

**YOUR SCHEDULE OF BENEFITS DETAILS THE SECTIONS OF THIS DOCUMENT UNDER WHICH YOU ARE COVERED**

Wedding insurance arranged by Acumus Insurance Solutions Limited with UK Underwriting Limited on behalf of Fortis Insurance Limited.

Fortis Insurance Limited, Registered in England No.354568. Registered Office: Fortis House, Tollgate, Eastleigh, Hampshire, SO53 3YA.

Acumus Insurance Solutions Limited, UK Underwriting Limited and Fortis Insurance Limited 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

Acumus Insurance Solutions Limited and UK Underwriting Limited are part of the Primary Group of companies.

The document only constitutes a valid insurance policy when it is issued in conjunction with a valid schedule of insurance or booking invoice between 01.01.2008 and 28.02.2010. All policies must expire prior to the 28.02.2011.

**IMPORTANT NOTICE**

THE DEBENHAMS INSURANCE HAS BEEN SPECIFICALLY DESIGNED TO COVER WEDDINGS AND RECEPTIONS AT HOME AND ABROAD. IT IS IMPORTANT THAT YOU READ THE FOLLOWING INFORMATION REGARDING THIS INSURANCE.

We have not provided you with a personal recommendation as to whether this policy is suitable for your specific needs. This product meets the demands and needs of those who wish to insure specific risks relating to their wedding arrangements.

**READ ME FIRST**

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.

**WARRANTY:** It is warranted hereon that:

- i. 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
- ii. no wedding or reception shall be booked or undertaken against the advice of a qualified medical practitioner
- iii. in respect of weddings taking place outside the United Kingdom, the Insured shall have effected a suitable travel insurance.

**CONDITIONS AND EXCLUSIONS**

Conditions and exclusions will apply to individual sections of your policy, while general conditions and general exclusions will apply to the whole of your policy. For general conditions and general exclusions on pages 4 and 5. It is a condition of this policy that all material facts must be disclosed to us at the time of taking out this insurance and prior to your wedding. Failure to do so may result in our non-liability for claims. Please call 0800 112 4967 to declare any material facts. For material facts please see Policy Definitions on page 2.

**DANGEROUS SPORTS OR PASTIMES**

There is no cover under the insurance for claims arising from any activity, which involves a greater risk of injury to yourself or others. For acceptable sports and leisure activities please see Policy Definitions on page 2.

**PERSONAL LIABILITY**

There is no cover for Personal Liability claims arising directly or indirectly from, happening through or in consequence of ownership, possession or use of any aircraft, watercraft, mechanically propelled vehicle or conveyance. Please note this exclusion does not apply when riding a pedal cycle, however it does apply when hiring jet skis, or any other watercraft, (other than rowboats, punts, canoes or pedalos) aircraft, mechanically propelled vehicle or conveyance (other than pedal cycles). We strongly recommend checking with the company you hire from, that they have sufficient Personal Liability cover in place, should you hire and participate in such an activity.

**POLICY LIMITS**

All sections of your policy have limits on the amount we will pay under that section. There are also specific limits under the wedding gifts section for cash and vouchers.

**POLICY EXCESSES**

Under most sections of the policy, claims will be subject to an excess. The excess will be applied per insured person, per section and per incident under which a claim is made. This means that you will be responsible for the first part of the claim. The amount you have to pay is the excess.

**REASONABLE CARE / UNATTENDED PROPERTY**

You must exercise reasonable care to prevent illness, injury or loss or damage to your property, as if uninsured. There is no cover for property left unattended in a place to which the general public has access.

**YOUR RIGHT TO CANCEL**

If your cover does not meet your requirements, please notify us within 14 days of receiving your policy and return all your documents for a refund of your premium. If during this 14 day period you have travelled, made a claim or intend to make a claim, we are entitled to recover all costs that you have used for those services.

Please call 0800 112 4967 for your refund.

Please note that your cancellation rights are no longer valid after this initial 14 day period and there is no provision for refund.

**RESIDENCY**

To be eligible for this insurance policy, you must be a UK resident at the time the policy is purchased. Please refer to the definition of a resident on page 2.

**GOVERNING LAW**

This policy shall be governed by and construed in accordance with the Law of England and Wales unless the insured person's habitual residence is located in Scotland, in which case the Law of Scotland shall apply.

**COMPLAINTS PROCEDURE**

If you have any cause for complaint regarding this insurance, please refer to the Complaints Procedure on page 5.

**CANCELLATION AND REARRANGEMENT**

The coverage under cancellation and rearrangement only covers certain situations that lead to cancellation or rearrangement. The reasons for cancellation are specified on page 2.

