:

We will not pay for the following in connection with claims made under this section:

- 1) the first £50 of each and every claim
- 2) An illness or injury that is caused gradually.
- 3) A psychological injury or mental illness unless this follows a sudden and specific accident which has resulted in physical **bodily injury to you**.
- 4) Clinical, medical or dental advice, care or treatment.
- 5) Defending **your** legal rights in any claim, except for defending a counterclaim
- 6) Legal expenses incurred prior to the granting of **our** support
- 7) Any claim where **we** consider **your** prospects of success in achieving a reasonable benefit are insufficient

Section 13 | Optional Marquee Hire Cover

This section applies only where the appropriate premium has been paid. Cover under this section does not apply to weddings taking place outside the United Kingdom.

WHAT YOU ARE COVERED FOR:

We will pay up to the amount stated in the Summary of Cover on page 2 in the event of loss of or damage to the **property insured** by any cause not specifically excluded occurring during the period of hire. Cover under this section includes cancellation/curtailment and rearrangement as a direct result of loss of or damage to the **marquee**. There is a single item limit of £2,000 for any **ancillary equipment**.

WHAT YOU ARE NOT COVERED FOR:

We will not pay for the following in connection with claims made under this section:

- 1) the first £100 of each and every claim
- 2) erection and/or dismantling of any hired equipment
- 3) audio visual entertainment equipment unless specifically mentioned
- 4) Any claim in respect of owned or hired generators
- 5) **loss or damage** suffered by **you** as a result of being deceived into knowingly parting with property
- 6) damage to flooring caused by footwear
- 7) **consequential loss** of any kind or description
- 8) theft of **ancillary equipment** unless there is violent and forcible entry to or exit from the locked premises, which is confirmed in a Police report
- 9) pecuniary losses recoverable from any other source
- 10) loss or theft from unattended venues or vehicles
- 11) theft or attempted theft unless involving forcible or violent entry to or exit from a building, which is confirmed in a Police report.
- 12) Any claim brought within the small claims track of the County Court

Section 14 | Optional Ceremonial Swords Cover

This section applies only where the appropriate premium has been paid. Cover under this section does not apply to weddings taking place outside the United Kingdom.

WHAT YOU ARE COVERED FOR:

We will pay up to the amount stated in the Summary of Cover on page 2 for **loss or damage** to ceremonial swords and accompanying regalia if they are lost or damaged whilst in **your** possession or that of a **close relative** within 3 months prior to the **wedding**, and for a subsequent 48 hours after.

WHAT YOU ARE NOT COVERED FOR:

We will not pay for the following in connection with claims made under this section:

- 1) the first £50 of each and every claim
- 2) **loss or damage** which but for the existence of this policy would be otherwise insured
- 3) any loss (other than by damage) not reported to the police within 24 hours of discovery
- 4) **loss or damage** by theft or attempted theft of any ceremonial swords or accompanying regalia left in any unattended vehicle unless the property is left in the locked boot or locked glove compartment of the vehicle, concealed from view and there is evidence of violent, visible and forcible entry thereto, which is confirmed in a Police report.

General Conditions

Applicable to all Sections of Your Policy

CONDITIONS WHICH APPLY TO ALL SECTIONS OF THIS INSURANCE

- 1) **You** must take care to:
 - a) supply accurate and complete answers to all the questions **we** may ask as part of **your** application for cover under the policy;
 - b) make sure that all information supplied as part of **your** application for cover is true and correct;
 - c) tell **us** of any changes to the answers **you** have given as soon as possible.Failure to provide accurate answers may mean that **your** policy is invalid and that it does not operate in the event of a claim.
- 2) Written evidence of any event which may give rise to a claim shall be given to **us** (or **our** claims service) as soon as is practical. All documents 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 or malicious damage or vandalism – tell the police immediately and obtain a police report
 - 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** 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 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 give any representation 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 fulfilment of all the terms and conditions of this insurance by **you**, or anyone acting on **your** behalf, in so far 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 cooling off period, once the insurance has been purchased.
- 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 if any fraudulent means or devices are used by **you** or anyone acting on **your** behalf to obtain benefits from this insurance, all

benefits under this insurance shall be forfeited and no return of premium shall be due.

