

Insurance for weddings &  
receptions at home & abroad





# confetti

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This document only constitutes a valid insurance policy 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.

We have not provided You with a personal recommendation as to whether this policy is suitable for Your specific needs. This product meets the demands and needs of those who wish to insure specific risks relating to their wedding arrangements.

Confetti Wedding Insurance accepted by UK General Insurance Limited and underwritten on behalf of Ageas Insurance Limited, Registered Office: Ageas House, Tollgate, Eastleigh, Hampshire, SO53 3YA. Registered in England No. 354568. Ageas Insurance Limited and UK General Insurance Limited are authorised and regulated by the Financial Services Authority. This can be checked on the FSA's register by visiting the FSA's website at [www.fsa.gov.uk/pages/register](http://www.fsa.gov.uk/pages/register) or by contacting them on 0845 606 1234.

Confetti is an Introducer Appointed Representative of UK General Insurance Limited who are authorised and regulated by the Financial Services Authority Firm Number: 310101.

Confetti Wedding Insurance is administered by UK General Insurance Limited who are authorised and regulated by the Financial Services Authority Firm Number: 310101.

### PREMIUM REFUND GUARANTEE

If, after reading this policy, this insurance does not meet Your requirements, please return this policy and Your Schedule to UK General Insurance Limited within fourteen days of the date of issue, before the Wedding Date and providing no claim has been made. Your premium will then be refunded in full. No subsequent refund of any part of the premium can be made.

### GENERAL ADVICE ABOUT CLAIMS ON YOUR CONFETTI INSURANCE

Any incident or loss which gives rise, or may give rise, to a claim under Your Confetti Insurance should be notified immediately to:

Confetti Claims Service  
Claims Department  
PO BOX 800  
Halifax  
HX1 9ET  
Tel: 0844 412 4296  
Fax: 0844 412 4138

When contacting Confetti Claims Service please state your insurance is provided by UK General Insurance Limited and quote:  
Scheme name: *Confetti Wedding Insurance*  
Scheme ref: *01431*

In respect of claims occurring under Section 6 - Photography and Section 7 - Failure of Suppliers, You must observe the specific claims reporting conditions as detailed within each section.

If You have to make a claim You must notify Us as above as soon as practicable after the incident giving rise to the claim, and in any event no later than thirty one days after this insurance expires. We will reserve the right to decline liability for any claim notified after this date.

## SUMMARY OF COVER PER COUPLE

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.

Cover		Silver	Gold	Platinum	Diamond
SECTION 1	Cancellation and Rearrangement	Up to: £5,000 75% of original wedding cost up to £3,750	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
SECTION 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 <b>(This cover only applies when an additional premium has been paid)</b>			
SECTION 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
SECTION 4	Rings, Flowers, Attendants' Gifts and the Wedding Cake	Up to: £1,000 in respect of rings Up to £750 for flowers, attendants gifts & wedding cake	Up to: £2,000	Up to: £4,000	Up to: £10,000
SECTION 5	Cars and Transport	Up to: £1,250	Up to: £1,500	Up to: £3,000	Up to: £5,000
SECTION 6	Photography and Video	Up to: £1,250	Up to: £1,500	Up to: £3,000	Up to: £5,000
SECTION 7	Failure of Suppliers	Up to: £1,250	Up to: £1,500	Up to: £3,000	Up to: £5,000
SECTION 8*	Personal Accident	Up to: £10,000	Up to: £20,000	Up to: £40,000	Up to: £40,000
SECTION 9	Legal Expenses	Up to: £5,000	Up to: £5,000	Up to: £10,000	Up to: £20,000
SECTION 10	Personal Liability	Up to: £2,000,000	Up to: £2,000,000	Up to: £2,000,000	Up to: £2,000,000
SECTION 11	Optional Public Liability Extension	Up to: £2,000,000 <b>(This cover only applies when an additional premium has been paid)</b>			
SECTION 12	Essential Document Indemnity (overseas Weddings only)	N/A	Up to: £250	Up to: £500	Up to: £1,000
SECTION 13	Optional Marquee Extension	Up to: £20,000 £2,000 single item limit in respect of ancillary equipment <b>(This cover only applies when an additional premium has been paid)</b>			

\*The maximum amount payable under Section 8 is limited to £1000 if you are under 18 years of age or over 65 years of age.

