shieldmy wedding

Silver

Contents

Introduction	2
Summary of Your Cover	3
Cover	5
Section 1 – Cancellation	5
Section 2 - Cutting Short of the Wedding or the Wedding Reception	5
Section 3 – Financial Failure of Wedding Services Suppliers	8
Section 4 – Personal Liability	9
Section 5 – Optional Guest's Personal Liability Cover	10
Section 6 – Optional Marquee Cover	10
Section 7 – Optional Wedding Rings Cover	11
Section 8 – Optional Wedding Gifts Cover	12
General Conditions	13
General Exclusions	14
About Your Policy	15
How to Claim	15
Fraud	16
Cancellation Rights	16
Change of Circumstances	17
Complaints Procedure	17
Definitions	19

shieldmy wedding

Introduction

This is **your** policy document that sets out in detail everything **you** need to know about **your** ShieldMyWedding Silver insurance. We understand that documents like this are not easy to understand and navigate, so to help **you we** are setting out on this and pages 3-5 the important things **you** should know including a summary of cover. As it's a summary, it doesn't include everything and there is no substitute to reading the whole document, but **we** know that life is short so we recommend that **you** at the very least read this. Some words are in bold type: this means they are defined and **you** can easily find what these words mean in the definitions section, which is right at the back of this document starting on page 19. If **you** have any questions, please contact ***us*** at info@shieldmy.com

IMPORTANT THINGS YOU SHOULD KNOW

*This policy covers **you** for one **ceremony** and one **reception** only for **weddings, civil partnership** registrations or **ceremonies** or other similar wedding ceremonial events, including blessings or renewal of vows **ceremonies** that take place in the **United Kingdom** only. To be eligible for cover under this policy:*

a) ***you** must be booking a **ceremony** in the **UK,** which can be:*
   *(i) a **wedding** which creates a contract of marriage that is legally enforceable in the **United Kingdom;** or*
   *(ii) a **civil partnership** registration or **ceremony;** or*
   *(iii) a single ceremonial event or blessing (not necessarily legally binding) which celebrates a marriage or **civil partnership**, including a renewal of vows **ceremony;** and*

*b) 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.*

*If **you** have any queries about **your** eligibility or cover, **you** can contact **us** at info@shieldmy.com*

Cover under **your** policy can only ever start from the **start date** in **your schedule** but the cover under the different sections apply at different times after that date. If the **wedding** or **reception** 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**. Losses from insured events occurring before this date are covered according to the terms of this policy. To set that out here would take up too much space here so we recommend that **you** look at pages 3-5 where **you** can see when insurance applies for each section.

The sums insured **you** have bought for each type of cover is set out in **your** schedule. **You** can also see there if any excess applies and what add-on cover **you** have bought.

Summary of your cover

	Covered from	Covered to	Covered	Not Covered
Sections 1 & 2 Cancellation & Cutting Short the Wedding Page 5 to 7	Cancellation: The start date Cutting short of the ceremony: the start of the ceremony on the ceremony date Cutting short of the reception: the start of the reception on the reception date	Cancellation: the ceremony or reception date Cutting short of the ceremony: the end of the ceremony on the ceremony date Cutting short of the reception: the end of the reception on the reception date	• Financial failure of the venue or caterers • Death, injury or sickness of the marrying couple or close relative • Cutting short of the wedding leading to cancellation of the wedding reception • Venue or caterer unable to hold the wedding due to adverse weather • One of the marrying couple or close relative being unforeseeably posted overseas • The minister or registrar not turning up for the wedding • Your inability or at least 50% of the guests to reach the wedding due to adverse weather • Enforced closure of the venue on the grounds of food or fire safety or loss of alcohol licence	• Your disinclination to go through with the wedding • Loss resulting from criminal activity of the wedding services supplier • Death of a close relative more than three months before the ceremony • Losses resulting from government restrictions on the numbers of people that are allowed to attend the wedding • Anyone on whom the wedding depends having to self-isolate or go into quarantine • Suffering any medical condition on or before the start date of the policy for which has been treated (or on a treatment waitlist) in the 12 months prior • Having a medical condition with a terminal diagnosis on the start date of the policy • Anxiety, stress and depression (unless admitted for these conditions as an in-patient in hospital from the first time after policy start date) • Worsening of your financial circumstances • Travel costs of any kind • Accommodation costs in excess of three nights • Any claim resulting from pregnancy or childbirth
Section 3 Financial Failure of Wedding Service Suppliers Page 8	30 days after the Start date	The later of the ceremony or reception date except for photography or video where cover ends 90 days after these dates	• Irrecoverable amounts of money paid by you or for which you are liable in the event of financial failure of wedding services suppliers • If a non-wedding services supplier goes out of business due to financial failure (and not fraud or other reasons), we will pay up to £500, provided there is sufficient evidence of the financial failure	• Any loss which would have been incurred had the original supplier not ceased trading due to financial failure • Any costs where no written contract exists between you and the wedding services supplier • Any loss resulting from the wedding services supplier not performing their contractual obligations, unless caused by financial failure • Any claim resulting from financial failure that occurred before the policy was purchased
Section 4 Personal Liability Page 9	The start of the ceremony on the ceremony date The start of the reception on the reception date	The end of the ceremony on the ceremony date The end of the reception on the reception date	• Claims made against you for your legal liability for accidental bodily harm to third parties directly related to the wedding ceremony or reception • Claims made against you for accidental loss of or damage to third party property directly related to the wedding ceremony or reception	• Loss or damage to property that is owned by you or under control of your family or employees • Death or injury to your employees or family members • Your own deliberate, criminal act • Fines that have been awarded to punish rather than to compensate • Additional liability assumed by you through agreement in hiring or booking contract • Liability arising from the actions of others

