

Lovebird Wedding Insurance

Insurance Product Information Document



Company: Acasta European Insurance Company

Product: Wedding Insurance

Acasta European Insurance Company Limited are registered in Gibraltar under Company No. 96218, with its registered office address at Unit 1, 124 Irish Town, Gibraltar, GX11 1AA. Acasta European Insurance Company Limited is authorised and regulated by the Gibraltar Financial Services Commission and subject to limited regulation by the Financial Conduct Authority for the conduct of UK business.

This Insurance Product Information Document provides a summary of the key information relating to this insurance policy.

The full terms and conditions of the cover can be found in the policy wording. It is important that you read through these documents carefully.

What is this type of Insurance?

This is a Wedding Insurance policy that provides financial protection against a variety of unforeseen events that may affect your wedding or wedding reception. It covers cancellation or rearrangement, loss or damage to key wedding items (such as attire, rings, cake, and gifts), failure of suppliers, personal accident, public liability, and optional covers for marquee, ceremonial swords, and guest liability.



What is Insured?

The below sections are covered up to the limits specified in your Policy Schedule:

- ✓ Cancellation and rearrangement due to illness, venue closure, extreme weather, or supplier no-show.
- ✓ Loss or damage to ceremonial attire, wedding rings, cake, flowers, and wedding gifts.
- ✓ Failure of suppliers due to bankruptcy or liquidation.
- ✓ Essential documents for weddings abroad (e.g., passport, visas).
- ✓ Photography and video retakes due to damage, loss, or non-appearance of the photographer.
- ✓ Wedding cars and transport failure on the day.
- ✓ Personal accident for the marrying couple, including death or permanent disablement.
- ✓ Professional counselling following a cancelled wedding due to death or withdrawal.
- ✓ Public liability for the marrying couple.
- ✓ Optional guest liability, marquee extension, and ceremonial swords cover (if selected).



What is not Insured?

- ✗ Disinclination to marry or failure to meet legal/marital requirements.
- ✗ Any circumstances known at the time of purchase that may affect the wedding.
- ✗ Claims arising directly or indirectly from any pandemic or epidemic (e.g., COVID-19 or any variants/mutations).
- ✗ Government regulations or restrictions on wedding events (e.g., guest limits).
- ✗ Theft not involving forcible/violent entry or unreported to the police within 24 hours.
- ✗ Damage caused by wear and tear, vermin, deterioration, inherent defects, or poor workmanship.
- ✗ Losses recoverable from another source (e.g., travel insurance or refunds).
- ✗ Claims where no written agreement or evidence of ownership/booking exists.



Are there any restrictions on cover?

- ! Cover must be purchased at least 30 days before the wedding date.
- ! One of the marrying couple must be a UK resident (or hold a UK passport if living abroad).
- ! Weather-related disruption is not covered if adverse conditions were publicly forecast when policy was bought.
- ! Cover under Sections 11–14 (Public Liability, Guest Liability, Marquee, Ceremonial Swords) applies to UK weddings only.
- ! Policy excludes weddings arranged against medical advice or where a terminal diagnosis exists.
- ! No cover for weddings outside the UK unless separate travel insurance is in place.
- ! Personal Accident cover applies to the marrying couple. Compensation is limited to £1,000 if aged under 18 or over 65.



Where am I covered?

Worldwide coverage, except where the Foreign, Commonwealth & Development Office (FCDO) advises against travel.

UK-only coverage applies to:

- Section 11: Public Liability
- Section 12: Optional Guest Liability
- Section 13: Optional Marquee Extension
- Section 14: Optional Ceremonial Swords



What are my obligations?

- Take reasonable care to answer all questions truthfully when applying.
- Inform Lovebird of any changes to your details or circumstances after purchase.
- Take all reasonable steps to avoid loss or damage.
- Notify the police within 24 hours of discovering any theft or malicious damage and obtain a crime reference.
- Submit any claims within 31 days with relevant documentation (contracts, receipts, etc.).



When and how do I pay?

You must pay the premium in full at the start of the policy, either directly or through an authorised finance agreement arranged by your Administrator.



When does the cover start and end?

Cover starts from the date shown on your Policy Schedule.

Please note: different sections of cover commence at different times (e.g., ceremonial attire up to 3 months before, gifts 7 days before, flowers and cake 36 hours before). Full details are in the policy wording.

Cover ends 24 hours after the wedding or wedding reception (whichever is later), or upon a valid claim being paid.



How do I cancel the contract?

You may cancel within 14 days of purchase for a full refund if no claim has been made.

After 14 days, you may be entitled to a pro-rata refund (subject to a £10 administration fee) by contacting Lovebird.