Welcome to your John Lewis Wedding Insurance

Thank you for choosing John Lewis Wedding Insurance, underwritten by Royal & Sun Alliance Insurance plc, who are one of the UK’s largest and oldest insurers.

We hope you won’t need to make a claim. But, if you do, you can rest assured that you will receive excellent service from our team of claims specialists.

We want to ensure you understand your Wedding Insurance policy and legally we need to make you aware that the information you’ve given us is the basis of your insurance contract with us. Your policy, including this booklet, and your schedule are evidence of that contract, so please read them carefully to ensure that the cover is exactly what you need, and keep them in a safe place.

Please see pages 28 for full details of the changes in circumstances that you need to tell us about.

The next few pages give you a summary of some of the covers that you may have chosen. For a full explanation of each cover, including any relevant exclusions, please see the complete section in this booklet.

Wedding Cover
We’ll provide you with cover for wedding cancellation or rearrangement, failure of suppliers, loss or damage to ceremonial attire, wedding gifts, wedding rings, wedding flowers, wedding attendants’ gifts, wedding cake, wedding cars and transport, wedding photography and video, wedding stationery, legal expenses and public liability for your wedding and wedding reception in the United Kingdom.

In addition, by paying an extra premium you can select the following optional covers.

Marquee Cover Option
We’ll provide you with cover for loss or damage to the marquee and cover for cancellation/curtailment and rearrangement as a direct result of loss or damage to the marquee in the United Kingdom.

Overseas Wedding Cover Option
We’ll provide you with cover for wedding cancellation or rearrangement, failure of suppliers, loss or damage to wedding gifts, wedding rings, wedding flowers, wedding attendants’ gifts, wedding cake, wedding cars and transport, wedding photography and video, wedding stationery, essential documents, legal expenses and public liability for your wedding and wedding reception while overseas.
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## How to contact us

| Customer Services | 0330 102 2747 | John Lewis Wedding Insurance, Servicing Department, PO Box 1357, Peterborough, PE2 2QS
|                  | Lines are open Monday to Friday between 8am and 8pm, Saturday between 9am and 5pm and Sunday between 10am and 4pm. | Email: www.johnlewis-insurance.com/contactus |
| Claims Line      | 0330 102 2759 | John Lewis Wedding Insurance, Claims Department, PO Box 256, Wymondham, NR18 8DQ |
|                  | Lines are open Monday to Friday between 8am and 6pm and on Saturday between 9am and 5pm. | |
| Legal Expenses Claims | 0330 102 2468 | The Legal Expenses Claims Department, Arc Legal Assistance, The Gatehouse, Lodge Park, Lodge Lane, Colchester, CO4 5NE. |
|                  | Lines are open Monday to Friday between 9am and 5pm. | Email: claims@arclegal.co.uk |
| Minicom/Type Talk | 0800 300 836 | If you have hearing or speech difficulties, you can contact us using Minicom. This document and all our literature is available in large print, audio or Braille. Please contact us for further assistance. |

### Your policy gives you access to the following helplines

| Legal Advice Helpline | 0330 102 2467 | Lawyers are available to provide free advice and explain legal issues related to your wedding in a friendly and helpful way. |
|                      | When calling the Legal Advice helpline, please quote scheme reference 72707. Lines are open 24 hours a day, 7 days a week. | |
| Stress Counselling Helpline | 0330 102 2467 | |
|                      | When calling the Stress Counselling Helpline, please quote scheme reference 72707. Lines are open 24 hours a day, 7 days a week. | |

## How to make a claim

Before making a claim, you should take any immediate action you think is necessary to reduce further loss or damage.

Call the Claims Line on 0330 102 2759. Please have your Policy number handy when you call. While most claims can be agreed over the phone, there may be times when we will ask you to complete a claim form and provide us with further information.

Calls may be recorded and monitored.

## Understanding and using the policy

The policy is in two parts – the Policy Wordings and the Schedule. The Policy Wordings explains what is and what is not covered, how claims are settled and other important information.

Within each Section of cover, the first column will tell you what the cover includes. The second column will tell you what it does not cover.

Please read ‘How we settle claims’ on page 29 and the policy exclusions, policy conditions and claims conditions on pages 24-28.
The Schedule shows which Sections of cover from the policy apply, the amount insured and the premium. Please keep the Schedule with the Policy Wording.

A new Schedule will be sent whenever a change is made to the insurance so you can check that the cover still meets your needs.

If you have any questions, please contact us. The telephone numbers are shown on page 5.

Once you receive the Policy Wording, you have 14 days to make sure the cover is exactly what you need. If you need to make any changes, please contact us as soon as possible. No refund of premium will be made more than 14 days after receiving your policy documentation.

Words with special meanings

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

Additional costs
The difference between the original cost of the wedding/wedding reception services and the rearranged wedding/wedding reception services to provide an equivalent service to that originally booked.

Adverse weather
Weather conditions that cause major disruption to travel services, i.e. rail, road or bus, which severely affects the ability of participants and guests to attend the wedding.

Attendants
Non-professional participants (that is participants who do not receive a fee or remuneration of any kind) in the wedding, attendant on the prospective marriage or civil partners (meaning the best man, bridesmaids, page boys and ushers).

Ceremonial attire
Clothing and accessories (excluding cosmetics, perfume and jewellery) of the prospective marriage or civil partners, male and female attendants and the parents of the prospective marriage or civil partners, whether hired or owned.

Civil partnership
A legal union between two people of the same sex.

Close relative(s)

Essential documents
The documentation required by the relevant foreign authority to enable the wedding to take place as booked outside the United Kingdom, which includes, but is not limited to, visas, birth certificates and passports.

Excess
The first part of any claim which you must pay.

Marquee
The hired tent, gazebo or other summer house arrangement and staging, chairs, tables, lighting, flooring and ancillary equipment hired or leased by you (or by another person on your behalf) solely for the purpose of your wedding and wedding reception and for which you (or such other person) are responsible.

Period of insurance
The period shown for each Section of this policy and any further period for which you have paid or have agreed to pay and we have accepted or have agreed to accept your premium.

Policyholder
The person who arranges this policy for (i) the prospective marriage or civil partners, and (ii) (if different) himself/herself. The policyholder
must be a permanent resident living in the United Kingdom (UK). The policyholder can be living in the UK on a visa. To be a permanent resident the policyholders’ main residence must be in the UK and they must not have been abroad for more than a total of 6 months in the last year.

**Pre-existing medical condition**
Any ongoing medical condition, or any condition which has required medical treatment (including consultations or advice) within the 12 months before the purchase date of this insurance.

**We/our/us/insurer(s)**
Royal & Sun Alliance Insurance plc.

**Wedding(s)**
A ceremony that creates a contract of marriage which is legally enforceable within the United Kingdom or civil partnership.

**Wedding date**
The date shown on the Schedule for the wedding to take place.

**Wedding gifts**
Gifts for the prospective marriage or civil partners, presented for the purposes of celebrating the wedding.

**Wedding party**
The prospective marriage or civil partners, their parents or guardians, and male and female attendants.

**Wedding reception**
The social gathering at which the wedding will be celebrated, including, but not limited to, room hire and catering, which takes place on the date shown in the Schedule.

**Wedding reception date**
The date shown on the Schedule for the wedding reception to take place.

**Wedding rings**
The ring(s) exchanged by the prospective marriage or civil partners at the wedding.

**Wedding service(s)**
Any supplier you have a written contract with to provide services at or for the wedding or wedding reception on the wedding date or wedding reception date given.

**You/your/insured**
The prospective marriage or civil partners, or (if different) the policyholder.

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**The insurance contract**

This policy is a legal contract between you and us. The Policy Wording and Schedule make one document and must be read together. Please keep them together.

The contract is based on the information you provided when you applied for the insurance.

**Our** part of the contract is that we will provide the cover set out in this Policy Wording for:
- those Sections which are shown on the policy Schedule;
- the period of insurance set out on the policy Schedule.

**Your** part of the contract is you must:
- pay the premium as shown on the policy Schedule;
- comply with all the conditions set out in this policy.

There are conditions of the insurance that you will need to meet as your part of this contract on pages 25 and 27. The conditions set out the changes in circumstances that could affect your cover and when we would cancel your policy. Please take the opportunity to read the Policy Conditions.