Section 5 Optional Guests' Personal Liability cover Page 10	**Cover under section 9 (Personal Liability) is extended to cover wedding guests**			
Section 6 Optional Marquee cover Page 10 to 11	**Dependent on period of hire and the option you have bought cover applies for up to 10 days**		• **Loss, theft or damage to a hired marquee during the period of hire** • **Extends to section 1, cancellation or cutting short of the wedding where this is a direct result of loss theft or damage to the marquee**	• **Erection or dismantling of hired equipment** • **Audio/visual entertainment equipment** • **Electricity generators (owned or hired)** • **Damage to flooring caused by footwear** • **Theft from an unattended venue**
Section 7 Optional Wedding Rings Cover Page 11	**7 days before the ceremony date**	**24 hours after the ceremony date**	• **Loss, theft of or damage to a maximum of two wedding rings**	• **Theft or criminal damage not reported to police** • **Theft involving deception**
Section 8 Optional Wedding Gifts Cover Page 12	**7 days before the ceremony date**	**24 hours after the ceremony date, except that if the wedding reception is not on the same date as the ceremony they are covered on the reception date and up to 24 hours after it.**	• **Loss, theft of or damage to wedding gifts while being stored by you** • **Loss, theft of or damage to wedding gifts while in transit to or on display at the wedding reception** • **Maximum of £1000 per item and £500 for cash or vouchers**	• **Theft or criminal damage not reported to police** • **Theft involving deception**

General Exclusions (page 14)

- Losses recoverable from any other source
- Payments made more than 90 days before the start date, unless you have paid an additional premium to insure these
- Any event occurring outside the period of insurance
- Events or circumstances of which you were aware, of that were public knowledge, at the time of buying the policy
- War, invasion, terrorism
- Your own acts or omissions increasing the loss
- Any deliberate, wilful, criminal or malicious actions by persons invited by you to the wedding or wedding reception
- A wedding services supplier not providing you with the service or level of quality which they contracted to unless specifically covered in this policy

Cover

Section 1 – Cancellation

We will pay up to the amount in the **schedule** for any irrecoverable expenses **you** have paid or for which **you** are legally liable to pay, for the services of any **wedding services supplier** not used if **you** are **unavoidably** forced to **cancel** the **wedding** or **wedding reception** as the sole and direct result of:

1. the booked venue or caterers for the **wedding** or **wedding reception** ceasing to trade because of **financial failure**, or being unable to guarantee that it will be able to hold **your wedding** or **wedding reception** or provide catering because it has gone into **administration**, after the date of purchase of this policy;
2. the death, injury or sickness of a prospective marriage or civil partner or their **close relative** which, in the case of injury or sickness, is serious enough to render them unfit and unable to go through the **wedding ceremony** or makes holding the **wedding reception** impossible or inappropriate;
3. the cutting short of the **wedding** (this applies to the **cancellation** of the **wedding reception** only);
4. the booked venue or caterers for the **wedding** or **wedding reception** being unable to hold the **wedding** or **wedding reception** or, in the case of a caterer, being unable to provide catering for the **wedding reception**, due to **adverse weather,** a **named storm,** fire, explosion, lightning, earthquake, landslide, act of **terrorism,** vandalism or malicious acts;
5. one of the prospective marriage or civil partners or a **close relative** being unforeseeably posted overseas or being called on **unavoidable** and necessary duty where that person is a serving member of the **UK** armed forces, ambulance service, coastguard, fire brigade or police force;
6. the officiating minister or registrar not turning up for the **wedding** and it is not possible to get a substitute;
7. loss or theft of or severe damage to the **marquee** (if **you** have purchased optional **marquee** cover);
8. **your** inability or that of at least 50% of the guests to reach the **wedding** or **wedding reception** venue due to **adverse weather** or a **named storm,** fire, explosion, lightning, earthquake, landslide, act of **terrorism**, vandalism or malicious acts;
9. enforced closure of the **wedding** or **wedding reception** venue or the caterers' premises on the grounds of food or fire safety, or loss of licence to serve alcohol or food.

Section 2 - Cutting short of the wedding or the wedding reception

We will pay up to the amount shown in the **schedule** in total for any irrecoverable expenses **you unavoidably** incur in the event of the cutting short of the **wedding** or **wedding reception** for the following reasons.

1. In the event of the cutting short of the **wedding** due to:

    a) the death, injury or sickness of a prospective marriage or civil partner or their **close relative**;

    b) the venue for the **wedding** being unable to continue to hold **your wedding** due to its **financial failure** or entering **administration**, damage to it, evacuation due to a **named storm,** fire, explosion, lightning, earthquake, landslide, act of **terrorism,** vandalism or malicious acts or murder or suicide at the venue;

    c) the non-appearance of the intended officiating minister or registrar and no substitute can be obtained;

    d) loss or theft of or severe damage to the **marquee** (if **you** have purchased optional **marquee** cover),

We will pay (in addition what **we** pay under Section 1, Part 1, sub-section 4 if **you** have to **cancel** the **wedding reception**), up to the amount shown on the **schedule**, for the irrecoverable costs of the **wedding** that has not been completed, which **you** have paid or for which **you** are liable.

