

Policy Summary

Wedding Insurance 2008

Some important facts about your insurance are summarised below. This summary does not describe all the terms and conditions of your policy, so please take time to read the policy document to make sure you understand the cover it provides.

Purpose of the Insurance
This is a wedding policy that, subject to the terms, conditions and exclusions contained in the policy document, provides certain financial protection for your wedding.

Insurer
Fortis Insurance Limited

ABOUT YOUR COVER

The Significant Conditions And Exclusions	Section of Cover
<p>Pre-existing medical Conditions</p> <p>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.</p> <p>It is warranted herein that:</p> <p>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</p> <p>ii. no Wedding or Reception shall be booked or undertaken against the advice of a qualified Medical Practitioner</p> <p>iii. in respect of Weddings taking place outside the United Kingdom, the Insured shall have effected a suitable travel insurance.</p> <p>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. 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.</p>	<p>'Read Me First' – Page 1</p> <p>'Policy definitions' - Page 2</p> <p>Section A – Cancellation and Rearrangement – 'What you are not covered for' – Pages 2 & 3</p> <p>'Conditions which apply to all sections of the insurance' – Pages 4 & 5</p>
<p>Hazardous Activities & Dangerous Pursuits</p> <p>If you are planning to participate in a sport or leisure activity cover may not be available.</p> <p>Please refer to page 2 of your policy, or call 0844 573 4162.</p>	<p>'Read Me First' – Page 1</p> <p>'Policy Definitions' – Acceptable Sports & Leisure Activities – Page 2</p>
<p>Geographical Limits</p> <p>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</p>	<p>'Read Me First' – Page 1</p> <p>'Policy Definitions' – Resident – Page 2</p>
<p>Excesses</p> <p>Certain sections of cover are subject to an excess applying to each claim. The excesses which apply are listed below</p> <p>In respect of sections A to F: Gold/Platinum - £25 Diamond/Diamond Plus - £50</p> <p>In respect of section J: £250</p> <p>In respect of section M: £100</p>	<p>Sections A to F – Pages 2 & 3</p> <p>Section J – 'Optional Public Liability Extension' – Pages 3 & 4</p> <p>Section M – 'Optional Marquee Extension' – Page 4</p>
<p>Close Relative</p> <p>Means 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</p>	<p>'Policy Definitions' – Page 2</p>

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.

If you purchased your insurance via the Debenhams call centre or via the Internet, 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.

PERIOD OF INSURANCE

The policy you have purchased will run for the period of insurance as specifically defined in each section of the certificate.

HOW TO MAKE A CLAIM

If you have a claim, please telephone Debenhams Wedding Insurance, c/o TPS (Insurance Admin Services) Ltd on 0845 218 7164 as soon as possible..

COMPLAINTS PROCEDURE

We hope you will be pleased with the service we provide, however if you have a complaint about our service or about a claim, please call Debenhams Wedding Insurance, c/o TPS (Insurance Admin Services) Ltd on 0844 573 4173. If you are still not satisfied, please write to: The Managing Director, Acumus Insurance Solution s Ltd, 23 Austin Friars, London, EC2N 2QP

If you are still not happy with the response you have received, you have the right to ask the Financial Ombudsman Service to review your case. You may contact the Financial Ombudsman Service at:

Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, Docklands, London, E14 9SR

Your adherence to the complaints procedure above does not affect your statutory rights. For further information about your statutory rights contact your local authority Trading Standards Service or Citizens Advice Bureau

COMPENSATION SCHEME

In the event that Fortis Insurance Limited is unable to meet its liabilities you may be entitled to compensation from the Financial Services Compensation Scheme (FSCS).

Further information can be found in your policy under 'Compensation Scheme'.

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 Cash and Vouchers up to £250	Up to £10,000 Cash and Vouchers up to £500	Up to £10,000 Cash and Vouchers up to £1,000	Up to £10,000 Cash and Vouchers up to £1,000
D	<ul style="list-style-type: none"> Rings Flowers Attendants' Gifts Wedding Cake 	Up to £2,500 Up to £2,500 Up to £2,500 Up to £2,500	Up to £3,500 Up to £3,500 Up to £3,500 Up to £3,500	Up to £6,000 Up to £4,500 Up to £4,500 Up to £4,500	Up to £6,000 Up to £4,500 Up to £4,500 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: <ul style="list-style-type: none"> Your Death Loss of Limbs/Sight Your Permanent Total Disablement 	£10,000 £20,000 £20,000	£20,000 £40,000 £40,000	£20,000 £40,000 £40,000	£20,000 £40,000 £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 Sword 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.