**SCHEDULE OF BENEFITS**

| Section | Description   | GOLD  | PLATINUM  | DIAMOND   | DIAMOND PLUS  |
|---------|---|---|---|---|---|
| A       | Cancellation and Rearrangement  | Up to £9,000 in respect of cancellation and up to 75% of the original wedding cost (maximum £6,000) in respect of rearrangement         | Up to £18,000 in respect of cancellation and up to 75% of the original wedding cost (maximum £13,000) in respect of rearrangement | Up to £30,000 in respect of cancellation and up to 75% of the original wedding cost (maximum £15,000) in respect of rearrangement | Up to £70,000 in respect of cancellation and up to 75% of the original wedding cost (maximum £20,000) in respect of rearrangement |
| B       | Ceremonial Attire   | Up to £3,000  | Up to £10,000   | Up to £10,000   | Up to £10,000   |
| C       | Wedding Gifts   | Up to £3,000<br>Cash and Vouchers up to £250  | Up to £10,000<br>Cash and Vouchers up to £500   | Up to £10,000<br>Cash and Vouchers up to £1,000   | Up to £10,000<br>Cash and Vouchers up to £1,000   |
| D       | • Rings<br>• Flowers<br>• Attendants' Gifts<br>• Wedding Cake                                     | Up to £2,500<br>Up to £2,500<br>Up to £2,500<br>Up to £2,500  | Up to £3,500<br>Up to £3,500<br>Up to £3,500<br>Up to £3,500  | Up to £6,000<br>Up to £4,500<br>Up to £4,500<br>Up to £4,500  | Up to £6,000<br>Up to £4,500<br>Up to £4,500<br>Up to £4,500  |
| E       | Cars and Transport  | Up to £1,500  | Up to £3,000  | Up to £5,000  | Up to £5,000  |
| F       | Photography and Video   | Up to £1,500  | Up to £3,000  | Up to £5,000  | Up to £5,000  |
| G       | Failure of Suppliers  | Up to £3,000  | Up to £5,000  | Up to £10,000   | Up to £10,000   |
| H       | Essential Document Indemnity (overseas weddings only)   | Up to £250  | Up to £500  | Up to £1,000  | Up to £1,000  |
| I       | Personal Liability  | Up to £2,000,000  | Up to £2,000,000  | Up to £2,000,000  | Up to £2,000,000  |
| J       | Public Liability Extension  | Up to £2,000,000 (This cover only applies when an additional premium is paid)   |   |   |   |
| K*      | Personal Accident:<br>• Your Death<br>• Loss of Limbs/Sight<br>• Your Permanent Total Disablement | £10,000<br>£20,000<br>£20,000   | £20,000<br>£40,000<br>£40,000   | £20,000<br>£40,000<br>£40,000   | £20,000<br>£40,000<br>£40,000   |
| L       | Legal Expenses  | Up to £5,000  | Up to £10,000   | Up to £20,000   | Up to £20,000   |
| M       | Optional Marquee Extension  | Up to £20,000 - £2,000 single item limit in respect of ancillary equipment (This cover only applies when an additional premium is paid) |   |   |   |
| N       | Ceremonial Swords Extension   | Up to: £20,000 (This cover only applies when an additional premium is paid)   |   |   |   |

\* - The benefit payable under Section K is limited to £1,000 if you are aged under 18 or over 65.

## HOW TO MAKE A CLAIM

For all Sections (excluding Section L) if you need to make a claim, please obtain a claim form no later than 31 days after the event by contacting Debenhams Wedding Insurance:

Debenhams Wedding Insurance  
c/o TPS (Insurance Admin Services) Ltd Claims Service  
Claims Department  
PO BOX 132, LEEDS  
LS10 9BT  
Telephone: 0845 218 7164  
Fax: 0845 218 7192

quoting scheme Debenhams Wedding Insurance scheme reference 01021 and then the policy number from your schedule

When returning the claim form, please include all relevant documentation. Please send originals not photocopies (keep copies for your records). For all claims you will need to send your original insurance policy.

UK Underwriting Ltd are an insurers agent and in the matters of a claim act on behalf of the insurer.

## POLICY DEFINITIONS

Wherever the following words or phrases appear in bold within this policy they will always have the same meaning. Under certain sections cover will be limited, please refer to individual sections for full terms and conditions.