2. In the event of the cutting short of the **wedding reception** due to:

   a) the death, injury or sickness of a prospective marriage or civil partner or their **close relative**;

   b) the venue for the **wedding reception** being unable to continue to hold **your wedding reception** due to its **financial failure** or entering into **administration**, damage to the venue, evacuation due to a **named storm,** fire, explosion, lightning, earthquake, landslide, act of **Terrorism,** vandalism or malicious acts; murder or suicide at the venue or its enforced closure on the grounds of food or fire safety or loss of licence to serve alcohol or food;

   c) loss or theft of or severe damage to the **marquee** (if **you** have purchased optional **marquee** cover),

We will pay for the irrecoverable costs which **you** have paid or for which **you** are liable for the unused portion of the services of any **wedding services supplier**.

There is no cover in Sections 1 and 2 for:

1. losses recoverable from any other source;
2. losses excluded in the General Exclusions section of this policy;
3. any loss occurring as the result of the venue or caterer ceasing to trade due to **financial failure** or entering into **administration** within 30 days of the purchase of the policy;
4. any claim resulting from **financial failure** or entering into **administration** where, at the time of purchase of this policy or at the time of contracting with them, the **wedding services supplier** or other supplier had already financially failed or was already in **administration** or subject to a winding-up petition;
5. losses resulting from restrictions imposed or advised by any governmental, religious or municipal authority imposing or advising restrictions on the numbers of people allowed to attend **your wedding** or **wedding reception** or any other restriction that materially affects the **wedding** or **reception** such as any national or local lockdowns, social distancing, face mask wearing, quarantine or vaccination status requirements;
6. **you** or anyone else on whom the **wedding** depends experiencing symptoms of any infectious disease, or having been told to self-isolate or go into quarantine, at the time **you** purchased or extended this insurance;
7. **you** contracting any infectious disease and **you** have not had the recommended vaccination(s) and booster(s) (consideration will be given where **you** were medically unable to have the vaccination, and this is shown in **your** medical records);
8. 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 in-patient at a hospital for the first time after the **start date**),

   f) committing or attempting to commit suicide or injuring **yourself** or themselves intentionally;

9. any claim caused directly or indirectly or contributed to by **you** or anyone else upon whose health the **wedding** depends, failing to obtain any recommended vaccinations;

10. any claim arising directly or indirectly from any of the following:
    a) a change in the law or government regulation;
    b) a worsening of **your** financial circumstances or that of any of **your close relatives** who have or would have made proven, significant financial contributions on which the **wedding** arrangements depend;
    c) **your** disinclination to go through with the marriage as agreed or **your** failure to comply with any legal requirements, medical advice or other official guidance or to obtain the relevant legal documentation;
    d) increased costs incurred as the result of failure to promptly notify the provider of any goods or services if it is found necessary to **cancel** or cut short the **wedding** or **wedding reception**;
    e) any loss resulting from fraudulent, dishonest or criminal activity on the part of a **wedding services supplier**;
    f) any loss resulting from the **wedding services supplier** not performing their contractual obligations unless specifically covered by this Section;
11. travel costs of any kind;
12. **accommodation** costs for stays in excess of three nights;
13. **accommodation** costs relating to anyone other than the prospective marriage or civil partners (or married couple in the event of a blessing), their parents or step-parents (including guardians or foster parents) or **attendants**, except where the **accommodation** costs are included as part of the **wedding** package;
14. 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**;
15. 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;
16. 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**;
17. any claim where the sickness or injury is of a nature that it does not materially affect the day-to-day activities of the person suffering it or where the effects of sickness or injury are mainly cosmetic and do not materially affect **your** ability to go through with the **wedding ceremony** and/or attend the **wedding reception**;
18. any claim for **ceremonial attire** unless caused by the death of either of the prospective marriage or civil partners;
19. any claim for items that can be used, even if engraved or personalised, despite the **wedding** having been **cancelled** or cut short;
20. any claim for items that have been used but where there is no need to re-purchase such items because **you** have decided not to get married or rearrange **your wedding**.

Section 3 – Financial Failure of Wedding Services Suppliers

In the event of the **financial failure** of a **wedding services supplier** (or its entering **administration** if it cannot guarantee provision of its service or goods) contracted and paid for by **you**, **we** will pay up to the amount stated in the **schedule** in total for the irrecoverable amounts of money paid or for which **you** are liable.

If a supplier other than a **wedding services supplier** ceases to trade due to **financial failure**, **we** will pay up to a maximum of £500 if there is sufficient evidence that the supplier has financially failed and not committed fraud, theft or ceased to trade for reasons other than **financial failure**.

Cover under this Section starts 30 days from the **start date** of this policy and ends on the later of the **ceremony** or **reception date**.

This section does not cover:

1. the **excess** in the **schedule**;
2. losses recoverable from any other source;
3. losses that are covered under Section 1 of this policy;
4. losses excluded in the General Exclusions;
5. any loss which would have been incurred had the original supplier not ceased trading due to **financial failure**;
6. any costs where no **written contract** exists between **you** and the **wedding services supplier;**
7. any loss occurring as the result of the **wedding services supplier** or other supplier ceasing to trade due to **financial failure** or entering into **administration** within 30 days of the purchase of the policy;
8. any loss resulting from fraudulent, dishonest or criminal activity on the part of the **wedding services supplier**;
9. any loss resulting from the **wedding services supplier** not performing their contractual obligations, unless caused by **financial failure**;
10. any claim arising directly or indirectly from:
    a) the **financial failure** of a supplier of **wedding gifts** or any supplier not contracted by and pre-paid by **you**;
    b) any additional costs arising from additional amounts paid in advance to secure a discount;
    c) the **financial failure** of a professional **wedding** planner except for costs directly contracted by **you** to them (e.g. their fee) for their services.
    d) any loss resulting from fraudulent, dishonest or criminal activity on the part of a **wedding services supplier**;
    e) any loss resulting from the **wedding services supplier** not performing their contractual obligations unless caused by **financial failure**;
11. any claim resulting from **financial failure** or entering into **administration** where, at the time of purchase of this policy or at the time of contracting with them, the **wedding services supplier** or other supplier had already financially failed or was already in **administration** or subject to a winding-up petition.

