Wedding Insurance

Insurance Product Information Document

Company: HCC International Insurance Company plc

Product: Gold

ShieldMy Wedding insurance is underwritten by TMHCC Specialty Group, a trading name of HCC International Insurance Company plc (Registered in England and Wales), which is a member of the Tokio Marine HCC Group of Companies. HCC International Insurance Company plc is authorised by the Prudential Regulation Authority (PRA) and regulated by the UK Financial Conduct Authority (FCA) (Firm Reference Number 202655) and the Prudential Regulation Authority.

This document provides a summary of the key information relating to the insurance policy. The full terms and conditions of the cover can be found in the policy wording. It is important that you read through these documents carefully.

What is this type of Insurance

This insurance will pay you for costs incurred should you have to cancel or rearrange your wedding due to unforeseen circumstances and offers financial protection against financial failure of wedding services such as catering, ceremonial attire and photography.

What is Insured?

- ✓ Cancellation
- ✓ Cutting short the wedding
- ✓ Financial Failure of Wedding Service Suppliers
- ✓ Ceremonial attire
- ✓ Photography & Video
- ✓ Flowers, Attendant's Gifts and the Wedding Cake
- ✓ Personal Accident
- ✓ Wedding cars and transport
- ✓ Personal Liability

Optional Covers

- ✓ Optional Excess Waiver
- ✓ Optional Guests' Public Liability (£2M)
- ✓ Optional Personal and Guest Liability (£5M)
- ✓ Optional Marquee Cover
- ✓ Optional Wedding Rings Cover
- ✓ Optional Wedding Gifts Cover
- ✓ Optional 90 Day Payment Cover

What is not Insured?

- ✗ Deciding not to get married.
- ✗ Rearrangement costs.
- ✗ Any loss as the result of the financial failure of a wedding services supplier within 30 days of the purchase date of this policy.
- ✗ Financial losses resulting from payments made more than 90 days before the start date of this policy unless you have paid an additional premium to insure these.
- ✗ Events or circumstances of which you were aware, or that were public knowledge, at the time of buying this policy, that make a loss or claim inevitable or which substantially increase the risk of financial loss.

What is not Insured? (continued)

- ✗ Redundancy or losing your job.
- ✗ Any deliberate, wilful, criminal or malicious actions by persons invited by you to the wedding or wedding reception.
- ✗ Any event occurring outside the period of insurance.
- ✗ Any claim resulting from pregnancy or childbirth except for related serious medical complications where the expected date of delivery is more than two months after the ceremony date.
- ✗ Any claim caused directly or indirectly or contributed to by you or a close relative:

  a) acting against medical advice at any time during the period of insurance;

  b) suffering any medical condition on or before the start date of the policy for which you or they have received treatment or advice in the 12 months prior to that date, or for which you or they are awaiting results of tests or medical investigations;

  c) suffering a condition on the start date, or in the 12 months prior, for which you or they are on a hospital waiting list for treatment;

  d) having a medical condition on the start date of the policy for which you or they have received a terminal prognosis,

  e) suffering at any time anxiety, stress or depression (unless admitted for those conditions as an inpatient at a hospital for the first time after the start date),

  f) committing or attempting to commit suicide or injuring yourself or themselves intentionally
- ✗ Any claim caused by adverse weather or a named storm where there were warnings of these in the public domain at the time of purchasing this policy.
- ✗ Any claim resulting from the death of a close relative (not being one of the policyholders on the Schedule) more than three months before the ceremony date.

Are there any restrictions on cover?

- ! This policy must be purchased a minimum of one month before the earliest of the wedding ceremony and reception date.
- ! The policy provides cover for a wedding taking place within 24 months from the purchase date of this policy.
- ! The wedding reception date must take place no more than 31 days before or after the ceremony date.
- ! You must be booking a ceremony in the UK.
- ! The policy provides cover for one ceremony and one reception only.
- ! The main residence of at least one of the prospective marriage or civil partners must be in the UK and they must not have been abroad for more than 6 months in the last year. However, if both prospective marriage or civil partners live abroad at the time of purchasing this policy, or do so in the time between then and the ceremony date, they are eligible if one of them is a UK citizen.
- ! 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.

Where am I covered?

- ✓ This policy applies to weddings and wedding receptions which take place in the United Kingdom (including the Channel Islands and the Isle of Man) only.

What are my obligations?

- You must provide full and accurate information to all questions asked.
- Your answers must be true to the best of your knowledge and belief. Your answers will form part of the statement of facts on which your policy will be based.
- If you become aware that information you have given us is inaccurate or has changed, you must inform us as soon as possible. Failure to do this may invalidate your policy and claims may not be paid.
- You must follow our claims process which can be found in your policy documentation.

When and how do I pay?

Your premium is a one-off payment. Payment can be made by debit or credit card at the time of purchase.

When does the cover start and end?

Your cover will start as soon as you purchase your policy. Generally, your policy cover ceases once your wedding or wedding reception, whichever is the later, has ended. However some covers are in force at different times during the course of your wedding so please refer to your policy wording for full details.

If the wedding is cancelled for any reason, whether insured or not, whether by you or anyone else, all cover ends immediately on the date it is cancelled

How do I cancel the contract?

If you cancel within 14 days of receipt of policy documents or the policy start date (whichever is later), we will cancel the policy and refund your premium in full provided that you have not already made a claim or intend to make a claim.