

# CERTIFICATE OF WEDDING INSURANCE

Arranged by Event Insurance Services Limited and underwritten by AXA Insurance UK plc

**Registered Office:**  
5 Old Broad Street,  
London, EC2N 1AD,  
Registered in England No. 78950

Event Insurance Services Limited and AXA Insurance UK plc are authorised and regulated by the Financial Services Authority. This can be checked on the FSA's register by visiting the FSA's website at [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by contacting them on **0845 606 1234**.

This Certificate is only valid where the appropriate completed and numbered **Schedule** has been attached by Event Insurance Services Ltd and the appropriate premium has been paid.

**Cancellation:** If, after reading this Certificate, this Insurance does not meet **Your** requirements, please return this Certificate and **Your Schedule** to Event Insurance Services Ltd within fourteen days of the date of issue, before the Ceremony Date and providing no claim has been made. **Your** premium will then be refunded in full. No refund of any part of the premium can be made after the expiry of the 14 day cooling off period.

**We strongly recommend that you read this certificate and keep it in a safe place.**

**If you have any queries over the cover provided then please call the coverholder, Event Insurance Services, on 01425 470360.**

## LAW APPLICABLE TO THE POLICY

You and AXA are free to choose the law applicable to this Policy. As AXA are based in England AXA propose to apply the law of England and Wales and by purchasing this policy you have agreed with this.

## DEFINITION OF TERMS

**Any word or expression to which a specific meaning has been attached will bear the same meaning throughout this Insurance and will appear in bold.**

### Additional Costs

The difference between the original cost of the **Wedding Services** and/or **Wedding Reception** and the rearranged **Wedding Services** and/or **Wedding Reception**.

### Adverse Weather

Weather conditions are such that they cause major disruption to travel services i.e. rail, road or bus, thus severely affecting the ability of participants and guests attending the **Wedding**.

### Ceremonial Attire

Clothing and accessories of the Bride, Groom, male and female Attendants and the parents of the Bride and Groom, whether hired or owned.

### 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.

### Geographical Limits

This Certificate applies to **Weddings** taking place anywhere in the United Kingdom including The Channel Islands and the Isle of Man.

### Home

**Your** permanent residential address in the United Kingdom.

### Material Fact

Any fact which is known to **You**, which is likely to influence **Us** in the acceptance or assessment of this Insurance or subsequent claim

### Unexpected Deployment

The **Unexpected Deployment** of the Bride or Groom for active duty of a serving member of the UK Armed Forces.

### Period Of Insurance

As specifically defined in each Section of this Certificate [not always noted under each section].

### Pre-existing Medical Condition

Any ongoing medical condition, or condition which has required medical treatment (including consultations or advice).

### Schedule

The numbered document forming part of and attaching to and validating this Certificate of Insurance.

### Venue

The location at which the **Wedding** and/or **Wedding Reception** are to be held.

### Wedding

A ceremony that creates a contract of marriage, which is legally enforceable within the United Kingdom.

### Wedding Date

The day specified in the Proposal Form and **Schedule** for the **Wedding** to take place.

### Wedding Equipment

Marquee, staging, portable toilets, chairs, tables and ancillary equipment whether hired, borrowed or owned by **You** (or by another person on **Your** behalf) solely for the purpose of **Your Wedding** and for which **You** (or such other person) are responsible.

### Wedding Presents

Gifts presented to the Bride and Groom.

### Wedding Reception

The social gathering, including but not limited to, room hire and catering, following within no more than twenty four hours of the **Wedding**, at which the **Wedding** will be celebrated.

### Wedding Rings

The ring(s) exchanged by the Bride and Groom at the **Wedding**.

### Wedding Services

Services traditional to the celebration of a **Wedding**, including, but not limited to, Professional Photography and/or Professional Video Operation, Floral Arrangements, Hired Cars or other Transport and Wedding Guest Accommodation.

### We, Our, Us, Insurers

AXA Insurance UK plc

### You, Your, Yours, Insured

The Bride and Groom named in the **Schedule** or, for the purposes of certain Sections, and where appropriate, any of their relatives who would have made proven, significant, financial contributions on which the **Wedding** arrangements depend.