### Acceptable Sports & Leisure Activities

The following amateur activities are automatically included within the cover (where there are limits in brackets, these are per policy, per **insured person**):

Archery, if adequately supervised, angling, athletics, aviation (as a fare paying passenger in a duly certified passenger-carrying aircraft), badminton, ballooning, (which has been organised in the UK prior to departure), baseball, basketball, beach games, boating (within 12 miles of coastal waters), canoeing (to Grade 3), clay pigeon shooting, cricket (amateur), croquet, cycling, dry skiing, fell walking, fencing, fishing, football, golf, go carting, gymnastics, handball, horse riding (up to 7 days), jet skiing or boating, jogging, kite boarding, squash, snorkelling, softball, street hockey, surfing, swimming, tennis, trekking/hiking (under 2000 metres), triathlon, volleyball, water polo, water skiing, white water rafting (to Grade 3), windsurfing, yachting or dinghy sailing (within 12 miles of coastal waters).

**If your activity does not appear on the list of Acceptable Sports & Leisure Activities, it is not covered. However, we may be able to cover your activity upon payment of an additional premium. Please call TPS (Insurance Admin Services) Ltd on 0800 112 4967 to discuss your requirements.**

### 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 that 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**.

### Attendants

Non-professional participants in the **wedding**, traditionally attendant on the bride or groom.

### Bodily Injury

Accidental injury caused by external, violent and visible means including death or disablement as a direct result of exposure following a forced landing of any aircraft, or a mishap to a vessel or vehicle in which **you** are travelling other than two or three wheeled vehicles of 250cc or over.

### Bridal Attire

Clothing and accessories of a formal nature worn by the bride at 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.

### Civil Partnership

A legal union between two people of the same sex.

### 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.

### Essential Documents

Documentation required by the relevant foreign authority to enable the **wedding** to take place as booked outside the United Kingdom and includes but is not limited to visas, birth certificates and passports.

### Geographical Limits

This certificate applies to **weddings** taking place anywhere in the world. It is a condition of this Certificate that both the bride and groom shall be UK citizens or permanent **residents**.

### Hazardous Sports & Leisure Activities

Any activity not listed under **Acceptable Sports & Leisure Activities** definitions.

### Home

**Your** permanent residential address in the United Kingdom (unless agreed in writing by Debenhams Wedding Insurance)

### Loss or Damage

Includes, but is not limited to, accident, fire or theft.

### Marquee

The hired marquee, tent, gazebo or other summer house arrangement.

### Material Fact

Any fact which is known to **you**, which is likely to influence **us** in the acceptance or assessment of this insurance.

### Medical Practitioner

A registered practising member of the medical profession who is not related to **you** or any person under this insurance.

### Occupational Postings

Postings of foreign office employees and military employees, including civilian services to the military.

### Period of Insurance

As specifically defined in each Section of this Certificate.

### Permanent Total Disablement

Total Disablement from engaging in or attending to any occupation whatsoever for at least 12 months from the date of injury, and at the end of that time being beyond hope of improvement.

### Pre-existing Medical Condition

Any ongoing medical condition, or condition which has or will require medical treatment, including consultations or advice, within the last 12 months.

### Property Insured

For the purposes of Section M OPTIONAL MARQUEE EXTENSION, refers to the **marquee** as defined, together with staging, chairs, tables and ancillary equipment hired or leased 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.

### Resident

**You** are a resident of the UK. To be a resident **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**.

### Schedule

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

### We, Our, Us

UK Underwriting Ltd on behalf of Fortis Insurance Limited.

### Wedding(s)

A ceremony which creates a contract of marriage which is legally enforceable within the United Kingdom, occurring on the **wedding date**.

### Wedding Date

The day specified to Debenhams Wedding Insurance and shown in the **schedule** for the **wedding** to take place.

### Wedding Gifts

Gifts for the bride and groom presented for the purposes of celebrating the **wedding**.

### Wedding Reception

The social gathering, including but not limited to, room hire and catering, following within no more than 24 hours of the **wedding**, at which the **wedding** will be celebrated (unless otherwise agreed in writing with Debenhams Wedding Insurance).

### 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.

### Your, Your(s), Insured Person

The bride and groom named in the **schedule** or, for the purposes of certain Sections, and where appropriate, the person upon whom the cost of the **wedding** or **wedding services** devolves.