## MEANING OF WORDS

Wherever the following words or phrases appear in this policy wording they shall have the same meaning. Please refer to individual sections for full terms and conditions.

**Additional Costs** - The difference between the original cost of the Wedding Service Supplier and/or Wedding Reception and the rearranged Wedding Service Supplier and/or Wedding Reception.

**Adverse Weather** - Weather conditions are such that they cause major disruption to travel services i.e. rail, road or bus, thus severely affecting the ability of participants and guests attending the Wedding.

**Attendants** – Non-professional participants in the Wedding, traditionally attendant on the bride or groom or civil partners.

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

**Bridal Attire** – Clothing and accessories of a formal nature worn by the bride or civil partner at the Wedding whether hired or owned.

**Ceremonial Attire** – Clothing and accessories of the bride or civil partner, and groom or civil partner, male and female Attendants and the parents of the bride and groom, whether hired or owned.

**Civil Partnership** – 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, step-brother, sister, sister-in-law or step-sister.

**Consequential Loss** - Unless we provide cover under this insurance, any other loss, damage or additional expense following on from the event for which you are claiming is not covered. An example of such loss, damage or additional expense would be costs incurred in preparing a claim or 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** – Shall mean the documentation required by the relevant foreign authority to enable the Wedding to take place as booked outside the United Kingdom, and shall include, but not be limited to, visas, birth certificates and passports.

**Geographical Limits** – This policy applies to Weddings taking place anywhere in the world (except Section 11, which does not cover Weddings in the USA or Canada). It is a condition of this policy that either the bride or civil partner or the groom or civil partner (not both) has to be a UK citizen or permanent UK Resident.

**Home** – Your permanent residential address in the United Kingdom (unless agreed in writing by Confetti Wedding Insurance).

**Loss Of Limb** – Means loss by physical severance at or above the wrist or ankle or the total and permanent loss of an entire hand, arm, foot or leg.

**Loss Of Sight** – Means complete and irrecoverable loss of sight in one or both eyes.

**Marquee** – Shall mean the hired marquee, tent, gazebo or other summer house arrangement.

**Material Fact** – Any fact which is known to You, which is likely to influence Us in the acceptance or assessment of this insurance.

**Medical Practitioner** - A registered practising member of the medical profession who is not related to You or any person under this insurance.

**Occupational Postings** – Shall mean postings of foreign office employees and military employees including civilian services to the military.

**Period Of Insurance** – As specifically defined in each section of this policy.

**Permanent Total Disablement** – Means total disablement from engaging in or attending to any occupation whatsoever for at least 12 months from the date of Bodily Injury, and at the end of that time being beyond hope of improvement.

**Property Insured** – Shall, for the purposes of Section 13 OPTIONAL MARQUEE EXTENSION only, mean the Marquee, as defined, together with staging, chairs, tables 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** – To be a Resident of the UK, Your main residence must be in the UK, You must not have been abroad for more than 6 months in the last year, and You must be registered with a Medical Practitioner in the UK.

**Schedule** – The numbered document attaching to and validating this policy.

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

**Wedding** – A ceremony which creates a contract of marriage which is legally enforceable within the United Kingdom or a Civil Partnership registration or ceremony.

**Wedding Date** – The day specified on the Schedule for the Wedding to take place.

**Wedding Gifts** – Gifts for the bride or civil partner and groom or civil partner presented for the purposes of celebrating the Wedding.

**Wedding Reception** – The social gathering, including room hire and catering, following within no more than 24 hours of the Wedding, at which the Wedding will be celebrated (unless otherwise agreed in writing with Confetti Wedding Insurance).

**Wedding Rings** – The ring(s) exchanged by the bride or civil partner and groom or civil partner at the Wedding.

**Wedding Services Supplier** – Shall mean the providers of professional photography and/or professional video operation; floral arrangements; hired cars or transport; toastmaster; venue; wedding cake; Ceremonial Attire; catering; DJ/disco; band/musician or paid entertainment contracted by You to provide services at the Wedding or Wedding Reception.

