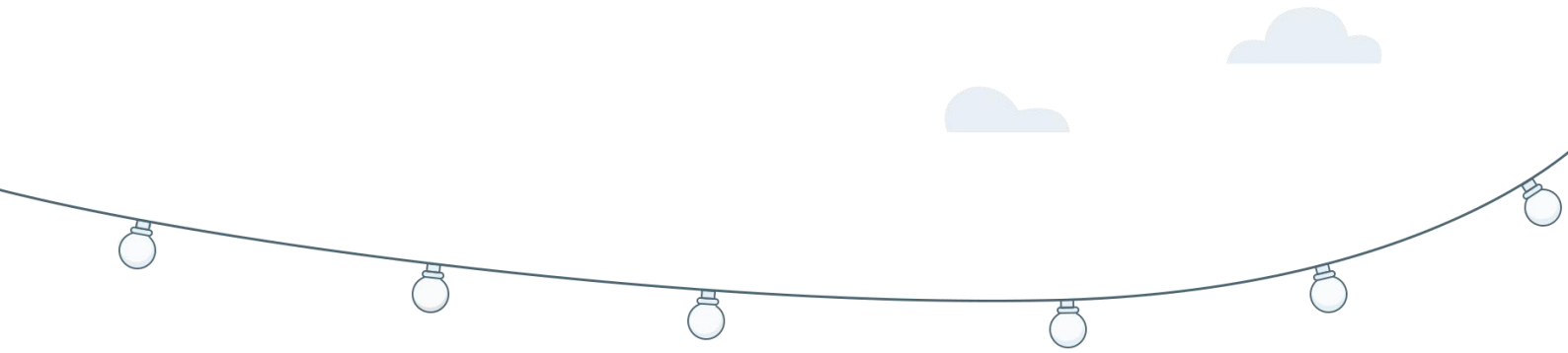


LOVEBIRD



Wedding Insurance TERMS & CONDITIONS

ADMINISTERED BY

Voli Limited

UNDERWRITTEN BY

Acasta European Insurance Company Limited

WELCOME

Thank **You** for choosing **Us** for Your Wedding insurance.

We're here to provide **You** with peace of mind. This policy booklet is **Your** guide to everything covered by **Your** insurance, what is not covered by **Your** insurance, and anything **You** need to do, including:

- What's covered and what's not
- How to submit a claim
- How to make changes to **Your** policy
- How to get help if **You** need it

We've made this booklet easy to understand so **You** can find the information **You** need quickly.

If **You** have any questions, please don't hesitate to contact Us.

YOUR POLICY

Your policy is a legally binding contract between **You** and **Us**. In exchange for the premium, **We** will provide **You** with the cover shown in **Your** policy. **Your** policy is made up of this policy booklet and the schedule.

Your policy is based on the information **You** provided when **You** applied for **Your** policy. **You** must take reasonable care when answering any questions **You** have been asked before entering into the policy to ensure that such answers are true, complete, and accurate. **You** must also let **Lovebird** know if any of the information provided before the start of the policy changes at any time.

It's important that **You** read and understand the policy **You** have bought. If **You** have any questions, any details are incorrect, or if **You** want to change anything, please get in touch with **Lovebird**. If **You** do not, it may affect the validity of the policy, whether a claim is covered, or the amount **We** pay in the event of a claim.

ABOUT US

We are Acasta European Insurance Company Limited.

We are 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. Details about the extent of **Our** regulation by the Financial Conduct Authority (Firm Registration Number 456936) are available from **Us** on request.

Acasta Europe Limited assists **Us** in providing services associated with this policy, such as claims handling. Acasta Europe Limited is authorised and regulated by the Financial Conduct Authority (Firm Registration Number 599391).

Details of Acasta European Insurance Company Limited and Acasta Europe Limited can be found on the Financial Services Register (register.fca.org.uk).

ABOUT LOVEBIRD

Your policy has been arranged for **You** by **Lovebird** (a trading style of **Voli Limited**) and are responsible for administering **Your** policy. They do this under a separate contract with **You**. Their fees and charges are set out in that document. **You** can find the benefits schedule at the end of this document.

Voli Limited is authorised and regulated by the Financial Conduct Authority (Firm Registration Number 1015906).

IMPORTANT CONDITIONS RELATING TO HEALTH

Before purchasing this policy, please carefully consider the following conditions in relation to the marrying couple and any relative upon whose health the insured event(s) depend.

You are not covered for:

1. Medical Conditions with Terminal Diagnoses:

If any of **You** have a medical condition for which **You** have received a terminal diagnosis prior to purchasing this insurance.

2. Ongoing Treatment or Investigations:

If any of **You** are awaiting or undergoing treatment or investigation at a hospital or specialist clinic or are awaiting the results of any tests or investigations at the time **You** purchased this insurance.

3. Awareness of Potential **Wedding** Cancellation or Amendment:

If, at the time of purchasing this insurance, **You** are aware of any reason why the **Wedding** plans may need to be cancelled or amended.

4. Residency Requirement:

At least one of the marrying couple must be a resident in the United Kingdom. If this condition is not met, **You** must contact **Lovebird**.

Important Notes:

- There is no cover for any claims related directly or indirectly to any of the above conditions.
- If **Your** medical conditions meet the requirements outlined above, they will be covered under this policy.*

*For further details, please refer to the **General Exclusions** and Conditions outlined later in this document.

Contact Details:

If **You** have any questions or need further clarification, please contact **Lovebird**.

WE'RE HERE FOR YOU

If **You** need to get in touch, **You** can contact Lovebird using the details below:

General Queries, Amendments or Cancellations to **Your** Policy
lovebird.co.uk

Complaints

complaints@voli.uk

Or **You** can write to Complaints Manager at:

Voli Ltd
2nd Floor Northgate House
Upper Borough Walls
Bath
BA1 1RG

Please include **Your** full name and **Your** policy number on any correspondence.

SUMMARY OF COVER PER COUPLE

Provided **You** have paid the appropriate premium, **You** are covered in accordance with the full wording shown herein up to the limits detailed on **Your** policy schedule for the cover **You** have selected.

The excesses apply for each marrying couple and each section of each claim unless otherwise stated.

DEFINITIONS

Each of the words or phrases listed below will have the same meaning wherever they appear in bold in this policy.