## SECTION A – CANCELLATION AND REARRANGEMENT OF WEDDING AND/OR RECEPTION

### ▲/What you Are Covered For:

#### Part 1 - Cancellation

**We** will pay up to the amount stated in the Schedule of Benefits on page 1, 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 a result of:

- the booked venue for the **wedding** or **wedding reception** being unable to hold **your wedding** due to an outbreak of infectious or contagious disease, damage to the venue, murder or suicide at the premises or closure of the venue by the relevant authority
- the death, injury or sickness of the bride or groom or **close relative** which would make continuance of the **wedding** inappropriate
- the total non-appearance on the **wedding** day of any booked and paid for professional **wedding services**
- accidental complete loss of or damage to **ceremonial attire** which renders the items unwearable, where the purchase or hire of alternatives is not possible
- redundancy, where notice is received at least 8 weeks after the issue of the certificate and qualifying for payment under the current redundancy legislation, of the bride or groom or any of their relatives who would have made proven, significant, financial contributions on which the **wedding** arrangements depend
- 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 a member of the main wedding party or a close relative which occurs during the **period of insurance**
- the non-appearance of the officiating minister or registrar
- the inability of the wedding party and guests to reach the **wedding** or **wedding reception** venue due to **adverse weather** conditions.

### IMPORTANT

Cover under this Section commences from the date the premium is paid, and applies until the completion of the **wedding** and **reception** or a claim being made under this Section of the policy, whichever occurs first.

### Part 2 – Rearrangement

In the event of cancellation or curtailment of the **wedding**, **reception** or **wedding services** for reasons specified in Part 1 above, **we** will pay up to the amount detailed in the Schedule of Benefits on page 1 to reimburse **you** for reasonable additional costs incurred in rearranging the **wedding** and/or **reception** and/or **wedding services** to a similar standard to that catered for by the original budget.

Conditions applicable to section A Part 2 – Rearrangement

All **additional costs** and expenses must be notified to TPS (Insurance Admin Services) Ltd and agreed in advance of the rearranged **wedding**.

### IMPORTANT

Cover under this Section:

- does not extend in respect of travel and/or accommodation arrangements made for **weddings** taking place outside the United Kingdom,
- commences upon issue of this Certificate of Insurance and the schedule attached hereto and expires upon completion of the **wedding date** or a claim being made under this Section of the policy, whichever occurs first

### ▼What you Are Not Covered For:

**We** will not pay for the following in connection with claims made under section A:

- the first £25 for Gold or Platinum cover or £50 for Diamond or Diamond Plus cover of each and every claim

Any claim arising directly or indirectly from:

- pecuniary losses recoverable from any other source
- government regulation or act
- strikes or labour disputes
- unemployment (other than redundancy as specified in A 1 v. above)
- your financial circumstances or those of any person or company on whom the **wedding** arrangements depend, except as provided for in point A 1 v. above
- wedding** arrangements not honoured by your employer, other than as provided in section A 1 vi. above
- disinclination to contract to the marriage as agreed or failure to comply with legal requirements or your failure to obtain the relevant legal documentation
- failure to notify the provider of any goods or service immediately it is found necessary to cancel or curtail the **wedding** or **reception**
- cancellation/curtailment or rearrangement of travel and/or accommodation arrangements made in respect of **weddings** outside the United Kingdom
- additional costs** not notified to TPS (Insurance Admin Services) Ltd or agreed in advance of the rearranged **wedding**
- claims caused by pregnancy where anyone will be more than 26 weeks pregnant by the end of the **wedding** **reception**
- anxiety, stress or depression unless you are admitted as an in-patient at a recognised hospital

## SECTION B – CEREMONIAL ATTIRE

### ▲What you Are Covered For:

We will pay up to the amount stated in the Schedule of Benefits on page 1 for:

- the reinstatement or replacement (at our discretion) of **bridal attire** to be worn by the bride if such attire is lost or damaged whilst in your possession or that of a **close relative** within 1 month prior to the wedding, and for a subsequent 48 hours thereafter
- loss of or damage to **ceremonial attire** worn by you and your attendants within 48 hours before and after the **wedding**

### IMPORTANT

In respect of points 1 and 2 above:

An amount will be deducted in respect of hired attire to reflect previous wear and tear.

### ▼What you Are Not Covered For:

We will not pay for the following in connection with claims made under section B:

- the first £25 for Gold or Platinum cover or £50 for Diamond or Diamond Plus cover of each and every claim
- loss or damage** arising from wear or tear, moth, vermin, atmospheric or climatic condition, deterioration, depreciation, confiscation, detention or any process of cleaning, restoration or repair
- loss or damage** which is or but for the existence of this Certificate would be otherwise insured any loss (other than by damage) not reported to the police within 24 hours of discovery
- 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 the vehicle, concealed from view and there is evidence of violent, visible and forcible entry thereto

## SECTION C – WEDDING GIFTS

### ▲What you Are Covered For:

We will pay up to the amount stated in the Schedule of Benefits on page 1 (subject to a maximum of £250 for any one item) for loss of or damage to **wedding gifts** due to accident, fire or theft whilst being stored by you or your **close relative**. This cover also applies whilst gifts are in transit or on display at the **wedding** **reception**. Cover applies one month prior to the **wedding** and for a subsequent 24 hours thereafter or until a claim is made under this section of the policy, whichever occurs first, except in respect of **wedding gifts** purchased by means of a Debenhams gift list where cover applies one month prior to the **wedding** and for a subsequent 2 months after.