**We, Our, Us** – UK General Insurance Limited on behalf of Ageas Insurance Limited.

**You, Your, Yours, Insured** – The bride or civil partner and groom or civil partner named in the Schedule or, for the purposes of certain sections, and where appropriate, any of their relatives who would have made proven, significant, financial contributions on which the Wedding arrangements depend.

## COVER AND LIMITS

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.

**WARRANTY:** It is warranted hereon that:

- i. at the time of issue of this insurance You are not aware of any reason or circumstances which may influence Our opinion of You in accepting the risk
- ii. no Wedding or Wedding Reception shall be booked or undertaken against the advice of a qualified Medical Practitioner
- iii. in respect of Weddings taking place outside the United Kingdom, the Insured shall have effected a suitable travel insurance.

## SECTION 1: CANCELLATION AND REARRANGEMENT OF WEDDING AND/OR WEDDING RECEPTION

### PART I – CANCELLATION

We will pay up to the amount shown in the Summary of Cover 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 the result of:

- (a) 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
- (b) the death, injury or sickness of the bride or civil partner or groom or civil partner or Close Relative which would make continuance of the Wedding inappropriate
- (c) the total non-appearance on the Wedding day of any booked and paid for professional Wedding Services Suppliers
- (d) accidental complete loss of or severe damage to Ceremonial Attire which renders the items unwearable, where the purchase or hire of alternatives is not possible
- (e) redundancy, where notice is received at least 8 weeks after the issue of the Schedule and qualifying for payment under the current redundancy legislation, of the bride, groom, civil partners or any of their relatives who would have made proven, significant, financial contributions on which the Wedding arrangements depend
- (f) 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
- (g) the non-appearance of the officiating minister or registrar.
- (h) 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 completion of Wedding and Wedding Reception or a claim being made under this section of the policy, whichever occurs first.

### PART II – REARRANGEMENT

In the event of cancellation or curtailment of the Wedding or Wedding Reception for reasons specified in Part I above, We will pay up to the amount detailed in the Summary of Cover to reimburse You for reasonable Additional Costs incurred in rearranging the Wedding and/or Wedding Reception and/or Wedding Service Supplier to a similar standard to the amount originally budgeted.

#### Special Claims Conditions

##### Applicable to Section 1 Part II Rearrangement

All Additional Costs and expenses must be notified to UK General Insurance Limited and agreed in advance of the rearranged Wedding or Wedding Reception.

#### 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 document and the Schedule attaching hereto and expires upon completion of the Wedding Date or a claim being made under this section of the policy, whichever occurs first.

#### This section of the insurance does not cover:

1. General Exclusions which apply to all sections of your policy are shown on page 9 under General Exclusion

2. Applicable to all Sections of this Insurance. the first £25 for Silver, Gold or Platinum cover or £50 for Diamond cover of each and every claim
3. Pecuniary losses recoverable from any other source
- Any claim arising directly or indirectly from:
  4. government regulation or act
  5. strikes or labour disputes
  6. unemployment other than redundancy as specified in Part 1 - Cancellation (e) above
7. Your financial circumstances or those of any person or company on whom the Wedding arrangements depend, except as provided for in section 1(e) above
8. Wedding arrangements not honoured by Your employer, other than as provided in section 1(f) above
9. disinclination to contract to the marriage as agreed or failure to comply with legal requirements or Your failure to obtain the relevant legal documentation
10. failure to notify the provider of any goods or service immediately it is found necessary to cancel or curtail the Wedding or Wedding Reception
11. cancellation/curtailment or rearrangement of travel and/or accommodation arrangements made in respect of Weddings outside the United Kingdom
12. Additional Costs not notified to UK General Insurance Limited or agreed in advance of the rearranged Wedding or Wedding Reception.

## SECTION 2: CEREMONIAL ATTIRE

We will pay up to the amount stated in the Summary of Cover for:

1. the reinstatement or replacement (at Our discretion) of Bridal Attire if such attire is lost or damaged whilst in Your possession or that of a Close Relative within 3 months prior to and for the duration of the Wedding and the taking of the photographs immediately following the Wedding by the professional photographer only. In respect of hired Bridal Attire, this cover shall apply for up to 48 hours after the commencement of the Wedding.
2. loss of or damage to Ceremonial Attire within 48 hours prior to and for the duration of the Wedding and the taking of photographs immediately following the Wedding by the professional photographer only. In respect of hired Ceremonial Attire, this cover shall apply for up to 48 hours after the commencement of the Wedding.

