

DEBENHAMS

ASIAN WEDDING INSURANCE

Policy wording



Please keep this wording safe

Debenhams Asian Wedding Insurance

Your Policy Wording

DEBENHAMS
PERSONAL FINANCE

Debenhams Retail Plc is an Appointed Representative of UK General Insurance Ltd. This insurance is underwritten by UK General Insurance Ltd 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 are authorised and regulated by the Financial Conduct Authority. 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. This can be checked on the Financial Services Register at <https://register.fca.org.uk>. Valid when issued with a schedule of insurance between 01.12.2017 and 30.11.2018. All policies must expire prior to the 30.11.2020.

IMPORTANT INFORMATION

POLICY 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 12 and 13 but some of the key points are highlighted here;

- Either one of the marrying 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 or is awaiting the results of any tests or medical investigations.
- 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.

You are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act to take care to supply accurate and complete answers to all the questions asked and to make sure that all information supplied is true and correct.

You must tell **us** of any changes to the Answers **you** have given as soon as possible. Failure to advise **us** of a change to **your** answers may mean that **your** policy is invalid and that it does not operate in the event of a claim.

YOUR RIGHT TO CANCEL

If **you** are unhappy with your policy for any reason **you** have the right to cancel within 14 days of receiving your policy and have your full premium refunded providing the **wedding** has not taken place and/ or no claims have been made or are pending. Thereafter **you** may cancel the insurance cover at any time by informing **us** however no refund of premium will be payable.

GEOGRAPHICAL LIMITS

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

• *Section I - Personal Liability:*

No cover for **Weddings** or **Wedding Receptions** taking place in the USA & Canada.

• *Section M - Marquee Cover and Section N - Ceremonial Swords Cover and Sections O – Additional Public Liability Cover:*

No cover for **Weddings** or **Wedding Receptions** taking place outside of the UK.

PERSONAL LIABILITY

There is no cover for Personal Liability claims arising directly or indirectly from, happening through or in consequence of ownership, possession or use of any aircraft, watercraft, mechanically propelled vehicle or conveyance. Please note this exclusion does not apply when riding a pedal cycle, however it does apply when hiring jet skis, or any other watercraft, (other than rowboats, punts, canoes or pedalos) aircraft, mechanically propelled vehicle or conveyance (other than pedal cycles). **We** strongly recommend checking with the company **you** hire from, that they have sufficient Personal Liability cover in place, should **you** hire and participate in such an activity.

POLICY LIMITS

All sections of **your** policy have limits on the amount **we** will pay under that section. Sometimes there are limits within the section for specific items. Please refer to the Summary of Cover table on Page 2 for full details.

POLICY EXCESSES

Under most sections of the policy, claims will be subject to an excess. The excess will be applied per section and per incident under which a claim is made. This means that **you** will be responsible for the first part of the claim. Please refer to the Summary of Cover table on Page 2 for full details.

CARE & UNATTENDED PROPERTY

You must exercise care to prevent illness or injury and prevent **loss or damage** to **your** property by acting as if uninsured. There is no cover for property left unattended in a place to which the general public has access.

COMPLAINTS PROCEDURE

If **you** have any cause for complaint regarding this insurance, please refer to the What To Do If You Have A Complaint section on page 14.

WEDDING CLAIMS HELPLINE:

