

POLICY SUMMARY

Some important facts about your insurance are summarised below. This summary does not describe all the terms and conditions of your policy, so please take time to read the policy document to make sure you understand the cover it provides.

Insurer: AXA Insurance UK plc and Primary Insurance Company Limited.

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.

Level of Cover Selected		GOLD	PLATINUM	DIAMOND
Section 1	Cancellation and 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
Section 2	Ceremonial Attire	Up to: £3,000	Up to: £6,000	Up to: £10,000
Section 3	Wedding Gifts	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: £2,000	Up to: £4,000	Up to: £10,000
Section 5	Cars and Transport	Up to: £1,500	Up to: £3,000	Up to: £5,000
Section 6	Photography and Video	Up to: £1,500	Up to: £3,000	Up to: £5,000
Section 7	Failure of Suppliers	Up to: £1,500	Up to: £3,000	Up to: £5,000
Section 8	Personal Accident			
Item 1:	Your Death	£10,000 (£1,000 if aged under 18)	£20,000 (£1,000 if aged under 18)	£20,000 (£1,000 if aged under 18)
Item 2:	Loss of one or more of Your limbs and/or sight in one or both of Your eyes	£20,000 (£1,000 if aged under 18)	£40,000 (£1,000 if aged under 18)	£40,000 (£1,000 if aged under 18)
Item 3:	Your Permanent Total Disablement	£20,000 (£1,000 if aged under 18)	£40,000 (£1,000 if aged under 18)	£40,000 (£1,000 if aged under 18)
Section 9	Legal Expenses	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
Section 11	Optional Public Liability Extension	Up to: £2,000,000 (This cover only applies when an additional premium is paid)		
Section 12	Essential Document Indemnity (overseas Wedding only)	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 (This cover only applies when an additional premium is paid)		

Significant Exclusions and Limitations	Policy Reference
<p>Pre-existing Medical Conditions Restrictions in cover apply if a claim is made relating to a medical condition which is in existence prior to purchasing your insurance. It is very important that you refer to the advice on the front page of your policy. If you have any conditions to disclose you must call 08707 744408. NOTE: You are not covered for claims caused by: (a) pregnancy where anyone will be more than 26 weeks pregnant by the end of the Wedding Reception (b) anxiety, stress or depression unless You are admitted as an in-patient at a recognised hospital.</p>	Section 1
<p>Hazardous Holiday Activities & Dangerous Pursuits You may not be covered if you are planning to take part in dangerous sports or activities. Wintersports will only be covered if you have paid the appropriate premium. Please refer to the policy wording and call 08707 744150. If Your activity does not appear on the list of Acceptable Sports & Leisure Activities, it is not covered. However, We may be able to cover Your activity upon payment of an additional premium. Please call Travellers Protection Services Limited on 08707 744150 to discuss Your requirements.</p>	See Meaning of Words for list of Acceptable Sports & Leisure Activities
<p>Geographical Limits This Certificate 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 Certificate that either the bride or the groom (not both) has to be a UK resident.</p>	Meaning of Words
<p>Excesses Certain Sections of cover are subject to an excess applying to each claim. An excess means that you are responsible for the first sum per person per incident when you claim. The amount of any excess is detailed in the Policy Wording on the Summary of Cover, and under the sections to which an excess applies.</p>	Summary of Cover

CANCELLATION RIGHT

We hope you are happy with the cover this policy provides. However, you have the right to cancel it within 14 days of receiving the policy. See the enclosed policy document and the section headed "Premium Refund Guarantee".

MAKING A CLAIM

If you have a claim, please telephone us on 08707 744065 as soon as possible to tell us about it.

HOW TO MAKE A COMPLAINT

We hope you will be pleased with the service we provide. However, if you have a complaint about our service or about a claim, please call us on 08707 744176. If you are still not satisfied, please write to our Managing Director at:

The Managing Director
Travellers Protection Services Limited
1 Prince of Wales Road
Norwich
NR1 1AW

If you are still not happy with the response you have received, you have the right to ask the Financial Ombudsman Service to review your case.

COMPENSATION SCHEME

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

In the event that Primary Insurance Company Limited is unable to meet its liabilities you may be entitled to compensation from the Irish Insurance Compensation Fund.