# CONDITIONS APPLYING TO THE WHOLE CERTIFICATE

1. It is a condition that all **Material Facts** must have been disclosed to **Us**. Failure to do so may affect **Your** rights under this Insurance. Following a change in **Material Fact** disclosed to **Us** by **You** during the **Period of Insurance**, **We** reserve the right to amend or cancel **Your** Insurance, providing **You** with a pro-rata refund of premium. If **You** are in any doubt as to whether a fact is 'material', then for **Your** own protection it should be disclosed to Event Insurance Services Ltd at the time of arranging cover or immediately circumstances change.
2. Written notice of any event which may give rise to a claim shall be given to **Us** (or Our Claims Service) 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.
13. **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**.
14. In the event of a claim, **You** must produce documentation to show that original contractual obligations with suppliers were evidenced, or that ownership of goods existed, in writing.
15. **You** may not claim under more than one Section or Part of this Certificate for the same financial loss.
16. This Certificate may be rescinded or cancelled without the consent of a third party.
17. 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.
18. **You** must comply with all terms and conditions, restrictions and regulations as set out by the **Venue**.

## Additional action then depends on the type of claim:

1. Theft, loss, malicious damage or vandalism - to be reported to the police within 24 hours of discovery and a crime reference number obtained.
2. 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.
3. **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 Presents**, money and vouchers).
4. Except with **Our** written consent, no person is entitled to admit liability on **Our** behalf 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.
5. 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.
6. No refund of Premium is allowed (other than in respect of the Premium Refund Guarantee) once the Insurance has been effected.
7. **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.
8. **Our** liability shall be conditional upon the observance by **You** of the terms and conditions of this Insurance and the truth and completeness of the statements and answers supplied by **You** and on **Your** behalf. If a claim is in any respect false or fraudulent or if any false or 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.
9. 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.
10. **You** may not transfer **Your** interest in this Insurance.
11. **Our** total liability shall not exceed the respective sums stated in the Summary.
12. **You** shall submit to medical examination at **Your** own expense except post mortem which **We** reserve the right to have undertaken at **Our** own expense.

# MAKING A CLAIM

## MAKING A CLAIM

Any incident or loss, which gives rise, or may give rise, to a claim under **Your Wedding** Insurance should be notified immediately to:

Event Insurance Services Ltd Claims Services  
FREEPOST  
Ringwood  
Hants  
BH24 1AJ

Telephone: 01425 470360 (09.00 am – 5.30pm Monday – Friday)

If **You** have to make a claim **You** must notify **Us** as above as soon as practically possible after the incident giving rise to the claim, and in any event no later than 31 days after this Insurance expires, please refer to each section of cover for requirements specific to that section. **We** will reserve the right to decline liability for any claim notified after this date.

**Your** claim will be handled promptly and by experienced claim handling staff. Event Insurance Services Ltd operates an in house claims service, committed to meeting the client's expectations if a claim has to be made and ensure the highest standards are maintained

## COVER AND LIMITS

In consideration of the payment of the required premium and subject to the terms, conditions and warranty contained herein, **We** hereby agree to pay or provide indemnity as hereinafter set forth.

## LIMITS OF COVER

Level	Cancellation	Wedding Attire	Photographs & Video	Wedding Rings	Wedding Presents	Loss of Deposits	Transport, Cake/Flowers	Public Liability
1	£ 5,000.00	£ 5,000.00	£ 3,000.00	£ 3,000.00	£ 3,000.00	£ 5,000.00	£ 3,000.00	£5 million
2	£ 8,000.00	£ 6,000.00	£ 3,000.00	£ 3,000.00	£ 3,000.00	£ 6,000.00	£ 3,000.00	£5 million
3	£ 10,000.00	£ 7,000.00	£ 3,000.00	£ 3,000.00	£ 3,000.00	£ 7,000.00	£ 3,000.00	£5 million
4	£ 15,000.00	£ 8,000.00	£ 3,000.00	£ 3,000.00	£ 3,000.00	£ 8,000.00	£ 3,000.00	£5 million
5	£ 20,000.00	£ 9,000.00	£ 3,000.00	£ 3,000.00	£ 3,000.00	£ 9,000.00	£ 3,000.00	£5 million
6	£ 30,000.00	£ 10,000.00	£ 3,000.00	£ 3,000.00	£ 3,000.00	£ 10,000.00	£ 3,000.00	£5 million