If your part of the contract is not met, we may turn down a claim, increase the premium or you may find that you do not have any cover.

Under the laws of the United Kingdom (England, Scotland, Wales and Northern Ireland), both you and we may choose the law which applies to this contract, to the extent permitted by those laws. Unless you and we agree otherwise, we have agreed with you that the law which applies to this contract is the law which applies to the part of the
United Kingdom in which you live, or, if you live in the Channel Islands or the Isle of Man, the law of whichever of those two places in which you live. We and you have agreed that any legal proceedings between you and us in connection with this contract will only take place in the courts of the part of the United Kingdom in which you live, or, if you live in either the Channel Islands or the Isle of Man, the courts of whichever of those two places in which you live.

This policy has been issued by Royal & Sun Alliance Insurance plc in the United Kingdom.

Section 1 Cancellation and rearrangement of wedding and/or wedding reception

<table>
<thead>
<tr>
<th>What is covered</th>
<th>What is not covered</th>
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<tbody>
<tr>
<td><strong>Part 1 – Cancellation</strong></td>
<td><strong>The excess shown on your Schedule of cover for each and every claim.</strong></td>
</tr>
<tr>
<td>We will pay up to the amount shown in your Schedule of cover for any irrecoverable expenses paid by you in respect of ceremonial attire and wedding services booked but not used as a direct result of the unavoidable cancellation or curtailment of the wedding or wedding reception as a result of:</td>
<td><strong>Weddings and wedding receptions taking place outside the United Kingdom, unless your Schedule shows ‘Section 8 Overseas wedding cover’ is included under this policy.</strong></td>
</tr>
<tr>
<td>• the booked venue for the wedding or wedding reception being unable to hold your wedding due to an outbreak of infectious or contagious disease, damage to the venue, incomplete building work at the venue, murder or suicide at the premises, bankruptcy, liquidation or closure of the venue by the relevant authority.</td>
<td>• Any claim arising directly or indirectly from:</td>
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<tr>
<td>• the death, injury or sickness of the prospective marriage or civil partners, or your close relative or members of your wedding party which would make it inappropriate to continue the wedding.</td>
<td>a) monetary losses which are more specifically insured;</td>
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<tr>
<td>• the total non-appearance on the wedding day of any booked and paid for wedding services.</td>
<td>b) government regulation or act;</td>
</tr>
<tr>
<td>• accidental complete loss of or severe damage to ceremonial attire which renders the items unwearable, where the purchase or hire of alternatives is not possible.</td>
<td>c) strikes or labour disputes;</td>
</tr>
<tr>
<td>• redundancy, where notice is received at least 8 weeks after the purchase date of the policy and qualifying for payment under the current United Kingdom redundancy legislation, of the prospective marriage or civil partners, or any of their close relatives who would have made proven, significant, financial contributions on which the wedding arrangements depend.</td>
<td>d) unemployment other than redundancy as shown in Part 1 – Cancellation;</td>
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<td>e) worsening of your financial circumstances or those of any person or company on whom the wedding arrangements depend, except as provided for in Part 1 – Cancellation;</td>
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<td>f) wedding arrangements not honoured by your employer, other than as provided for in Part 1 – Cancellation;</td>
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<td>g) disinclination to contract to the marriage as agreed, failure to comply with legal requirements or your failure to obtain the relevant legal documentation;</td>
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<td></td>
<td>h) the death, injury or sickness of the prospective marriage or civil partners or your close relative or member of your wedding party which would make it inappropriate to continue the wedding due to any pre-existing medical conditions;</td>
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<td>i) failure to notify the provider of any goods or service as soon as possible if it becomes necessary to cancel or curtail the wedding or wedding reception;</td>
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<td></td>
<td>j) additional costs not notified to John Lewis Wedding Insurance or agreed in advance of the rearranged wedding;</td>
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<tr>
<td>What is covered</td>
<td>What is not covered</td>
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<tr>
<td><strong>Part 1 – Cancellation (continued)</strong></td>
<td>k) losses directly or indirectly occasioned by, happening through, or in consequence of alcoholism, the use of intoxicating drink or drugs (other than drugs taken in accordance with treatment prescribed and directed by a registered medical practitioner, but not for drug addiction) or self-exposure to needless peril (except in an attempt to save human life);</td>
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<tr>
<td>• the unforeseen posting overseas or to Northern Ireland of a serving member of the UK Armed Forces or unavoidable and necessary duty for the ambulance service, coastguard, a serving member of the UK Armed Forces, fire brigade or police and nursing personnel which occurs during the period of insurance and prevents attendance at the wedding of the prospective marriage or civil partners, or wedding party.</td>
<td>l) losses arising as a result of persons acting against the advice of a medical practitioner;</td>
</tr>
<tr>
<td>• the non-appearance of an officiating minister or registrar.</td>
<td>m) normal pregnancy, without any accompanying bodily injury, illness, disease or complication. This Section is designed to provide cover for unforeseen events, accidents, illnesses and diseases, and normal childbirth would not constitute an unforeseen event;</td>
</tr>
<tr>
<td>• the inability of at least 50% of the wedding party or at least 50% of the guests to reach the wedding or wedding reception venue due to adverse weather conditions.</td>
<td>n) any claims arising directly or indirectly from anxiety, stress or depression, unless it has been investigated and diagnosed as such by a consultant specialising in the relevant field;</td>
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</tbody>
</table>

**Part 2 – Rearrangement**

In the event of cancellation or curtailment of the wedding, wedding reception or wedding services for reasons shown in Part 1 above, we will pay up to the amount shown on your Schedule of cover to reimburse you for additional costs paid in rearranging the wedding and/or wedding reception and/or wedding services to a similar standard to the amount originally budgeted.

All additional costs and expenses must be notified to John Lewis Wedding Insurance and agreed in advance of the rearranged wedding.

Any claims made under Part 1 – ‘Cancellation’ cannot also be made under Part 2 – ‘Rearrangement’ Section.

Cover under this Section starts from the purchase date of the policy and finishes on completion of the wedding and wedding reception.

The most we will pay in any period of insurance is the sum insured shown on your Schedule.

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**How to make a claim**

If you wish to claim under this Section, please contact us on 0330 102 2759. You should also read the policy and claims conditions and exclusions on pages 24-28, the how to make a claim information on page 28 and the how we settle claims information on page 29.
Section 2 Failure of wedding and wedding reception suppliers and/or loss or damage

of ceremonial attire, wedding flowers, wedding attendants’ gifts, wedding cake, wedding cars and transport, wedding photography and video, and wedding stationery

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<thead>
<tr>
<th>What is covered</th>
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<tbody>
<tr>
<td><strong>Part 1 – Failure of suppliers</strong></td>
<td>• <strong>Weddings</strong> and <strong>wedding receptions</strong> taking place outside the United Kingdom unless <strong>your</strong> Schedule shows, ‘Section 8 Overseas wedding cover’ is included under this policy.</td>
</tr>
<tr>
<td><strong>We</strong> will pay up to the amount shown in <strong>your</strong> Schedule of cover following the bankruptcy, liquidation or failure to meet contractual obligations of any pre-booked <strong>wedding service</strong> supplier for the following:</td>
<td>• Any bankruptcy, liquidation or failure to meet contractual obligations of any pre-booked wedding service supplier that arises less than 14 days after the policy purchase date or where you were aware bankruptcy, liquidation or failure to meet contractual obligations was a realistic possibility at the time of purchase.</td>
</tr>
<tr>
<td>• irrecoverable deposits;</td>
<td>• Any costs that would have been paid had the original supplier not ceased trading.</td>
</tr>
<tr>
<td>• additional costs in arranging alternative equivalent services to those originally booked.</td>
<td>• Any loss where the supplier offers an alternative comparable <strong>wedding service</strong> or any alteration in the service where predominately the service meets with the agreed terms.</td>
</tr>
</tbody>
</table>

Cover under this Section, except for failure of wedding gift list suppliers, starts from the purchase date of the policy and applies until completion of the wedding and wedding reception.