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

CONFETTI.CO.UK WEDDING INSURANCE CERTIFICATE OF INSURANCE

Insurance for Weddings and Receptions at home and abroad

confetti.co.uk Wedding Insurance accepted by UK Underwriting Ltd, underwritten by AXA Insurance UK plc, Registered Office: 5 Old Broad Street, London EC2N 1AD, Registered in England No. 78950 and Primary Insurance Company Ltd an insurance company established in Ireland and authorised and licensed by the Irish Financial Services Regulatory Authority. Registered in The Republic of Ireland, registration number E340407, registered office First Floor, Fitzwilton House, Wilton Place, Dublin 2, Ireland.

AXA Insurance UK plc and UK Underwriting Ltd 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/register or by contacting them on 0845 606 1234.

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.

This Certificate is valid only where the appropriate completed and numbered Schedule has been attached by **confetti.co.uk wedding insurance** and the appropriate premium has been paid

Premium Refund Guarantee: We hope You are happy with the cover this policy provides. However, if after reading this certificate, this insurance does not meet with Your requirements, please return it to **confetti.co.uk Wedding Insurance**, within 14 fourteen days of issue we will refund your premium. We shall not be bound to accept renewal of any Insurance and may at any time cancel any insurance document by sending 14 days notice to You at Your last known address. Provided the premium has been paid in full You shall be entitled to a proportionate rebate of premium in respect of the unexpired period showing on the Insurance.

MEDICAL SCREENING QUESTIONS - PLEASE READ CAREFULLY

Please answer these questions in relation to the **Bride, the Groom and anyone else upon whose health Your Wedding plans depend.**

Has anyone ever been diagnosed as suffering from stress, anxiety or depression?

NO

YES

Has anyone been given a terminal prognosis?

NO

YES

Will anyone be more than 26 weeks pregnant by the end of the Wedding Reception?

NO

YES

Is anyone travelling or acting against medical advice?

NO

YES

Is anyone on a waiting list for in-patient treatment, awaiting treatment or awaiting the results of medical investigations or tests?

NO

YES

Does anyone have any medical conditions that require ongoing medication?

NO

YES

Has anyone been treated or investigated for any medical condition during the last twelve months?

NO

YES

Full cover is available under this policy. If your answers to any of these questions change to Yes during the Period of Insurance, please contact us on 08707 744065 so we can advise you on what cover is available to You.

No cover is available under this Policy for any claim which is directly or indirectly linked to the medical condition(s) which caused you to answer 'Yes' to the question(s) on the left.

No cover is available under this Policy for any claim which is directly or indirectly linked to the medical condition(s) which caused you to answer 'Yes' to either of the questions on the left.

However, we can sometimes extend cover. Please call us on 08707 744065 to discuss your requirements. An additional premium may be payable.

Please also pay particular attention to the sections entitled Conditions Applicable to All Sections of This Insurance and General Exclusions Applicable to All Sections of This Insurance, details of which can be found later on in this policy document.

MEANING OF WORDS

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 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.

Bodily Injury - Shall be injury caused by external, violent and visible means.

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

Ceremonial Attire - Clothing and accessories of the groom, male and female Attendants and the parents of the bride and groom, whether hired or owned.

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.

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 Certificate 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 Certificate that either the bride or the groom (not both) has to be a UK resident.

Home - Your permanent residential address in the United Kingdom (unless agreed in writing by confetti.co.uk 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 irrevocable 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.

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 Certificate.

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.

Pre-existing Medical Condition - any ongoing medical condition, or condition which has required medical treatment (including consultations or advice) within the last 12 months.

Schedule - The numbered document attaching to and validating this Certificate of Insurance.

Wedding - A ceremony which creates a contract of marriage which is legally enforceable within the United Kingdom.

Wedding Date - The day specified in the Proposal Form and Schedule for the Wedding to take place.

Wedding Gifts - Gifts for the bride and groom presented for the purposes of celebrating the Wedding.

Wedding Reception - The social gathering, including but not limited to, room hire and catering, following within no more than twenty four hours of the Wedding, at which the Wedding will be celebrated (unless otherwise agreed in writing with confetti.co.uk Wedding Insurance).

Wedding Rings - The ring(s) exchanged by the bride and groom at the Wedding.

Wedding Services - Services traditional to the celebration of a Wedding, including, but not limited to, Professional Photography and/or Professional Video Operation, Floral Arrangements, Hired Cars or other Transport and Wedding Guest Accommodation.

We, Our, Us - UK Underwriting Limited on behalf of AXA Insurance UK plc and Primary Insurance Company Limited.

You, Your, Yours, Insured - The bride and groom 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.