Optional Wedding Equipment Extension £20,000 (This cover only applies when an additional premium is paid) The schedule will show if this section applies
Optional Ceremonial Swords Extension £20,000 (This cover only applies when an additional premium is paid) The schedule will show if this section applies
Optional Fireworks Extension £5,000,000 (This cover only applies when an additional premium is paid) The Schedule will show if this section applies
Optional Employers Liability Extension £5,000,000 (This cover only applies when an additional premium is paid) The Schedule will show if this section applies

# SUMMARY OF COVER

## Section 1

### Cancellation and Rearrangement of Wedding and/or Reception

#### Part 1 - Cancellation

We will reimburse **You**, up to the amount shown on the **Schedule**, for any irrecoverable expenses incurred by **You** in respect of **Ceremonial Attire**, flowers, photographs, caterers, transport, accommodation and the services from any other **Wedding** supplier booked but not used as a direct result of the unavoidable cancellation or curtailment of the **Wedding** or **Wedding Reception** as the result of a cause beyond **Your** control, such as:

- (a) The booked **Venue** for the **Wedding** or **Wedding Reception** being unable to hold **Your Wedding**.
- (b) The death, injury or sickness of the Bride or Groom or their parents, grandparents, siblings, children or other **Close Relative** which would make continuance of the **Wedding** completely inappropriate.
- (c) The total non-appearance of booked and paid for professional **Wedding Services**.
- (d) Accidental loss of or damage to **Ceremonial Attire**, including the bridesmaids' attire and hired menswear, where the purchase or hire of alternatives is not possible.
- (e) Unemployment (through redundancy only, after the date of issue of the Certificate and qualifying for payment under the Redundancy Act Legislation, and occurring within 6 months of the **Wedding Date**) of the Bride or Groom or any of their relatives who would have made proven, significant, financial contributions on which the **Wedding** arrangements depend.
- (f) The **Unexpected Deployment** of the Bride or Groom as a member of the UK armed forces, provided that a letter prior to inception of the Policy can be produced, addressed from the Commanding Officer, stating that at the time of the **Wedding**, a deployment is not earmarked.
- (g) The non-appearance of the officiating minister or registrar.
- (h) The inability of the **Wedding** party and guests to reach the **Wedding** or **Wedding Reception Venue** due to **Adverse Weather** conditions.

#### Part 2 – Rearrangement

In the event of cancellation or curtailment of the **Wedding**, **Wedding Reception** or **Wedding Services** for reasons specified in Section 1 above, **We** will pay up to 50% of the original amount insured to reimburse **You** for reasonable **Additional Costs** incurred in rearranging the **Wedding** and/or **Wedding Reception** and/or **Wedding Services** to a *similar standard* to the amount originally budgeted.

All **Additional Costs** and expenses must be notified to Event Insurance Services Ltd Claims Services and agreed in advance of the rearranged **Wedding**.

#### Exclusions Applicable to this Section

1. Financial Losses recoverable from any other source.
2. Unemployment other than redundancy as specified in Section 1 (e).
3. **Your** financial circumstances or those of any person on whom the **Wedding** arrangements depend, except as provided for in Section 1 (e).
4. **Wedding** arrangements not honoured by **Your** employer, other than as provided in Section 1(f)
5. Disinclination to contract to the marriage as agreed or failure to comply with legal requirements or **Your** failure to obtain the relevant legal documentation.

6. Failure to notify the provider of any goods of service immediately if it is found necessary to cancel or curtail the **Wedding** or reception.
7. Anxiety, stress or depression of any party who would have made proven, significant, financial contributions on which the ceremony arrangements depend.
8. **Pre-existing Medical Conditions** or any ongoing medical condition, or condition which has required medical treatment (including consultations or advice).
9. Strikes, labour disputes or government regulated acts.

## Section 2

### Ceremonial Attire

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

1. The reinstatement or replacement (at **Our** discretion) of **Ceremonial Attire** if such attire is lost or damaged whilst 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**.

#### Exclusions Applicable to this Section

1. Loss or damage which but for the existence of this Certificate would be otherwise insured.
2. Loss or damage from an unattended vehicle.
3. Loss or damage resulting from natural aging, wear and tear, gradual deterioration or an inherent defect.
4. Loss or damage by theft or attempted theft of **Ceremonial Attire** left at the **Wedding Venue** or **Wedding Reception Venue**, unless there is evidence of violent, visible and forcible entry thereto.