- **Accident:** Means a sudden, unexpected, unusual, specific, violent, external event, which occurs at a single identifiable time and place and independently of all other causes, results directly, immediately and solely in physical **Bodily injury** which results in a loss.
- **Additional Costs:** The difference between the original cost of a **Wedding Services Supplier** and/or **Wedding Reception** and the rearranged **Wedding Services Supplier** and/or **Wedding Reception**.
- **Administrator:** Lovebird - lovebird.co.uk
- **Adverse Weather:** Weather conditions that cause major disruption to travel services (i.e., rail, road, or bus), thus severely affecting the ability of participants and guests to attend the **Wedding**.
- **Attendants:** Non-professional participants in the **Wedding**, traditionally attendants of the bride, groom, or civil partners.
- **Bodily Injury:** Injury or death caused by external, violent, and visible means.
- **Bridal Attire:** Clothing and accessories of a formal nature worn by the bride or civil partner at the **Wedding**, whether hired or owned.
- **Ceremonial Attire:** Clothing and accessories of the bride or civil partner, and groom or civil partner, male and female **Attendants**, and the parents of the bride and groom, whether hired or owned, excluding ceremonial swords.
- **Civil Partnership:** A legal union between two people, regardless of sex.
- **Claims Administrator:** Acasta Europe Limited.
- **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.
- **Consequential Loss:** Unless **We** provide cover under this insurance, any other loss, damage, or additional expense following on from the event for which **You** are claiming is not covered. An example of such loss, damage, or additional expense would be the cost of renting alternative attire if yours is damaged and not covered under this policy.
- **Coronavirus:** SARS-CoV-2 (Severe acute respiratory syndrome coronavirus 2) or any mutation of SARS-CoV-2, including the commonly known COVID-19.
- **Data Controller:** The insurer and **Administrator**, who determine the purposes and means of processing **Your** personal data.
- **Deposits:** The minimum contractual amount payable in order to secure the services of a **Wedding Services Supplier**.
- **Essential Documents:** 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.
- **Epidemic:** A widespread occurrence of an infectious disease in a community at a particular time, affecting a large number of individuals within a specific region or population.
- **General Exclusions:** Exclusions which apply to all coverage sections of this policy, shown later in this document under the heading "General Exclusions Applicable to All Sections of this Insurance."
- **Home:** **Your** permanent residential address in the United Kingdom.
- **Loss of Limb:** 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.
- **Marquee:** For the purposes of Section 13, the **Marquee** together with staging, chairs, tables, and ancillary equipment hired or leased by **You** (or another person on **Your** behalf) solely for the purpose of **Your Wedding** or **Wedding Reception** and for which **You** (or such other person) are responsible.
- **Medical Practitioner:** A registered practicing member of the medical profession who is not related to **You** or any person under this insurance.

- **Pandemic:** An **Epidemic** that has spread over a large geographical area, such as multiple countries or continents, affecting a substantial number of people.
- **Period of Insurance:** As specifically defined in each section of this policy.
- **Permanent Total Disablement:** 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.
- **Policy Schedule:** The numbered document attaching to this policy, which **We** have issued to **You** and which includes **Your** particulars and chosen levels of cover.
- **Resident of the UK:** To be a resident of the UK, **Your** main residence must be in the UK. **You** must not have been abroad for more than 6 months in the last year, and **You** must be registered with a **Medical Practitioner** in the UK.
- **Summary of Cover:** The coverage summary on **Your Policy Schedule** which states the indemnity limits for each section of this policy for the selected coverage levels.
- **United Kingdom or UK:** England, Wales, Scotland, Northern Ireland, the Channel Islands, and the Isle of Man.
- **Wedding:** A ceremony which creates a contract of marriage which is legally enforceable within the **United Kingdom** or a **Civil Partnership** registration or ceremony.
- **Wedding Date:** The day specified on the **Policy Schedule** for the **Wedding** to take place.
- **Wedding Gifts:** Gifts for the bride or civil partner and groom or civil partner presented for the purposes of celebrating the **Wedding**.
- **Wedding Reception:** The social gathering, including room hire and catering, following within no more than 24 hours of the **Wedding**, at which the **Wedding** will be celebrated.
- **Wedding Rings:** The ring(s) exchanged by the bride or civil partner and groom or civil partner at the **Wedding**.
- **Wedding Services Supplier:** The providers of professional photography and/or professional video operation; floral arrangements; hired cars or transport; toastmaster; venue; **Wedding** cake; **Ceremonial Attire**; catering; DJ/disco; band/musician, or paid entertainment contracted by **You** to provide services at the **Wedding** or **Wedding Reception**.
- **We/Us/Our/Insurer/Acasta:** Acasta European Insurance Company Limited.
- **You/Your:** The persons named in the **Policy Schedule** as the bride and groom or as civil partners.

THE COVER & LIMITS

Eligibility

This policy must be purchased a minimum of 30 days before the **Wedding Date** and/or **Wedding Reception**.

- i) If the **Wedding** is taking place in the UK, at least one of the partners to be wed must be a **Resident of the UK**, or if living abroad when purchasing the policy, one of the partners to be wed must hold a UK passport.
- ii) If the **Wedding** is taking place outside the UK, at least one of the partners to be wed must be a permanent **Resident of the UK** on the **Wedding Date**.
- iii) 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.

- iv) No **Wedding** or **Wedding Reception** shall be booked or undertaken against the advice of a qualified **Medical Practitioner**.
- v) In respect of **weddings** taking place outside the United Kingdom, **You** shall have effected suitable travel insurance.

Geographical Limits

Cover under Section 11 (Public Liability), Section 12 (Optional Guest Personal Liability), and Section 13 (Optional **Marquee** Extension) only applies to a **Wedding** held within the UK.

All other cover provided under this policy applies to a **Wedding** taking place anywhere in the world, excluding countries where travel is not recommended by the Foreign, Commonwealth & Development Office.

In consideration of the payment of the required premium and subject to the conditions and warranties contained herein, **We** hereby agree to pay or provide the indemnity stated below.

SECTION 1: CANCELLATION AND REARRANGEMENT OF WEDDING AND/OR WEDDING RECEPTION

PART I – CANCELLATION

We will pay up to the amount stated in the **Summary of Cover** for any irrecoverable expenses incurred by **You** in respect of ceremonial attire, flowers, photographs, caterers, transport, accommodation, and the services from any other **Wedding Services Supplier** booked but not used as a direct result of the unavoidable cancellation or curtailment of the **Wedding** or **Wedding Reception** as a result of:

- a) The booked venue for the **Wedding** or **Wedding Reception** being unable to hold Your **Wedding** due to:
 - 2) An outbreak of infectious or contagious disease at the premises (excluding COVID-19 or new variants of it).
 - 3) Damage to the venue.
 - 4) Murder or suicide at the premises.
 - 5) Closure of the venue by a relevant authority.
- 6) Please note that claims or losses arising directly or indirectly from COVID-19 or new variants of it, or changes in law or restrictions imposed in connection with COVID-19 are not covered.