Section 4 – Personal Liability

We will pay **you** up to the amount stated in the **schedule** in total for any claim or series of claims made against **you**, arising from any one event or one source or original cause, in respect of **your** legal liability for accidental **bodily injury** to third parties or accidental loss of or damage to third party property directly related to the **wedding ceremony** or **wedding reception**. In the event of **your** death **we** will cover **your** personal representatives in respect of the liability incurred by **you**, provided that they observe the terms of this policy as though they were **you**.

Cover applies at the **ceremony** and for the duration of the **reception**.

This section does not cover:

1. the **excess** in the **schedule**;
2. losses recoverable from any other source;
3. losses excluded in the General Exclusions;
4. loss of or damage to property that is owned by **you** or under **your** control or that of **your** family or employees;
5. any claim arising directly or indirectly from:
    a) death or injury to **your** employees or members of **your** family;
    b) **your** profession, business or employment;
    c) **you** owning or using any:
        i. animal (other than **your** domestic pets),
        ii. firearm,
        iii. mechanically propelled or towed vehicles,
        iv. vessels (other than manually propelled water craft), v. aircraft,
        v. firearms, fireworks or other pyrotechnic devices or effects,
        vi. bouncy castles or other similar inflatables;
    d) **your** own deliberate, wilful, criminal or malicious actions or failure to act;
6. any fines or damages which have been awarded to punish the person responsible rather than to compensate the affected individual for any losses;
7. additional liability assumed by **you** by agreement in a hiring or booking contract;
8. any costs not authorised in advance by **us**;
9. any liability insured under another policy;
10. any liability incurred by **you** more than 24 hours before or after the **ceremony date**;
11. any liability for fines, penalties, liquidated damages or punitive, exemplary, aggravated or multiplied damages;
12. loss of or damage to any goods or other property sold, supplied, delivered, installed or erected by **you** and all costs of or arising from the need of making good, removal, repair, rectification, replacement or recall of:
    a) any such good or property and/or
    b) any defective work executed by **you**;
13. loss or damage to flooring caused by footwear of any kind;
14. liability arising from the actions of others.

Section 5 – Optional Guests' Personal Liability Cover

If **you** have chosen this optional cover by paying the additional premium, cover under Section 4 (Personal Liability) is extended by this section, to cover all people invited up to the sum insured in the **schedule** to the **wedding** or **wedding reception** for their legal liability arising from accidental **bodily injury** to third parties or accidental loss of or damage to third party property. The sum insured applies as a limit to all claims made against all guests in total, not for each guest.

Cover applies at the **ceremony** and for the duration of the **reception**.

This section does not cover:

1. the **excess** in the **schedule**;
2. losses recoverable from any other source;
3. losses excluded in the General Exclusions;
4. any claim arising directly or indirectly from:
    a) death or injury to **your** employees or members of **your** family;
    b) loss of or damage to property that is owned by **you** or under **your** control or that of **your** family or employees;
    c) **your** profession, business or employment;
    d) **you** owning or using any:
        i. animal (other than your domestic pets),
        ii. firearm,
        iii. mechanically propelled or towed vehicles,
        iv. vessels (other than manually propelled water craft), aircraft,
        v. firearms, fireworks or other pyrotechnic devices or effects, or
        vi. bouncy castles or other similar inflatables;
5. a guest's own deliberate, wilful, criminal or malicious actions or failure to act;
6. any fines or damages which have been awarded to punish the person responsible rather than to compensate the affected individual for any losses;
7. additional liability assumed by **you** or **your** guests by agreement in a hiring or booking contract;
8. liability for the acts or omissions of **your** guests
9. any costs not authorised in advance by **us**;
10. any liability insured under another policy;
11. any liability incurred more than 24 hours before or after the **ceremony date**;
12. any liability for fines, penalties, liquidated damages or punitive, exemplary, aggravated or multiplied damages;
13. loss of or damage to any goods or other property sold, supplied, delivered, installed or erected by **you** or any of **your** guests and all costs of or arising from the need of making good, removal, repair, rectification, replacement or recall of:
    a) any such good or property or
    b) any defective work executed by **you** or any of **your** guests;
14. loss or damage to flooring caused by footwear of any kind.

Section 6 – Optional Marquee Cover

This section applies only if **you** have selected this optional cover and where the additional premium has been paid.

We will pay **you** up to the amount detailed in the **schedule** in total in the event of loss or theft of, or damage by any cause not otherwise excluded by this policy to, any **marquee** occurring during the period of hire. The period of hire covered is dependent on the level of cover purchased and may not exceed 10 days. Buying this additional cover also extends the cover under Section 1, **cancellation** and cutting short of the **wedding** or **wedding reception**, where this is the direct result of loss or theft of or severe damage to the **marquee**.

IMPORTANT
If at the time of the loss or damage the sum insured is less than the full cost of replacing or repairing the **marquee**, **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 **marquee**.

This section does not cover:

1. the excess in the **schedule**;
2. losses recoverable from any other source;
3. losses excluded in the General Exclusions;
4. any claim arising directly or indirectly from:
   a) erection or dismantling of any hired equipment, or
   b) loss or theft of or damage to audio/visual entertainment equipment, or
   c) loss or theft of or damage to electricity generators whether owned or hired, or
   d) loss or damage suffered by **you** as a result of being deceived into knowingly parting with property, or
   e) damage to flooring caused by footwear, or
   f) theft of ancillary equipment unless there is violent and forced entry to or exit from a locked room or building, or
   g) theft from unattended venues, or
   h) loss or damage by theft or attempted theft of any items left in any unattended motor vehicle, unless the property is left locked in the boot or glove compartment, concealed from view, and there is evidence of forced entry;
   i) any loss by theft or criminal damage not reported to the police within a reasonable time after discovery.