Conditions applicable to Section C

In the event of a claim under this section in respect of **wedding gifts** purchased by means of a Debenhams gift list, settlement shall be by the issue of Debenhams gift vouchers to an amount equivalent to the appropriate cash settlement and receipt of which shall constitute a valid discharge of our liability for the claim.

### ▼What you Are Not Covered For:

- the first £25 for Gold or Platinum cover or £50 for Diamond or Diamond Plus cover of each and every claim
- any loss (other than by damage) not reported to the police within 24 hours of discovery
- loss or damage** arising from wear or tear, moth, vermin, atmospheric conditions, deterioration, depreciation, confiscation, detention or any process of cleaning, restoration or repair
- loss or damage** which is or but for the existence of this Certificate would be otherwise insured
- loss or damage** by theft or attempted theft of any **wedding gifts** left in any unattended vehicle, unless the property is left in a locked boot or locked glove compartment of the vehicle, concealed from view and there is evidence of violent, visible and forcible entry thereto
- loss or damage** by theft or attempted theft of any **wedding gifts** left in the home or ceremony venue or **reception** venue, unless there is evidence of violent, visible and forcible entry thereto

## SECTION D – WEDDING RING(S), FLOWERS, ATTENDANTS' GIFTS AND THE WEDDING CAKE

### ▲What you Are Covered For:

We will pay up to the amount stated in the Schedule of Benefits on page 1 for loss of or damage to:

- wedding rings**
- flowers
- attendants' gifts**
- the **wedding** cake

which occurs during the time specified in i or ii below:

Cover under this section 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 **wedding** rings
- 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, in respect of flowers, **attendants' gifts** and the **wedding** cake

### ▼What you Are Not Covered For:

We will not pay for the following in connection with claims made under section D:

- the first £25 for Gold or Platinum cover or £50 for Diamond or Diamond Plus cover of each and every claim
- losses recoverable from any other source
- losses which may effectively be claimed under section A of this Certificate
- contracts which are not in writing
- any costs which would have been incurred had the original supplier not failed to meet their contractual obligations
- financial failure of any service provider

## SECTION E – CARS AND TRANSPORT

### ▲What you Are Covered For:

We will pay up to the amount stated in the Schedule of Benefits on page 1 if the private hire firm or individual with whom the transport arrangements have been made fails to meet its/their contractual obligation(s).

Cover under this section commences from the date the premium is paid, and applies until completion of the **wedding** and **reception** or a claim being made under this section of the policy, whichever occurs first.

### ▼What you Are Not Covered For:

We will not pay for the following in connection with claims made under section E:

- the first £25 for Gold or Platinum cover of £50 for Diamond or Diamond Plus cover of each and every claim
- losses recoverable from any other source
- losses which may effectively be claims under section A of this Certificate
- contracts which are not in writing
- any costs which would have been incurred had the original supplier not failed to meet their contractual obligations
- financial failure of any service providers

## SECTION F – PHOTOGRAPHS AND VIDEOS

### ▲What you Are Covered For:

We will pay up to the amount stated in the Schedule of Benefits on page 1 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:

- non-appearance at the **wedding** of the professional photographer or professional video operator contracted for the **wedding**
- loss of or damage to the original film, negatives or tapes before copies are made
- non-development of the original film or negatives (other than as a result of under or over exposure)

Cover under this section commences from the date the premium is paid, and applies until completion of the **wedding** and **reception** or a claim being made under this section of the policy, whichever occurs first.

If it is planned to take photographs of the bride and groom cutting the **wedding** cake, we will pay up to the amount stated in the Schedule of Benefits to arrange an alternative photographic session necessitated by damage to the **wedding** cake occurring within 48 hours before the conclusion of the **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 Debenhams Wedding Insurance claims service within 48 hours of the 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**.

### ▼What you Are Not Covered For:

We will not pay for the following in respect of claims made under section F:

- the first £25 for Gold or Platinum cover or £50 for Diamond or Diamond Plus cover for each and every claim
- losses recoverable from any other source
- losses which may effectively be claimed under section A of this Certificate
- any costs which would have been incurred had the original supplier not failed to meet their contractual obligations
- contracts not in writing
- financial failure of any service provider

## SECTION G – FAILURE OF SUPPLIERS

### ▲What you Are Covered For:

We will pay up to the amount stated in the Schedule of Benefits on page 1 following the bankruptcy or liquidation or any pre-booked **wedding** service supplier for the following:

- irrecoverable deposits
- additional costs in arranging alternative equivalent services

Cover under this section commences from the date 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.