- a) The death, injury, or sickness of the bride, groom, or a civil partner, or a Close Relative, which would make continuance of the **Wedding** inappropriate.
- b) The unforeseen and total non-appearance on the **Wedding** day of any booked and paid for professional **Wedding Services Suppliers**.
- c) 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.
- d) Redundancy of the bride, groom, civil partners, or any of their relatives who would have made proven significant financial contributions on which the **Wedding** arrangements depend, where notice is received at least 8 weeks after the issue of the **Policy Schedule** and qualifying for payment under the current redundancy legislation.
- e) The unforeseen posting overseas of a serving member of the UK armed forces or unavoidable and necessary duty for the ambulance service, coastguard, fire brigade, or police personnel of the bride, groom, or civil partners or a **Close Relative**, which occurs during the Period of Insurance.
- f) The non-appearance of the officiating minister or registrar.
- g) The inability of the bride, groom, or civil partners and guests to reach the **Wedding** or **Wedding Reception** venue due to **Adverse Weather**.

PART II – REARRANGEMENT

In the event of cancellation or curtailment of the **Wedding** or **Wedding Reception** for reasons specified in Part I above, **We** will pay up to the amount stated in the **Summary of Cover** to reimburse **You** for reasonable **Additional Costs** incurred in rearranging the **Wedding** and/or **Wedding Reception** and/or **Wedding** service supplier to a similar standard to the amount originally budgeted.

All **Additional Costs** must be notified to the **Claims Administrator** and agreed in advance of the rearranged **Wedding** or **Wedding Reception**.

SPECIAL CLAIMS CONDITIONS

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 on the date in the **Policy Schedule**.
- c. Expires upon completion of the **Wedding Date** and **Wedding Reception** or a claim being made under this section of the policy, whichever occurs first.

This section of the policy will not provide cover:

- 1) For anything excluded by the **General Exclusions**.
- 2) For pecuniary losses recoverable from any other source.
- 3) Any claim arising directly or indirectly from:
- 4) Government regulation or act other than in respect of a closure of the venue as specified in section 1(a) above.
- 5) Strikes or labour disputes.
- 6) Unemployment other than redundancy as specified in section 1(e) above.
- 7) **Your** financial circumstances or those of any person or company on whom the **Wedding** arrangements depend, except as provided for in section 1(e) above.
- 8) **Wedding** arrangements not being honoured by Your employer, other than as provided in section 1(f) above.
- 9) Disinclination to contract to the marriage as agreed or failure to comply with legal requirements or **Your** failure to obtain the relevant legal documentation.
- 10) Failure to notify the provider of any goods or service immediately it is found necessary to cancel or curtail the **Wedding** or **Wedding Reception**.
- 11) Cancellation/curtailment or rearrangement of travel and/or accommodation arrangements made in respect of weddings outside the United Kingdom.
- 12) Pregnancy, except for serious medical complications related to a pregnancy or childbirth where the expected date of confinement is more than 2 months after the **Wedding Date**.
- 13) Anxiety, stress, or depression unless the bride, groom, or one of the civil partners is admitted as an inpatient at a recognised hospital.

- 14) **Additional Costs** not notified to the insurer or agreed in advance of the rearranged **Wedding** or **Wedding Reception**.
- 15) **Adverse Weather** or natural catastrophe where there were warnings of **Adverse Weather** or natural catastrophe in the public domain at the time of purchasing the policy.
- 16) The venue(s) or caterers ceasing to trade due to financial failure or entering into administration where, at the time of purchase of this policy or at the time of contracting with them, they were already in administration, a voluntary scheme of arrangement, or subject to a winding-up petition.

SECTION 2: CEREMONIAL ATTIRE

We will pay up to the amount stated in the **Summary of Cover** for:

The reinstatement or replacement (at **Our** discretion) of **Ceremonial Attire** if such attire is lost or damaged while in **Your** possession, or that of a **Close Relative**, within 3 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 **Ceremonial Attire**, this cover shall apply for up to 48 hours after the commencement of the **Wedding**.

IMPORTANT

An amount will be deducted in respect of owned and hired attire to reflect previous wear and tear. The maximum **We** will pay for **Bridal Attire** or **Ceremonial Attire** that is owned by **You** and damaged after the start of the ceremony will be 75% of its value as new.

In the event of a claim under this section where **We** choose to reimburse **You** for the value of the **Ceremonial Attire** or provide a replacement, **You** are required to surrender the original item to **Us** for the claim to be valid. **We** will cover the reasonable postage costs incurred in returning the item to **Us** as part of the claim settlement.

This section of the insurance does not cover:

- 1) The first £100 for each and every claim.
- 2) Anything excluded by the **General Exclusions**.
- 3) Pecuniary losses recoverable from any other source.
- 4) Loss or damage which is otherwise insured, or would otherwise be insured but for the existence of this policy.
- 5) Any loss by theft or criminal damage not reported to the police within 24 hours of discovery or where a corresponding Crime Reference Number cannot be provided.

- 6) 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: FAILURE OF SUPPLIERS

We will pay up to the amount stated in the **Summary of Cover**, following the bankruptcy or liquidation of any pre-booked **Wedding Services Supplier** contracted to and paid by **You**, in respect of:

- Irrecoverable **Deposits** and/or payments in accordance with the **Wedding Services Supplier's** standard booking conditions.
- **Additional Costs** incurred in arranging an alternative **Wedding Services Supplier**.

Cover under this section commences 14 days after 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.

Important Note:

This section provides cover only in the event that a **Wedding Services Supplier** fails due to bankruptcy or liquidation. It does not cover situations where a supplier has not fulfilled their contractual obligations for any other reason.

This section of the insurance does not cover:

- 1) The first £100 for each and every claim.
- 2) Anything excluded by the **General Exclusions**.
- 3) Any sums recoverable from any other source.
- 4) Any costs which would have been incurred had the original **Wedding Services Supplier** not ceased trading.
- 5) Any costs in relation to other **Wedding Services Suppliers** who are not subject to financial failure.
- 6) Any **Deposits** and/or payments paid more than 30 days before the start date of this policy.
- 7) Any costs arising from the financial failure, bankruptcy, or liquidation of the **Wedding Services Supplier**, or if they cease to trade, within 90 days of the start date of this policy.
- 8) Any costs from the financial failure of a supplier of **Wedding Gifts** or any supplier not contracted by and prepaid by **You**.
- 9) Any costs from the financial failure of a professional **Wedding** planner.
- 10) Any costs where no written contractual agreement exists between **You** and the **Wedding Services Supplier**.
- 11) Claims arising from circumstances known to **You** or in the public domain at the time of issue of this

insurance.

- 12) Any claim resulting from the **Wedding Services Supplier** becoming bankrupt, put into liquidation, or ceasing to trade where, at the time of purchase of this policy, it was already under administration, a voluntary scheme of arrangement, or subject to a winding-up petition.
- 13) Any loss resulting from fraudulent, dishonest, or criminal activity on the part of the **Wedding Services Supplier**.
- 14) Any loss resulting from the **Wedding Services Supplier** not performing their contractual obligations, unless caused by financial failure.