- 8) 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 **UK** in which **your** main residence is situated.
- 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 of Cover.
- 12) **You** shall agree 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 written documentation to show that original contractual obligations with suppliers were evidenced or that ownership of goods existed.
- 15) **You** may not claim under more than one section or part of this policy for the same financial loss.
- 16) This policy may be cancelled without the consent of a third party.
- 17) 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. 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 Your Policy

The Insurance does not cover:

- 1) claims caused by or arising from any of the following situations relating to the **couple**, their **close relative** or any person upon whom the cost of the **wedding** or **wedding services** depends if, at the point when **you** buy the policy;
 - a) anyone has been given a terminal prognosis.
 - b) anyone is acting against medical advice.
 - c) anyone is on a waiting list for hospital treatment
 - d) anyone is awaiting the results of any tests or medical investigations.
- 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) This policy does not offer cover when **you** know, when buying this policy, that there is already a problem that may lead to a claim.
- 4) Any direct or indirect consequence of war, civil war, invasion, acts of foreign enemies (whether war be declared or not), rebellion, revolution, insurrection, military or usurped power, or confiscation,

- nationalisation, requisition, destruction of or damage to property by or under the order of any government, local or public authority.
- 5) Any direct or indirect consequence of terrorism as defined by the Terrorism Act 2000 and any amending or substituting legislation.
 - 6) losses directly or indirectly occasioned by pressure waves caused by aircraft or other flying devices travelling at a sonic or supersonic speed
 - 7) 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 by a registered **medical practitioner**, but not for drug addiction) or self exposure to needless peril (except in an attempt to save human life)
 - 8) Any direct or indirect consequence of:
 - Irradiation, or contamination by nuclear material; or
 - The radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter; or
 - Any device or weapon which employs atomic or nuclear fission or fusion or other comparable reaction or radioactive force or matter
 - 9) any loss whereby any period of disability or loss whatsoever is increased through **your** own act or omission
 - 10) any property more specifically insured
 - 11) incidents which may give rise to a claim not notified in writing to **us** (or **our** claims service) within a reasonable timeframe
 - 12) losses arising as a result of **consequential loss** of any kind
 - 13) any claim arising directly or indirectly from injury, illness, death, loss, expense or other liability attributable to sexually transmitted disease
 - 14) losses arising from prohibitive regulations by the government of any country
 - 15) 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)
 - 16) in respect of persons who are not **resident** in the **UK**, where such liability would not have existed had those persons been **resident** in the **UK** and not elsewhere, unless specifically agreed by **us**
 - 17) wilful and malicious acts and any acts of vandalism by persons invited to the **wedding** or **wedding ceremony** by **you**
 - 18) any circumstance manifesting itself after the date of the **wedding** and/or **wedding ceremony** booking but prior to the date of issue of this policy
 - 19) third party rights and no party other than **you** may claim benefit under the terms of this insurance
 - 20) 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
 - 21) loss or theft from unattended venues or vehicles unless involving visible and forcible entry to or exit of
 - 22) theft or attempted theft unless involving visible and forcible entry to or entry from a building
 - 23) bouncy castles and other inflatables
 - 24) fireworks or other pyrotechnic devices or effects
 - 25) loss of or damage due to or arising from:
 - a) wear and tear, inherent defect
 - b) rot, mildew, rust, corrosion, frost
 - c) insects, woodworm, vermin, moth
 - d) dyeing, cleaning, repair, renovation
 - e) electronic, electrical or mechanical breakdown, failure or derangement
 - f) faulty manipulation, design, plan, specification or materials
 - g) gradual deterioration, market depreciation
 - h) normal atmospheric conditions
 - i) shrinkage or change of colour
 - 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, whether directly or indirectly, arising out of **your** management of **your** finances.
 - 29) Any consequence, howsoever caused, including but not limited to Computer Virus or Electronic Data being lost, destroyed, distorted, altered, or otherwise corrupted. For the purposes of this Policy, Electronic Data shall mean facts, concepts and information stored to form useable data for communications, interpretations, or processing by electronic or electromechanical data processing or other electronically controlled hardware, software and other coded instructions for the processing and manipulation of data, or the direction and manipulation of such hardware. For the purposes of this Policy, Computer Virus shall mean a set of corrupting, harmful, or otherwise unauthorised instructions or code, whether these have been introduced maliciously or otherwise, and multiply themselves through a computer system or network of whatsoever nature.
 - 30) any costs where no written contractual agreement exists directly between **you** and the **wedding services** supplier.
 - 31) any claims caused by or arising from court mourning or the death of a member of the royal family or head of state.

How to Make a Complaint

It is the intention to give **you** the best possible service but if **you** do have any questions or concerns about this insurance or the handling of a claim **you** should follow the complaints procedure below:

Complaints regarding: SALE OF THE POLICY

Customer Relations Department
UK General Insurance Group Limited
Cast House, Old Mill Business Park, Gibraltar Island Road
Leeds LS10 1RJ
Tel: 0345 218 2685
Email: customerrelations@ukgeneral.co.uk

Complaints regarding: CLAIMS other than a liability claim that has occurred in the UK

Direct Group Wedding Services
Customer Relations
Unit 8 Fulwood Business Park
Caxton Road
Preston
PR2 9NZ
Tel: 0344 856 2015
Email: customer.relations@directgroup.co.uk

Complaints regarding: LIABILITY CLAIMS that have occurred in the UK

Langleys LLP
Queens House, Micklegate, York YO1 6WG
Tel: 01904 686790
Email: ukg@langleysclaimsservices.co.uk

In all correspondence please state that your insurance is provided by Asian WeddingPlan Insurance and quote scheme reference 06777B.

