

Wedding Insurance

Insurance Product Information Document

Company: UK General Insurance Limited

UK General Insurance Limited is authorised and regulated by the Financial Conduct Authority. Reference Number: 310101

Product: Weddinginsurance.ie Wedding Insurance Cover

This document provides a summary of the key information relating to this insurance policy. Complete pre-contractual and contractual information on the product is provided in the full policy documentation.

What is this type of Insurance?

This cover will pay you for costs incurred should you have to cancel or rearrange your wedding due to unforeseen circumstances and offers financial protection against the failure of key wedding services such as catering, ceremonial attire and photography.



What is insured?

- ✓ Cancellation or Rearrangement of the Wedding
- ✓ Ceremonial Attire
- ✓ Wedding Gifts
- ✓ Rings, Flowers, Attendants Gifts & Cake
- ✓ Cars & Transport
- ✓ Photographs & Videos
- ✓ Failure of Suppliers
- ✓ Personal Liability
- ✓ Personal Accident
- ✓ Legal Expenses

Optional Covers

- ✓ Optional Marquee Cover
- ✓ Optional Extended Public Liability Cover
- ✓ Optional increased Failure of Suppliers Cover



What is not insured?

- ✗ This policy does not offer cover if you decide not to go ahead with the wedding
- ✗ 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
- ✗ An excess as detailed in your policy documents.
- ✗ Loss or theft from unattended venues or vehicles unless involving forcible or violent entry to or exit.
- ✗ Claims arising from incidents involving bouncy castles & other inflatables, fireworks, or other pyrotechnic devices or effects



Are there any restrictions on cover?

- ! Either the bride or groom or civil partners has to be a resident in the Republic of Ireland and have been living permanently for at least six months prior to the purchase of this policy & be registered with a local Medical Practitioner.
- ! Personal Liability cover does not extend to weddings or wedding receptions taking place in the USA & Canada.
- ! The Optional Marquee cover, Optional Increased Limit of Failure of Suppliers and Optional Extended Public Liability Cover is only available for weddings or wedding receptions taking place in the Republic of Ireland.
- ! In the event of a claim, contracts for goods and services must be evidenced in writing.



Where am I covered?

- ✓ You are covered to hold your wedding celebrations at any Worldwide destination, however cover for Personal Liability does not extend to the USA or Canada and the Optional Marquee cover, Optional Extended Public Liability Cover and Optional increased Failure of Suppliers Cover is only available for weddings or wedding receptions taking place in the Republic of Ireland.



What are my obligations?

You must provide full and accurate information to all questions asked. Your answers must be true to the best of your knowledge and belief. Your answers will form part of the statement of facts on which your policy will be based. If you become aware that information you have given us is inaccurate or has changed, you must inform us as soon as possible. Failure to do this may invalidate your policy and claims may not be paid. You must follow our claims process which can be found in your policy documentation.



When and how do I pay?

Your premium is a one-off payment at a point of purchase. Payment can be made by debit or credit card.



When does the cover start and end?

Your cover will start as soon as you purchase your policy and will automatically cover any deposits you have already paid. Generally, your policy cover ceases 24 hours following your wedding or wedding reception, whichever is the later, however some covers are in force at different times during the course of your wedding so please refer to your policy wording for full details.



How do I cancel the contract?

By telephone, email or post. If you cancel your policy within 14 days from the date of purchase or the day on which you receive your policy documentation, whichever is the later. On the condition that your wedding has not already taken place and no claims have been made or are pending, the premium will be refunded in full. If you wish to cancel after the 14 day cooling off period, please contact the organisation from whom you bought your policy.

Important Information

Complaints

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 the **SALE OF THE POLICY**

Please contact Weddinginsurance.ie at:

Plaza 255
Blanchardstown Corporate Park 2
Blanchardstown
Dublin 15
Tel: 0818 444 445
Email: complaints@blueinsurance.ie

Complaints regarding **CLAIMS**

Please contact the claims administrator.

Wedding Insurance Claims
Cunningham Lindsey Ireland, The Penthouse
Block B Cookstown Court,
Old Belgard Road
Tallaght, Dublin 24
Telephone: 01 2075154

If Your complaint about Your claim cannot be resolved by the end of the third working day, the claims administrator will pass it to:

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

On all correspondence please tell us you are insured by UK General and provide the reference number shown in the policy wording along with the unique policy number from your policy schedule. This will help us to validate your policy details and deal with your query as quickly as possible.

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

The Financial Services and Pensions Ombudsman,
Lincoln House,
Lincoln Place,
Dublin 2,
D02 VH29
Phone: +353 1 567 7000
Email: info@fspo.ie
Website: www.fspo.ie

The above complaints procedure is in addition to your statutory rights as a consumer.

What happens if we can't meet our liabilities?

Great Lakes Insurance SE is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if it cannot meet its obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. You can get more information about compensation scheme arrangements from the FSCS or visit www.fscs.org.uk.