### ▼What you Are Not Covered For:

We will not pay for the following in respect of claims made under section G:

- any sums recoverable from any other source
- any costs which would have been incurred had the original supplier not ceased trading

## SECTION H – ESSENTIAL DOCUMENT INDEMNITY

### ▲What you Are Covered For:

We will indemnify you in accordance with the amount stated in the Schedule of Benefits on page 1 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 in ii. below, are lost or damaged for reasons beyond your control.

Cover under this section:

- applies only in respect of **weddings** taking place outside the United Kingdom
- commences from the date of issue of this Certificate and applies until the **wedding** takes place, as booked or a claim is made under this section of the policy, whichever occurs first.

### ▼What you Are Not Covered For:

We will not pay for the following in respect of claims made under section H:

- loss or damage**
  - arising from confiscation or detention by customs officials or other authorities
  - due to wear and tear
  - not reported to the consular representatives of the relevant issuing country within 24 hours of discovery of the loss, and a written report obtained
- loss or theft from any unattended motor vehicle
- claims which arise from your lack of care, or from reasons within your control
- loss of documents when stored in suitcases or other like receptacles whilst in the custody of the airline or other carriers

## SECTION I – PERSONAL LIABILITY

### ▲What you Are Covered For:

We will indemnify you, up to the amount stated in the Schedule of Benefits on page 1 in respect of your legal liability arising from accidental injury to third parties or accidental loss of or damage to third party property.

In the event of your death we will, in respect of the liability incurred by you, indemnify your personal representatives in the terms of 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 section insofar as they apply.

### IMPORTANT

This section does not provide an indemnity in respect of liabilities arising from the actions of anyone other than the bride and groom, except insofar as the bride and groom would be held liable for them at law, and does not include any additional liability accepted under a hiring or booking contract.

## SECTION J – OPTIONAL PUBLIC LIABILITY EXTENSION

This section applies only where the appropriate premium has been paid. Cover under this section does not apply to weddings taking place outside the United Kingdom.

▲/What you Are Covered For:

We will pay up to the amount stated in the Schedule of Benefits on page 1 to cover all persons invited to the **wedding** or **reception** by you in respect of legal liability arising from accidental injury to third parties or accidental loss of or damage to third party property.

▼/What you Are Not Covered For:

We will not pay for the following in respect of claims arising under sections I and J:

1. the first £250 of each and every claim in respect of section J
2. liability arising from:
  - i. the use or possession of vehicles, aircraft or watercraft, trailers or caravans
  - ii. loss of or damage to property belonging to or held in trust by the insured
  - iii. any wilful or malicious act
  - iv. the carrying on of any profession, trade or business
3. employers' liability, contractual liability or liability to a member of your family
4. liability assumed by you by arrangement
5. animals belonging to you or in your care, custody or control
6. the ownership or occupation of land or buildings
7. liability arising from the use of firearms or firework displays
8. liability arising from any criminal proceedings
9. your costs and expenses incurred without our prior written consent
10. any liability arising out of the Road Traffic Act or its equivalent
11. liability which is or but for the existence of this Certificate would be insured by any other certificate except in respect of any excess beyond the amount payable under such other certificate, or which would have been payable under such other certificate had this insurance 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, supplies, delivered, installed or erected by you and all costs of or arising from the need for making good, removal, repair, rectification, replacement or recall of:
  - a. any such goods or property
  - b. any defective work executed by you
15. liability arising from the ownership or use of fireworks or other pyrotechnic devices or effects
16. **loss or damage** to flooring caused by footwear of any kind
17. any loss arising from ownership or use of bouncy castles or other inflatables
18. any **wedding** or **wedding reception** within the USA or Canada

## SECTION K – PERSONAL ACCIDENT

▲/What you Are Covered For:

We will pay the following compensation to you, or where appropriate, your legal representative(s) if you sustain **bodily injury** caused by external violent and visible means, which solely and independently of any other cause within 12 calendar months from the date of the accident causing such **bodily injury** results in:

| Cover Level  | BENEFITS PER PERSON    |          |                      |                                |
|--|------------------------|----------|----------------------|--------------------------------|
|  | Aged 18 years and over |          |                      | Aged under 18 or over 65 years |
|  | Gold                   | Platinum | Diamond/Diamond Plus | All cover levels               |
| Item 1: Your death   | £10,000                | £20,000  | £20,000              | £1,000                         |
| Item 2: Loss of one or more of your limbs and/or sight in one or both of your eyes | £20,000                | £40,000  | £40,000              | £1,000                         |
| Item 3: Your permanent total disablement   | £20,000                | £40,000  | £40,000              | £1,000                         |

