

Wedding Insurance

Insurance Product Information Document



This Insurance Product Information Document is only intended to provide a summary of the main coverage and exclusions, and is not personalised to your specific individual needs in any way. Complete pre-contractual and contractual information on the product is provided in your policy documentation. A sample policy document is available on request.

What is this type of Insurance?

This policy covers costs incurred should you have to cancel or rearrange your wedding due to unforeseen circumstances and offers financial protection against the failure of key wedding services such as catering, ceremonial attire and photography. Cover will vary depending on which option you choose.



What is insured?

The sum insured and limits as confirmed in your quote, Policy Document and Policy Schedule;

- ✓ Cancellation and Rearrangement of the Wedding and/or Reception
- ✓ Wedding and Ceremonial Attire
- ✓ Wedding Gifts
- ✓ Wedding Rings, Flowers, Attendants Gifts and the Wedding Cake
- ✓ Wedding Cars & Transport
- ✓ Photographs and Videos
- ✓ Failure of Suppliers
- ✓ Essential Document Indemnity
- ✓ Personal Liability
- ✓ **Public Liability Extension (Optional)**
- ✓ Personal Accident
- ✓ Legal Expenses
- ✓ **Marquee Extension (Optional)**
- ✓ **Wedding Abroad Extension (Optional)**



What is not insured?

- ✗ This policy does not offer cover if you decide not to go ahead with the wedding.
- ✗ The policy does not cover any claims caused by or arising from any of the following situations relating to the marrying couple, close relative or any person upon whom the cost of the wedding or wedding services depends if, at the point when buying the policy:
 - anyone has been given a terminal prognosis
 - anyone is acting against medical advice
 - anyone is on a waiting list for hospital treatment or is awaiting the results of any tests or medical investigations.
- ✗ This policy does not offer cover when you know, when buying this policy, that there is already a problem that may lead to a claim.
- ✗ The excess as detailed in your policy document.
- ✗ Loss or theft from unattended venues or vehicles unless involving visible and forcible or violent entry to or exit.
- ✗ Claims arising from incidents involving bouncy castles & other inflatables, fireworks or other pyrotechnic devices or effects.
- ✗ This Policy does not cover travel and/or accommodation arrangements made for weddings taking place outside of the Maltese Islands. You will need to take out a separate insurance policy if you wish to insure these arrangements.
- ✗ Your financial circumstances or those of any person or company on whom the wedding arrangements depend, except as provided in Section 1 - Cancellation.
- ✗ Weddings and/or receptions taking place in an area where the travel advice from the Foreign, Commonwealth and Development Office (FCDO) has advised the public against all or all but essential travel.

Are there any restrictions on cover?

- To be eligible for this insurance policy, you must be a resident in Malta at the time the Policy is purchased (unless otherwise agreed in writing by us). In the case of weddings held outside of Malta at least one of the insureds must be a Maltese resident.
- Liability cover does not extend to weddings or wedding receptions taking place in the USA & Canada.
- The Optional Marquee Extension and Public Liability Cover is only available for weddings or wedding receptions taking place in the Maltese Islands.
- In the event of a claim, contracts for goods and services must be evidenced in writing directly between you and your individual suppliers for example, there is no cover for wedding planning services where the planner is responsible for paying on monies to other suppliers.

Where am I covered?

You are covered to hold your wedding celebrations at any Worldwide destination, however cover for Personal Liability does not extend to the USA or Canada and the Optional Marquee cover, and Public Liability Cover is only available for weddings or wedding receptions taking place in the Maltese Islands.

What are my obligations?

- You must provide full and accurate information to all questions asked. At all times from application date, you must inform us of any material fact or changes in the circumstances relating to the policy.
- You must act as if uninsured and take all reasonable precautions to prevent loss or damage.
- In the event of a claim you must notify us immediately, submit the claim in writing, provide any supporting documentation, not admit any liability without our written consent and refer any correspondence immediately to us.

When and how do I pay?

Premium is payable immediately and may be effected by cash, cheque, debit/credit card, or internet banking.

When does the cover start and end?

Your cover will start as soon as you purchase your policy and will automatically cover any deposits you have already paid. Generally, your policy cover ceases 24 hours following your wedding or wedding reception, whichever is the later, however some covers are in force at different times during the course of your wedding so please refer to your policy wording for full details.

How do I cancel the contract?

If you decide that for any reason, this policy does not meet your insurance needs then please contact us in writing. You will be entitled to full premium refund (excluding document duty and policy fee) provided that the wedding has not taken place and/or no claims have been made or are pending.