0344 412 4296

Full details of how to make a claim are shown on Page 2

Summary of Your Cover

Cover is shown per marrying couple

Section of Cover	CRYSTAL	OPAL	PEARL	SAPPHIRE
A. Cancellation and Rearrangement	Up to £25,000	Up to £50,000	Up to £75,000	Up to £100,000
B. Ceremonial Attire	Up to £10,000	Up to £25,000	Up to £35,000	Up to £45,000
C. Wedding Gifts	Up to £9,000	Up to £14,500	Up to £18,000	Up to £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
D. Rings	Up to £8,000	Up to £14,500	Up to £18,000	Up to £23,000
D. Flowers	Up to £10,000	Up to £15,000	Up to £25,000	Up to £35,000
D. Attendants' Gifts	Up to £10,000	Up to £15,000	Up to £25,000	Up to £35,000
D. Wedding Cake	Up to £10,000	Up to £15,000	Up to £25,000	Up to £35,000
E. Cars and Transport	Up to £10,000	Up to £25,000	Up to £30,000	Up to £40,000
F. Photography and Video	Up to £10,000	Up to £27,500	Up to £35,000	Up to £45,000
G. Failure of Suppliers	Up to £12,500	Up to £27,500	Up to £35,000	Up to £45,000
H. Essential Document Indemnity (overseas weddings only)	Up to £1,000	Up to £1,000	Up to £1,000	Up to £1,000
I. Personal Liability	Up to £2,000,000	Up to £2,000,000	Up to £2,000,000	Up to £2,000,000
J. Public Liability	Up to £2,500,000	Up to £2,500,000	Up to £2,500,000	Up to £2,500,000
K. Personal Accident:				
<i>Your Death</i>	£20,000	£20,000	£20,000	£20,000
<i>Loss of Limbs/Sight</i>	£40,000	£40,000	£40,000	£40,000
<i>Your Permanent Total Disablement</i>	£40,000	£40,000	£40,000	£40,000
L. Legal Expenses	Up to £10,000	Up to £20,000	Up to £20,000	Up to £20,000
Optional Covers Available upon payment of an additional premium				
M. Marquee	Up to £50,000			
N. Ceremonial Swords	Up to £20,000			
O. Public Liability Upgrade	Up to £5,000,000			
The EXCESS payable for each section is £50				

How to Make a Claim

For all sections if **you** need to make a claim, please obtain a claim form no later than 31 days after the event by contacting **us** in one of the following ways;

- Calling us on **0344 412 4296**
- Emailing us at **specialistclaims@directgroup.co.uk**
- Writing to us at
Debenhams Asian Wedding Insurance, Direct Group Wedding Services, PO Box 1188, Doncaster DN1 9PQ

On all correspondence please tell us **you** are insured by **Debenhams Asian Wedding Insurance** and provide the reference number **06572A** along with the unique policy number from **your schedule**. This will help us to validate your policy details and deal with **your** claim as quickly as possible

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 reception** and the rearranged **wedding services** and/or **wedding reception**.

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 reception**

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

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

Bridal Attire Clothing and accessories of a formal nature worn by the bride at the **wedding**.

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

Civil Partners 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, 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.

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 or Damage Includes, but is not limited to, accident, fire or theft.

Marquee

Shall mean the hired **Marquee**, tent, gazebo, tepee, wigwam, papakata or 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 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.

Property Insured The **marquee** as defined, together with staging, chairs, tables, portable toilets and 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**.

Schedule The document which shows **your** unique policy number. It attaches to and should be read in conjunction with this policy wording.

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

Valuables Audio and visual equipment, binoculars, telescopes, photographic equipment, computers, electronic games, tablet devices, furs, jewellery, gold and silver items, watches

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

Wedding(s) A ceremony which creates a contract of marriage which is legally enforceable within the **United Kingdom**, occurring on the **wedding date**.

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

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

Wedding Reception(s) Up to seven social gatherings, including but not limited to, room hire and catering, at which the **wedding** will be celebrated. The last reception must conclude within 90 days of the first reception. The following receptions 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 marrying 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 reception**.

You, Your(s), Insured Person The bride, groom or **civil partners** named in the **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 A | Cancellation or Rearrangement of Your Wedding and/or Receptions

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 enabling **you** to replan your **wedding** with your original budget. 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 reception** as a result of:

- 1) 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
- 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 overseas of a serving member of the **UK** armed forces or unavoidable and necessary duty for the Ambulance Service, 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**
- 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 reception** 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 **reception** or a claim being made under the cancellation section of the policy, whichever occurs first.