For wedding gift list suppliers, cover starts from the purchase date of the policy and applies up to 90 days after the wedding or, for a John Lewis Gift List, 12 months after the wedding.

| **Part 2 – Ceremonial attire** | • **Weddings** taking place outside the United Kingdom unless **your** Schedule shows, ‘Section 8 Overseas wedding cover’ is included under this policy. |
| **We** will pay up to the amount shown in **your** Schedule to replace as new or repair the damage of **ceremonial attire**, to enable the wedding to go ahead. | • The **excess** shown on **your** Schedule of cover for each and every claim. |

The cover is for loss or damage to **ceremonial attire** if such attire is lost or damaged while in **your** possession or that of **your close relative** or **your wedding party**.

The damage must occur after the purchase date of the policy.

The most **we** will pay is the amount shown in **your** Schedule or the amount to replace or repair the **ceremonial attire**, whichever is less.

This cover applies until completion of the wedding. In respect of hired **ceremonial attire**, this cover shall apply for up to 48 hours after the start of the wedding to allow for re-hire and the taking of photographs by a professional photographer only.

| • Travel costs to arrange alternative equivalent services. | • Theft, attempted theft or malicious damage losses not reported to the police as soon as possible. |
| • **Weddings** and **wedding receptions** taking place outside the United Kingdom unless **your** Schedule shows, ‘Section 8 Overseas wedding cover’ is included under this policy. | • Loss or damage by theft or attempted theft from motor vehicles unless, at the time of the loss or damage: |
| • **Weddings** and **wedding receptions** taking place outside the United Kingdom unless **your** Schedule shows, ‘Section 8 Overseas wedding cover’ is included under this policy. | - someone aged 16 or over was in the motor vehicle; or |
| • Any bankruptcy, liquidation or failure to meet contractual obligations of any pre-booked wedding service supplier that arises less than 14 days after the policy purchase date or where you were aware bankruptcy, liquidation or failure to meet contractual obligations was a realistic possibility at the time of purchase. | - the motor vehicle was securely locked; and |
| • Any costs that would have been paid had the original supplier not ceased trading. | - force and violence were used to get into the motor vehicle; and |
| • Any loss where the supplier offers an alternative comparable **wedding service** or any alteration in the service where predominately the service meets with the agreed terms. | - the items stolen were out of sight in a locked boot or locked compartment. |

<p>| • <strong>Weddings</strong> taking place outside the United Kingdom unless <strong>your</strong> Schedule shows, ‘Section 8 Overseas wedding cover’ is included under this policy. | • Any normal cleaning costs. |
| • Theft, attempted theft or malicious damage losses not reported to the police as soon as possible. | • In the event of a claim, an amount will be deducted to reflect previous wear and tear in respect of owned and hired <strong>ceremonial attire</strong>. |</p>
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<th>What is covered</th>
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<tbody>
<tr>
<td><strong>Part 3 – Wedding flowers, wedding attendants’ gifts</strong>&lt;br&gt; and wedding cake**&lt;br&gt;<strong>We will pay up to the amount shown in your Schedule of cover for accidental loss of, or accidental damage to, wedding flowers, wedding attendants’ gifts, and the wedding cake which occurs after the purchase date of the policy. Cover finishes 24 hours after the wedding and wedding reception ends.</strong>&lt;br&gt;The most we will pay in the period of insurance is the sum insured shown on the schedule.</td>
<td>- <strong>Weddings and wedding receptions</strong> taking place outside the United Kingdom unless your Schedule shows, ‘Section 8 Overseas wedding cover’ is included under this policy.&lt;br&gt;- The excess shown on your Schedule of cover for each and every claim.&lt;br&gt;- Theft of wedding flowers and wedding attendants’ gifts unless, at the time of the loss, force and violence were used to get into or out of the building.&lt;br&gt;- Theft, attempted theft or malicious damage losses not reported to the police as soon as possible.&lt;br&gt;- Loss of, or damage to, wedding flowers, or to the wedding cake, that are covered under Section 1 of this policy.&lt;br&gt;- Loss or damage by theft or attempted theft from motor vehicles unless, at the time of the loss or damage:&lt;br&gt;  - someone aged 16 or over was in the motor vehicle; or&lt;br&gt;  - the motor vehicle was securely locked; and&lt;br&gt;  - force and violence were used to get into the motor vehicle; and&lt;br&gt;  - the items stolen were out of sight in a locked boot or locked compartment.</td>
</tr>
<tr>
<td><strong>Part 4 – Wedding cars and transport</strong>&lt;br&gt;<strong>We will pay up to the amount shown in your Schedule of cover if the private hire firm or individual with whom the transport arrangements have been made fails to meet its/their contractual obligation(s). This covers irrecoverable deposits and any additional costs paid that would prevent further disruption to the wedding or wedding reception.</strong>&lt;br&gt;Cover under this Section starts from the purchase date of the policy and finishes on completion of the wedding and wedding reception.&lt;br&gt;The most we will pay in any period of insurance is the sum insured shown on your Schedule.</td>
<td>- <strong>Weddings and wedding receptions</strong> taking place outside the United Kingdom unless your Schedule shows, ‘Section 8 Overseas wedding cover’ is included under this policy.&lt;br&gt;- The excess shown on your Schedule of cover for each and every claim.&lt;br&gt;- Losses which are covered under Section 1 of this policy.&lt;br&gt;- Losses arising unless a written contract is in existence.&lt;br&gt;- Any costs that would have been paid had the original supplier not failed to meet their contractual obligations.&lt;br&gt;- Any loss where the supplier offers alternative comparable wedding transport.</td>
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</table>
### Section 2 Failure of wedding and wedding reception suppliers and/or loss or damage (cont.)

<table>
<thead>
<tr>
<th>What is covered</th>
<th>What is not covered</th>
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<tbody>
<tr>
<td><strong>Part 5 – Wedding photography and video</strong></td>
<td><strong>• Weddings and wedding receptions</strong> taking place outside the United Kingdom unless your Schedule shows ‘Section 8 Overseas wedding cover’ is included under this policy.</td>
</tr>
<tr>
<td>We will pay up to the amount shown in your Schedule of cover or the amount you paid for the original services (whichever is less) for the cost of photographers and/or video/DVD operative fees, re-hire of ceremonial attire, hair and make up stylist fees, incurred to take/re-take wedding photographs or videos or refund any irrecoverable amount which you originally contracted to pay as a direct and necessary consequence of:</td>
<td><strong>• The excess shown on your Schedule of cover for each and every claim.</strong></td>
</tr>
<tr>
<td>• non-appearance at the wedding and wedding reception of the professional photographer or professional video operator contracted;</td>
<td><strong>• Losses that are covered under Section 1 of this policy.</strong></td>
</tr>
<tr>
<td>• loss of, or damage to, the original film or negatives, or loss of or damage to the photographic images or digital media on which the photographic images are being stored, by the professional photographer or professional video operator contracted for the wedding and wedding reception (before copies are made);</td>
<td><strong>• Any costs that would have been paid had the original supplier not failed to meet their contractual obligations.</strong></td>
</tr>
<tr>
<td>• non-development of the original film or negatives or non-development of whatever digital media on which the photographic images are stored (other than as a result of under or over exposure) by the professional photographer or professional video operator contracted for the wedding and wedding reception.</td>
<td><strong>• Losses arising unless a written contract is in existence.</strong></td>
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</tbody>
</table>

This cover will only apply if more than 50% of the photographs originally commissioned and paid for are not provided by the professional photographer or professional video operator contracted for the wedding.

Cover under this section starts from the purchase date of the policy, and finishes on delivery of the wedding and wedding reception photographs or video, not exceeding 18 months after the wedding reception date.

The most we will pay in any period of insurance is the sum insured shown on the Schedule.

If it is planned to take photographs of the prospective marriage or civil partners cutting the wedding cake and the wedding cake is damaged up to 48 hours before the end of the wedding reception, we will pay up to the amount shown in your Schedule to arrange an alternative photographic session.
### What is covered

Any event that may lead to a claim being made for re-taking the photographs of the cake-cutting ceremony must be notified to John Lewis Wedding Insurance within 48 hours of it happening.

**Part 6 – Wedding stationery**

In the event that the wedding is cancelled or rearranged within the terms of Section 1 of this policy, we will pay up to the amount shown in your Schedule of cover to reimburse you for losses in respect of stationery and printing costs already paid when the wedding is cancelled and for additional costs above original budget necessary due to a rearrangement.