SECTION 4: WEDDING GIFTS

We will pay up to the amount stated in the **Summary of Cover** for loss of or damage to **Wedding Gifts** due to accident, fire, or theft while being stored by **You** or **Your Close Relative**. This cover also applies while gifts are in transit or on display at the **Wedding Reception**.

Cover under this section commences seven days prior to the **Wedding** and expires 24 hours after the **Wedding Reception** or until a claim is made under this section of the policy, whichever occurs first.

Cover under this section is limited to:

- £250 for any one item
- For cash and vouchers, the limit stated in the **Summary of Cover**
- The maximum limit stated in the **Summary of Cover** in total

This section of the insurance does not cover:

- 1) The first £100 for each and every claim.
- 2) Anything excluded by the **General Exclusions**.
- 3) Any loss by theft or criminal damage not reported to the police within 24 hours of discovery.
- 4) Loss or damage which is otherwise insured or would be otherwise insured but for the existence of this policy.
- 5) 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.
- 6) Loss or damage by theft or attempted theft of any **Wedding Gifts** left in the Home, ceremony venue, or **Wedding Reception** venue, unless there is evidence of violent, visible, and forcible entry thereto.

SECTION 5: WEDDING RINGS, FLOWERS, AND THE WEDDING CAKE

We will pay up to the amount stated in the **Summary of Cover** for loss of or accidental damage to **Wedding Rings**, flowers, and the **Wedding** cake which occurs during the time specified below:

- In respect of **Wedding Rings**, cover commences 7 days prior to the **Wedding** and expires 24 hours after the **Wedding** or when a claim is made under this section of the policy, whichever occurs first.
- In respect of flowers and the **Wedding** cake, cover commences 36 hours prior to the **Wedding** and expires 24 hours after the **Wedding** or when a claim is made under this section of the policy, whichever occurs first.

This section of the insurance does not cover:

- 1) The first £100 for each and every claim.
- 2) Anything excluded by the **General Exclusions**.
- 3) Theft of **Wedding Rings**, flowers, and **Attendants'** gifts unless such items were removed by visible and forcible means.
- 4) Any loss by theft or criminal damage not reported to the police within 24 hours of discovery or where a corresponding Crime Reference Number cannot be provided.
- 5) Loss or damage which is otherwise insured or would be otherwise insured but for the existence of this policy.
- 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 6: WEDDING CARS AND TRANSPORT

We will pay up to the amount stated in the **Summary of Cover** for reasonable **Additional Costs** incurred if the private hire firm or individual with whom the transport arrangements have been made fails to meet their contractual obligations following non-appearance, breakdown, or accident.

Cover under this section commences from the date the premium is paid and applies until completion of the **Wedding** and **Wedding 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 £100 for each and every claim.

- 2) Anything excluded by the **General Exclusions**.
- 3) Losses recoverable from any other source.
- 4) Losses which may effectively be claimed under Section 1 (Cancellation and Rearrangement) of this policy.
- 5) Any costs where no written contractual agreement exists between **You** and the relevant **Wedding Services Supplier**.
- 6) Any costs which would have been incurred had the original **Wedding Services Supplier** not failed to meet their contractual obligations.
- 7) Costs incurred by reason of financial failure of any **Wedding Services Supplier**.

SECTION 7: ESSENTIAL DOCUMENT INDEMNITY

We will pay up to the amount stated in the **Summary of Cover** 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 below, are lost or damaged for reasons beyond **Your** control.

Cover under this section:

- 1) Applies only in respect of weddings taking place outside the United Kingdom.
- 2) Commences from the date of issue of the **Policy Schedule** 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) Anything excluded by the **General Exclusions**.
- 2) Loss or damage:
 - a) Arising from confiscation or detention by customs officials or other authorities; or
 - b) Not reported to the consular representatives of the relevant issuing country within 24 hours of discovery of loss, and a written confirmation obtained.
- 3) Loss or theft from any unattended motor vehicle.
- 4) Claims which arise from **Your** lack of care, or from reasons within **Your** control.

- 5) Loss of documents when stored in suitcases or other like receptacles whilst in the custody of the airline or other carriers.

SECTION 8: PHOTOGRAPHY AND VIDEO

We will pay up to the amount stated in the **Summary of Cover** to:

- I. Reimburse **You** for unforeseen expenses necessarily incurred to take or re-take **Wedding** photographs or videos; or
- II. Refund any non-recoverable amount which **You** originally contracted to pay

as a direct and necessary consequence of:

- 1) Non-appearance at the **Wedding** 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 overexposure) 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 delivery of the photographs or video not exceeding 90 days after the **Wedding Reception** date, or a claim being made under this section of the policy, whichever occurs first.

If it is planned to take photographs of the bride or civil partner and groom or civil partner cutting the **Wedding** cake, We will pay up to the amount stated in the **Summary of Cover** to arrange an alternative photography session necessitated by damage to the **Wedding** cake occurring within 48 hours before the conclusion of the **Wedding 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 CLAIMS SERVICE WITHIN 48 HOURS OF OCCURRENCE.

IMPORTANT

In respect of points 1, 2, and 3 above, cover will only apply if more than 75% of the photographs originally commissioned and paid for are not provided by the professional photographer or professional video operator contracted for the **Wedding**.

This section of the insurance does not cover:

- 1) The first £100 for each and every claim.
- 2) Anything excluded by the **General Exclusions**.
- 3) Losses recoverable from any other source.
- 4) Losses which may effectively be claimed under Section 1 of this policy.
- 5) Any costs which would have been incurred had the original photographer or video operator not failed to meet their contractual obligations.
- 6) Any loss where no written contractual agreement exists between You and the professional photographer or professional video operator.
- 7) Financial failure of any **Wedding Services Supplier**.

SECTION 9: PERSONAL ACCIDENT

We will pay compensation to **You** or **Your** legal representative(s) (where appropriate). If You sustain **Bodily injury**, which solely and independently of any other cause results in Your death, permanent total disablement, loss of sight or loss of limb(s) within 12 months of the **Accident**.

Limited to £1,000 for people under 18 years of age or over 65 years of age

Conditions of cover under this section:

- 1) Death or disablement must occur within one year of the accident causing 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 policy 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 24 hours before or more than 24 hours after the **Wedding Date**.

This section of the insurance does not cover:

- 1) Anything excluded by the **General Exclusions**.
- 2) **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.

- 3) Losses arising from accidents involving You driving or being carried as a passenger in or on any quadbike, two or three-wheeled vehicle.
- 4) The contracting of any disease, illness, and/or medical condition.
- 5) The exacerbation of a previously existing **Bodily Injury**.

SECTION 10: PROFESSIONAL COUNSELLING

Cover under this section commences from the date the premium is paid and applies until 3 months after the last insured event or a claim being made under this section of the policy, whichever occurs first.