## Section 3

### Wedding Photographs & Video

**We will pay up to the amount stated on the Schedule** to reimburse **You** for unforeseen expenses necessarily incurred to take/re-take **Wedding** photographs or videos or refund any non-recoverable amount which **You** originally contracted to pay as a direct and necessary consequence of:

1. Non-appearance for any reason 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 over exposure) by the professional photographer or professional video operator contracted for the **Wedding**.

All **Additional Costs** and expenses must be notified to Event Insurance Services Ltd Claims Services and agreed in advance of the re-taking of the photographs.

#### 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**.

#### Exclusions Applicable to this Section

1. Losses recoverable from any other source.
2. Losses which may effectively be claimed under Section 1 of this certificate.
3. Any costs which would have been incurred had the original supplier not failed to meet their contractual obligations.
4. Losses arising from the services of non professional and contracted photographic or video services.

#### Section 4 Wedding Rings

We will pay up to the amount stated in the **Schedule** for loss of or damage to the Bride and/or Groom **Wedding Rings** which occurs during the seven days prior to the **Wedding** and expires after the **Wedding** Ceremony.

#### Exclusions Applicable to this Section

1. Losses not reported to the police within 24 hours of the discovery.
2. Loss or damage which but for the existence of this Certificate would be otherwise insured.
3. Loss or damage by theft or attempted theft from any unattended vehicle.
4. Loss or damage by theft or attempted theft of **Wedding Rings** left at the **Wedding Venue** or **Wedding Reception Venue**, unless there is evidence of violent, visible and forcible entry thereto.

#### Section 5 Wedding Presents

We will pay up to the amount stated in the **Schedule** (subject to a maximum of £250 for any one item and £1,500 cash) for loss of or damage to **Wedding Presents** / Monies due to accident, fire or theft whilst gifts are on display at the **Wedding** Ceremony and **Wedding Reception**.

#### Exclusions Applicable to this Section

1. Theft unless removed by visible and forcible means.
2. Losses not reported to the police within 24 hours of the discovery.
3. Loss or damage which but for the existence of this Certificate would be otherwise insured.
4. Loss or damage by theft or attempted theft from any unattended vehicle.
5. Loss or damage by theft or attempted theft of **Wedding Presents** left at the **Wedding Venue** or **Wedding Reception Venue**, unless there is evidence of violent, visible and forcible entry thereto.
6. Financial failure of a wedding gift company from which **Wedding Presents** have been purchased but not yet given.

#### Section 6 Failure of Suppliers

Following the bankruptcy or liquidation of any pre-booked **Wedding Service** supplier We will pay up to the amount detailed in the **Schedule** for irrecoverable deposits, payments for items listed as covered under **Your** Policy and/or **Additional Costs** in arranging alternative equivalent services.

#### Exclusions Applicable to this Section

1. Any sums recoverable from any other source.
2. Any costs which would have been incurred had the original supplier not ceased trading.
3. Contracts which were are not in writing.

#### Section 7 Wedding Transportation, Cakes and Flowers

##### Transport

We will pay any **Additional Costs** incurred up to £1,000 if the professional wedding transportation company with whom the transport arrangements have been made fails to meet its contractual obligations.

##### Flowers

We will pay any **Additional Costs** incurred up to £1,000 following the loss of or damage to the **Wedding** Flowers during the seven days prior to the **Wedding**.

##### Cake

We will pay any **Additional Costs** incurred up to £1,000 following the loss of or damage to the **Wedding** Cake during the seven days prior to the **Wedding**.

Cover under this section commences seven days prior to the **Wedding** and applies until commencement of the **Wedding** or a claim being made under this Section of the Policy, which ever occurs first.

#### Exclusions Applicable to this Section

1. Loss or damage which but for the existence of this Certificate would be otherwise insured.
2. Loss or damage by theft or attempted theft from any unattended vehicle.
3. Contracts that were are not in writing.
4. Loss of or damage to **Wedding** Cake and Flowers whilst in the custody, care and control of the supplier, prior to the **Wedding**.