#### IMPORTANT

In respect of points 1 and 2 above:

An amount will be deducted in respect of owned and hired attire to reflect previous wear and tear.

#### This section of the insurance does not cover:

1. the first £25 for Silver, Gold or Platinum cover or £50 for Diamond cover of each and every claim
2. Loss or damage which is or 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 Attire 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.

## CEREMONIAL SWORDS EXTENSION

We will indemnify You up to the amount detailed in the Schedule in the event of loss of or damage by any cause not specifically excluded, occurring during the period of hire (the period of hire not exceeding 4 days, unless agreed in writing by UK General Insurance Limited.

#### IMPORTANT

If at the time of the loss or damage the sum insured is less than the full cost of reinstating the swords as new We will reduce the amount We pay for any claim by the proportion that the

maximum amount payable bears to the full cost of reinstating the swords.

**This section of the insurance does not cover:**

1. The first £250 of each and every claim
2. Theft or attempted theft unless involving forcible or violent entry to or exit from a locked premises
3. Loss or theft whilst swords are left unattended
4. Loss, theft or malicious damage not immediately reported to the police
5. Property being confiscated or detained by any government, public or police authority
6. Any willful or malicious act, any act of vandalism, deliberate acts resulting in material damage or bodily injury
7. Loss, theft or damage whilst swords in the custody of a transport company, airline or other carrier.

**SECTION 3: WEDDING GIFTS**

We will pay up to the amount stated in the Summary of Cover (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 seven days 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.

**This section of the insurance does not cover:**

1. the first £25 for Silver, Gold or Platinum cover or £50 for Diamond cover 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 which is or but for the existence of this policy would be otherwise insured
4. loss or damage by theft or attempted theft of any Wedding Gifts 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
5. loss or damage by theft or attempted theft of any Wedding Gifts left in the Home or ceremony venue or Wedding Reception venue, unless there is evidence of violent, visible and forcible entry thereto.

**SECTION 4: WEDDING RING(S), FLOWERS, ATTENDANTS' GIFTS AND THE WEDDING CAKE**

We will pay up to the amount stated in the Summary of Cover for loss of or damage to Wedding Rings, flowers, Attendants' gifts, and 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

**This section of the insurance does not cover:**

1. the first £25 for Silver, Gold or Platinum cover or £50 for Diamond cover 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
3. any loss not reported to the police within 24 hours of discovery
4. loss or damage which is or 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 1 of this policy
6. loss or damage by theft or attempted theft of any Wedding Rings, 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.

**SECTION 5: WEDDING CARS AND TRANSPORT**

We will pay up to the amount stated in the Summary of Cover for reasonable additional costs incurred 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 Wedding and Wedding Reception or a claim being made under this section of the policy, whichever occurs first.

**This section of the insurance does not cover:**

1. the first £25 for Silver, Gold or Platinum cover or £50 for Diamond cover of each and every claim
2. losses recoverable from any other source
3. losses which may effectively be claimed under section 1 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 provider.

**SECTION 6: PHOTOGRAPHY AND VIDEO**

We will pay up to the amount stated on the Summary of Cover 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:

1. non-appearance at the Wedding of the professional photographer or professional video operator contracted for the Wedding
2. 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
3. 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 completion of Wedding and Wedding Reception or a claim being made under this section of the policy, whichever occurs first.

If it is planned to take photographs of the bride or civil partner and groom or civil partner 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 Wedding Reception.

*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 CONFETTI CLAIMS SERVICE WITHIN 48 HOURS OF OCCURRENCE.*

**IMPORTANT**

In respect of points 1, 2 and 3 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.

**This section of the insurance does not cover:**

1. the first £25 for Silver, Gold or Platinum cover or £50 for Diamond cover of each and every claim
2. losses recoverable from any other source
3. losses which may effectively be claimed under section 1 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

- financial failure of any service provider.