We will pay up to the amount shown in your Schedule of cover for accidental loss of, or accidental damage to, wedding stationery which occurs after the purchase date of the policy. Cover finishes on the completion of the wedding and wedding reception.

### What is not covered

- **Weddings** and wedding receptions taking place outside the United Kingdom unless your Schedule shows, ‘Section 8 Overseas wedding cover’ is included under this policy.
- The excess shown on your Schedule of cover for each and every claim.
- Any loss excluded under Section 1 of this policy.
- Theft unless at the time of the loss or damage force and violence were used to get into or out of the building.
- Theft, attempted theft or malicious damage losses not reported to the police as soon as possible.
- Loss or damage by theft or attempted theft from motor vehicles unless, at the time of the loss or damage:
  - someone aged 16 or over was in the motor vehicle; or
  - the motor vehicle was securely locked; and
  - force and violence were used to get into the motor vehicle; and
  - the items stolen were out of sight in a locked boot or locked compartment.

### How to make a claim

If you wish to claim under this Section, please contact us on 0330 102 2759. You should also read the policy and claims conditions and exclusions on pages 24-28, the how to make a claim information on page 28 and the how we settle claims information on page 29.

### Section 3 Wedding rings

<table>
<thead>
<tr>
<th>What is covered</th>
<th>What is not covered</th>
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<tbody>
<tr>
<td>We will pay up to the amount shown in your Schedule of cover for loss of, or damage to, wedding rings which occurs after the purchase date of the policy. Cover finishes 24 hours after the wedding.</td>
<td><strong>Weddings</strong> and wedding receptions taking place outside the United Kingdom unless your Schedule shows, ‘Section 8 Overseas wedding cover’ is included under this policy.</td>
</tr>
<tr>
<td><strong>Weddings</strong> and wedding receptions taking place outside the United Kingdom unless your Schedule shows, ‘Section 8 Overseas wedding cover’ is included under this policy.</td>
<td>The excess shown on your Schedule of cover for each and every claim.</td>
</tr>
<tr>
<td>Theft unless at the time of the loss or damage force and violence were used to get into or out of the building.</td>
<td>Theft unless, at the time of the loss or damage, force and violence were used to get into or out of the building.</td>
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Section 3 Wedding rings (cont.)

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<thead>
<tr>
<th>What is covered</th>
<th>What is not covered</th>
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<td></td>
<td>• Theft, attempted theft or malicious damage losses not reported to the police as soon as possible.</td>
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<tr>
<td></td>
<td>• Loss or damage by theft or attempted theft from motor vehicles unless, at the time of the loss or damage:</td>
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<tr>
<td></td>
<td>- someone aged 16 or over was in the motor vehicle; or</td>
</tr>
<tr>
<td></td>
<td>- the motor vehicle was securely locked; and</td>
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<tr>
<td></td>
<td>- force and violence were used to get into the motor vehicle; and</td>
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<tr>
<td></td>
<td>- the items stolen were out of sight in a locked boot or locked compartment.</td>
</tr>
</tbody>
</table>

How to make a claim

If you wish to claim under this Section, please contact us on 0330 102 2759. You should also read the policy and claims conditions and exclusions on pages 24-28, the how to make a claim information on page 28 and the how we settle claims information on page 29.

Section 4 Wedding gifts

<table>
<thead>
<tr>
<th>What is covered</th>
<th>What is not covered</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>We</strong> will pay up to the amount shown in your Schedule of cover, (subject to the maximum shown in your Schedule of cover for any one item) for loss of or damage to <strong>wedding gifts</strong> as a result of accident, fire or theft or attempted theft while being stored by <strong>you</strong> or your close relative or a member of your wedding party.</td>
<td></td>
</tr>
<tr>
<td><strong>For wedding gifts</strong> bought from a John Lewis Gift List, <strong>we</strong> will pay up to the total cost of gifts purchased from the John Lewis Gift List, whichever is the higher, (subject to the maximum shown in your Schedule of cover for any one item) for loss of or damage to <strong>wedding gifts</strong> as a result of accident, fire or theft or attempted theft whilst being stored by <strong>you</strong> or your close relative or your wedding party.</td>
<td></td>
</tr>
<tr>
<td>This cover also applies while gifts are in transit to or from the <strong>wedding reception</strong> or on display at the wedding reception. The most we will pay for money and vouchers is £500.</td>
<td></td>
</tr>
<tr>
<td>• Cover under this section does not apply to <strong>weddings</strong> and <strong>wedding receptions</strong> taking place outside the United Kingdom unless your schedule shows Section 8 Overseas Wedding Cover is included under this policy.</td>
<td></td>
</tr>
<tr>
<td>• The <strong>excess</strong> shown on your Schedule of cover for each and every claim.</td>
<td></td>
</tr>
<tr>
<td>• Theft, attempted theft or malicious damage losses not reported to the police as soon as possible.</td>
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</tbody>
</table>
What is covered | What is not covered
---|---
Cover starts 7 days before the **wedding** and for 24 hours after the **wedding**. | • Loss or damage by theft or attempted theft from motor vehicles unless, at the time of the loss or damage:
- someone aged 16 or over was in the motor vehicle; or
- the motor vehicle was securely locked; and
- force and violence were used to get into the motor vehicle; and
- the items stolen were out of sight in a locked boot or locked compartment.

For **wedding gifts** purchased by means of a John Lewis Gift List, the items are covered for 7 days after they are delivered or picked up by **you**, if this is within 12 months of the **wedding**. |  

For **wedding gifts** purchased by means of other gift list suppliers, the items are covered for 7 days after they are delivered or picked up by **you**, if this is within 90 days of the **wedding**.

---

**How to make a claim**

If **you** wish to claim under this Section, please contact **us** on **0330 102 2759**. **You** should also read the policy and claims conditions and exclusions on pages 24-28, the how to make a claim information on page 28 and the how **we** settle claims information on page 29.

---

**Section 5 Public liability**

| What is covered | What is not covered |
---|---|
**We** will pay **you** up to the amount shown in **your** Schedule for any claim or series of claims arising from any one event or one source or original cause in respect of **your** legal liability as a result of accidental injury to third parties or accidental loss of or damage to third party property directly related to the **wedding** or **wedding reception**. | • The **excess** shown on **your** Schedule of cover for each and every claim.

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**If** **you** die, **your** legal representative(s) will have the protection of this cover as long as they comply with the terms and conditions outlined in this policy.

**Cover under this Section starts 24 hours before the **wedding** date and finishes 24 hours after the **wedding** date.**

**Cover under this Section starts 24 hours before the **wedding reception** date and finishes 24 hours after the **wedding reception** date.**

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• **Weddings** and **wedding receptions** taking place outside the United Kingdom unless **your** Schedule shows, ‘Section 8 Overseas wedding cover’ is included under this policy.

• **This Section does not provide cover in respect of liabilities arising from the actions of anyone other than the prospective marriage or civil partners, except insofar as the prospective marriage or civil partners would be held liable for them at law, and does not include any additional liability accepted under a hiring or booking contract.**

• **Any liability arising from:**
  a) the use or possession of mechanically propelled vehicles, aircraft or watercraft, trailers or caravans;
  b) loss of or damage to property belonging to or held in trust by the **insured**;
  c) any wilful or malicious act;
  d) the carrying on of any profession, trade or business.
### Section 5 Public liability (cont.)