SUMMARY OF COVER PER COUPLE

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Level of Cover Selected		GOLD	PLATINUM	DIAMOND
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Section 2	Ceremonial Attire	Up to: £3,000	Up to: £6,000	Up to: £10,000
Section 3	Wedding Gifts	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
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Item 3:	Your Permanent Total Disablement	£20,000 (£1,000 if aged under 18)	£40,000 (£1,000 if aged under 18)	£40,000 (£1,000 if aged under 18)
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GENERAL ADVICE ABOUT CLAIMS ON YOUR CONFETTI.CO.UK WEDDING INSURANCE

Any incident or Loss which gives rise, or may give rise, to a claim under Your **confetti.co.uk Wedding Insurance** should be notified immediately to:

TPS Claims Service
1 Prince of Wales Road, Norwich, NR1 1AW
Telephone: 08707 744065

In respect of claims occurring under Section 6 – Photography, You must observe the specific claims reporting conditions as detailed within Section 6.

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.

• The **confetti.co.uk** Wedding Insurance Claims Charter •

We know that the real proof of insurance comes when You have to make a claim. You need to know that when something goes wrong Your claim will be handled promptly and by experienced claims handling staff. At **confetti.co.uk Wedding Insurance** we have a commitment to meeting client expectations, and that is why Our in-house Claims Service works to ensure that standards of service, such as the time it takes to respond to Your claim, and the quality of the correspondence involved, are of an acceptable level.

Our Claims Quality Cash-Back Promise

To demonstrate our belief in the quality of our Claims Service, **We will, on application, pay You compensation** of £10 per adult claiming, if for any reason the following occurs:

- A claim recoverable under this Certificate takes more than seven working days to settle once our Claims Service has received all the correct paperwork and information required
- Our Claims Service (in writing or otherwise) incorrectly declines or underpays a claim under Your **confetti.co.uk** Wedding Insurance after the full facts of the claim have been received
- A query made to our Claims Service is not responded to within six working days.

Note: Only one Cash-Back payment will be made per Insured per claim.

COMPENSATION SCHEME

AXA Insurance UK plc 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 100% of the first £2,000 and 90% of the remainder of the claim. You can get more information about compensation scheme arrangements from the FSCS.

Primary Insurance Company Ltd is covered by the Irish Insurance Compensation Fund. You may be entitled to compensation from the fund, if they cannot meet their obligations. The Irish Insurance Compensation Fund provides funds for liquidators so that they may pay the valid claims of insolvent insurers. The fund will provide compensation payments of up to €20,000 or 90% of the net loss whichever is the lesser. You can get more information about compensation fund arrangements from the Irish Financial Services Regulatory Authority.

The subscribing insurers' obligations under contracts of insurance to which they subscribe are several and not joint and are limited solely to the extent of their individual subscriptions. The subscribing insurers are not responsible for the subscription of any co-subscribing insurer who for any reason does not satisfy all or part of its obligations.

COMPLAINTS PROCEDURE

We realise that things can go wrong and there may be occasions when You feel that We have not provided the service you expected. When this happens we want to hear about it so We can try to put things right. 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. You should in the first instance contact the Managing Director of the Travellers Protection Services Limited. The contact details are:

The Managing Director, Travellers Protection Services Limited, 1 Prince of Wales Road, Norwich, NR1 1AW
Tel: 08707 744176 Fax: 08707 744045 Email: info@tpsLtd.com

We expect that the majority of complaints will have been quickly and satisfactorily resolved at this stage but if You are not satisfied You can take the issue further by contacting the following:

The Claims Manager, UK Underwriting Ltd, 2 Gibraltar House, Bowcliffe Road, Leeds, LS10 1HB

If your complaint is one of the few that cannot be resolved by this stage write to the Head of Customer Care of your insurer who will review the details of your case and arrange for an investigation on behalf of the Chief Executive:

Customer Care, AXA Insurance, Civic Drive, Ipswich IP1 2AN
Or you may use email customer-care@axa-insurance.co.uk
Or telephone (01473) 205926 or fax (01473) 205101

If we have given you our final response and you are still dissatisfied you may refer your case to the Financial Ombudsman Service (FOS).

The FOS is an independent body that arbitrates on complaints after we have provided you with written confirmation that our internal complaints procedure has been exhausted.

Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR
Telephone (0845) 080 1800 Fax (020) 7964 1001

Please note you have 6 months from the date of our final response in which to refer to your complaint to the FOS. Referral to the FOS will not affect your right to take legal action against us.