You are covered up to the amount shown in the benefits schedule in respect of professional counselling that is recommended by a general practitioner for either of the marrying couple as a result of the unforeseen, unavoidable, and permanent cancellation of the **Wedding** due to:

- The death of either of the marrying couple; or
- Either of the marrying couple electing not to continue with the marriage.

You are not covered for:

- 1) The amount of the policy excess as shown in the benefits schedule in respect of each claim.
- 2) Claims arising from circumstances known to **You** at the time of issue of this insurance.
- 3) Claims arising from a condition for which a terminal diagnosis had been given prior to the date this insurance was arranged.
- 4) Claims arising from a condition for which a **Medical Practitioner** had advised against booking or commencing the insured event.
- 5) Professional counselling provided by a member of **Your** family, whether they are a licensed professional or not.

SECTION 11: PUBLIC LIABILITY

Cover under this section does not apply to **weddings** taking place outside the UK or any liability arising in connection with events occurring outside the UK.

We will indemnify You up to the amount stated in the **Summary of Cover** in respect of **Your** legal liability and legal expenses arising from accidental injury to third parties or accidental loss of, or damage to, third-party property.

Cover under this section commences 24 hours before the scheduled **Wedding Date** and expires 24 hours after the **Wedding Date**.

In the event of **Your** death, **We** will, in respect of the liability incurred by **You**, indemnify **Your** personal representatives in accordance with the terms of this policy 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 policy 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 or civil partner and groom or civil partner, except insofar as the bride or civil partner or groom or civil partner would be held liable for them at law and does not include any additional liability accepted under a hiring or booking contract.

This section of the insurance does not cover:

- 1) The first £250 for each and every claim.
- 2) Anything excluded by the **General Exclusions**.
- 3) Any costs and expenses **You** incur without **Our** prior written consent.
- 4) Liability arising from:
 - i. The use or possession of any vehicles (including aircraft or watercraft, trailers, or caravans).
 - ii. Loss of or damage to property belonging to or held in trust by **You**.
 - iii. Any wilful or malicious act.
 - iv. The carrying on of any profession, trade, or business.
 - v. Any animal (other than **Your** domestic pets).
- 5) Employers' liability, contractual liability, or liability to a member of **Your** family.
- 6) Liability assumed by **You** by agreement.
- 7) Liability arising from animals belonging to or in **Your** care, custody, or control.
- 8) Liability arising from the ownership or occupation of land or buildings.
- 9) Liability arising from any criminal proceedings.
- 10) Liability arising out of the Road Traffic Act or its equivalent.

- 11) Liability which is otherwise insured or would be otherwise insured but for the existence of this policy, except in respect of any excess beyond the amount payable, or which would have been payable, under such other insurance had this policy not been effected.
- 12) Liability incurred by You more than 24 hours before or more than 24 hours after the **Wedding Date**.
- 13) Liability for fines, penalties, liquidated damages, or punitive, exemplary, aggravated, or multiplied damages.
- 14) Loss of or damage to any goods or other property sold, supplied, delivered, installed, or erected by **You** or any of **Your** guests, and all costs of, or arising from, the need of making good, removal, repair, rectification, replacement, or recall of:
 - i. Any such good or property.
 - ii. Any defective work executed by **You** or any of **Your** guests.
- 15) Liability arising from the ownership or use of firearms, fireworks, or other pyrotechnic devices or effects.
- 16) Liability for damage to flooring caused by footwear of any kind.
- 17) Liability arising from ownership or use of bouncy castles or other inflatables.

SECTION 12: OPTIONAL GUEST PERSONAL LIABILITY

This section applies only where the appropriate premium has been paid, as shown on **Your Policy Schedule**.

Cover under this section does not apply to weddings taking place outside the UK or any liability arising in connection with events occurring outside the UK.

If You have purchased this optional cover, **We** will pay up to the amount stated in the **Summary of Cover** in respect of the legal liability of guests whom **You** invited to the **Wedding** or **Wedding Reception** for their legal liability arising from accidental injury to third parties or accidental loss of or accidental damage to third-party property, which occurs at the **Wedding** or **Wedding Reception**.

The sum insured applies as a limit to all claims made against all guests in total, not for each guest.

Cover under this section commences 24 hours before the scheduled **Wedding Date** and expires 24 hours after the **Wedding Date** and is conditional on the relevant guest:

- Having been invited by **You**.
- Agreeing to observe, fulfil, and be subject to the terms, conditions, and exclusions of this policy insofar as they can apply.

This section of the insurance does not cover:

- 1) The first £250 for each and every claim.
- 2) Anything excluded by the **General Exclusions**.
- 3) Anything excluded in respect of Section 11 (Public Liability), as if applicable to each guest.
- 4) Any fines or damages which have been awarded to punish the person responsible rather than to compensate the affected individual for any losses.
- 5) Additional liability assumed by You or Your guests by agreement in a hiring or booking contract.
- 6) Any liability insured under another policy.

SECTION 13: OPTIONAL MARQUEE EXTENSION

This section applies only where the appropriate premium has been paid, as shown on **Your Policy Schedule**.

Cover under this section does not apply to weddings taking place outside the United Kingdom.

We will indemnify **You** up to the amount stated in the **Summary of Cover** in the event of loss of or damage to the **Marquee**, occurring during the period of hire (the period of hire not exceeding 5 days) as a result of any cause not specifically excluded.

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 £250 of each and every loss resulting from any one occurrence.
- 2) Anything excluded by the **General Exclusions**.
- 3) Erection and/or dismantling of any hired equipment.
- 4) Audio visual entertainment equipment unless specifically mentioned.
- 5) Loss or damage suffered by You as a result of being deceived into knowingly parting with property.

- 6) Damage to flooring caused by footwear.
- 7) **Consequential Loss** of any kind or description.
- 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.

SECTION 14: OPTIONAL CEREMONIAL SWORDS COVER

This section applies only where the appropriate premium has been paid, as shown on **Your Policy Schedule**.

You are covered up to the amount shown in the **Summary of Cover** for loss or damage to borrowed or hired ceremonial swords and accompanying regalia if they are lost or damaged whilst in **Your** possession or that of a **Close Relative** within 7 days prior to the **Wedding**, and for 48 hours after.

This section of the insurance does not cover:

- 1) The first £250 for each and every claim.
- 2) Anything excluded by the **General Exclusions**.
- 3) Any directly or indirectly related claims for weddings taking place outside the United Kingdom.
- 4) Loss or damage which is otherwise insured or would be otherwise insured but for the existence of this policy.
- 5) Any loss (other than by damage) not reported to the police within 24 hours of discovering the loss, or as soon as possible after that.
- 6) Loss or damage by theft or attempted theft of any ceremonial swords or accompanying regalia left in any unattended vehicle, unless the property is left in the locked boot or locked glove compartment of the vehicle, concealed from view, and there is evidence of violent, visible, and forcible entry thereto.