### SECTION 7: FAILURE OF SUPPLIERS

Following the bankruptcy or liquidation of any pre-booked Wedding Services Supplier contracted to and paid by You, we will pay up to the amount detailed in the summary for the following:

- irrecoverable Deposits
- additional costs in arranging alternative wedding services

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.

#### This section of the insurance does not cover:

- any sums recoverable from any other source
- any costs which would have been incurred had the original supplier not ceased trading.
- any costs from the financial failure of a Wedding Gifts supplier or any supplier not contracted by and pre-paid by You.
- any costs from the financial failure of a professional wedding planner.
- any costs where no written contractual agreement exists between You and the Wedding Services Supplier.

### SECTION 8: PERSONAL ACCIDENT

We will pay the following 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:

Benefits (per person)					
Cover Levels		Aged 18 or Over			Aged under 18 or over 65
		Silver	Gold	Platinum/Diamond	All Cover Levels
Item 1:	Your Death	£10,000	£10,000	£20,000	£1,000
Item 2:	Loss of one or more of Your limbs and/or sight in one or both of Your eyes	£10,000	£20,000	£40,000	£1,000
Item 3:	Your permanent Total Disablement	£10,000	£20,000	£20,000	£1,000

Compensation is limited to £1,000 if you are under 18 years of age or over 65 years of age at the time of the accident. Provided that:

- death or disablement occurs within one year of the Bodily Injury
- 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
- any claim must be certified by an independent Medical Practitioner
- 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.

#### This section of the insurance does not cover:

- 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
- 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 9: LEGAL EXPENSES

We will pay for legal costs and expenses incurred by You, up to the amount specified in the Summary of Cover, in the pursuit of legal proceedings by You or Your personal representative(s) for compensation and/or damages arising from or out of Your injury or death.

It is a condition of this section of the insurance that We shall have complete control over the legal proceedings and the appointment of legal representation.

#### This section of the insurance does not cover:

- any claim brought against any person who has contracted to supply any aspect of the Wedding or Wedding Reception including the Wedding Reception organiser
- legal expenses incurred prior to the granting of Our support
- any claim reported more than thirty one days after the commencement of the incident giving rise to such claim
- any claim where We consider Your prospects of success in achieving a reasonable benefit are insufficient
- claims arising in connection with injury or death occurring more than 24 hours before or more than 24 hours after the Wedding Date
- claims for legal costs where You are pursuing legal action relating directly or indirectly to medical negligence or alleged medical negligence
- claims emerging from the pursuance of a contingent fee agreement between You and Your counsel
- pursuing claims as part of or on behalf of a group or organisation.
- any claim brought against us or any of our agents

### SECTION 10: PERSONAL LIABILITY

#### Cover under this section does not apply to Weddings taking place within the USA or Canada.

We will indemnify You up to the amount specified in the Summary of Cover in respect of Your legal liability arising from accidental injury to third parties or accidental loss of or damage to third party property.

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 insofar as they can apply.

#### IMPORTANT

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

### SECTION 11: OPTIONAL PUBLIC LIABILITY EXTENSION

#### 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.

Section 11 Personal Liability is extended to cover all persons invited to the Wedding or Wedding 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.

### Sections 10 & 11 of the insurance do not cover:

1. The first £250 of each and every claim in respect of section 11 only (nil excess in respect of section 10)
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 the Insured
  - 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. liability arising from animals belonging to or in Your care, custody or control
6. liability arising from the ownership or occupation of land or buildings
7. liability arising from any criminal proceedings
8. Your costs and expenses incurred without Our prior written consent
9. any liability arising out of the Road Traffic Act or its equivalent
10. liability which is or but for the existence of this policy would be insured by any other insurance, except in respect of any excess beyond the amount payable, or which would have been payable, under such other insurance had this policy not been effected
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. loss of or damage to any goods or other property sold, supplied, delivered, installed or erected by You and all costs of or arising from the need of making good, removal, repair, rectification, replacement or recall of:
  - a) any such good or property
  - b) any defective work executed by You
14. liability arising from the ownership or use of firearms or fireworks or other pyrotechnic devices or effects
15. loss or damage to flooring caused by footwear of any kind
16. any loss arising from ownership or use of bouncy castles or other inflatables.