<table>
<thead>
<tr>
<th>What is covered</th>
<th>What is not covered</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Employers' liability, contractual liability or liability to any of <strong>your close relatives</strong>.</td>
<td></td>
</tr>
<tr>
<td>• Liability that has been assumed by <strong>you</strong> under agreement (such as a hire agreement) unless the liability would have existed without the agreement.</td>
<td></td>
</tr>
<tr>
<td>• Liability arising as a result of <strong>your</strong> ownership, care, custody or control of animals.</td>
<td></td>
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<tr>
<td>• Liability arising from the ownership or occupation of land or buildings.</td>
<td></td>
</tr>
<tr>
<td>• Liability due to any criminal proceedings.</td>
<td></td>
</tr>
<tr>
<td>• <strong>Your</strong> costs and expenses paid unless <strong>you</strong> have had <strong>our</strong> written consent beforehand.</td>
<td></td>
</tr>
<tr>
<td>• Injury, death, disease or illness to <strong>you</strong> and <strong>your close relatives</strong>.</td>
<td></td>
</tr>
<tr>
<td>• Any liability arising out of the Road Traffic Act or its equivalent.</td>
<td></td>
</tr>
<tr>
<td>• Liability for fines, penalties, liquidated damages or punitive, exemplary, aggravated or multiplied damages.</td>
<td></td>
</tr>
<tr>
<td>• Loss of or damage to any goods or other property sold, supplied, delivered, installed or erected by <strong>you</strong>, and all costs of or arising from the need of making good, removal, repair, rectification, replacement or recall of:</td>
<td></td>
</tr>
<tr>
<td>a) any such goods or property;</td>
<td></td>
</tr>
<tr>
<td>b) any defective work executed by <strong>you</strong></td>
<td></td>
</tr>
<tr>
<td>c) liability arising from the ownership or use of fireworks or other pyrotechnic devices or effects.</td>
<td></td>
</tr>
<tr>
<td>d) liability arising from the ownership or use of firearms devices or effects.</td>
<td></td>
</tr>
<tr>
<td>• Any loss or liability arising from ownership or use of bouncy castles or other inflatables.</td>
<td></td>
</tr>
<tr>
<td>• Liability arising from <strong>you</strong> passing on any disease or virus.</td>
<td></td>
</tr>
</tbody>
</table>

### How to make a claim

If **you** wish to claim under this Section, please contact **us** on **0330 102 2759**. **You** should also read the policy and claims conditions and exclusions on pages 24-28, the how to make a claim information on page 28 and the how **we** settle claims information on page 29.
Section 6 Legal expenses and Legal Advice Helpline

Including policy conditions and claims conditions

This is a ‘claims made’ section. This section covers only claims notified to us during the period of insurance.

Arc Legal Assistance is a party approved by Royal & Sun Alliance Insurance plc which handles claims on behalf of the insurer.

Any notification of a claim or circumstance which may give rise to a claim must be addressed to:

Post:   Legal Expenses Claims Department, Arc Legal Assistance, The Gatehouse, Lodge Park, Lodge Lane, Colchester, CO4 5NE
Tel:    0330 102 2468
E-mail: claims@arclegal.co.uk

Legal expenses definitions

The words with special meaning which apply to this section are listed on pages 17 and 18. You should look at these.

This part of the policy explains the cover we provide for legal expenses up to the amount shown in your Schedule for any one claim (or in aggregate) unless your Schedule states ‘Not insured under this policy’.

The cover at a glance

- Legal expenses as a result of your death or bodily injury.

If you need legal advice

If you need legal advice on any personal or domestic matter or are unsure of the best way forward, just call our free Legal Advice Helpline on 0330 102 2467 for expert advice and guidance at any time of the day or night.

If you think you might have a claim

If anything happens that might lead to a legal expenses claim, please call us for a claim form on 0330 102 2468 as soon as possible. Completed forms should be sent to Arc Legal Assistance.

Email:    claims@arclegal.co.uk
Address:  Arc Legal Assistance, The Gatehouse, Lodge Park, Lodge Lane, Colchester, CO4 5NE.

Words with special meanings

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

There are other words with special meanings that apply to the policy listed on pages 5-7 and you should also look at these.

Any one claim

All legal proceedings, including appeals, arising from or relating to the same original cause or event or series of events.

Court

A court or other appropriate authority.

Legal expenses

Your representative’s reasonable and properly incurred fees, costs and disbursements for work which we have agreed and the costs of any other people involved in the legal proceedings if you are ordered by a court to pay those costs or costs you must pay following an ‘out-of-court’ settlement to which we have agreed. This does not include any damages, fines or penalties you have to pay. Where you have chosen your own representative, we will not pay your choice of representative more than we would pay our own choice of representative (see Claims Condition 3 on page 20).

Legal proceedings

Legal action in a civil court to protect your rights in respect of an incident that has caused your death or bodily injury.

Limit of indemnity

The maximum liability of the insurer under this policy during any one period of insurance shall not exceed £10,000 in respect of all claims notified during the insurance period.
### Section 6 Legal expenses and Legal Advice Helpline (cont.)

**Representative**
The solicitor or other suitably-qualified person appointed to act for you.

**Territorial limits**
For UK cover, the United Kingdom including the Channel Islands and the Isle of Man; or, if overseas cover has been selected, anywhere in the world.

**We, us, our**
Arc Legal Assistance, a third party provider approved by Royal & Sun Alliance plc., which handles claims on behalf of the insurer.

<table>
<thead>
<tr>
<th>What is covered</th>
<th>What is not covered</th>
</tr>
</thead>
<tbody>
<tr>
<td>The insurer will cover you for legal expenses up to the limit of indemnity in total for all claims where you pursue legal proceedings arising from an event that causes your death or bodily injury, provided that:</td>
<td>• Anything that is excluded on pages 24-27 of this policy.</td>
</tr>
<tr>
<td>• as a consequence of such death or bodily injury your wedding or civil partnership ceremony is cancelled, and the event which causes your death or bodily injury has arisen within the territorial limits and during the period of insurance;</td>
<td>• Any illness or injury that happens gradually or is not caused by a sudden or specific accident or event.</td>
</tr>
<tr>
<td>or</td>
<td>• Any illness or injury that arises from or relates to the actual or alleged acts or omissions of a medical practitioner.</td>
</tr>
<tr>
<td>• the event occurs on the same day as your wedding or civil partnership ceremony, and the wedding or civil partnership was arranged to take place within the territorial limits and during the period of insurance;</td>
<td>• Any claim to do with your use of a motor vehicle, its parts or accessories (except a claim against another person or organisation for your death or bodily injury which happened while you were a passenger in a motor vehicle).</td>
</tr>
<tr>
<td>• and the legal proceedings are taken or defended in the territorial limits; and</td>
<td>• Any claim where the amount in dispute is less than £250.</td>
</tr>
<tr>
<td>• you have notified us in accordance with Claims Condition 1 on pages 20 about the claim during the period of insurance;</td>
<td>• The defence of any legal action or allegation.</td>
</tr>
<tr>
<td>• all policy terms and conditions are met and none of the policy exclusions apply.</td>
<td>• Any claim where there is not a reasonable chance of you winning the case and achieving a reasonable outcome.</td>
</tr>
</tbody>
</table>

Our prior consent to pay legal expenses must be obtained in writing.

Cover under this Section starts from the policy purchase date shown on your Schedule up to 90 days after the wedding or civil partnership ceremony but not exceeding a total maximum of 3 years after the policy inception for which you have paid or agreed to pay and the insurer has accepted or has agreed to accept your premium.
What is covered | What is not covered
---|---
| • Any legal actions that are not pursued in your name.  
| • Any legal expenses you could claim under any other insurance.  
| • Any legal proceedings over loss or damage covered under a specific insurance policy or other Section of this policy.  
| • A dispute about either the amount an insurance company should pay to settle an insurance claim or the way a claim should be settled.  
| • Any legal proceedings relating to any allergic reactions or food contamination.  
| • Any claim relating to any alleged dishonesty by you.  
| • Any claim relating to or involving any alleged violent, drunken or drug-influenced behaviour.  
| • Any claim relating to the pursuit of any action alleging defamation, slander or malicious falsehood.  
| • A dispute with us or the insurer (this is dealt with under Policy Condition 2).  
| • Any application for judicial review.  
| • Any dispute where you:  
| a) pursue a case without our permission or in a different way to that advised by the representative; or  
| b) do not give proper instructions to the representative or counsel in due time or are responsible for a delay which the representative considers will prejudice the case.  
| • You should also refer to the general policy exclusions shown on pages 24-28 of this policy.

Policy conditions
You will need to meet the policy conditions set out in the ‘Conditions and exclusions’ on pages 24-28 as these conditions apply to the whole policy. In addition, for this Section you must also meet the following conditions.

1 Preventing legal proceedings
You must take all reasonable measures to prevent or avoid being involved in legal proceedings and keep the cost as low as possible. The Legal Advice Helpline is available 24 hours a day, 7 days a week, to provide you with advice concerning your problem.

