

# WEDDING INSURANCE

## Insurance Product Information Document

### Company: White Horse Insurance Ireland dac

Insurance Undertaking authorised by the Central Bank of Ireland  
Authorisation No C33607

Registered Office: Rineanna House, Shannon Free Zone, Shannon, Co. Clare, Ireland.

**Product:**  
**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?

The sum insured and limits, as confirmed in your policy booklet and policy schedule.

- ✓ 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 of the marrying couple must be a resident in the Republic of Ireland, have been living permanently in the Republic of Ireland 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.

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### 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?

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 and provided 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 this policy within 14 days or after the 14 day cooling off period, please contact the organisation from whom you bought your policy.