### SECTION 12: ESSENTIAL DOCUMENT INDEMNITY

We will indemnify You in accordance with the amount stated in the Summary of Cover in respect of reasonable costs for travel, accommodation and fees which arise as a result of the necessity to obtain replacement copies of the documents which are essential to Your Wedding taking place outside the United Kingdom, and which, during the period defined in (ii) below, are lost or damaged for reasons beyond Your control.

#### Cover under this section:

- i. applies only in respect of Weddings taking place outside the United Kingdom
- ii. commences from the date of issue of the schedule and applies until the Wedding takes place, as booked, or a claim is made under this section of the policy, whichever occurs first.

#### This section of the insurance does not cover:

1. loss or damage
  - i. arising from confiscation or detention by customs officials or other authorities
  - ii. not reported to the consular representatives of the relevant issuing country within 24 hours of discovery of 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 13: OPTIONAL MARQUEE EXTENSION

**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.**

We will indemnify You up to the amount detailed in the Summary of Cover in the event of loss of or damage by any cause not specifically excluded occurring during the period of hire (the period of hire not exceeding 4 days unless agreed in writing by UK General Insurance Limited).

Cover under this section includes cancellation/curtailment and rearrangement as a direct result of loss of or damage to the Marquee.

#### IMPORTANT

If at the time of the loss or damage the sum insured is less than the full cost of reinstating the Marquee as new

We will reduce the amount We pay for any claim by the proportion that the maximum amount payable bears to

the full cost of reinstating the Marquee.

#### This section of the insurance does not cover:

1. the first £100 of each and every loss resulting from any one occurrence
2. erection and/or dismantling of any hired equipment
3. audio visual entertainment equipment unless specifically mentioned
4. loss or damage suffered by You as a result of being deceived into knowingly parting with property
5. damage to flooring caused by footwear
6. Consequential Loss of any kind or description
7. theft of ancillary equipment unless there is violent and forcible entry or exit from the locked premises
8. pecuniary losses recoverable from any other source
9. government regulation or act
10. theft or attempted theft unless involving forcible or violent entry to or exit from a building
11. loss or theft from any unattended venue or vehicle.

#### GENERAL CONDITIONS APPLICABLE TO ALL SECTIONS OF THIS INSURANCE

1. It is a condition that all Material Facts have been disclosed to Us. Failure to do so may affect Your rights under this insurance. Following a change in Material Fact disclosed to Us by You during the Period of Insurance, We reserve the right to amend or cancel Your insurance, providing You with a pro-rata refund of premium. If You are in any doubt as to whether a fact is 'material', then for Your own protection it should be disclosed to Confetti Wedding Insurance.
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 and in any event no later than 31 days after the incident giving rise to the loss. All documents, certificates and evidence 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, malicious damage or vandalism - tell the Police immediately
  - (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 written consent
  - (c) You must provide Us, at Your expense, with all reasonable details and evidence which We ask for concerning the cause and amount of any 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 to give any representations 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. No refund of premium is allowed (other than in respect of the Premium Refund Guarantee) once the insurance has been effected.
  6. 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.
  7. 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 fraudulent or if any fraudulent means or devices are used by You or anyone acting on Your behalf to obtain any benefits from this insurance, all benefits under this insurance shall be forfeited and NO RETURN OF PREMIUM SHALL BE DUE.
  8. This policy shall be governed by and construed in accordance with the Law of England and Wales unless the Insured's habitual residence (in the case of an individual) or central administration and/or place of establishment is located in Scotland in which case the law of Scotland shall apply.
  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.
4. losses directly or indirectly occasioned by, happening through, or in consequence of war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), terrorism, civil war, rebellion, revolution, insurrection, military or usurped power or confiscation by nationalisation or requisition and/or destruction of or damage to property by or under the order of any government or local authority or riot or civil commotion
  5. losses directly or indirectly occasioned by pressure waves caused by aircraft or other flying devices travelling at sonic or supersonic speeds
  6. 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 and directed by a registered Medical Practitioner, but not for drug addiction) or self exposure to needless peril (except in an attempt to save human life)
  7. losses directly or indirectly occasioned by, happening through or in consequence of nuclear fission, nuclear fusion or radioactive contamination
  8. any loss whereby any period of disability or loss whatsoever is increased through Your own act or omission
  9. any property more specifically insured
  10. incidents which may give rise to a claim not notified in writing to Us (or Our Claims Service) within thirty one days of the expiry of this insurance (other than as specified in section 6)
  11. losses arising as a result of Consequential Loss of any kind
  12. any claim arising directly or indirectly from injury, illness, death, loss, expense or other liability attributable to sexually transmitted disease
  13. losses arising from prohibitive regulations by the government of any country
  14. 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)
  15. persons acting against the advice of a Medical Practitioner 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 UK General Insurance Limited
  17. wilful or malicious acts and any acts of vandalism by persons invited to the Wedding or Wedding Reception by You
  18. any circumstance manifesting itself after the date of the Wedding and Wedding Reception booking but prior to the date of issue of this policy
  19. 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 8 of this policy
  20. third party rights and no party other than You may claim benefit under the terms of this insurance
  21. We will not cover 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
  22. loss or theft from unattended venues or vehicles unless

#### GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS OF THIS INSURANCE

The insurance does not cover:

1. the bride or civil partner, or groom or civil partner, 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
  - e) anxiety, stress or depression (unless admitted as an in-patient at a recognised hospital)
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

- involving forcible or violent entry to or exit
23. theft or attempted theft unless involving forcible or violent entry or exit from a building
  24. claims arising from the ownership or use of:
    - (a) bouncy castles and other inflatables
    - (b) firearms, fireworks or other pyrotechnic devices or effects
  25. loss of or damage to the property insured due to or arising from:
    - i. wear and tear, inherent defect
    - ii. rot, mildew, rust, corrosion, frost, soiling
    - iii. insects, woodworm, vermin, moth
    - iv. dyeing, renovation
    - v. electronic, electrical or mechanical breakdown, failure or derangement
    - vi. faulty manipulation, design, plan, specification or materials
    - vii. gradual deterioration, market depreciation
    - viii. atmospheric conditions
    - ix. shrinkage or change of colour
    - x. confiscation, detention or any process of cleaning, restoration or repair
  26. any claim arising directly or indirectly from injury, illness, death, loss, expense or other liability attributable to HIV (Human Immunodeficiency Virus) and/or any HIV related illness including AIDS (Acquired Immune Deficiency Syndrome) and/or any mutant derivative or variations thereof
  27. losses directly or indirectly occasioned by, happening through, or in consequence of vaccinations
  28. any part of a claim which is unproven or unsubstantiated
  29. losses, whether directly or indirectly, arising out of Your financial incapacity.

### COMPLAINTS PROCEDURE

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:

#### STEP 1

Complaints regarding the SALE OF THE POLICY should be addressed to:

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

Complaints regarding a CLAIM should be addressed to:

Direct Group Travel Services  
 Claims Department  
 PO BOX 800  
 Halifax  
 HX1 9ET  
 Tel: 0844 412 4296  
 Fax: 0844 412 4138

In all correspondence please state **Your** insurance is provided by UK General Insurance Limited and quote 01413

#### STEP 2

In the event **you** remain dissatisfied and wish to make a complaint, **you** can do so by contacting:

The Customer Relations Manager,  
 UK General Insurance Limited  
 Cast House,  
 Old Mill Business Park,  
 Gibraltar Island Road,  
 Leeds,  
 LS10 1RJ.  
 Tel: 0845 218 2685  
 Email: customerrelations@ukgeneral.co.uk

In all correspondence please state the scheme name Confetti Wedding and quote scheme reference 01413.

#### STEP 3

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 staff. **You** may contact the Financial Ombudsman Service at:

The Financial Ombudsman Service,  
 South Quay Plaza,  
 183 Marsh Wall,  
 Docklands,  
 London,  
 E14 9SR.

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.

#### COMPENSATION SCHEME

Ageas Insurance Limited 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](http://www.fscs.org.uk)

#### DATA PROTECTION ACT 1998

Please note that any information provided to **us** will be processed by **us** and **our** agents in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling claims, if any, which may necessitate providing such information to third parties. **We** may also send the information in confidence for process to other companies acting on their instructions including those located outside the European Economic Area.



Confetti Wedding Insurance is arranged by UK General Insurance Limited, who are authorised and regulated by the Financial Services Authority (Number 310101).