Part 2 | Rearrangement

In the event of cancellation or curtailment of the **wedding**, **wedding reception/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 **reception** 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 A 1 vi above
 - 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 **reception**
 - 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 B | 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 **bridal attire** to be worn by the bride 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** worn by **you** and **your attendants** within 48 hours before and after the **wedding**

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
- 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.

Section C | 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 reception**. Cover applies one month 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.

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
- 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 or **reception** venue, unless there is evidence of violent, visible and forcible entry thereto, which is confirmed in a Police report.

Section D | 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

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

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
- 5) claims for loss of or damage to floral arrangements, or to the **wedding** cake, that may effectively be claimed under section A 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 E | Cars & 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 **reception** 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 A 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 F | Photography & Videos

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 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 marrying 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 **reception**.

IMPORTANT

- a) In respect of points a), b) and c) 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**.
- 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 Debenhams Asian Wedding 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 G | 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 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 H | Essential Document Indemnity

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** commences from the date of issue of this policy and applies until the **wedding** takes place, as
- b) 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 I | 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 Reception**. Cover under this Section starts 24 hours before the **Wedding Date** and finishes 24 hours after the **Wedding Date**. Cover under this Section starts 24 hours before the **Wedding Reception** date and finishes 24 hours after the **Wedding Reception** date.

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 and those listed as applicable to all sections insofar as they apply.

IMPORTANT

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

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) 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 **you**
 - 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) 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**
- 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 reception** within the USA or Canada

Section J | 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 **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 occurring during and being directly related to the **Wedding** or **Wedding Reception**.

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) liability arising from:
 - v. the use or possession of vehicles, aircraft or watercraft, trailers or caravans
 - vi. loss of or damage to property belonging to or held in trust by **you**
 - vii. any wilful or malicious act
 - viii. 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**
- 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 reception** within the USA or Canada

Section K | 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**.
- 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 L | Legal Expenses

Part 1 | Death & Bodily Injury

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.

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

Part 2 | Consumer Disputes

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** following a dispute arising from an agreement, or alleged agreement, which you have entered in **your** personal capacity for buying or hiring of any goods or services provided that;

- (i) **you** have entered into the agreement, or alleged agreement, specifically in connection with the provision of goods or services for **your wedding**; and
- (ii) The amount in dispute must be more than £250 (including VAT).

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) Construction work on any land or building, or designing, converting, extending any building where the value of the contract exceeds £10,000 (including VAT).
- 3) A dispute with an insurer relating to the quantum (value) of an insurance claim.
- 4) A dispute concerning the sale, purchase, terms of a lease, licence or tenancy agreement of any land or buildings.
- 5) An agreement relating to any mortgage or other borrowing, pension or investment.
- 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 M | Optional Marquee 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 £50 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.

Section N | 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.

Section O | Optional Increased Public Liability Cover

If you have chosen this option and paid the additional premium, cover under section J - Public Liability is extended from £2.5m to £5m. All other terms and conditions of Section J – Public Liability remain unchanged.

General Conditions Applicable to all Sections of Your Policy

CONDITIONS WHICH APPLY TO ALL SECTIONS OF THIS INSURANCE

- 1) **You** are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act to take care to:
 - a) supply accurate and complete answers to all the questions we or the administrator may ask as part of **your** application for cover under the policy;
 - b) to 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 answers in-line with the requirement of the Act may mean that **your** policy is invalid and that it does not operate in the event of a claim.
- 2) Written notice of any event which may give rise to a claim shall be given to **us** (or **our** claims service) as soon as practicable. 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. **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, 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.
- 5) 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.
- 6) No refund of premium is allowed (other than in respect of the premium refund guarantee) once the insurance has been effected.
- 7) **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**.
- 8) **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.