Next Steps

If we have not completed our investigations into your complaint within 8 weeks of receiving your complaint or if you are not happy with **our** Final Response, you may ask the Financial Ombudsman Service (FOS) to look at your complaint. If you decide to contact them, you should do so within 6 months of receiving our Final Response Letter.

For more information regarding the scope of the Financial Ombudsman Service please refer to;

The Financial Ombudsman Service,
Exchange Tower, London E14 9SR
Tel: 0800 023 4567
Online:
<https://www.financial-ombudsman.org.uk/contact-us/complain-online>

If **you** have purchased the insurance policy online, **you** may also raise **your** complaint via the EU Online Dispute Resolution Portal at <http://ec.europa.eu/consumers/odr/>. This will forward **your** complaint to the correct Alternative Dispute Resolution scheme. For insurance complaints in the UK this is the Financial Ombudsman Service. However, this may be a slower route for handling **your** complaint than if **you** contact the Financial Ombudsman Service directly.

The Compensation Scheme

If Great Lakes Insurance SE cannot meet their obligations, **you** may be entitled to compensation from the Financial Services Compensation Scheme (FSCS). **You** can get more information about compensation scheme arrangements from the FSCS or visit www.fscs.org.uk.

Governing Law

Unless some other law is agreed in writing, this policy is governed by English law.

Your Privacy

We are UK General Insurance Limited, **our** data controller registration number, issued by the Information Commissioner's Officer, is **27739575**.

This information is relevant to anyone who uses **our** services, including policyholders, prospective policyholders, and any other individuals insured under a policy.

We are dedicated to being transparent about what **we** do with the information that **we** collect about **you** and **we** process **your** personal data in accordance with the relevant data protection legislation.

Why do we process your data?

The provision of **your** personal data is necessary for **us** to administer **your** insurance policy and meet **our** contractual requirements under the policy. **You** do not have to provide **us** with **your** personal data, but **we** may not be able to proceed appropriately or handle any claims if **you** decide not to do so.

What information do we collect about you?

Where **you** have requested a quote for one of **our** insurance policies, or **you** have purchased an insurance policy from **us**, **you** will be aware of the information that **you** have provided.

We may also collect information about **you** from other sources. This includes information where **you** are a joint or additional insured party and **we** collect information about **you** from the policyholder. **We** may also collect information about **you** from fraud prevention, law enforcement or government agencies and HM Treasury and other authorities in relation to regulatory issues. Information may also be collected about **you** from credit reference agencies when **you** choose to pay by Direct Debit instalments.

Do we collect special personal data?

For specific types of insurance policies, for example when offering **you** a travel insurance policy, **we** may process some special categories of **your** personal data, such as information about **your** health.

We collect this data as **we** are required to use this information as part of **your** insurance quotation or insurance

policy with **us**. **We** may also process the data where it is necessary for a legal obligation, or as part of the establishment or defence of a legal claim.

We also process special categories of **your** personal data as it is in the substantial public interest and it is necessary: i) for administering **your** insurance policy; or ii) to prevent and detect an unlawful act (e.g. fraud).

Privacy Notice

You can get more information about this by viewing **our** full Privacy Notice online at <https://quote.weddingplaninsurance.co.uk/Privacy/Privacynotice.pdf> or request a copy by emailing **us** at dataprotection@ukgeneral.co.uk. Alternatively, **you** can write to **us** at: Data Protection, UK General Insurance Ltd, Cast House, Old Mill Business Park, Gibraltar Island Road, Leeds, LS10 1RJ.

Great Lakes Insurance SE Information Privacy Notice

Personal Data provided in connection with this policy will be used and processed in line with the Information Notice. A copy of this is available at <https://www.munichre.com/en/service/privacy-statement/index.html>.

Fraud

If **you** or anyone acting for **you** makes a false or fraudulent claim, which includes but is not limited to;

- making a statement to **us** or anyone acting on **our** behalf, knowing the statement to be false;
- sending **us** or anyone acting on **our** behalf a document, knowing the document to be forged or false;
- making a claim for any loss or damage **you** caused deliberately or
- acting dishonestly or exaggerating a claim

We;

- a) are not liable to pay the claim; and
- b) may recover from **you** any sums paid by **us** to **you** in respect of the claim; and
- c) may by notice to **you** treat the contract as having been terminated with effect from the time of the fraudulent act.

If **we** exercise **our** right under (c) above, **we** shall not be liable to **you** in respect of a relevant event occurring after the time of the fraudulent act. A relevant event is whatever gives rise to **our** liability under the insurance contract, such as the occurrence of a loss, the making of a claim, or the notification of a potential claim.

We will not return any of the premiums paid.

This Information may also be shared with the police and other insurers for fraud prevention purposes.