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 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 RECEPTION PART I – CANCELLATION

We will pay up to the amount shown in the Summary for any irrecoverable expenses incurred by You in respect of Ceremonial Attire, flowers, photographs, caterers, transport, accommodation and the services from any other wedding 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 groom or Close Relative which would make continuance of the Wedding inappropriate
- (c) the total non-appearance of any booked and paid for professional Wedding Services
- (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 Certificate and qualifying for payment under the current redundancy legislation, of the bride or groom or any of their relatives who would have made proven, significant, financial contributions on which the Wedding arrangements depend
- (f) the unforeseen posting overseas or to Northern Ireland of a

serving member of the UK armed forces or unavoidable and necessary duty for the Ambulance Service, Coastguard, Fire Brigade or Police Personnel 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 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, Reception or services for reasons specified in Part I above, We will pay up to the amount detailed in the Summary to reimburse You for reasonable Additional Costs incurred in rearranging the Wedding and/or Wedding Reception and/or Wedding Services 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 confetti.co.uk Wedding Insurance and agreed in advance of the rearranged Wedding.

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 Certificate of Insurance 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. the first £25 for Gold or Platinum cover or £50 for Diamond cover of each and every claim
2. pecuniary losses recoverable from any other source
Any claim arising directly or indirectly from:

3. government regulation or act
4. strikes or labour disputes
5. unemployment other than redundancy as specified in 1(e) above
6. Your financial circumstances or those of any person or company on whom the Wedding arrangements depend, except as provided for in point 1(e) above
7. Wedding arrangements not honoured by Your employer, other than as provided in Section 1(f) above
8. disinclination to contract to the marriage as agreed or failure to comply with legal requirements or Your failure to obtain the relevant legal documentation
9. failure to notify the provider of any goods or service immediately it is found necessary to cancel or curtail the Wedding or Reception
10. cancellation/curtailment or rearrangement of travel and/or accommodation arrangements made in respect of Weddings outside the United Kingdom
11. Additional Costs not notified to confetti.co.uk Wedding Insurance or agreed in advance of the rearranged wedding
12. claims caused by pregnancy where anyone will be more than 26 weeks pregnant by the end of the Wedding Reception
13. anxiety, stress or depression unless You are admitted as an in-patient at a recognised hospital.

SECTION 2: CEREMONIAL ATTIRE

We will pay up to the amount stated in the Summary 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 three 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 forty eight 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 forty eight 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 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 Certificate would be otherwise insured
3. any loss (other than by damage) not reported to the Police within twenty four 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.

SECTION 3: WEDDING GIFTS

We will pay up to the amount stated in the Summary (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 twenty four 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 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 twenty four hours of discovery
3. loss or damage which is or but for the existence of this Certificate 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 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 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. seven days prior to the Wedding and expires twenty four 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. thirty six hours prior to the Wedding and expires twenty four 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 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 twenty four hours of discovery
4. loss or damage which is or but for the existence of this Certificate 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 Certificate
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 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 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 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 Certificate
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 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 for any reason 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 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 and groom cutting the Wedding Cake, We will pay up to the amount stated in the Summary to

arrange an alternative photographic session necessitated by damage to the Wedding Cake occurring within forty eight hours before the conclusion of the 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.CO.UK WEDDING INSURANCE CLAIMS SERVICE WITHIN FORTY EIGHT HOURS OF OCCURRENCE.

This Section of the Insurance does not cover:

1. the first £25 for 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 Certificate
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 7: FAILURE OF SUPPLIERS

Following the bankruptcy or liquidation of any pre-booked Wedding Service supplier We will pay up to the amount detailed in the summary for the following:

1. irrecoverable deposits
2. additional costs in arranging alternative equivalent 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:

1. the first £25 for Gold or Platinum cover or £50 for Diamond cover 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.

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 twelve calendar months from the date of the accident causing such Bodily Injury results in:

BENEFITS PER PERSON			
Cover Level	Age 18 years and over		Age under 18 years
	Gold	Platinum/Diamond	All cover levels
Item 1: Your Death	£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	£20,000	£40,000	£1,000
Item 3: Your Permanent Total Disablement	£20,000	£40,000	£1,000

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 Certificate insofar as it applies to the person for whom such payment has been made
3. any claim must be certified by an independent medical practitioner
4. **this Section of the Insurance does not cover Bodily Injury occurring more than twenty four hours before or more than twenty four hours after the Wedding Date.**

This Section of the Insurance does not cover:

1. 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
2. losses arising from accidents involving You driving or being carried as a passenger in or on any quadbike, two or three wheeled vehicle of 250cc 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, 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:

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

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 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 and groom, except insofar as the bride and groom 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 Public Liability is extended 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.

