### summary of cover

#### **Event Insurance Services Ltd.**

Freepost, Ringwood, Hants BH24 1AJ

Telephone 0800 515980 Fax 01425 474905

email info@events-insurance.co.uk web www.events-insurance.co.uk

Complete and return with your remittance to the above address, making cheques payable to Event Insurance Services Ltd, or complete the following for card payments.

(Visa/MasterCard//Maestro/Solo/Other

(VISA/IVIASTELOGIA//IVIAESTIO/ODIO/OTITEI									
CARD NUMBER									
EXPIRY DATE ISSUE N° Switch Only SECURITY CODE VALID FROM									
Please charge my account with									
Name as on card									

Address of card holder

Postcode

Signature

Date

Broker details

Exclusively arranged by



Ref

Issue No. 09/02

Please read the policy wording carefully as it defines the terms in detail. Policies can only be issued up to 24 months prior to the ceremony date.

# duration of the policy

The wedding insurance policy is valid from the time you take out the insurance until the wedding reception is complete. These dates will be shown in your Policy Schedule.

Insurance cover for weddings in the UK only.

Event Insurance Services are underwritten by AXA Insurance UK Plc.

redefining / standards



#### Example of Terms

For full terms and conditions a specimen policy is available upon request.

- > The disinclination to contract to marriage by either the bride or the groom
- > Anxiety, stress or depression
- > Pre-existing medical conditions or any ongoing medical condition
- > Unemployment, other than through redundancy
- > Loss or damage from any unattended venue or vehicle
- Contracts which are not in writing
- > Damage to the ground and/or underground services at the venue
- > Any wilful or malicious act or any act of vandalism
- > Circumstances of which you are aware at the time of effecting this insurance

# policy excess

Policy excess is only applicable to the Public Liability Section, Wedding Equipment Section, Ceremonial Sword Section and Firework Displays Section. There is no policy excess applicable to other sections.



## **IMPORTANT**

This product meets the demands and needs of those who want to protect their event/s against the specified list of contingencies.

INSURANCE IS NOT IN PLACE UNTIL A POLICY HAS BEEN ISSUED. THE INSURERS RESERVE THE RIGHT TO DECLINE ANY PROPOSAL.



insurance cover for weddings

event insurance services

Your occasion, Our priority.

This proposal form does not contain the full terms and conditions of cover, but highlights the main benefits and significant exclusions to help you decide if the policy meets your needs. A significant exclusion is something which may affect your decision as to whether the policy is suitable for you. A specimen Policy is available to download from our website, or on request, and will be sent to you automatically if you choose to take out a policy. It is important that you read the Policy carefully when you receive it.

#### Cancellation or curtailment & rearrangement

Irrecoverable expenses, including rearrangement, incurred as a result of the unavoidable and unexpected cancellation or curtailment of the wedding or reception due to any cause beyond your control.

#### Ceremonial attire - bridal attire

We will pay for the loss of or damage to the wedding outfits belonging to or hired for the wedding party. (Wedding Party is the bride, groom, their parents or guardians, bride's attendants, best man and ushers.)

#### Photographs and videos

We will pay for the cost of retaking the wedding photographs or video following the failure of the professional photographer to turn up at the wedding, or the non development or total loss of the original film, memory card or video.

#### Wedding rings

We will pay for the loss of or damage to the wedding rings for up to 7 days prior to the wedding & up to 24 hours after the reception whilst at home, at the reception or in transit.

#### **Wedding presents**

We will pay for the loss of or damage to the wedding presents up to 7 days prior to the wedding and up to 24 hours after the reception whilst at home, at the reception or in transit.

#### Wedding cake

We will pay up to £1,000 for the loss of or damage to the wedding cake up to 7 days prior to the wedding.

#### Wedding flowers

We will pay up to £1,000 for the loss of or damage to the wedding flowers up to 7 days prior to the wedding.

#### Wedding transportation

We will pay up to £1,000 for the total failure of the transportation supplier to fulfil their contractual obligations on the wedding day.

#### Failure of suppliers

We will pay for any lost deposit, amount paid in full or additional costs in rearranging services, should one of your suppliers go into liquidation whilst holding your deposit.

#### **Public liability**

Provides cover in respect of legal liability arising from accidental bodily injury to third parties or accidental loss of or damage to third party property.

#### Wedding equipment

We will pay for the loss of or damage to hired in marquees and contents, portable toilets and other associated wedding equipment.

#### Ceremonial swords

We will pay for the loss of or damage to hired or loaned ceremonial swords.

#### **Fireworks**

Provides cover in respect of legal liability arising from accidental bodily injury to third parties or accidental damage to third party property as a result of a fireworks display. In order to purchase this cover you must comply with the Department of Trade and Industry's (DTI) regulations for firework displays (If you are using a professional fireworks company who carry their own liability insurance you will not need this extension). Detailed regulations are available on our website.

#### Employers liability cover up to £5,000,000

Cover for up to 10 non manual staff, volunteers or helpers eq. waiting staff.

Cover Level	Cancellation	Attire	Photo/Video	Rings	Presents	Cake/Flowers Transport		Public Liability	Re- Arrangement	Premium	Equipment £20,000	Ceremonial Swords £20,000	Fireworks	Employers Liability
1	£5,000	£5,000	£3,000	£3,000	£3,000	£3,000	£5,000	£5M	50%	£50.00	£100	£100	£65	£20
2	£8,000	£6,000	£3,000	£3,000	£3,000	£3,000	£6,000	£5M	50%	£60.00	£100	£100	£65	£20
3	£10,000	£7,000	£3,000	£3,000	£3,000	£3,000	£7,000	£5M	50%	£65.00	£100	£100	£65	£20
4	£15,000	£8,000	£3,000	£3,000	£3,000	£3,000	£8,000	£5M	50%	£90.00	£100	£100	£65	£20
5	£20,000	£9,000	£3,000	£3,000	£3,000	£3,000	£9,000	£5M	50%	£125.00	£100	£100	£65	£20
6	£30,000	£10,000	£3,000	£3,000	£3,000	£3,000	£10,000	£5M	50%	£155.00	£100	£100	£65	£20

To obtain a quotation to increase any section, or for our full terms please telephone 0800 515980 or email info@events-insurance.co.uk

# Policies can only be issued up to 24 months prior to the wedding date.

Name of Proposer									
Address of Proposer									
	Postcode								
Daytime Tel. No.									
Email address									
Name of Bride									
Name of Groom									
Is either the Bride ar	nd / or Groom a serving member of the armed forces? YES NO								
If yes, please supply a letter from your Commanding Officer confirming you are not due to be posted away on the date of the wedding.									
Date of Wedding									
Ceremony Venue									
Reception Venue									
Level of Cove Please indicate	er selected 1 2 3 4 5 6								
Premium	£								
Additional cover se	lected Equipment Sword Sword Cover Firework Cover Employers Liability Cover								
Total Premium	£								
*I can confirm that the fireworks display will be organised in accordance with the DTI regulations									
I confirm that the abo	ve information is correct to the best of my knowledge								
Signature of Proposer	Date								