**Section 8**  
**Public Liability**

We will pay up to the Limit of Indemnity stated in the **Schedule** in respect of any claim or series of claims arising out of one incident (but in the aggregate in any one **Period of Insurance** for claims arising from food or drink supplied by **You** for consumption at the event) plus defence costs and expenses incurred with **Our** written consent, to indemnify **You** against **Your** legal liability for:

- (a) Accidental bodily injury to or death, disease or illness of any person other than an employee.
- (b) Accidental loss of or damage to material property not belonging to **You**.
- (c) Accidental injury to third parties or accidental loss of or damage to third parties property by all persons invited to the **Wedding** or **Wedding Reception** by the **Insured**/Bride or Groom.

**UNDER PUBLIC LIABILITY SECTION COVER IS ONLY PROVIDED 48 HOURS PRIOR TO AND FOLLOWING THE WEDDING UNLESS AGREED BY US AND NOTED ON YOUR POLICY SCHEDULE.**

**Exclusions Applicable to this Section**

1. The first £250 of each and every claim.
2. Loss of or damage to property belonging to or held in trust by or in the custody or control of the **Insured** (but this exclusion shall not apply to employees' effects or premises at which **You** are undertaking work in connection with the **Wedding**).
3. **Your** owning or using any vehicle (or machine or plant) which is capable of self-propulsion or attached to a self-propelled vehicle which is insured for **Your** benefit under any form of motor Insurance certificate.
4. Any aircraft or other aerial device, watercraft or hovercraft.
5. Any dangerous activity (dangerous activities are activities entailing a foreseeable risk of property damage or bodily injury unless reasonable precautions are taken or activities for which a disclaimer signed by participants is appropriate), activities including, but not limited to, bouncy castles/ inflatable play equipment, fireworks, fairground rides, bungee jumping, quad bikes, go-karts or motor sports of any kind, rodeo bulls, ballooning or flying, circus acts, stunt acts, trampolines, It's a knockout competitions.
6. Liability assumed by **You** by arrangement.
7. Accidental bodily injury to or death, disease or illness of any animals or any persons while riding animals.
8. Any wilful or malicious act any act of vandalism, deliberate acts resulting in material damage or bodily injury.
9. Damage to the ground and underground services at the **Venue**.
10. The defective erection, use or dismantlement by **You** or on **Your** behalf of any staging, marquees or temporary structures.

**Section 9**  
**Fireworks Extension**

**This Section only applies where the appropriate Premium has been paid, Your Schedule will show if the Section applies.**

We will pay up to the Limit of Indemnity stated in the **Schedule** in respect of any claim or series of claims arising out of one incident plus defence costs and expenses incurred with **Our** written consent, to indemnify **You** against **Your** legal liability for:

- (a) Accidental bodily injury to or death, disease or illness of any person other than the individual, or group of individuals, responsible for releasing the fireworks.
- (b) Accidental third party property damage arising from the use of fireworks

**Exclusions Applicable to this Section**

1. The first £250 of each and every claim.
2. Products liability in respect of fireworks.
3. The operation of a firework display using fireworks not tested and labelled in accordance with categories 1,2 and 3.
4. Directly imported fireworks or fireworks that do not conform to BS7114.
5. Third party property or bodily injury caused by sparklers.
6. Damage to ground surfaces and/or underground services and/or fire damage to growing crops.
7. The modification of fireworks other than the fitting of manual or electric fuses.
8. The transportation or storage of fireworks outside the curtilage/perimeter of the event site.

It is a condition precedent to liability that all ground surfaces of the site must be checked for tripping/slipping risks prior to the open date of the event.

It is hereby declared and agreed that cover provided under Public Liability is consequent upon the **Insured** (and/or persons acting for or on behalf of the **Insured**) complying with and adhering to the recommendations and guidelines as shown in the Department of Trade and Industry leaflet no. 041417 relating to fireworks and/or bonfire events. It shall be the duty of the **Insured** to implement such recommendations and guidelines at all times during the event, including the build-up and breakdown period of the event.

A written safety assessment must be prepared by the organisers, which can be produced on request for all firework displays.

<b>Section 10</b> <b>Employers Liability</b>
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**This Section only applies where the appropriate Premium has been paid, Your Schedule will show if the Section applies.**

**We** will pay up to the amount stated against Section 2 in the **Schedule** in respect of any one claim or series of claims arising out of one incident, inclusive of defence costs and expenses incurred with **Our** written consent, to indemnify **You** against **Your** legal liability to pay damages for accidental bodily injury to or death, illness or disease of any employee happening during the **Period of Insurance** within the **Geographical Limits** in connection with the event.