2 Arbitration
If there is a dispute between you and us or the insurer about this Section of the policy, it can be taken to an independent arbitrator. The arbitrator will be a solicitor or barrister you and we agree to. If we cannot agree with you on an arbitrator, the President of the Law Society (or similar organisation within the appropriate territorial limits) will choose an arbitrator. The side that loses the arbitration will pay all the costs of the arbitration. If the decision is not totally in favour of one side, the arbitrator will decide who pays the costs. If you lose, the policy will not cover these costs.
Claims conditions
You will need to meet the claims conditions set out in the ‘Conditions and exclusions’ on pages 27-28 as these conditions apply to the whole policy. In addition, for this Section you must also meet the following conditions.

1 Telling us about the claim
If anything happens which might lead to a legal expenses claim, you must tell us as soon as possible by filling in a claim form. You must tell us fully and truthfully in writing all the details about your claim and give us all the information that we may need. Until you have told us about the claim and we have given our written agreement, the insurer will not be responsible for any legal expenses. The insurer will not cover legal expenses for work undertaken by your representatives handling the claim without our written agreement. You must have told us about the claim within 6 months of the cause of action arising.

2 Giving our agreement
We will agree if all of the following apply:
• there is a reasonable chance of winning your case and achieving a reasonable outcome.
• the legal proceedings arise from an event that causes your death or bodily injury. This cause of action must happen within the territorial limits and during the period of insurance.
• the legal proceedings will be dealt with by a court within the territorial limits.
• you have kept to the terms and conditions of the policy and none of the policy exclusions listed on pages 24-25 apply.

In circumstances where we have chosen a representative to act on your behalf, we will pay legal expenses incurred for providing the initial assessment of the claim, irrespective of the prospects of success or whether the claim is covered under this policy.

Where you have chosen your own representative, any legal expenses incurred in providing initial assessment shall only be covered where there are reasonable prospects of successfully pursuing or defending the legal proceedings and the claim is covered under all other terms and conditions of the policy.

The decision to grant consent will take into account the advice of your representative as well as that of our own advisers. We may require, at your expense, an opinion of counsel on the merits of the legal proceedings. If the claim is subsequently admitted, your costs in obtaining such an opinion and providing such advice will be covered under this insurance.

If, during the claim, we think that there is no longer a reasonable chance of your winning the case and achieving a reasonable outcome, we may not continue to support your legal proceedings. If we do not carry on with your claim, we will tell you why.

If you decide to commence or continue legal proceedings for which we have denied support under this Claims Settlement Condition and are successful, we will pay non recoverable legal expenses as if we had given our consent in the first instance.

3 Choosing a representative
In the period before court papers need to be issued (or have been received), we may refer your case to a suitably qualified representative to act on your behalf.

At the point where court papers need to be issued (or have been received), or where there is a conflict of interest, you are free to choose a suitably qualified representative.

You will need to satisfy us that your representative has the appropriate experience and skills to handle your claim.

Where we agree to the appointment of a representative of your choice, you must confirm that your representative will not charge more than a representative chosen or suggested by us or that you will pay any difference between your chosen representative’s fees and those
of a representative chosen or suggested by us. We will not pay your choice of representative more than we would pay our own choice of representative.

In selecting the representative, you shall have a duty to minimise the cost of legal proceedings. If your choice of representative has to undertake work to familiarise themselves with the work already undertaken on the case, we will not pay for this work to be done. Any representative you choose is appointed to act for you.

If we and you cannot agree on whether court papers need to be issued or the choice of representative, you can take the matter to an independent arbitrator. This process is set out on page 20.

4 Rights and responsibilities
You must tell us if an offer is made to settle the dispute. You must not negotiate or agree to settle the dispute without getting our agreement beforehand. If you do not accept a reasonable offer to settle the dispute, we may not continue to support your claim.

You must send us all bills for the representative’s legal expenses as soon as you receive them. You must confirm to us that any charges you have to pay for the representative handling this dispute are acceptable and that we may pay the bill for you.

You and your representative must take every step to recover costs in any legal proceedings. You must pay any recovered costs to the insurer.

If the insurer pays legal expenses up to the policy limit and because of this or any other reason we have accepted you contribute to the costs of legal proceedings, the insurer and you will share any costs that are recovered.

The insurer and you will each receive the same percentage as originally paid.

5 Information your representative will need from you
You must give your representative all the information and help he or she may need. This will include a truthful account of the facts of your case and any paperwork to do with your case. You owe the same obligations to us as to your representative.

6 What you and your representative must do for us
We must be able to contact your representative. You and your representative must co-operate and tell us about developments to do with your case. If we ask for this, we must be able to have access to your representative’s files. This includes the truthful account of the facts of your case and any paperwork you have supplied to your representative.

If your representative wants to consult a barrister or expert witness, we will agree if we think it is reasonable. You must give us the name of the barrister or expert witness, and the reasons why you need one.

7 Appealing against a court’s decision
If you want to appeal against a court’s decision, you must give us your reasons for bringing the appeal.

We will give you our agreement if all of the following apply:
• You tell us that you want to appeal as soon as your right of appeal arises. This is because strict time limits may apply.
• The appeal arises from legal proceedings to which we have already given our agreement under the terms of Claims Condition 2 on page 20.
• Your appeal meets the requirements of Claims Condition 2 in the same way as your initial claim for legal expenses.

8 What action we may take
We may take over, in your name, all legal action in any of the following circumstances:
• If the dispute is for an amount which is under £5,000 or if the dispute could be dealt with by the small claims court.
• If you take legal action against someone without our agreement, or in a different way from that advised by your representative.
• If you do not give proper instructions to your representative or barrister in time.
• If you cause a delay and your representative thinks it will harm your case.

In these circumstances, we may carry out our own investigation and try to settle your dispute. You must agree to a settlement which is reasonable.

If we ask, you must have your representative’s legal expenses assessed by the court or other appropriate body.
Section 7 Marquee cover option

This Section explains the protection provided by the Marquee cover option subject to any limits shown in this booklet and on your Schedule unless your Schedule states ‘Not included’.

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<tr>
<th>What is covered</th>
<th>What is not covered</th>
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<tbody>
<tr>
<td><strong>We will pay you</strong>, up to the amount shown in your Schedule for loss or damage to the marquee by any cause not specifically excluded in the ‘What is not covered’ column, occurring during the period of insurance.</td>
<td>• <strong>Weddings</strong> and <strong>wedding receptions</strong> taking place outside the United Kingdom.</td>
</tr>
<tr>
<td>Cover under this Section includes cancellation/curtailment and rearrangement as a direct result of loss of or damage to the marquee.</td>
<td>• The excess shown on your Schedule of cover of each and every loss resulting from any one occurrence.</td>
</tr>
<tr>
<td>Cover under this Section starts from the period of hire up to a maximum of 4 days, unless agreed in writing by John Lewis Wedding Insurance.</td>
<td>• Loss or damage arising from the erection and/or dismantling of any hired equipment.</td>
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<td>• Audio-visual entertainment equipment.</td>
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<td></td>
<td>• Loss or damage suffered by you as a result of being deceived into knowingly parting with property.</td>
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<td>• Damage to flooring caused by footwear.</td>
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<tr>
<td></td>
<td>• Any loss, damage or additional costs following on from the event for which you are claiming.</td>
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<td></td>
<td>• Government regulation or act.</td>
</tr>
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<td></td>
<td>• Loss or damage by theft or attempted theft from motor vehicles unless at the time of the loss or damage:</td>
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<td></td>
<td>- someone aged 16 or over was in the motor vehicle; or</td>
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<td></td>
<td>- the motor vehicle was securely locked; and</td>
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<tr>
<td></td>
<td>- force and violence were used to get into the motor vehicle; and</td>
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<td></td>
<td>- the items stolen were out of sight in a locked boot or locked compartment.</td>
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<tr>
<td></td>
<td>• Theft or attempted theft from the venue unless at the time force and violence were used to get into or out of the venue.</td>
</tr>
<tr>
<td></td>
<td>• Loss or theft from any unattended marquee.</td>
</tr>
<tr>
<td></td>
<td>• Any loss, damage, liability, cost or expense of any kind caused by or resulting from poor or faulty design, workmanship or materials.</td>
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<tr>
<td></td>
<td>• Any exclusion listed under Section 1 of this policy (in respect of cancellation, curtailment or rearrangement).</td>
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</table>

How to make a claim

If you wish to claim under this Section, please contact us on 0330 102 2759. You should also read the policy and claims conditions and exclusions on pages 24-28, the how to make a claim information on page 28 and the how we settle claims information on page 29.
**Section 8 Overseas wedding cover option**

This Section explains the protection provided by the Overseas wedding cover option subject to any limits shown in this booklet and on your Schedule unless your Schedule states ‘Not included’.

