

# WEDDING INSURANCE

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## A quick guide to your policy

### Welcome

Now that you're insured with us, we're here for you when it matters most. So if you have a query or need to make a claim, rest assured we'll do everything we can to help you quickly and efficiently.

#### **How to get the most from your policy**

To make your life a little easier, we've put together this handy guide. It outlines the support and help you can expect from us, and a few tips that'll help make your wedding a day to remember for all the right reasons. We also hope you'll find it useful if you need to make a claim.

For full information about your policy, please refer to your policy documents, visit [johnlewisfinance.com](http://johnlewisfinance.com) or call us on **0330 102 2492** – we're here to help.

### Your cover explained

#### **Failure of suppliers and/or loss or damage**

We want everything about your big day to be perfect. So we cover your wedding attire\*, wedding flowers, wedding cake, wedding cars and transport, wedding photography and video, and your wedding stationery against accidental loss or damage.

We also provide cover if your supplier goes bust or if they can't deliver what they promised – and we'll provide a suitable alternative service to help make things right.

Your cover includes the cost of any irrecoverable deposits or for any additional costs to arrange an equivalent supplier. For example, if your photographer fails to turn up on the day, we can't compensate you for any stress this may have caused, but we'll reimburse you for any irrecoverable deposit or additional cost in arranging another photographer.

#### **Wedding rings cover**

Your policy provides cover for loss or damage to your wedding rings from the moment you purchase your policy, right through to 24 hours after your wedding.

#### **Wedding gifts cover**

This includes damage or theft in transit to or from your wedding, or when your gifts are on display on the big day. So if your new vase ends up in pieces, we could pay up to your chosen level of cover as long as you, a close relative, or a member of your wedding party are storing your gifts. Please note, this cover starts seven days before your wedding and continues for 24 hours after.

#### **Rearrangement or Cancellation Cover**

Rearranging a wedding could mean additional expenses. So once the rearrangement has been agreed by us, we can provide cover up to your chosen level for these costs.

Cancellation provides cover for any irrecoverable payments you've made for your ceremonial attire and wedding services booked, but not used as a result of the unavoidable cancellation or curtailment of your wedding or reception. Unfortunately a change of heart isn't covered, whether for a venue or supplier, or if you decide not to go ahead with the wedding.

#### **Marquee Cover**

If you're holding your wedding or reception in a marquee and you have purchased Marquee Cover, make sure you keep any contracts and receipts from the marquee company. You also need to be clear about what else they're providing – tables and chairs, catering equipment etc.

\*Cover is provided once wedding attire is in your care and prior to your reception.

- Tip:** Keep an eye on your gifts at the wedding reception. At a venue that's open to the public, make sure you use a locked room.
- Tip:** Make sure you keep receipts and written agreements. Contact your suppliers a couple of weeks before the big day to confirm details.
- Tip:** If a member of your wedding party\*\* falls ill and it's inappropriate to continue, you may have to cancel or postpone. Make a list of important phone numbers and give it to someone you trust. They can take the pressure off by making some of the important calls for you.
- Tip:** Make sure the marquee company has checked the location is suitable. Is there a risk of flooding, or could any trees fall on the marquee?

\*\*The bride and groom or civil partners, their parents or guardians and attendants.

## How to make a claim

<b>Step 1</b>	<b>Contact us</b>
Call us on <b>0330 102 2759</b> (Open from 8am to 8pm Mon-Fri, 9am to 5pm Sat)	
<b>Step 2</b>	<b>Details of your claim</b>
<p>Please have as much information to hand as possible – receipts, contracts and agreements before you call us. The claims handler will explain the amount of excess that will be applied and then ask for details of your claim. The more information you can give, the sooner the claims process can begin.</p> <p>You'll need to provide us with the reason for your claim and details of the suppliers or other people involved. You'll also be asked to provide any relevant contract agreements or receipts for payments that you're claiming for.</p>	
<b>Step 3</b>	<b>Putting things right</b>
<p>Once you've returned all of the information we've requested, our experienced Claims Handlers will assess and validate your claim.</p> <p>We may contact you to discuss the repair or replacement of the item, or the replacement cost (cash or gift card settlement).</p> <p>If you have any questions during your claim, please contact us on <b>0330 102 2759</b> or go to <a href="http://johnlewisfinance.com/weddingcontact">johnlewisfinance.com/weddingcontact</a> and send us an email – we're here to help.</p>	

### Main exclusions:

With our Wedding Insurance you're covered for most eventualities. However, here are some things we don't cover:

- The prospective marriage or civil partners deciding not to marry
- Cancellation or rearrangement of the wedding or wedding reception due to any pre-existing medical condition that caused the death, injury or sickness of the prospective marriage or civil partners, your close relative or wedding party.
- Any loss where the supplier offers an alternative comparable wedding service.
- The loss of confidence in a supplier.

For all exclusions, please see your Policy Wording.

### Calls may be recorded and monitored.

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