Sections 10 & 11 of the Insurance do not cover:

1. The first £250 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 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 Certificate would be

- insured by any other Certificate except in respect of any excess beyond the amount payable under such other Certificate, or which would have been payable under such other Certificate had this Insurance not been effected
11. liability incurred by You more than twenty four hours before or more than twenty four 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 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 this Certificate 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 twenty four 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 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 four days unless agreed in writing by confetti.co.uk Wedding Insurance).

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.co.uk 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 Certificate shall be governed by and construed in accordance with the Law of England and Wales unless the Certificate holder'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. In the event of the place of establishment being situated in the Channel Islands the relevant law governing the Channel Islands 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.
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

Certificate for the same financial loss.

16. This Certificate may be rescinded or cancelled without the consent of a third party.
17. The subscribing insurers' obligations under contracts of insurance to which they subscribe are several and not joint and are limited solely to the extent of their individual subscriptions. The subscribing insurers are not responsible for the subscription of any co-subscribing insurer who for any reason does not satisfy all or part of its obligations.
18. 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 THIS INSURANCE

This Insurance does not cover:

1. claims (for You or anyone else upon whom Your Wedding depends) arising directly or indirectly from:
 - a) any Pre-Existing Medical Condition which would require You to answer yes to the Medical Screening Questions, unless declared to and accepted by Us
 - b) travelling or acting against medical advice
 - c) awaiting results of tests or medical investigations
 - d) being on a hospital waiting list for treatment
 - e) having received a terminal prognosis
 - f) pregnancy, where the pregnancy will exceed 26 weeks by the end of the Wedding Reception
 - g) anxiety, stress or depression (unless admitted as an in-patient)
 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. failure to comply with the Medical Conditions section on the front page of this Policy
 4. circumstances of which You are aware at the time of effecting this Certificate
 5. 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
 6. losses directly or indirectly occasioned by pressure waves caused by aircraft or other flying devices travelling at sonic or supersonic speeds
 7. losses directly or indirectly occasioned by, happening through or in consequence of winter sports, hazardous activities which shall include but not be limited to: kite surfing, rugby, bungee jumping, rock climbing or mountaineering (ordinarily necessitating the use of ropes or guides), pot-holing, rafting or canoeing involving white water rapids in excess of grade three, underwater activities involving the use of breathing apparatus and in excess of thirty metres, motor sports or competitions, yachting or boating outside territorial waters, manual work or hazardous occupations, professional sports, aerial activities (hang gliding, parachuting, parascending or hot air ballooning) or aviation (other than as a fare-paying passenger in a duly certified passenger-carrying aircraft flown in the course of licensed operation for transportation of passengers by air by a properly licensed crew) or driving or riding motorcycles or quad bikes in excess of 125cc
- If You are intending to undertake any of the activities listed here or any other activity which may be considered as dangerous or hazardous, please contact confetti.co.uk Wedding Insurance on 08707 744065 for advice. This Certificate may be extended to cover certain activities upon payment of an additional premium.**
8. 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)
 9. losses directly or indirectly occasioned by, happening through or in consequence of nuclear fission, nuclear fusion or radioactive contamination
 10. any loss whereby any period of disability or loss whatsoever is increased through Your own act or omission

11. any property more specifically insured
12. 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)
13. losses arising as a result of consequential loss of any kind
14. any claim arising directly or indirectly from injury, illness, death, loss, expense or other liability attributable to sexually transmitted disease
15. losses arising from prohibitive regulations by the government of any country
16. 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)
17. persons acting against the advice of a Medical Practitioner
18. 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 confetti.co.uk Wedding Insurance
19. wilful or malicious acts and any acts of vandalism by persons invited to the Wedding or Wedding Reception by You
20. any circumstance manifesting itself after the date of the Wedding/Reception booking but prior to the date of issue of this Certificate
21. 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 Certificate
22. third party rights and no party other than You may claim benefit under the terms of this Insurance
23. any claims arising directly or indirectly from anxiety, stress or depression unless You are admitted as an in-patient at a recognised hospital
24. 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
25. loss or theft from unattended venues or vehicles unless involving forcible or violent entry to or exit
26. theft or attempted theft unless involving forcible or violent entry or exit from a building
27. claims arising from the ownership or use of:
 - (a) bouncy castles and other inflatables
 - (b) firearms, fireworks or other pyrotechnic devices or effects
28. 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
29. 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
30. losses directly or indirectly occasioned by, happening through, or in consequence of vaccinations
31. any part of a claim which is unproven or unsubstantiated
32. losses, whether directly or indirectly, arising out of Your financial incapacity.