- 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 submit 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 documentation to show that original contractual obligations with suppliers were evidenced or that ownership of goods existed in writing.
- 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 rescinded or 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 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 Your Policy

The Insurance does not cover:

- 1) the Bride, Groom, Civil Partners 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
- 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) 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 speeds
- 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 31 days of the expiry of this insurance (other than as specified in section F)
 - 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) persons acting against the advice of a **medical practitioner**
 - 17) 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 Debenhams Asian Wedding Insurance
 - 18) wilful and malicious acts and any acts of vandalism by persons invited to the **wedding** or **reception** by **you**
 - 19) any circumstance manifesting itself after the date of the **wedding/reception** booking but prior to the date of issue of this policy
 - 20) any loss, damage, expense or **consequential loss** directly or indirectly caused by, contributed to by or arising from the failure or inability of any equipment or any computer programme to recognise or to correctly process any date as its true calendar date, or to continue to function correctly beyond that date, other than for loss, damage, expense or **consequential loss** not otherwise excluded which itself results from the operation of an insured cause except that this exclusion shall not apply to section J of this policy
 - 21) third party rights and no party other than **you** may claim benefit under the terms of this insurance
 - 22) 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
 - 23) loss or theft from unattended venues or vehicles unless involving forcible or violent entry to or exit
 - 24) theft or attempted theft unless involving forcible or violent entry to or entry from a building
 - 25) bouncy castles and other inflatables
 - 26) fireworks or other pyrotechnic devices or effects
 - 27) 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
 - 28) losses directly or indirectly occasioned by, happening through, or in consequence of vaccinations
 - 29) any part of a claim which is unproven or unsubstantiated
 - 30) losses, whether directly or indirectly, arising out of **your** financial incapacity.
 - 31) Any direct or indirect loss or damage caused:
 - to equipment by its failing correctly to recognise data representing a date in such a way that it does not work properly or at all or by computer viruses and/or malicious software.

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

What To Do If You Have 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

In all correspondence please state the scheme name Debenhams Asian Wedding Insurance and quote scheme reference 06572A.

Complaints regarding: CLAIMS

Direct Group Wedding Services
Customer Relations
PO Box 1193
DONCASTER
DN1 9PW
Tel: 0344 854 2072

Email: customerrelations@directgroup.co.uk

In all correspondence please state that your insurance is provided by UK General Insurance Group Limited and quote scheme reference 06572A.

If it is not possible to reach an agreement, **you** have the right to make an appeal to the Financial Ombudsman Service. This also applies if **you** are insured in a business capacity and have an annual turnover of less than €2million and fewer than ten employees. **You** may contact the Financial Ombudsman Service at:

The Financial Ombudsman Service
Exchange Tower, London E14 9SR
Tel: 0800 023 4 567 or 0300 123 9 123
Email: complaint.info@financial-ombudsman.org.uk

The above complaints procedure is in addition to **your** statutory rights as a consumer. For further information about **your** statutory rights contact **your** local authority Trading Standards Service or Citizens Advice Bureau.

The Compensation Scheme

Great Lakes Insurance SE is covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme, if they cannot meet their obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim. **You** can get more information about compensation scheme arrangements from the FSCS or visit www.fscs.org.uk.

UK GENERAL INSURANCE LTD PRIVACY NOTICE

We are UK General Insurance Ltd, referred to as "we/us/our" in this notice. Our data controller registration number issued by the Information Commissioner's Officer is **27739575**.

This privacy notice is relevant to anyone who uses our services, including policyholders, prospective policyholders, and any other individuals insured under a policy. We refer to these individuals as "you/your" in this notice.

We are dedicated to being transparent about what we do with the information that we collect about you. 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 us to provide you with 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 given to us.

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 have a legitimate interest to 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.

Full privacy notice

This notice explains the most important aspects of how we use your data. You can get more information about this by viewing our full privacy notice online at <https://quote.debenhamsasianweddinginsurance.com/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.

Governing Law

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.

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