GENERAL CONDITIONS APPLICABLE TO ALL SECTIONS OF THIS INSURANCE

We will only provide the cover set out in this policy if **You** comply with these conditions. 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. Failure to comply with these conditions could result in **Your** claim being declined or payment being reduced.

- 1) **You** are required, in accordance with the Consumer Insurance (Disclosure and Representations) Act 2012, to take reasonable care not to make a misrepresentation to **Us** when purchasing this policy. **You** must take care to:
 - a. Supply accurate and complete answers to all the questions **We** or the **Administrator** may ask as part of Your application for cover under the policy.
 - b. Make sure that all information supplied as part of **Your** application for cover is true and correct.
 - c. Tell **Us** of any changes to the answers **You** have given as soon as possible.
- 2) Failure to provide complete and accurate information may result in **Your** policy being cancelled and/or cover in respect of a claim being declined.
- 3) Except with **Our** written consent, no person is entitled to admit liability 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) **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.
- 5) 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.
- 6) 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.
- 7) **You** may not transfer or assign **Your** interest in this insurance.
- 8) **Our** total liability shall not exceed the respective sums stated in the **Summary of Cover**.
- 9) In the event of a claim for personal injury, **You** shall submit to a medical examination at **Your** own expense except post-mortem which **We** reserve the right to have undertaken at **Our** own expense.
- 10) **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**.

- 11) In the event of a claim, **You** must produce documentation to show that original contractual obligations with **Wedding Services Suppliers** were evidenced, or that ownership of goods existed, in writing.
- 12) **You** may not claim under more than one section or part of this policy for the same financial loss.
- 13) **We** will not be liable to pay any claim or provide any benefit to the extent that the provision of such cover, payment of such claim, or provision of such benefit would expose **Us** to any sanction, prohibition, or restriction under United Nations resolutions or the trade or economic sanctions, law, or regulations of the European Union, UK, or United States of America.

GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS OF THIS INSURANCE

This insurance does not cover:

- 1) The bride, groom, or a civil partner, or anyone else upon whom the **Wedding** depends:
 - a. Acting against medical advice.
 - b. Awaiting results of tests or medical investigations.
 - c. Being on a hospital waiting list for treatment.
 - d. Having received a terminal prognosis.
 - e. Suffering from anxiety, stress, or depression (unless admitted as an inpatient at a recognised hospital).
 - f. Disinclination to contract to the marriage as agreed.
- 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) Losses arising directly or indirectly from any **Pandemic** or **Epidemic** (e.g., COVID-19), including any mutations of such **Pandemic** or **Epidemic** diseases.
- 4) Bride or groom or civil partner, a **Close Relative**, or anyone upon whom the **Wedding** or **Wedding Reception** depends suffering from **Coronavirus** disease (COVID-19), severe acute respiratory syndrome **Coronavirus 2** (SARS-CoV-2), or any mutation or variation thereof.
- 5) Events or circumstances of which **You** were aware, or that were public knowledge, at the time of buying this policy that make a loss or claim inevitable or which substantially increase the risk of financial loss.
- 6) Losses directly or indirectly occasioned by 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.

- 7) Losses directly or indirectly occasioned by pressure waves caused by aircraft or other flying devices travelling at sonic or supersonic speeds.
- 8) Losses directly or indirectly occasioned by 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) Financial losses resulting from payments made before the commencement date of this policy.
- 10) Any **Consequential Loss** or indirect loss.
- 11) Any event occurring outside the **Period of Insurance**.
- 12) Any damages that are a direct or indirect consequence of wear and tear, gradual deterioration or market depreciation, inherent defect, rot, atmospheric conditions, mildew, rust, corrosion, frost or soiling, insects, woodworm, vermin, or moths.
- 13) Dyeing, cleaning, repair, or renovation.
- 14) Any damages due to shrinkage or change of colour.
- 15) Any damages due to electronic, electrical, or mechanical breakdown, failure, or derangement.
- 16) Any damages due to faulty manipulation, design, plan, specification, or materials.
- 17) Any damages or losses due to confiscation or detention by government or other authorised officials.
- 18) Any consequence of a deterioration in Your financial position unrelated to the **Wedding**.
- 19) Damages caused by a **Wedding Services Supplier** not providing **You** with the service or level of quality which they contracted to unless specifically covered in this policy.
- 20) Losses directly or indirectly occasioned by nuclear fission, nuclear fusion, or radioactive contamination.
- 21) Any loss whereby any period of disability or loss whatsoever is increased through Your own act or omission.
- 22) 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).
- 23) Any claim arising directly or indirectly from injury, illness, death, loss, expense, or other liability attributable to sexually transmitted disease (including but not limited to HIV or any HIV-related illness).
- 24) Losses arising from prohibitive regulations by the government of any country including restrictions on the numbers of people allowed to attend Your **Wedding** or **Wedding Reception** or any other

restriction that materially affects the **Wedding** or reception such as social distancing, face mask wearing, or vaccination status.

- 25) 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).
- 26) Persons acting against the advice of a **Medical Practitioner**.
- 27) In respect of persons who are not a **Resident of the UK**, where such liability would not have existed had those persons been a **Resident of the UK** and not elsewhere.
- 28) Any deliberate, wilful, criminal, or malicious acts and any acts of vandalism by persons invited to the **Wedding** or **Wedding Reception** by **You**.
- 29) 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 policy.
- 30) **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.
- 31) Loss or theft from unattended venues or vehicles unless involving forcible or violent entry to or exit from the venue or vehicle.
- 32) Theft or attempted theft unless involving forcible or violent entry or exit from a building.
- 33) Claims arising from the ownership or use of:
 - a. Bouncy castles and other inflatables.
 - b. Firearms, fireworks, or other pyrotechnic devices or effects.
- 34) Losses directly or indirectly occasioned by, happening through, or in consequence of vaccinations.
- 35) Losses, whether directly or indirectly, arising out of **Your** financial incapacity.
- 36) Losses recoverable from any other source.
- 37) Any loss or damage caused by a change in legislation or regulation.
- 38) Any travel costs unless relating to Section 1 and/or Section 7.

39) Disinclination to contract to the marriage as agreed.

GOVERNING LAW AND JURISDICTION

The insurance is governed by English law unless some other law is agreed in writing. If there is a dispute, it may only be dealt with in the courts of England or of the country within the **United Kingdom** in which **Your** main residence is situated.

WAIVER

If the insurer or **You** fail to exercise or enforce any rights conferred on them by this insurance, the failure to do so will not be deemed to be a waiver of such right, nor will it bar the exercise or enforcement of such rights at any subsequent time.

