

Weddings affected by Coronavirus (COVID-19)

As one of our customers with a wedding taking place within the next 12 weeks, we would like to offer some initial help and guidance as the impact of COVID-19 unfolds. We understand that this is a very difficult and uncertain time and we very sorry if your wedding is affected by the pandemic.

We have outlined the cover currently offered by your policy. As the government's response to and advice relating to COVID-19 evolves, this may change. Please keep checking back to WeddingPlan homepage where we will continue to share with you the impact of any government changes to your policy cover.

Where you do not have the option to cancel or rearrange your wedding, we would also like to share some practical advice and links to website and further information that may be useful to you.

Cover Offered by Your Policy

Your Policy Cover | Venues

Your initial thought may have been to immediately cancel or postpone your wedding. Although the government have advised the general public to not gather together in significant numbers, there is currently no ban in place that would stop your wedding taking place, therefore the decision to cancel will be a personal decision and therefore the cost not covered by your policy at this time. If this position changes and the government do introduce a ban on venues hosting social gatherings or the government instruct the public that they must stay at home, your policy may cover the cost or cancellation or rearrangement.

Your Policy Cover | Suppliers

The policy does not cover claims for the withdrawal of services provided by your suppliers unless they have been formally diagnosed with COVID-19 which is evidenced by a GP or medical practitioner.

Your Policy Cover | Illness

The policy does not cover claims for cancellation due to self- isolation. This includes members of the wedding party and any guests. If you or close relative, that is are formally diagnosed with COVID-19 which is evidenced by a GP or medical practitioner, you can make a claim under the cancellation or rearrangement section.

Your Policy Cover | Getting Married Abroad

The Foreign and Commonwealth Office are advising all UK residents against all overseas travel. If you are getting married abroad and you bought your policy before the government advice was issued, you are covered for cancellation and rearrangement of your wedding. Please note that a wedding insurance policy does not cover the cost of flights or accommodation. These elements of your wedding would be insured under a travel insurance policy.

If your circumstances suggest you do have a valid claim please contact the WeddingPlan Claims Team on 0344 412 4296 or at specialistclaims@directgroup.co.uk and they will advise you of your next steps.

Practical Advice and Resources

Where you do not have the option to cancel or rearrange your wedding, we have outlined some key points for you to consider. Please remember that ultimately your wedding is about you and your partner's commitment to each other. Although the day may not be exactly as you planned it and inevitably there will be some anxiety and disappointment to overcome, your plans can be adapted and reorganised into a different kind of day – but one that is no less special...

Speak to your venue and suppliers

Speak with your venue and suppliers to see if they would be amenable to changing the date. Some of our customers have already reported their venues and suppliers have been really helpful in helping them to do this, by holding their deposits and moving to another date at no extra cost. Some of the businesses you have asked to be a part of your wedding could be small and are possibly relying on your support through this time too – so speak to them and find out how you can work together to find a solution that's agreeable to you both.

If you move your wedding, please contact us and we will be more than happy to extend your cover to the new date. The only stipulation is that the new date needs to be within two years of the original purchase date.

Check with your Credit Card Provider

If you have used a credit card for the payment of deposits or invoices you may have some protection from your card issuer under Section 75 law. You can find out more about the rules and what you are entitled to claim by visiting the Which? website <https://www.which.co.uk/consumer-rights/regulation/section-75-of-the-consumer-credit-act>

Looking after Vulnerable Guests

If you want to go ahead with your wedding, talk to your guests about how they feel about COVID-19 and if they are happy to attend and be part of the day. It may be that you can put in place some rules and restrictions with your guests to make them feel safer and more comfortable.

There is a lot of information circulating about COVID-19 so try to find your facts from reputable sources. For the best advice and guidance visit the NHS at [NHS.uk](https://www.nhs.uk) and [GOV.uk](https://www.gov.uk)

Streaming Services

If you really want to go ahead with the wedding, but your guest numbers are reduced, why not consider setting up a streaming service so those that are unable to attend can still be part of your day by watching from home. Similarly, if your venue or church restrict the number of guests that can be at your wedding ceremony, there may be a space at the venue, or very close to the venue, that could host them to watch the live stream and you join them immediately afterwards. There's a great round up of streaming options here <https://offbeatbride.com/live-streaming-your-wedding/>

Delaying Part of Your Plans

If your guests have already committed to travel and accommodation costs to join you, you could consider taking part of the wedding forward on the planned day and delaying the rest until another time. For example, you could choose to go ahead with the reception on the day and have the religious ceremony at a later date.

If you decide to do this please contact us to let us know the details and we will be pleased to update your policy for you. We can extend cover for the second event to take place up to six months after the first.

Further Information and Reading

<https://www.hitched.co.uk/wedding-planning/organising-and-planning/will-coronavirus-affect-my-wedding-day/>

<https://www.rockmywedding.co.uk/coronavirus-and-your-wedding-some-advice/>

<https://www.brides.com/what-to-know-about-coronavirus-and-wedding-planning-4799160>