The indemnity provided is deemed to be in accordance with the provisions of any law relating to compulsory Insurance of liability to employees in Great Britain, Northern Ireland, The Channel Islands or the Isle of Man.

**You** shall however repay to **Us** all sums paid by **Us** which **We** would not have been liable to pay under the terms of this Section but for the provisions of such law.

**Exclusions Applicable to this Section**

This Section does not cover legal liability:

1. Required to be insured under the Compulsory Motor Insurance provisions of the Road Traffic Acts.
2. Arising from any security work.
3. Arising from height work in excess of 2.5 metres.

# WEDDING EQUIPMENT COVER

**This Section only applies where the appropriate Premium has been paid, Your Schedule will show if the Section applies.**

**We** will indemnify **You** up to the amount detailed in the **Schedule** for loss of or damage to **Wedding Equipment** whether hired, borrowed or owned, by any cause not specifically excluded, occurring during the period of hire (the period of hire not exceeding 4 days, unless agreed in writing by Event Insurance Services Ltd).

## **Important**

If at the time of the loss or damage the sum insured is less than the full cost of reinstating the **Wedding Equipment** 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 **Wedding Equipment**.

## **Exclusions Applicable to this Section**

1. The first £250 of each and every claim.
2. The defective erection, use or dismantlement by **You** or on **Your** behalf of any staging, marquees or temporary structures.
3. Loss or theft of **Wedding Equipment** contained in vehicles used by or on behalf of the **Insured** when left unattended, unless such vehicle is contained in a locked building or secured site.
4. Theft or attempted theft unless involving forcible or violent entry to or exit from a building or secured site.
5. Any wilful or malicious act, any act of vandalism, deliberate acts resulting in material damage.
6. Inventory or stocktaking shortages or unexplained disappearance or discrepancy.

# CEREMONIAL SWORDS COVER

**This Section only applies where the appropriate Premium has been paid, Your Schedule will show if the Section applies.**

**We** will indemnify **You** up to the amount detailed in the **Schedule** for loss of or damage by any cause not specifically excluded, occurring during the period of hire (the period of hire not exceeding 4 days, unless agreed in writing by Event Insurance Services Ltd).

## **Important**

If at the time of the loss or damage the sum insured is less than the full cost of reinstating the **Wedding Equipment** 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 **Wedding Equipment**.

## **Exclusions Applicable to this Section**

1. The first £250 of each and every claim.
2. Loss or theft of **Wedding Equipment** contained in vehicles used by or on behalf of the **Insured** when left unattended, unless such vehicle is contained in a locked building or secured site.
3. Theft or attempted theft unless involving forcible or violent entry to or exit from a building or secured site.
4. Any wilful or malicious act, any act of vandalism, deliberate acts resulting in material damage.
5. Inventory or stocktaking shortages or unexplained disappearance or discrepancy.
6. Property being confiscated or detained by any authority