PROVIDED THAT:

1. death or disablement occurs within one year of 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 Certificate insofar as it applies to the person for whom such payment has been made
3. 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**

▼/What you Are Not Covered For:

We will not pay for the following in connection with claims made under section K:

1. **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

## SECTION L – LEGAL EXPENSES

▲/What you Are Covered For:

We will pay up to the amount stated in the Schedule of Benefits on page 1 for legal costs and expenses incurred by you in the pursuit of legal proceedings by you or your legal representative(s) for compensation and/or damages arising from or out of your injury or death.

It is a condition of this section of the insurance that we shall have complete control over the legal proceedings and the appointment of legal representation.

▼/What you Are Not Covered For:

We will not pay for the following in connection with claims made under section L:

1. any claim brought against any person who has contracted to supply any aspect of the **wedding** or **reception** including the **reception** organiser
2. legal expenses incurred prior to the granting of our support
3. any claim reported more than 31 days after the commencement of the incident giving rise to such claim
4. any claims where we consider your prospects of success in achieving a reasonable benefit are insufficient
5. claims arising in connection with injury or death occurring more than 24 hours before or more than 24 hours after the **wedding date**
6. claims for legal costs where you are pursuing action relating directly or indirectly to medical negligence or alleged medical negligence
7. claims emerging from the pursuance to a contingent fee agreement between you and your council

## SECTION M – OPTIONAL MARQUEE EXTENSION

This section applies only where the appropriate premium has been paid. Cover under this section does not apply to weddings taking place outside the United Kingdom.

▲/What you Are Covered For:

We will indemnify you up to the amount stated in the Schedule of Benefits on page 1 in the event of loss of or damage to the **property insured** by any cause not specifically excluded occurring during the period of hire.

Cover under this section includes cancellation/curtailment and rearrangement as a direct result of loss of or damage to the **marquee**.

▼/What you Are Not Covered For:

We will not pay for the following in connection with claims made under section M:

1. the first £100 of each and every loss resulting from any one occurrence
2. erection and/or dismantling of any hired equipment
3. audio visual entertainment equipment unless specifically mentioned
4. **loss or damage** suffered by you as a result of being deceived into knowingly parting with property
5. damage to flooring caused by footwear
6. consequential loss of any kind or description
7. theft of ancillary equipment unless there is violent and forcible entry to or exit from the locked premises
8. pecuniary losses recoverable from any other source
9. loss or theft from unattended venues or vehicles
10. theft or attempted theft unless involving forcible or violent entry to or exit from a building

## SECTION N – OPTIONAL CEREMONIAL SWORDS EXTENSION

This section applies only where the appropriate premium has been paid. Cover under this section does not apply to weddings taking place outside the United Kingdom.

▲/What you Are Covered For:

We will pay up to the amount stated in the Schedule of Benefits on page 1 for **loss or damage** to ceremonial swords and accompanying regalia if they are lost or damaged whilst in your possession or that of a **close relative** within 3 months prior to the **wedding**, and for a subsequent 48 hours after.

▼/What you Are Not Covered For:

We will not pay for the following in connection with claims made under section C:

1. the first £50 of each and every claim
2. **loss or damage** which is or but for the existence of this Certificate would be otherwise insured
3. any loss (other than by damage) not reported to the police within 24 hours of discovery
4. **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

## CONDITIONS WHICH APPLY TO ALL SECTIONS OF THIS INSURANCE

1. It is a condition that all **material facts** have been disclosed to us. Failure to do so may affect your rights under this insurance. Following a change in a **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 us.
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. All documents 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:
  - a. theft, loss or malicious damage or vandalism – tell the police immediately
  - b. i. 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 consent
  - ii. you must provide us, at your expense, with all reasonable details and evidence which we ask for concerning the cause and amount of loss, damage or injury (including receipts for **wedding gifts**, money and vouchers)
3. Except with our written consent, no person is entitled to admit liability on our behalf or give any representation 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. 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.
5. No refund of premium is allowed (other than in respect of the premium refund guarantee) once the insurance has been effected.
6. 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**.
7. 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 if any fraudulent means or devices are used by you or anyone acting on your behalf to obtain benefits from this insurance, all benefits under this insurance shall be forfeited and no return of premium shall be due.
8. 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.
9. You may not transfer your interest in this insurance.
10. Our total liability shall not exceed the respective sums stated in the Schedule of Benefits.
11. You shall submit to a medical examination at our expense
12. 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.
13. This Certificate may be rescinded or cancelled without the consent of a third party.
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.