Section 7 – Optional Wedding Rings Cover

This section applies only if **you** have selected this optional cover and where the additional premium has been paid.

We will pay up to the amount stated in the **schedule** in total for loss or theft of or damage to a maximum of two **wedding rings** which occurs during the time specified below.

Cover under this section starts 7 days before the **ceremony date** and ends 24 hours after it.

This section does not cover:

1. the **excess** in the **schedule;**
2. losses recoverable from any other source;
3. losses excluded in the General Exclusions;
4. any loss by theft or criminal damage not reported to the police within a reasonable time of discovery;
5. any claim arising directly or indirectly from loss or damage by theft or attempted theft of any items left in any unattended motor vehicle, unless the property is left locked in the boot or glove compartment, concealed from view and there is evidence of forced entry;
6. theft involving deception.

Section 8 – Optional Wedding Gifts Cover

This section applies only if **you** have selected this optional cover and where the additional premium has been paid.

We will pay up to the amount stated in the **schedule** in total (subject to a maximum of £1000 for any one item and £500 for cash or vouchers) for loss or theft of or damage to **wedding gifts** while being stored by **you**, an **attendant** or **your close relative**. This cover also applies while gifts are in transit to or on display at the **wedding reception**.

Cover starts seven days before the **ceremony date** and ends 24 hours after that date. If the **wedding reception** is not on the same date as the **ceremony** they are covered on the **reception date** and up to 24 hours after it.

This section does not cover:

1. the **excess** in the **schedule**;
2. losses recoverable from any other source;
3. losses excluded in the General Exclusions;
4. any loss by theft or criminal damage not reported to the police within a reasonable time of discovery;
5. any claim arising directly or indirectly from loss or damage by theft or attempted theft of any items left in any unattended motor vehicle;
6. theft involving deception.

General Conditions (applicable to all sections of this insurance)

We will only provide the cover set out in this policy if **you** comply with these conditions. Failure to comply with these conditions could result in **your** claim being declined or payment reduced and **your** policy being **cancelled**.

1. It is important to ensure that all information given to **us** is correct to the best of **your** knowledge. Failure to give correct information could adversely affect **your** claim.
2. **You** must exercise due care and attention at all times for the safety of **your** property and take all reasonable steps to prevent accidents, loss or damage.
3. Written or verbal notice of any event which may give rise to a claim must be given to the ShieldMyWedding Claims Department as soon as reasonably practicable and without undue delay. All documents, certificates and evidence required in support of a claim shall be produced by **you** at **your** expense.
4. **You** must report any loss by theft, attempted theft or malicious damage for which **you** intend to make a claim under this policy to the police as soon as reasonably practicable after the event. **We** will ask for evidence that **you** have done so, for example by providing a crime reference number.
5. **You** must forward to **us** as soon as reasonably practicable upon receipt any writ, summons or other legal process issued or started against **you**. **You** must not negotiate, admit or repudiate any claim without **our** written consent.
6. Except with **our** written consent, **you** must not admit liability or give any representations or other undertakings binding upon **us**. **We** are 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.
7. **We** may at **our** own expense take proceedings in **your** name to recover **our** losses from any third party in respect of any loss or damage covered by this insurance, and any amount so recovered shall belong to **us**. This includes any monies **we** have paid that in **our** estimation result from unfair or unduly onerous contract terms with **wedding services suppliers**.
8. In the event of a claim, **you** must produce documentation if **we** ask for it, to show that original contractual obligations with **suppliers** were evidenced in writing, or to provide proof of ownership of goods.
9. No refund of premium is allowed once the insurance has started except if **you cancel** the policy within the 14-day cooling off period, provided **you** have not made a claim.
10. **You** must provide **us** with all reasonable assistance in dealing with **wedding services suppliers** and do anything reasonably necessary to mitigate any financial loss.
11. Unless otherwise stated in this policy, the sum insured for each section applies to both policy holders in total, not to each individual policy holder.
12. Nothing in this policy shall be construed as giving **you** the right to claim for and receive payment from **us** for more than **your** provable financial loss resulting from an insured event.
13. This policy is governed by English law. If there is a dispute, it will only be dealt with in the courts
14. **We** will not be deemed to provide cover and shall not be liable to pay any claim or provide any benefit to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose **us** to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, law or regulations of the European Economic Union, **United Kingdom** or United States of America.

General Exclusions

The following exclusions apply to all sections of this policy.

There is no cover under any section for any claim caused directly or indirectly or contributed to by:

1. 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;
2. 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;
3. war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), **terrorism** (except if the loss or claim is caused by **bodily injury** resulting in **your** death or disablement or that of a **close relative**, or by damage to the ceremony venue or reception venue), civil war, rebellion, revolution, insurrection, military or usurped power, confiscation by nationalisation or requisition, destruction of or damage to property under the order of any government or local authority, riot or civil commotion;
4. pressure waves caused by aircraft or other flying devices travelling at sonic or supersonic speeds
5. the excessive use of alcohol, intoxicating drink or drugs (other than drugs taken in accordance with treatment prescribed and directed by a **medical practitioner**, but not for drug addiction);
6. nuclear fission or fusion or radioactive contamination;
7. **your** own acts or omissions increasing the loss;
8. damage to, theft or loss of property more specifically insured;
9. **consequential loss;**
10. injury, illness, death, loss, expense or other liability attributable to any sexually transmissible disease;
11. losses arising from changes in the law or regulations;
12. any unlawful act committed 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);
13. any deliberate, wilful, criminal or malicious actions by persons invited by **you** to the **wedding** or **wedding reception**;
14. any event occurring outside the **period of insurance**;
15. wear and tear, inherent defect, rot, mildew, rust, corrosion, frost or soiling;
16. insects, woodworm, vermin or moths;
17. dyeing, cleaning, repair or renovation;
18. electronic, electrical or mechanical breakdown, failure or derangement;
19. faulty manipulation, design, plan, specification or materials;
20. gradual deterioration or market depreciation;
21. atmospheric conditions;
22. shrinkage or change of colour;
23. confiscation or detention by government or other authorised officials;
24. a worsening of **your** financial circumstances;
25. a **wedding services supplier** not providing **you** with the service or level of quality which they contracted to unless specifically covered in this policy.

About Your Policy

ShieldMyWedding insurance is arranged by ShieldMy Insurance Services Ltd (Company number 16253456) whose registered office is 3, Lloyd's Avenue, London EC3N 3DS which is an Appointed Representative of City Insurance Brokers Ltd (Company Number 07171466) which is authorised and regulated by the Financial Conduct Authority (reference number 831252.

This policy is underwritten by TMHCC (Tokio Marine HCC) Specialty Group.

TMHCC Specialty Group is a trading name of HCC International Insurance Company plc, 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) and Prudential Regulation Authority. Registered in England and Wales No. 01575839 with registered office at The St Botolph Building, 138 Houndsditch, London EC3A 7BT. tmhcc.com

How To Claim

You must notify **our** claims service as soon as possible when something happens that will or may result in a claim. Any incident or loss which may give rise to a claim should be notified immediately or as soon as reasonably practicable to the ShieldMyWedding Claims Department.

You can do this by logging in to **your** customer account which **you** can access from **our** website shieldmy.com and filling in the online form. Alternatively **you** can download a form and email or post it to:

weddingclaims@shieldmy.com

ShieldMy Wedding Claims Dept.
PO Box 353,
Alton
GU34 9LE

There are claims conditions in this policy that **you** must comply with. If **you** do not, **your** claim might be rejected, or the payment reduced. These conditions are detailed in each section and in the General Conditions.

If anything happens which might lead to a claim, what **you** must do depends on what happened.

*If something has happened that **you** think means **you** need to claim under this policy for **cancellation**, **we** strongly recommend that **you** contact **us** as soon as possible, and before **you** make any decisions or arrangements with **your wedding services suppliers**. This is because **cancelling** the **ceremony** and/or the **reception** exposes **you** to liability for costs and **we** want to help as much as **we** can to mitigate those costs and to help **you** understand what is and is not covered under the terms of this policy.*

If there has been a loss caused by theft or attempted theft, or malicious or criminal damage, **you** must report the incident to the police as soon as possible and ask for a crime reference number. **We** will ask for this as evidence to substantiate the circumstances.

You should do all **we** reasonably ask to get back any lost or stolen property. Do not throw away any damaged items as **we** might want to inspect them. To help **us** handle **your** claim as quickly as possible **we** may require the following information or documents (as appropriate), or such other documents as **we** may consider necessary:

1. purchase receipts and invoices;
2. **wedding services supplier** contracts;
3. credit card or bank statements;
4. purchase dates of property;
5. confirmation from an expert that damaged property is beyond repair;
6. medical reports from a doctor.

The cost of providing information in support of **your** claim is **yours** although **we** may at **our** reasonable discretion make a contribution towards these costs if **we** think it is reasonable to do so.

Fraud

You must not act in a fraudulent or dishonest way. If **you** or anyone acting for **you**:

1. fails to reveal or hides a fact likely to influence whether **we** accept **your** proposal, or any adjustment to **your** policy;
2. fails to reveal or hides a fact likely to influence the cover **we** provide;
3. makes a statement to **us** or anyone acting on **our** behalf, knowing the statement to be false;
4. aends **us** or anyone acting on **our** behalf a document, knowing the document to be forged or false;
5. makes a claim under the policy, knowing the claim to be false, exaggerated or fraudulent in any way (including buying the policy in order to make a claim caused by an event that has already happened or which **you** know will or is likely to happen);
6. makes a claim for any loss or damage **you** caused deliberately or with **your** knowledge.

Cancellation Rights

Cancellation of the policy by you

You may **cancel** this policy within fourteen days of the **start date** or the date **you** receive **your** policy documents (whichever is later) and, providing no claim has been made or will be made, **your** premium will be refunded in full and **your** policy **cancelled**. **You** can do this online. After the fourteen day "cooling off" period there will be no subsequent refund of any part of the premium. To **cancel your** policy please contact **us** by email at info@shieldmy.com

Cancellation of the policy by us

We may **cancel** this insurance policy at any time by giving 7 days' notice in writing for the following reasons:

1. **we** consider that **you** do not comply with General Conditions 1, 8, 9 and 10;
2. where **you** have not paid the premium.

If **we** cancel the policy, **you** will receive a refund of any premiums **you** have paid for the cancelled cover, less a proportionate deduction for the time **we** have provided cover.

Where there is evidence of fraud or misrepresentation, **we** may **cancel** the policy immediately and backdate the **cancellation** to the date of the fraud or the date when **you** provided incomplete or inaccurate information. This may result in **your** policy being cancelled from the date **you** originally took it out and **we** will be entitled to keep the premium.

Change of Circumstances

You can make some changes to **your** policy online for no charge and information as to how to do this is on **our** website.