# EXCLUSIONS APPLYING TO THE WHOLE CERTIFICATE

1. Losses (for **You** or anyone else upon whom **Your** ceremony depends) arising directly or indirectly from any **Pre-Existing Medical Condition**, awaiting results of tests or medical investigations, being on a hospital waiting list for treatment or having received a terminal prognosis.
2. Losses directly or indirectly caused as a result of anxiety, stress or depression.
3. Circumstances of which **You** are aware at the time of effecting this Certificate.
4. Losses directly or indirectly occasioned by, happening through, or in consequence of 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.
5. Losses directly or indirectly occasioned by, happening through or in consequence of winter sports, hazardous activities which shall include but not be limited to: kite surfing, rugby, bungee jumping, rock climbing or mountaineering (ordinarily necessitating the use of ropes or guides), pot-holing, rafting or canoeing involving white water rapids in excess of grade three, underwater activities involving the use of breathing apparatus and in excess of thirty metres, motor sports or competitions, yachting or boating outside territorial waters, manual work or hazardous occupations, professional sports, aerial activities (hang gliding, parachuting, parasailing or hot air ballooning) or aviation (other than as a fare-paying passenger in a duly certified passenger-carrying aircraft flown in the course of licensed operation for transportation of passengers by air by a properly licensed crew).
6. Losses directly or indirectly occasioned by, happening through, or in consequence of 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).
7. Any claim arising directly or indirectly from injury, illness, death, loss, expense or other liability attributable to sexually transmitted disease.
8. Losses arising as a result of any unlawful act by **You** or criminal proceedings against **You** or any other person on whom the ceremony 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).
9. Willful or malicious acts and any acts of vandalism by persons invited to the **Wedding Ceremony** or **Wedding Reception** by **You**.
10. Any circumstance manifesting itself after the date of the ceremony/reception booking but prior to the date of issue of this Certificate.
11. Third party rights and no party other than **You** may claim benefit under the terms of this Insurance.
12. Loss or theft from unattended **Venues** unless involving forcible or violent entry to or exit.
13. Loss or theft from unattended vehicles.
14. Claims arising from the ownership or use of:
  - (a) Bouncy castles and other inflatables.
  - (b) Firearms, fireworks or other pyrotechnic devices or effects.
15. Any part of a claim that is unproven or unsubstantiated.
16. Losses, whether directly or indirectly, arising out of **Your** financial incapacity.
17. Inventory or stocktaking shortages or unexplained disappearance or discrepancy.
18. Any Property **You** are not legally responsible for.
19. Loss of or damage to the **Wedding Equipment** insured due to or arising from wear and tear, inherent defect or atmospheric conditions,
20. Any communicable disease which leads to:
  - a) The imposition of quarantine or restriction in movement of people or animals by any national or international body or agency.
  - b) Any travel advisory or warning being issued by a national or international body or agency; and in respect of a or b above any fear or threat thereof (whether actual or perceived).

This Insurance also excludes loss directly or indirectly caused by, resulting from or in any connection with any action taken in controlling, preventing, suppressing or in any way relating to a communicable disease.

  - a) Influenza A (HN51) (also known as "avian flu" or "bird flu")
  - b) Any strain, virus, complex or syndrome that is related to influenza A (HN51); and in respect of a and b above any fear or threat thereof (whether actual or perceived).

This Insurance also excludes loss directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to any outbreak of influenza A (HN51).

# COMPLAINTS PROCEDURE

## **Making yourself heard**

We realise that things can go wrong and there may be occasions when you feel that we have not provided the service you expected. When this happens we want to hear about it so we can try to put things right.

If you have cause for complaint, it is important you know we are committed to providing you with an exceptional level of service and customer care.

### **Step One – Initiating your Complaint:**

Please contact:  
The Manager  
Event Insurance Services Ltd  
20A Headlands Business Park,  
Ringwood  
BH24 3PB

Email [info@events-insurance.co.uk](mailto:info@events-insurance.co.uk)  
Telephone 01425 470360 or Fax 01425 474905

We expect that the majority of complaints will have been quickly and satisfactorily resolved at this stage but if you are not satisfied you can take the issue further:

### **Step Two – if you are still unhappy:**

In the event you remain dissatisfied and wish to make a complaint, you can do so by contacting the following:

Head of Customer Care  
AXA Insurance  
Civic Drive  
Ipswich  
Suffolk  
IP1 2AN

### **Step Three**

If we have given you our final response and you are still dissatisfied you may refer your case to the Financial Ombudsman Service (FOS). The FOS is an independent body that arbitrates on complaints after we have provided you with written confirmation that our internal complaints procedure has been exhausted.

Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall,  
London E14 9SR  
Telephone 0845 0801800 Fax 020 79641001

Please note you have 6 months from the date of our final response in which to refer your complaint to the FOS. Referral to the FOS will not affect your right to take legal action against us.

## **Compensation Scheme**

AXA Insurance UK plc is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if they cannot meet their obligations. This depends on the type of business and the circumstances of the claim. Most Insurance contracts are covered for 100% of the first £2,000 and 90% of the remainder of the claim. You can get more information about the compensation scheme arrangements from the FSCS.

## **Claims and Underwriting Exchange Register and Data Protection Notice**

In order to supply Your quotation and then to set up and administer Your insurance Policy, Insurers will hold and use information including sensitive personal data (such as criminal convictions and health information) You have provided and may send it in confidence for secure processing to other companies acting on their instructions) including those located outside the European Economic Area.

Insurers also share Your information and any subsequent claim information with other Insurers, via the Claims and Underwriting Exchange Register run by Insurance Database Services Ltd to check insurance details and prevent fraudulent claims. By purchasing this Policy, You consent to such use of Your personal data.