

About your Wedding Insurance Policy

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.

		Essentials	Silver	Gold	Platinum	Diamond	Premier
		Cover Level Up to	Cover Level Up to	Cover Level Up to	Cover Level Up to	Cover Level Up to	Cover Level Up to
SECTION 1	Cancellation and Rearrangement	£2,500 in respect of cancellation and £1,250 in respect of re-arrangement	£5,000 in respect of cancellation and £2,750 in respect of re-arrangement	£10,000 in respect of cancellation and £5,000 in respect of re-arrangement	£20,000 in respect of cancellation and £10,000 in respect of re-arrangement	£30,000 in respect of cancellation and £15,000 in respect of re-arrangement	£50,000 in respect of cancellation and £25,000 in respect of re-arrangement
SECTION 2	Ceremonial Attire	£1,000	£2,000	£3,000	£6,000	£10,000	£15,000
	Ceremonial Swords Extension	£20,000 (This cover only applies when an additional premium has been paid) £250 excess					
SECTION 3	Wedding Gifts	£1,000 (£100 Cash & Voucher Limit)	£2,000 (£175 Cash & Voucher Limit)	£3,000 (£250 Cash & Voucher Limit)	£6,000 (£500 Cash & Voucher Limit)	£10,000 (£1,000 Cash & Voucher Limit)	£15,000 (£1,500 Cash & Voucher Limit)
SECTION 4	Rings, Flowers, Attendants' Gifts and the Wedding Cake	£750	£1,500	£2,000	£4,000	£10,000	£15,000
SECTION 5	Cars and Transport	£750	£1,250	£1,500	£3,000	£5,000	£10,000
SECTION 6	Photography and Video	£750	£1,250	£1,500	£3,000	£5,000	£7,500
SECTION 7	Failure of Suppliers	£750	£1,250	£1,500	£3,000	£5,000	£10,000
SECTION 8	Personal Accident	£5,000	£10,000	£20,000	£40,000	£40,000	£40,000
SECTION 9	Legal Expenses	£5,000	£5,000	£5,000	£10,000	£20,000	£20,000
SECTION 10	Personal Liability	£1,000,000 £250 excess	£2,000,000 £250 excess	£2,000,000 £250 excess	£2,000,000 £250 excess	£2,000,000 £250 excess	£2,000,000 £250 excess
SECTION 11	Optional Public Liability Extension	£2,000,000 (This cover only applies when an additional premium has been paid) No excess on this section					
SECTION 12	Essential Document Indemnity	£125	£250	£250	£500	£1,000	£2,000
SECTION 13	Optional Marquee Extension	£20,000 (This cover only applies when an additional premium has been paid) No excess on this section					
	EXCESS FOR EACH SECTION, UNLESS STATED OTHERWISE	£25	£25	£25	£25	£50	£50

The Financial Services Authority (FSA)

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

Insurer: UK Underwriting Limited on behalf of Fortis Insurance Limited.

About your cover

Weddingplan Wedding Insurance is appropriate for a private individual requiring Wedding Insurance for cancellation, curtailment or re-arrangement, up to the level of cover shown in the Policy Schedule. The policy also provides additional cover which is shown in the Summary of Cover in the policy document.

Please check the Summary of Cover table in your policy document to ensure you have the correct level of cover for your needs.

Which service will we provide you with?

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

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

There are some situations that you are not covered for.

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

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

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

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

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

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

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

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

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

How do I make a claim under my insurance policy?

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

Tel: 0844 412 4296

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

Scheme name: Weddingplan Wedding Insurance
Scheme ref: 00067

How do I make a complaint about my insurance policy?

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

Complaints regarding the SALE OF THE POLICY:

You should in the first instance contact the Managing Director of TPS (Insurance Admin Services) Ltd. The contact details are:

The Managing Director,
TPS (Insurance Admin Services) Ltd,
PO Box 157
Norwich
NR7 8WB
Tel: 0844 412 3115
Fax: 0844 412 2723
Email: complaints@tpsLtd.com

In the event You remain dissatisfied and wish to make a complaint please refer to the complaints procedure on page 10 of the policy document.

Complaints regarding a CLAIM:

You should in the first instance contact the Managing Director of Direct Group Travel Services. The contact details are:

The Managing Director
Weddingplan Claims
Direct Group Travel Services
Claims Department
PO Box 800
Halifax
HX1 9ET
Tel: 0844 412 4296
Fax: 0845 412 4138

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

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

In the event that Fortis Insurance Limited is unable to meet its liabilities you may be entitled to compensation from the Financial Services Compensation Scheme (FSCS). Further information can be found in your policy under "Compensation Scheme" in your policy document.

Who regulates us?

TPS (Insurance Admin Services) Ltd is authorised and regulated by the Financial Services Authority. Our FSA number is 311788. Our permitted business is arranging general insurance contracts. You can check this on the FSA's Register by visiting the FSA's website www.fsa.gov.uk/register or by contacting the FSA on Tel: 0300 500 5000 or Fax: 0207 0661099.