If **you** cannot make the change **you** want online **you** can contact **us** at info@shieldmy.com. Any change **we** make will incur a £15 administration charge.

Complaints Procedure

It is **our** aim to give a high standard of service at all times. **We** recognise that **we** do sometimes get things wrong. **We** have set up a complaints procedure to allow **you** to tell **us** about any aspect of **our** service that **you** are dissatisfied with and allow **us** the opportunity to put things right and provide **you** with a fair response.

To make a complaint about the product or how it's been sold please contact **us**:

By Email: complaints@shieldmy.com

To make a complaint about a claim please contact:

By Email: complaints@shieldmy.com

By Phone: 020 4533 4534

By Post: ShieldMy Wedding Claims Dept.
PO Box 353,
Alton
GU34 9LE

Please quote **your** name as shown on **your schedule** and **your** policy number and, if applicable, claim number when making a complaint.

If **your** complaint is not resolved after 8 weeks or **you** remain dissatisfied with **our** final response to **your** complaint, **you** have the right to refer **your** complaint to the Financial Ombudsman Service (FOS) at:

The Financial Ombudsman Service

Exchange Tower

London

E14 9SR

Telephone: 0800 023 4567 or 0300 123 9123

Email: complaint.info@financial-ombudsman.org.uk

The Financial Ombudsman Service (FOS) is an independent service in the UK for settling disputes between consumers and businesses providing financial services. **You** can find more information on the FOS at www.financial-ombudsman.org.uk. None of the above complaints procedures will affect **your** statutory rights.

Financial Services Compensation Scheme (FSCS)

The insurer is a member of the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from this scheme if **your** insurer cannot meet their obligations, depending on the type of insurance and the circumstances of **your** claim. Further information about the scheme is available from the FSCS website www.fscs.org.uk.

You may also contact the FSCS on their Freephone number: 0800 678 1100 or 020 7741 4100 or **you** can write to: Financial Services Compensation Scheme, PO Box 300, Mitcheldean GL17 1DY

Important Information and Data Protection Notice

Your data including personal data will be held and processed in compliance with **our** statutory obligations under the Data Protection Act 2018 (UK) and the General Data Protection Regulation 2016/679 as it forms part of the law of England and Wales, Scotland and Northern Ireland (UK GDPR).

ShieldMy and the insurer are independent Data Controllers and both companies respect **your** right to privacy.

How we use the information about you

ShieldMy and the insurer collect and process the information about **you**, to provide **you** with the products and services **you** request. The reasons include:

1. meeting **our** contractual obligations to **you**;
2. issuing an insurance policy;
3. servicing **your** policy (including dealing with claims, policy administration, payments and other transactions);
4. for crime prevention. Detecting, investigating and preventing activities which may be illegal or could result in **your** policy being **cancelled** or treated as if it never existed;
5. and, only if **you** agree, to contact **you** regarding other products and services that **we** think may be of interest to **you**;
6. general insurance administration;
7. conducting research and statistical purposes.

Your personal and sensitive information may be shared with and processed by ShieldMy and/or the insurer's associated companies, introducers, intermediaries, reinsurers, brokers and agents or sub-agents (for the purposes of administration), third party service providers, such as claim handling agents, loss adjusters and investigators (to assist in handling claims). In these circumstances, ShieldMy and/or the insurer has strict contractual terms in place, to make sure that **your** information remains safe and secure. **Your** personal and sensitive information may also be shared with competent law enforcement and regulatory bodies, such as the Financial Conduct Authority (FCA) for legal and regulatory purposes

Your personal and sensitive personal information may be transferred to, and processed in, countries other than the country in which **you** are resident. These countries may have data protection laws that differ from the laws of **your** country of residence. When ShieldMy or the insurer transfers **your** personal information internationally, appropriate safeguards are implemented to protect it, such as the use of Standard Contractual Clauses or other lawful transfer mechanisms.

ShieldMy and the insurer will store **your** details but will not keep them for any longer than necessary. Under the terms of the Data Protection Act 2018 **you** are entitled to know what data is held on **you** and to make what is referred to as a Data Subject Access Request ('DSAR'). **You** are also entitled to request that **your** data be corrected in order that ShieldMy and the insurer hold accurate records. In certain circumstances, **you** have other data protection rights such as that of requesting deletion, objecting to processing, restricting processing and in some cases requesting portability.

If **you** have any questions or queries regarding the use of **your** personal information, or to exercise **your** rights relating to such personal information, please contact:

The insurer's Data Protection Officer at the following address:

Data Protection Officer

TMHCC

The St Botolph Building, 138 Houndsditch

London

EC3A 7BT

DPO@tmhcc.com

For more information on how the insurer collects, shares and uses your personal information and how to exercise your privacy rights please refer to the **insurer**'s Privacy Policy available at: https://www.tmhcc.com/en/legal/privacy-policy

ShieldMy's Data Protection Officer can be contacted at info@shieldmy.com

Definitions

Some words have a special meaning in this policy and these are listed below. Whenever a word with a special meaning is used it will be printed in bold type.

Accommodation - A room in a hotel, guest house or other similar boarding establishment where **your** stay is on a temporary basis.

Administration – The appointment of an administrator, receiver or entering into a company voluntary arrangement (CVA).

Adverse weather - Weather conditions in the **United Kingdom** that cause major disruption to public travel services and road transport routes which affects the ability of participants and guests to attend the **ceremony** or **reception**.

Attendants – The best man or woman, bridesmaids, page boys, flower girls and ushers.

Bodily injury – Death and injury, illness or disease, whether bodily or mental.