<table>
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<tr>
<th>What is covered</th>
<th>What is not covered</th>
</tr>
</thead>
<tbody>
<tr>
<td>Overseas wedding cover provides you with the cover described in Sections 1-6.</td>
<td>• Any loss excluded under section 1-6 of this policy.</td>
</tr>
<tr>
<td></td>
<td>• Cover under section 1 excludes any claim arising directly or indirectly from cancellation/curtailment or rearrangement of travel and/or accommodation arrangements made in respect of weddings and wedding receptions outside the United Kingdom.</td>
</tr>
<tr>
<td></td>
<td>• Cover under Section 5 does not apply to weddings and wedding receptions taking place within the USA or Canada.</td>
</tr>
</tbody>
</table>

In addition, you are covered for the following:

**Essential documents**

We will pay you up to the amount shown in your Schedule of cover in respect of costs for travel, accommodation and fees you have to pay to produce replacement documents essential to your wedding abroad (outside the UK). But the loss or damage of the originals must have been out of your control and during the period of insurance.

Cover starts from the purchase date of the policy and finishes when the wedding takes place, as booked.

The most we will pay in any period of insurance is the sum insured shown on your schedule.

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<tbody>
<tr>
<td>• The excess shown on your Schedule of cover for each and every claim.</td>
<td></td>
</tr>
<tr>
<td>• Loss or damage: a) arising from confiscation or detention by customs officials or other authorities;</td>
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</tr>
<tr>
<td>b) not reported to the consular representatives of the relevant issuing country within 24 hours of discovery of loss, and a written report obtained.</td>
<td></td>
</tr>
<tr>
<td>• Theft from motor vehicles unless, at the time of the loss or damage: - someone aged 16 or over was in the motor vehicle; or - the motor vehicle was securely locked; and - force and violence were used to get into the motor vehicle; and - the items stolen were out of sight in a locked boot or locked compartment.</td>
<td></td>
</tr>
<tr>
<td>• Loss of documents when stored in suitcases or other like items whilst in the custody of the airline or other carriers.</td>
<td></td>
</tr>
</tbody>
</table>

**How to make a claim**

If you wish to claim under this Section, please contact us on 0330 102 2759. You should also read the policy and claims conditions and exclusions on pages 24-28, the how to make a claim information on page 28 and the how we settle claims information on page 29.
Stress Counselling Helpline

It's perfectly natural to feel anxious and nervous in the run up to your big day. The pressure of having to organise your ideal wedding can sometimes be difficult to handle.

One of the most effective steps in taking control of stress and anxiety is simply to be aware of the warning signs. Common signs to look out for are:

- difficulty sleeping
- loss of enthusiasm for anything, including those things which you once enjoyed
- change of appetite, through not eating and losing weight, or comfort eating and gaining weight
- tiredness and lack of energy, even after a night's sleep
- mood swings, including impatience and irritability
- loss of concentration
- increased alcohol consumption
- an overwhelming feeling of anxiety
- a feeling of loss of control.

Sometimes all that's needed is to confide in someone close to you. At other times, professional help is required in the form of counselling or advice. Apart from contacting your own GP for advice, experienced counsellors from our Stress Counselling Helpline can give you counselling support.

This service provides access to Arc Legal Assistance confidential 24/7 telephone counselling and support service. The service offers you a combination of convenience and confidentiality and you do not have to give your name if you do not feel that you wish to. No information relating to your call is released to any other person.

The specialist teams of experienced, qualified and trained counsellors are able to provide support and assistance to you. Each telephone counselling session can last for up to 50 minutes and you can continue to work with the counsellor on an ongoing basis, scheduling convenient appointments for each session.

This service is free and you can use it while you have insurance with us. This service is provided by Arc Legal Assistance.

Whenever you need help, all you need to do is phone the number provided on page 5.

Conditions and exclusions: Policy exclusions

These exclusions apply to all the options of the policy with the exception of pollution or contamination and rot which do not apply to Section 6 Legal expenses.

This insurance does not cover:

**Wear and tear**
Any loss, damage, liability, cost or expense of any kind caused directly or indirectly by or resulting from wear and tear, viruses, disease, depreciation, repairs necessary in the normal course of maintenance, corrosion, rusting, damp, insects, vermin, fungus, condensation, fading, frost or anything which happens gradually, the process of cleaning, dyeing, repair, alteration, renovation or restoration.

**Existing and deliberate damage**
Any loss, damage, liability, cost or expense of any kind occurring, or arising from an event occurring, before the **period of insurance** starts or caused deliberately by your **close relatives** or a member of your **wedding party**.

**Illegal activities**
Any direct or indirect loss or damage caused as a result of the buildings being used for illegal activities.

**Rot**
Any loss, damage, liability, cost or expense of any kind caused by rot whether or not this is caused directly or indirectly by any other cover included in this insurance.

**Date change and computer viruses**
Any direct or indirect loss or damage caused:
- to equipment by its failing correctly to recognise data representing a date in such a way that it does not work properly or at all; or
- by computer viruses.
Legal expenses, legal benefits and/or liability arising directly or indirectly from:

- equipment failing correctly to recognise data representing a date in such a way that it does not work properly or at all; or
- computer viruses;

but any claim for legal expenses/benefits to pursue compensation for personal injury is not excluded.

For the purposes of this exclusion:

- Equipment includes computers and anything else insured by this policy which has a microchip in it.
- Computers include hardware, software, data, electronic data processing equipment and other computing and electronic equipment linked to a computer. Microchips include integrated circuits and microcontrollers.
- Computer viruses include any program or software which prevents any operating system, computer program or software working properly or at all.

Pollution or contamination

Any claim or expense of any kind directly or indirectly caused by or arising out of pollution or contamination unless caused by:

- a sudden unexpected incident, or
- oil or water escaping from a fixed oil or fixed water installation, and which was not the result of an intentional act, and, which occurs during any period of insurance.

All pollution or contamination that arises out of one incident shall be deemed to have occurred at the time such incident takes place.

Radioactive contamination

Any loss, damage, liability, cost or expense of any kind caused directly or indirectly by:

- ionising radiation or radioactive contamination from any nuclear fuel or waste which results from the burning of nuclear fuel; or
- the radioactive, toxic, explosive or other dangerous properties of nuclear machinery or any part of it.

Sonic bangs

Any loss, damage, liability, cost or expense of any kind caused directly or indirectly by pressure waves from aircraft.

Terrorism

Any loss, damage, liability, cost or expense of any kind directly or indirectly caused by, resulting from or in connection with any act of terrorism.

For the purposes of this exclusion, ‘terrorism’ means the use, or threat of use, of biological, chemical and/or nuclear force or contamination by any person(s), whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes, including the intention to influence any government(s) or put any section of the public in fear.

War risks

Any loss, damage, liability, cost or expense of any kind caused directly or indirectly by war, invasion or revolution.

Conditions and exclusions: Policy conditions

These are the conditions of the insurance you will need to meet as your part of this contract. There are other separate conditions of insurance applicable to the legal expenses option on page 19. If you do not, a claim may be rejected or payment could be reduced. In some circumstances, your policy might be invalid.

Written contracts

You must ensure that all booking arrangements are confirmed in writing for all wedding services.

Taking care

You must take all reasonable steps to avoid incurring liability and prevent loss or damage to everything that is covered by this insurance and to keep all the property insured in good condition and in good repair.
Changes in your circumstances
Please call us on 0330 102 2747 to discuss any changes. You must tell us within 30 days as soon as you know about any of the following changes:
• you are going to move home permanently;
• you change the dates of your wedding or wedding reception;
• you change the location and/or country of your wedding or wedding reception;
• you have received a conviction for any offence except for driving.

We may re-assess your cover and premiums when we are told about changes in your circumstances. If you do not tell us about changes or give us incorrect information, the wrong terms may be quoted, and we may be entitled to reject payment of a claim or a payment could be reduced. In some circumstances, your policy might be invalid, and you may not be entitled to a refund of premium.