ASSIGNMENT

This insurance is between and binding upon the insurer and **You** and their/**Your** respective successors in title, but this insurance may not otherwise be assigned by **You** without the insurer's prior written consent.

RECOVERIES / SUBROGATION

The insurer reserves the right to take legal proceedings in **Your** name, at their own expense and for their own benefit, to recover any costs or damages they have paid out under this insurance to anyone else. If **You** recover any costs or damages previously paid under this insurance from any other party, such costs or damages must be immediately repaid to **Us**.

DATA PROTECTION

Acasta European Insurance Company Limited and Acasta Europe Limited are the joint controllers for the data **You** provide to **Us**. **We** need to use **Your** data in order to provide **Your** insurance. For more detailed information on how **We** process and use **Your** data, please refer to **Our** Privacy Policy.

We collect non-public personal information about **You** from the following sources:

- I. **Your** application or other forms.
- II. **Your** transactions with **Us**, **Our** associates, the **Administrator**, or others.

III. Consumer reporting agencies.

You are obliged to provide information without which **We** will be unable to provide a service to **You**. Any personal information provided by **You** may be held by **Us** in relation to **Your** insurance cover. It may be used by **Our** employees in making a decision concerning **Your** insurance and for the purpose of servicing **Your** cover and administering claims.

We and other organisations may use the information **You** provide to:

- I. Help make decisions on insurance proposals and insurance claims for **You**.
- II. Trace debtors, recover debt, prevent fraud, and manage **Your** policy.
- III. Check **Your** identity to prevent money laundering.

Information may be passed to **Administrators**, actuaries, auditors, loss adjusters, reinsurers, regulators, solicitors, or other service providers for these purposes. **We** may obtain information about **You** from credit reference agencies, fraud prevention agencies, and others to check **Your** credit status and identity. The agencies will record **Our** enquiries, which may be seen by other companies who make their own credit enquiries. If **You** provide false or inaccurate information and **We** suspect fraud, **We** will record this.

We do not disclose any non-public personal information relating to **You** to anyone except as is necessary in order to provide **Our** products or services to **You** or otherwise as it is required or permitted by law (e.g., a subpoena, fraud investigation, regulatory reporting, etc.).

We restrict access to non-public personal information relating to **You** to **Our** employees, **Our** associates, **Our** associates' employees, **Administrators**, or others who need to know that information to service **Your** policy. **We** maintain physical, electronic, and procedural safeguards to protect **Your** non-public personal information.

We process all data in the UK and Gibraltar but where **We** need to disclose data to parties outside these territories, **We** will take reasonable steps to ensure the privacy of **Your** data. In order to protect **Our** legal position, **We** will retain **Your** data for a minimum of 7 years from the end of **Your** policy or the last status change. **We** have a Data Protection regime in place to oversee the effective and secure processing of **Your** data. Under GDPR legislation, **You** can ask **Us** for a copy of the data **We** hold, have it corrected, sent to a third party, or deleted (subject to **Our** need to hold data for legal reasons). **We** will not make **Your** personal details available to any companies to use for their own marketing purposes.

If **You** wish to complain about how **We** have handled **Your** data, **You** can contact **Us** and **We** will investigate the matter. If **You** are not satisfied with **Our** response or believe **We** are processing **Your** data incorrectly, **You** can complain to the Information Commissioner's Office (ICO). **You** can contact them by:

Phone: 0303 123 1113

Writing to: Information Commissioner's Office, Wycliffe House, Water Lane, Wilmslow, Cheshire SK9 5AF

You can visit the ICO website at www.ico.org.uk

THIRD PARTY RIGHTS

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.

COMPLAINTS PROCEDURE

We will always try to give **You** a quality service. If **You** think **We** have let You down, please write to **Us**. To enable **Us** to deal with any concerns swiftly, depending on the nature of **Your** complaint, please address **Your** complaint as follows:

If **Your** complaint is regarding the sale or administration of this policy, then please contact **Lovebird**.

If **Your** complaint is regarding the administration of a claim, a claim decision, or claim settlement under this policy, then please contact the **Claims Administrator** on:

Email: complaints@acastaeurope.co.uk

Telephone: 0800 668 1350

You will be contacted within five business days to inform **You** of what action is being taken. **We** will try to resolve the problem and give an answer within four weeks. If it will take longer than four weeks, **We** will state when an answer can be expected. If **You** remain dissatisfied with **Our** final response, or if an answer has not been supplied within eight weeks, **You** can refer **Your** complaint to the Financial Ombudsman Service for review. Complaints must be referred to the Financial Ombudsman Service within 6 months after the date of **Our** final response.

Financial Ombudsman Service
Exchange Tower
London
E14 9SR

Tel: 0800 023 4567 or 0300 123 9123

Email: complaint.info@financial-ombudsman.org.uk

Following this complaints procedure does not affect **Your** right to take legal action against **Us**.

REGULATORY INFORMATION

This section provides the legal and regulatory details of the companies involved in providing or administering this policy:

Acasta European Insurance Company Limited, a company registered in Gibraltar (registered number: 96218), with a registered office 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 and Prudential Regulation Authority for the conduct of UK business. Details about the extent of **Our** regulation by the Financial Conduct Authority and Prudential Regulation Authority are available from **Us** on request.

Acasta Europe Limited, a company registered in England & Wales (registered number: 07270251), with a registered office at 4 Station Road, Cheadle Hulme, Cheadle, SK8 5AE. Acasta Europe Limited is authorised and regulated by the Financial Conduct Authority (FRN: 599391).

Voli Limited, a company registered in England & Wales (registered number: 15554073), with a registered office at Suite 22 Trym Lodge, 1 Henbury Road, Westbury-On-Trym, Bristol, United Kingdom, BS9 3HQ. Voli Limited is authorised and regulated by the Financial Conduct Authority (FRN: 1015906).

FINANCIAL SERVICES COMPENSATION SCHEME

The insurer is a member of the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from this scheme in the unlikely event the insurer is unable to meet its obligations under this contract, depending on the type of insurance and the circumstances of the claim.

Further information about the scheme is available from the FSCS website www.fscs.org.uk or in writing to Financial Services Compensation Scheme, PO Box 300, Mitcheldean, GL17 1DY, and on Telephone: 0800 678 1100 or +44 (0)20 7741 4100.

HOW TO MAKE A CLAIM

Call **Us** on 01614 956 092 or email **Us** at claims@acastaeurope.co.uk

Please have **Your** policy reference to hand.

The **Claims Administrator** will then advise **You** how to proceed with **Your** claim.

Written notice of any event which may give rise to a claim must be given to the **Claims Administrator** 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:

- I. Theft, loss, malicious damage, or vandalism – **You** must tell the police immediately.
- II. 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.

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** and vouchers).

