

Wedding Insurance

Insurance Product Information Document

Company: Royal & Sun Alliance Insurance plc; registered in England and Wales; regulated by the Financial Conduct Authority and the Prudential Regulation Authority (202323)

Product: John Lewis Wedding Insurance

This document is a summary of the key information relating to this policy. Complete pre-contractual and contractual information on the product can be found in your policy documents.

What is this type of insurance?

This Wedding insurance policy provides cover against cancellation and rearrangement of your wedding or wedding reception, failure of your suppliers and certain loss or damage to items.



What is insured?

- ✓ Sum insured (see schedule).
- ✓ Cover can be purchased up to 2 years prior to your wedding or wedding reception.
- ✓ Lost deposits and additional costs as a result of unavoidable and unexpected cancellation or rearrangement of your wedding.
- ✓ Lost deposits and additional costs in arranging alternative equivalent services if your supplier fails to meet their contractual obligations.
- ✓ Loss or damage to ceremonial attire whilst in your/your family's possession.
- ✓ Loss or damage to wedding flowers, attendants' gifts, wedding cake, wedding cars and transport, wedding photography & video and wedding stationery.
- ✓ Your liability for accidental loss or damage to third party property directly related to the wedding or wedding reception.
- ✓ The cost to retake photos if more than 50% of the photos are not provided.
- ✓ Legal expenses.

Optional cover you may have chosen

- Marquee option.
- Overseas wedding option.



What is not insured?

- ✗ Any bankruptcy, liquidation or failure to meet **contractual obligations of any pre-booked wedding** / wedding reception venue that arises less than 14 days after the policy purchase date.
- ✗ Travel costs to arrange alternative suppliers.
- ✗ There is no cover if you or your partner decide not to get married.
- ✗ There is no cover where there is no written contract in force.
- ✗ Cancellation due to death, injury or illness due to any pre-existing medical condition.
- ✗ Loss or damage caused by guests.
- ✗ Disputes between you and your supplier, unless they have breached their contract.
- ✗ Any loss where the supplier offers an alternative comparable wedding service.
- ✗ Theft of gifts, flowers, attire, cake, rings or stationery unless signs of force or violence used and theft is reported to the police.



Are there any restrictions on cover?

- ! Inner monetary limits apply depending on which level you have selected. Details of these can be found in your policy documents.
- ! Excesses – this is the part of a claim you have to pay.
- ! If the wedding or reception has to be rearranged any additional costs need to be agreed in advance with John Lewis Wedding Insurance.
- ! Cover for attire after the end of the wedding ceremony.
- ! Cover for rings after 24 hours after the wedding.
- ! Cover for gifts is limited to 7 days after they are picked up or delivered to you.
- ! Cover for photos after 18 months of the wedding reception date.

Optional cover you may have chosen

- ! Overseas wedding option – Public liability does not apply to a wedding or wedding reception taking place in USA or Canada.



Where am I covered?

- ✓ Within the territorial limits of the United Kingdom. If Overseas Wedding cover has been selected, you will be covered for your wedding and wedding reception taking place in the country you declared to us at inception.



What are my obligations?

- You must answer our questions honestly, accurately and provide true and complete information, and tell us of any changes in your circumstances that may affect your insurance and the cover provided.
- You must tell us as soon as you become aware of any incident or legal proceeding which may lead to a claim.
- You must pay the premium shown on the policy schedule.
- You must comply with all the conditions set out in the policy.



When and how do I pay?

You can pay for your policy as a one-off payment by credit card or debit card.



When does the cover start and end?

Your cover start and end date is found on your policy schedule. This forms the term of your policy.



How do I cancel the contract?

You can cancel the policy by telephoning our Customer service team. You can find the contact number in your policy documents or on our website.