Cancellation, cancelled, cancel – Not going ahead with the **ceremony** or **reception**. A **ceremony** and **reception** is deemed by this policy to begin at the time it is due to start or when it has started, whichever is later. A **ceremony** or **reception** cannot be **cancelled** once it has started, only cut short.

Ceremony/wedding – A **ceremony** on the **ceremony date** and at the venue specified in the **schedule**, which can be (i) a **wedding** which creates a contract of marriage that is legally enforceable in the **United Kingdom** or (ii) a **civil partnership** registration or **ceremony**, or (iii) a single ceremonial event or blessing which celebrates a marriage or **civil partnership**, including a renewal of vows **ceremony**. This policy covers one **ceremony** (and one **reception**). If **you** have a **wedding ceremony** that creates a legally enforceable marriage in the **United Kingdom,** as well as another ceremonial event or blessing, then **you** must choose which of these **you** want to insure in this policy by specifying the **ceremony date** and venue during the application process.

Ceremony date – The date specified in the **schedule** as the date of the **ceremony**.

Civil partnership – A legal union between two people.

Close relative - **Your** spouse, partner, fiancé(e), parent, parent-in- law, step- parent, foster-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, foster child or legal guardian.

Consequential loss - Any loss that is not specifically covered by this policy, for example a loss that is directly or indirectly caused by a loss covered by this policy, but which is not itself specifically covered. For example, the costs of getting documents to make a claim, or loss of income resulting from **bodily injury**.

Excess – The uninsured part of any claim, which is borne by **you**. It is applied for each claim under each section of the policy unless **you** selected and paid for the optional Excess Waiver cover when purchasing **your** policy. Please note that Excess Waiver does not apply to Public Liability cover and **Marquee** cover.

Financial failure – The compulsory liquidation or winding-up of the **wedding services supplier** resulting in its inability to provide the service which it was contracted to provide.

Gradually operating cause – A cause that is the result of a series of events which occur or develop over time that cannot be wholly attributable to a single event.

Loss of limb(s) – Loss by physical severance at or above the wrist or ankle or the total and permanent loss of an entire hand, arm, foot or leg.

Loss of sight – Complete and irrecoverable loss of sight in one or both eyes.

Marquee – Any hired tent, gazebo or similar structure and any portable toilet facilities hired to use with it, together with ancillary equipment such as staging, chairs and tables hired or leased by **you** solely for the purpose of the **ceremony** or the **reception** and for which **you** are responsible.

Medical practitioner - A registered, practicing member of the medical profession who is not related to **you**.

Named storm – A storm designated as such by the UK Meteorological Office.

Period of insurance – As shown in the **schedule**. This starts on the **start date** and ends at the completion of the **reception**, except where stated otherwise in the operative time of cover provisions on page x of this policy wording.

Permanent total disablement – Total disablement from engaging in or attending to all occupations whatsoever for at least 12 months from the date of **bodily injury**, and at the end of that time being beyond hope of improvement.

Reception date – The date specified in the **schedule** as the date of the **reception.**

Schedule – The document titled '**schedule**' that **we** issue to **you** and that sets out the cover **you** have purchased.

Start date – The date in the **schedule** from which cover under this policy starts.

Terrorism - An unlawful act, including the use of force or violence, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s), committed for political, religious or ideological purposes including the intention to influence any government and/or to put the public in fear for such purposes.

Unavoidable/unavoidably – Having no reasonable alternative.

United Kingdom, UK – England, Wales, Scotland, Northern Ireland.

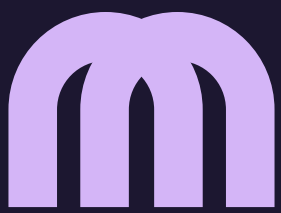
Wedding gifts – Gifts, including cash and gift vouchers, for the marriage or civil partners given for the purpose of celebrating the **wedding**.

Wedding reception/reception – The social gathering on the **reception date** and at the venue stated in the **schedule** which takes place no more than 31 days before or after the **ceremony date**. The **reception** is deemed to be completed at 3am the morning after the **reception date** or when it actually ends, whichever occurs first. This policy insures one **reception**. If **you** are having more than one, **you** must choose which one **you** want to insure in this policy by specifying the **reception date** and venue during the application process.

Wedding ring(s) – The ring(s) exchanged by the marriage or civil partners at the **wedding/ceremony**.

Wedding services supplier(s) - Any supplier, who is a Limited Liability Partnership (LLP) or Limited Company (LTD), with whom **you** have a **written contract** to provide goods or a service or services at, or for, the **wedding** and/or **wedding reception**, in return for advance payment by **you** (including, but not limited to, **ceremonial attire** and **accommodation** suppliers).

We, our, us – The insurer or their agents as the context demands. The insurer is TMHCC Specialty Group which is a trading name of HCC International Insurance Company plc, 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) and Prudential Regulation Authority. Registered in England and Wales No. 01575839 with registered office at The St Botolph Building, 138 Houndsditch, London EC3A 7BT.

Written contract – A written document or email that sets out the contracting parties, terms and conditions upon which goods or services are to be supplied or delivered for the **ceremony** and/or **reception**. Typically, this will be signed by both parties or the agreement to the terms and conditions will be confirmed in writing and contain details of the goods or services to be supplied, when they will be supplied or delivered and payment terms.

You, your, yourself – The policyholders in the **schedule** being the prospective marriage or civil partner(s). This policy will also pay **you** on behalf of any other person who has made a proven financial contribution to the cost of the **ceremony** and/or **reception** for a financial loss suffered by them that is otherwise insured by this policy under Sections 1, 2, 3, and 6 (where this option has been purchased).