CANCELLATION

We hope **You** are happy with the cover this policy provides. However, if after reading this policy, this insurance does not meet with **Your** requirements, please write to the **Administrator** within 14 days (cooling off period) from the day of purchase or the day on which **You** receive **Your** policy documentation, whichever is the later. On the condition that no claims have been made or are pending, **We** will refund **Your** premium in full.

Policyholders requesting cancellation after the cooling off period will be referred to **Lovebird** on a case by case basis who will provide instruction on a pro-rata refund minus a £10 administration fee.

We shall not be bound to accept renewal of any insurance and may at any time cancel **Your** policy by giving 30 days' notice in writing where there is a valid reason for doing so. A cancellation letter will be sent to **You** at **Your** last known address. Valid reasons may include but are not limited to:

- I. Where **We** reasonably suspect fraud.
- II. Non-payment of premium.
- III. Threatening and abusive behaviour.
- IV. Non-compliance with policy terms and conditions.
- V. **You** have not taken reasonable care to provide accurate and complete answers to the questions **We** ask.

Where **Our** investigations provide evidence of fraud or deliberate or reckless misrepresentation, **We** may cancel the policy immediately and backdate the cancellation to the date of the fraud or the date when **You** provided **Us** with incomplete or inaccurate information. This may result in **Your** policy being cancelled from the date **You** originally took it out, and **We** will be entitled to keep the premium.

In the event of a relevant misrepresentation by **You** which was careless, **We** may be entitled to:

- I. Cancel the policy and refund the premium; or
- II. Treat the policy as if it had been entered into on different terms; or
- III. Proportionately reduce **Your** claim; or
- IV. Charge **You** a higher premium.

If **Your** policy is cancelled because of fraud or misrepresentation, this may affect **Your** eligibility for insurance with **Us**, as well as other insurers, in the future.

Policy Benefit Schedule

Standard Cover Sections / Cover Limit	Section Excess	£1k	£5k	£10k	£15k	£20k	£25k	£30k	£40k	£50k	£60k	£70k	£80k	£90k	£100k
1 Full Cancellation	£ 100	£ 1,000	£ 5,000	£ 10,000	£ 15,000	£ 20,000	£ 25,000	£ 30,000	£ 40,000	£ 50,000	£ 60,000	£ 70,000	£ 80,000	£ 90,000	£ 100,000
1 Rearrangement	£ 100	£ 750	£ 3,750	£ 7,500	£ 11,250	£ 15,000	£ 18,750	£ 22,500	£ 30,000	£ 37,500	£ 45,000	£ 52,500	£ 60,000	£ 67,500	£ 75,000
2 Ceremonial Attire	£ 100	£ 1,000	£ 2,800	£ 4,400	£ 5,700	£ 6,900	£ 7,900	£ 8,900	£ 10,800	£ 12,500	£ 14,000	£ 15,500	£ 16,900	£ 18,300	£ 19,600
3 Failure of Suppliers	£ 100	£ 800	£ 2,900	£ 5,000	£ 6,700	£ 8,400	£ 9,900	£ 11,300	£ 14,100	£ 16,700	£ 19,100	£ 21,500	£ 23,700	£ 25,900	£ 28,100
Wedding Gifts	£ 100	£ 1,000	£ 2,000	£ 3,000	£ 4,000	£ 5,000	£ 7,000	£ 8,000	£ 11,000	£ 13,000	£ 16,000	£ 18,000	£ 21,000	£ 23,000	£ 26,000
4 Limit per item	£ 100	£ 100	£ 200	£ 300	£ 400	£ 600	£ 700	£ 800	£ 1,100	£ 1,300	£ 1,600	£ 1,800	£ 2,100	£ 2,300	£ 2,600
Limit for cash & vouchers	£ 100	£ 100	£ 200	£ 300	£ 400	£ 600	£ 700	£ 800	£ 1,100	£ 1,300	£ 1,600	£ 1,800	£ 2,100	£ 2,300	£ 2,600
5 Wedding Rings, Flowers, Cake	£ 100	£ 1,000	£ 2,000	£ 3,000	£ 4,000	£ 6,000	£ 7,000	£ 8,000	£ 11,000	£ 13,000	£ 16,000	£ 18,000	£ 21,000	£ 23,000	£ 26,000
Limit per item	£ 100	£ 200	£ 500	£ 800	£ 1,100	£ 1,300	£ 1,500	£ 1,600	£ 2,000	£ 2,300	£ 2,500	£ 2,800	£ 3,000	£ 3,200	£ 3,500
6 Wedding Cars and Transport	£ 100	£ 1,000	£ 2,800	£ 4,400	£ 5,700	£ 6,900	£ 7,900	£ 8,900	£ 10,800	£ 12,500	£ 14,000	£ 15,500	£ 16,900	£ 18,300	£ 19,600
7 Essential Document Indemnity	£ 100	£ 250	£ 350	£ 450	£ 550	£ 650	£ 750	£ 800	£ 1,000	£ 1,200	£ 1,400	£ 1,600	£ 1,750	£ 1,950	£ 2,150
8 Photography and Video	£ 100	£ 1,000	£ 2,800	£ 4,400	£ 5,700	£ 6,900	£ 7,900	£ 8,900	£ 10,800	£ 12,500	£ 14,000	£ 15,500	£ 16,900	£ 18,300	£ 19,600
Personal Accident	£ 100	£ 1,000	£ 5,000	£ 9,200	£ 11,400	£ 13,500	£ 14,900	£ 16,500	£ 19,200	£ 21,600	£ 23,800	£ 25,800	£ 27,700	£ 29,500	£ 31,200
9 Limit for under 18s	£ 100	£ 1,000	£ 1,000	£ 1,000	£ 1,000	£ 1,000	£ 1,000	£ 1,000	£ 1,000	£ 1,000	£ 1,000	£ 1,000	£ 1,000	£ 1,000	£ 1,000
10 Professional Counselling	£ 100	£ 1,000	£ 1,000	£ 1,000	£ 1,000	£ 1,000	£ 1,000	£ 1,000	£ 1,000	£ 1,000	£ 1,000	£ 1,000	£ 1,000	£ 1,000	£ 1,000
11 Personal Liability (Marrying Couple Only)	£ 250	£ 2,000,000	£ 2,000,000	£ 2,000,000	£ 2,000,000	£ 2,000,000	£ 2,000,000	£ 2,000,000	£ 2,000,000	£ 2,000,000	£ 2,000,000	£ 2,000,000	£ 2,000,000	£ 2,000,000	£ 2,000,000

Add-On Cover Options	Section Excess	Cover Limit
12 Guest Liability Extension 1	£ 250	£ 2,000,000
Guest Liability Extension 2	£ 250	£ 5,000,000
13 Marquee Cover 1	£ 100	£ 20,000
Marquee Cover 2	£ 100	£ 50,000
14 Ceremonial Sword Cover	£ 100	£ 15,000