

# SUMMARY OF COVER

Section	Cover	Bronze	Silver	Gold	Diamond	Diamond +	Platinum	Platinum +	Premier	Premier +
		Cover Limit	Cover Limit	Cover Limit	Cover Limit	Cover Limit	Cover Limit	Cover Limit	Cover Limit	Cover Limit
1	Cancellation & Rearrangement	£2,500 in respect of cancellation & £2,000 in respect of rearrangement	£7,000 in respect of cancellation & £5,000 in respect of rearrangement	£10,000 in respect of cancellation & £7,000 in respect of rearrangement	£12,500 in respect of cancellation & £9,000 in respect of rearrangement	£17,000 in respect of cancellation & £12,500 in respect of rearrangement	£22,000 in respect of cancellation & £16,000 in respect of rearrangement	£27,000 in respect of cancellation & £20,000 in respect of rearrangement	£32,000 in respect of cancellation & £25,000 in respect of rearrangement	£65,000 in respect of cancellation & £50,000 in respect of rearrangement
2	Wedding Attire	£1,000	£2,500	£4,000	£5,000	£6,000	£7,000	£8,000	£10,000	£10,000
3	Wedding Gifts	£750 (£100 Cash & Voucher Limit)	£2,000 (£175 Cash & Voucher Limit)	£3,000 (£250 Cash & Voucher Limit)	£3,000 (£300 Cash & Voucher Limit)	£3,000 (£300 Cash & Voucher Limit)	£6,000 (£750 Cash & Voucher Limit)	£6,000 (£750 Cash & Voucher Limit)	£10,000 (£1,250 Cash & Voucher Limit)	£10,000 (£1,250 Cash & Voucher Limit)
4	Rings, Flowers, Attendant's Gifts and the Wedding Cake	£1,000	£1,500	£2,500	£3,000	£4,000	£5,000	£7,000	£8,000	£10,000
5	Cars and Transport	£750	£2,500	£4,000	£5,000	£6,000	£8,000	£10,000	£12,000	£22,000
6	Photography & Video	£750	£2,500	£4,000	£5,000	£6,000	£8,000	£10,000	£12,000	£22,000
7	Failure of Suppliers	£1,000	£3,500	£6,000	£7,000	£8,500	£11,000	£14,000	£16,000	£35,000
8	Personal Accident	£5,000	£10,000	£20,000	£20,000	£40,000	£40,000	£40,000	£40,000	£40,000
9	Legal Expenses	£5,000	£5,000	£5,000	£5,000	£10,000	£10,000	£10,000	£20,000	£20,000
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	£2,000,000 £250 Excess	£2,000,000 £250 Excess	£2,000,000 £250 Excess
11	Essential Document Indemnity	£125	£250	£250	£250	£500	£500	£1,000	£1,000	£2,000
12	Public Liability	Optional Extra	Optional Extra	£2,000,000	£2,000,000	£2,000,000	£2,000,000	£2,000,000	£2,000,000	£2,000,000
13	Optional Public Liability	£5,000,000 (This cover only applies when the appropriate additional premium has been paid)								
14	Optional Marquee Extension (1)	£25,000 (This cover only applies when the appropriate additional premium has been paid) No excess on this section								
15	Optional Marquee Extension (2)	£50,000 (This cover only applies when the appropriate additional premium has been paid) No excess on this section								
16	Ceremonial Swords Extension	£20,000 (This cover only applies when the appropriate additional premium has been paid) £250 excess on this section								
Excess for Each Section Unless Otherwise Stated		£25	£25	£25	£25	£25	£25	£50	£50	£50

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

**The information detailed in this document is relevant to policies purchased between 01/06/2016 and 31/05/2017. Your Wedding and Wedding Reception/s must conclude on or prior to 31/05/2019.**

#### Insurer

Weddingplan Wedding Insurance is a trading name of UK General Insurance Ltd. This policy is underwritten by UK General Insurance Ltd on behalf of Great Lakes Reinsurance (UK) SE, Registered in England No. SE000083. Registered Office: Plantation Place, 30 Fenchurch Street, London EC3M 3AJ

UK General Insurance Limited are authorised and regulated by the Financial Conduct Authority. Great Lakes Reinsurance (UK) SE is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. This can be checked on the Financial Services Register at <https://register.fca.org.uk/or> by calling them on 0800 111 6768 or 0300 500 8082.

#### 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.

- It is a condition of this policy that the bride and groom or civil partners must be permanent UK residents at the time the policy is purchased.
- Deciding not to marry or undertake the Civil Partnership Ceremony and associated celebrations is not a situation covered by this policy.
- 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.
  - 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.

#### 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 receive your full premium back, providing no claims have been made or are pending.

#### 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: 0344 412 4296  
When contacting our Claims Service please state your insurance is provided by UK General Insurance Ltd and quote the following:

**Scheme name: Weddingplan Wedding Insurance**  
**Scheme ref: 00067U**

#### How do I make a complaint about my insurance policy?

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:

#### Complaints regarding: THE SALE OF THE POLICY

Customer Relations Department  
UK General Insurance Group Limited  
Cast House  
Old Mill Business Park  
Gibraltar Island Road  
Leeds  
LS10 1RJ  
Tel: 0345 218 2685  
Email: [customerrelations@ukgeneral.co.uk](mailto:customerrelations@ukgeneral.co.uk)

**In all correspondence please state the scheme name: Weddingplan Wedding Insurance and scheme reference: 00067U**

#### Complaints regarding: CLAIMS

Direct Group Wedding Services  
Customer Relations  
PO Box 1193  
DONCASTER  
DN1 9PW  
Tel: 0344 412 4296

**In all correspondence please state the scheme name: Weddingplan Wedding Insurance and scheme reference: 00067U**

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

In the event that Great Lakes Reinsurance (UK) SE 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.