

Insurance for weddings & receptions at home & abroad

SUMMARY OF COVER PER COUPLE

This document is only when it is issued in conjunction with a policy certificate between 30th October 2011 and 29th April 2012.
All weddings must take place before 29th April 2013 and all Receptions must take place on or before 20th May 2013.
In consideration of the payment of the required premium and subject to the terms, Conditions and Warranty contained herein, We hereby agree to pay or provide indemnity as hereinafter set forth.

Section	Silver	Gold	Platinum	Diamond
1 Cancellation and Rearrangement	Up to: £5,000 in respect of cancellation and 75% of original wedding cost up to £3,750 in respect of rearrangement	Up to: £9,000 in respect of cancellation and Up to: 75% of the original wedding cost (maximum £6,000) in respect of rearrangement	Up to: £18,000 in respect of cancellation and Up to: 75% of the original wedding cost (maximum £13,000) in respect of rearrangement	Up to: £30,000 in respect of cancellation and Up to: 75% of the original wedding cost (maximum £22,000) in respect of rearrangement
2 Ceremonial Attire	Up to: £1,500	Up to: £3,000	Up to: £6,000	Up to: £10,000
Ceremonial Swords Extension	Up to: £20,000 (This cover only applies when an additional premium has been paid)			
3 Wedding Gifts	Up to: £1,000	Up to: £3,000 Cash and Vouchers up to: £250	Up to: £6,000 Cash and Vouchers up to: £500	Up to: £10,000 Cash & Vouchers up to: £1,000
4 Rings, Flowers, Attendants' Gifts and the Wedding Cake	Up to: £1,000	Up to: £2,000	Up to: £4,000	Up to: £10,000
5 Cars and Transport	Up to: £1,250	Up to: £1,500	Up to: £3,000	Up to: £5,000
6 Photography and Video	Up to: £1,250	Up to: £1,500	Up to: £3,000	Up to: £5,000
7 Failure of Suppliers	Up to: £1,250	Up to: £1,500	Up to: £3,000	Up to: £5,000
8* Personal Accident	Up to: £10,000	Up to: £20,000	Up to: £40,000	Up to: £40,000
9 Legal Expenses	Up to: £5,000	Up to: £5,000	Up to: £10,000	Up to: £20,000
10 Personal Liability	Up to: £2,000,000	Up to: £2,000,000	Up to: £2,000,000	Up to: £2,000,000
11 Optional Public Liability Extension	Up to: £2,000,000 (This cover only applies when an additional premium has been paid)			
12 Essential Document Indemnity (overseas Weddings only)	N/A	Up to: £250	Up to: £500	Up to: £1,000
13 Optional Marquee Extension	Up to: £20,000 £2,000 single item limit in respect of ancillary equipment (This cover only applies when an additional premium has been paid)			

*The maximum amount payable under Section 8 is limited to £1,000 if you are under 18 years of age or over 65 years of age.

The Financial Services Authority (FSA)

The FSA is the independent watchdog that regulates financial services. It requires us to give you this document. Use this information to decide if our services are right for you. This Key facts document does not contain the full terms and conditions of the contract. Full terms and conditions can be found in the Policy Document.

Insurer: UK General Insurance Ltd on behalf of Ageas Insurance Limited.

About your cover

Confetti Wedding Insurance is appropriate for a private individual requiring Wedding Insurance for cancellation, curtailment or re-arrangement, up to the level of cover shown in the Policy Schedule. The policy also provides additional cover which is shown in the Summary of Cover in the Policy Document. Please check the Summary of Cover table in your Policy Document to ensure you have the correct level of cover for your needs.

Which service will we provide you with?

You will not receive advice or a recommendation from us. We may ask some questions to narrow down the selection of products that we will provide details on. You will then need to make your choice about how to proceed.

What am I not covered for under my Wedding Insurance policy?

There are some situations that you are not covered for.

The most significant exclusions of this policy are set out below.

The policy does not cover the bride and groom or civil partners deciding not to marry or undertake their Civil Partnership Ceremony and associated celebrations.

The policy does not cover any claims caused by or arising from any of the following situations relating to the bride, groom, civil partners or anyone else upon whom your wedding plans depend:

- Anxiety, stress or depression. Unless admitted as an in-patient at a recognised hospital.
- If anyone has been given a terminal prognosis.
- Anyone is acting against medical advice.
- If anyone is on a waiting list for hospital treatment, awaiting results of tests or medical investigations that could result in them not being able to attend the wedding.

It is a condition of this policy that either the bride, groom or a civil partner must be a UK citizen or permanent UK resident.

There may be other exclusions that are significant to you, so you need to check the full details contained in the Policy Document carefully.

What happens if I take out cover and then change my mind or want to cancel the policy early?

We hope you are happy with the cover this policy provides. If you are unhappy with your policy for any reason you have the right to cancel within 14 days of receiving your policy and get your full premium back, providing no claims have been made or are pending.

See the enclosed Policy Document and the section headed 'Premium Refund Guarantee' for full details.

How do I make a claim under my insurance policy?

If you wish to make a claim please contact us as soon as possible.

Tel: 0844 412 4296

When contacting our Claims Service please state your insurance is provided by UK General Insurance Ltd and quote the following:

Scheme name: *Confetti Wedding Insurance*
Scheme ref: 01431

How do I make a complaint about my insurance policy?

We hope you will be pleased with the service we provide. However, if you have cause for complaint it is important you know we are committed to providing you with an exceptional level of service and customer care.

If you have a complaint about our service or about a claim, please call us on 0844 412 4296. If you are still not satisfied please write to:

Client Services Department
UK General Insurance Limited
Cast House
Old Mill Business Park
Gibraltar Island Road
Leeds
LS10 1RJ

We will confirm we have received your complaint within 5 working days and we will do our best to resolve the problem within 4 weeks. If we are unable to do so we will let you know when you can expect the answer.

If we have not resolved the problem within 8 weeks – or if you are dissatisfied with our final response we will give you information about referring your complaint to the Financial Ombudsman Service (if this applies).

Your adherence to the Complaints Procedure above does not effect your statutory rights. For further information about your statutory rights contact your local authority Trading Standards department or Citizens Advice Bureau.

Would I receive compensation if my insurers were unable to meet its liabilities?

In the event that Ageas Insurance Limited is unable to meet its liabilities you may be entitled to compensation from the Financial Services Compensation Scheme (FSCS).

Further information can be found in your policy under "Compensation Scheme" in your Policy Document.

Who regulates us?

Confetti is an Introducer Appointed Representative of UK General Insurance Ltd (Registered in England, Reg. No. 3487744). The travel insurance is administered by UK General Insurance Ltd (Registered in England, Reg. No.2587396), who are authorised and regulated by the Financial Services Authority (Firm Reference No. 310101). Registered Address: Cast House, Old Mill Business Park, Gibraltar Island Road, Leeds, West Yorkshire LS10 1RJ. Our permitted business is arranging general insurance contracts.

You can check this on the FSA's Register by visiting the FSA's website www.fsa.gov.uk/pages/register or by contacting the FSA on 0845 6061234.