## GENERAL EXCLUSIONS WHICH APPLY TO ALL SECTIONS OF THE INSURANCE

The Insurance does not cover the Bride, Groom, Civil Partners or anyone else upon whom the **Wedding** depends.:

1. 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) pregnancy, where the pregnancy will exceed 26 weeks by the end of the Reception  
f) anxiety, stress or depression (unless admitted as an in-patient at a recognised hospital)
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. 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 pressure waves caused by aircraft or other flying devices travelling at a sonic or supersonic speeds
6. losses directly or indirectly occasioned by, happening through or in consequence of wintersports or your participation in any activity not shown on the list of **acceptable sports and leisure activities**, unless the appropriate additional premium has been paid

## DATA PROTECTION ACT 1998

Please note that any information provided to us will be processed by us and our agents in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling claims, if any, which may necessitate providing such information to third parties.

7. 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 by a registered **medical practitioner**, but not for drug addiction) or self exposure to needless peril (except in an attempt to save human life)
8. losses directly or indirectly occasioned by, happening through, or in consequence of nuclear fission, nuclear fusion or radioactive contamination
9. any loss whereby any period of disability or loss whatsoever is increased through **your** own act or omission
10. any property more specifically insured
11. incidents which may give rise to a claim not notified in writing to **us** (or our claims service) within 31 days of the expiry of this insurance (other than as specified in section F)
12. losses arising as a result of consequential loss of any kind
13. any claim arising directly or indirectly from injury, illness, death, loss, expense or other liability attributable to sexually transmitted disease
14. losses arising from prohibitive regulations by the government of any country
15. 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)
16. persons acting against the advice of a **medical practitioner**
17. in respect of persons who are not **resident** in the United Kingdom, where such liability would not have existed had those persons been **resident** in the United Kingdom and not elsewhere, unless specifically agreed by Debenhams Wedding Insurance
18. wilful and malicious acts and any acts of vandalism by persons invited to the **wedding or reception** by you
19. any circumstance manifesting itself after the date of the **wedding/reception** booking but prior to the date of issue of this Certificate
20. 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 J of this Certificate
21. third party rights and no party other than **you** may claim benefit under the terms of this insurance
22. 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
23. loss or theft from unattended venues or vehicles unless involving forcible or violent entry to or exit
24. theft or attempted theft unless involving forcible or violent entry to or entry from a building
25. bouncy castles and other inflatables
26. fireworks or other pyrotechnic devices or effects
27. loss of or damage due to or arising from:
  - i. wear and tear, inherent defect
  - ii. rot, mildew, rust, corrosion, frost
  - iii. insects, woodworm, vermin, moth
  - iv. dyeing, cleaning, repair, renovation
  - v. electronic, electrical or mechanical breakdown, failure or derangement
  - vi. faulty manipulation, design, plan, specification or materials
  - vii. gradual deterioration, market depreciation
  - viii. normal atmospheric conditions
  - ix. shrinkage or change of colour

## COMPLAINTS PROCEDURE

It is **our** intention to give **you** the best possible service but if **you** do have any questions or concerns about this insurance or the handling of a claim **you** should in the first instance contact the Managing Director of Acumus Insurance Solutions Ltd. The contact details are:

The Managing Director  
Acumus Insurance Solutions Ltd  
23 Austin Friars  
London  
EC2N 2QP

Please ensure **your** policy number is quoted in all correspondence to assist a quick and efficient response.

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

Head of Claims  
UK Underwriting Limited  
2 Gibraltar House  
Bowcliffe Road  
Leeds  
LS10 1HB

If it is not possible to reach an agreement, **you** have the right to make an appeal to the Financial Ombudsman service. **You** may contact the Financial Ombudsman Service at:

Financial Ombudsman Service  
South Quay Plaza  
183 Marsh Wall  
Docklands  
London  
E14 9SR  
Tel: 0845 080 1800

**Your** statutory rights are not affected if **you** do not follow the complaints procedure above. For further information about **your** statutory rights contact **your** local authority Trading Standards Service or Citizens Advice Bureau.

## COMPENSATION SCHEME

Fortis Insurance Limited are 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 compensation scheme arrangements from the FSCS or visit [www.fscs.org.uk](http://www.fscs.org.uk)