Fraud
If dishonesty, exaggeration or false documentation is used by you or anyone acting on behalf of you to obtain or support:
• a claims payment under your policy; or
• cover for which you do not qualify; or
• cover at a reduced premium;
all benefits under this policy will be lost, the policy may be invalid, you may not be entitled to a refund of premium and legal action may be taken against you.

Transferring your interest in the policy
You cannot transfer your interest in this policy to anyone else without our written permission.

Cancelling the policy
If you wish to cancel your policy please write to us at the address or call the number shown on page 5.

Cancellation by you within the first 14 days
If you cancel the policy within 14 days of the date you receive your policy documents, we will refund the premium provided no claim has been made during the current period or insurance.

Cancellation by you after the first 14 days
If you cancel the policy after 14 days of the date you receive your policy documents, no refund of premium will be made.

Where we cancel your policy
Please also refer to the Fraud condition and to the Changes in Circumstances condition on page 26 of this policy.

We may also cancel the policy where we have identified serious grounds, including but not limited to:
• failure to provide us with information we have requested that is directly relevant to the cover provided under this policy or any claim;
• the use or threat of violence or aggressive behaviour against our staff, contractors or property;
• the use of foul or abusive language;
• nuisance or disruptive behaviour

We will contact you at your last known address and, where possible, seek an opportunity to resolve the matter with you. Where a solution cannot be agreed between us, we may cancel the policy by giving you 14 days notice.

This will not affect your right to make a claim for any event that happened before the cancellation date. If we cancel the policy we will refund premiums already paid for the remainder of the current period or insurance, provided no claim has been made during the current period or insurance.

Financial sanctions
We shall not provide any cover or be liable to provide any indemnity, payment or other benefit under this policy to the extent that the provision of such cover, indemnity, payment or other benefit would expose us to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom, United States or other country of policy issue.

If any such resolution, sanction, law or regulation takes effect during the period of insurance we may cancel this policy immediately by giving you written notice at your last known address.
Conditions and exclusions: Claims conditions

These are the claims conditions you will need to keep to as part of this contract. If you do not, a claim may be rejected or payment could be reduced. In some circumstances, your policy might be invalid.

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

The sooner you tell us the better. In some cases, there are other people you must contact first.

When an incident occurs which may result in a claim, you must also read the information on ‘How to make a claim’ on page 28.

You should also check the information on ‘How we settle claims’ for each cover of your policy which covers the loss or damage, e.g. cake.

What you must do

If you are the victim of theft, riot, a malicious act or vandalism, or if you lose something away from the home, tell the police immediately upon discovery and ask for a crime reference number and tell us as soon as you can, or in the case of riot tell us immediately.

If someone is holding you responsible for an injury or any damage, you must not admit responsibility. Give us full details in writing as soon as you can and any claim form, application notice, legal document or other correspondence sent to you must be sent to us straightaway without being answered.

For all other claims, tell us as soon as you can.

You should do all we reasonably ask you to do to get back any lost or stolen property.

Do not throw away any damaged items before we have had a chance to see them, or carry out any non-emergency repairs before we have had a chance to inspect them.

To help us deal with your claim quickly, we may require additional information which may include the following:

• original purchase receipts, invoices, instruction booklets, photographs, bank or credit card statements, or utility bills
• purchase dates and location of lost or damaged property
• purchase dates and location of lost or damaged property
• for damaged property, confirmation by a suitably qualified expert that the item you are claiming for is beyond repair;
• written confirmation from a doctor or other medical professional about any relevant medical conditions relevant to this policy.

Where we have asked you for specific information relevant to your claim we will pay for any reasonable expenses you incur in providing us with the above information.

Rights and responsibilities

We may need to get into a building or marquee that has been damaged to salvage anything we can and to make sure no more damage happens. You must help us to do this but you must not abandon your property to us.

You must not settle, reject, negotiate or offer to pay any claim you have made or intend to make under this policy without our written permission. We have the right, if we choose, in your name but at our expense to:

• take over the defence or settlement of any claim;
• start legal action to get compensation from anyone else;
• start legal action to get back from anyone else any payments that have already been made.

You must provide us with any information and assistance we may require about any claim. You must help us to take legal action against anyone or help us defend any legal action if we ask you to.
When you call us we will advise you of our requirements, which will be either:
• ask you to get estimates for repairs or replacement items; or
• arrange for the damage to be inspected by one of our Claims Advisors or an independent loss adjuster or other expert – their aim is to help us agree a fair settlement with you; or
• agree for the repair or a replacement as quickly as possible.

Where we have asked you for specific information relevant to your claim we will pay for any reasonable expenses you incur in providing us with the above information.

Other insurance
If you claim under this policy for something which is also covered by another insurance policy, you must provide us with full details of the other insurance policy. We will only pay our share of any claim.

How to make a claim

The policyholder should call us on 0330 102 2759.

Claims conditions require you to provide us with any reasonable assistance and evidence that maybe required concerning the cause and value of any claim. Ideally, as part of the initial notification, we will need to know:

• Your name, address, home and mobile telephone numbers
• Personal details necessary to confirm your identity
• Policy number
• The date of the incident
• The cause of the loss or damage
• Details of the loss or damage together with claim value if known
• Police details where applicable
• Names and addresses of any other parties involved or responsible for the incident (including details of injuries) and addresses of any witnesses.

This information will enable us to make an initial evaluation on policy cover and claim value. We may, ask for additional information depending upon circumstances and value which may include the following:

• Original purchase receipts, invoices, contracts, instruction booklets or photographs, bank or credit card statements, medical records, or utility bills
• Purchase dates and location of lost or damaged property
• For damaged property, confirmation from a suitably qualified expert that the item you are claiming for is beyond repair.

Where we have asked you for specific information relevant to your claim we will pay for any reasonable expenses you incur in providing us with the above information.

Sometimes we may wish to meet with you to discuss the circumstances of the claim, to inspect the damage or to undertake further investigations.
How we settle claims
For all claims except legal expenses

Matching items
We will not pay for:
• any loss of value to undamaged items in a matching set as a result of another item in the set being lost or damaged;
• replacing or changing undamaged items which belong to a set or suite or which have a common design or use when the damage is restricted to a specific part or clearly defined area. Each separate item of a matching set is regarded as a single item.

We will only pay for lost or damaged items and not for the cost of replacing, recovering or remodelling undamaged pieces, or pieces which have not been lost or damaged.

For all claims except legal expenses
Where you have to pay an excess, this will be taken off the amount of your claim.

For ceremonial attire, wedding gifts, wedding rings, wedding flowers, wedding attendants’ gifts, wedding cake, wedding cars and transport, wedding photography and video, wedding stationery, essential documents and marquees
1 a. Where the damage can be economically repaired we will pay the cost of repair
b. Where the damage cannot be economically repaired and the damaged or lost item can be replaced, we will replace it with a new one of similar quality and design. If a replacement is not available we will replace it with an item of similar quality and design.
c. Where we are unable economically to repair or to replace an item with an item of similar quality and design, we will agree a cash payment with you based on the replacement value.
d. Where we can offer repair or replacement through a preferred supplier, but instead you request and we agree to pay a cash settlement, then the amount will not normally exceed what we would have paid our preferred supplier.

2 We will not pay for any loss of value to any item which we have repaired or replaced.

3 The most we will pay for any one claim is the amount it will cost us to replace all your items insured under the Options you have selected as new but not more than the sum insured or any limits shown on the schedule or in this policy wording.

4 If loss or damage happens and the sum insured on the schedule is less than the cost of replacing all your items as new we will, where appropriate, take off an amount for wear and tear from the cost of the new item unless the item can be economically repaired when only the cost of the repair will be paid.
What to do if you have a complaint

Our Commitment to Customer Service
At John Lewis Insurance, we are committed to going the extra mile for our customers. If you believe that we have not delivered the service you expected, we want to hear from you so that we can try to put things right.

Our promise to you
We will:
• Acknowledge all complaints promptly
• Investigate quickly and thoroughly
• Keep you informed of progress
• Do everything possible to resolve your complaint
• Use the information from your complaint to proactively improve our service in the future.

Step 1
If your complaint relates to your policy then please contact the Customer Services number shown in your Schedule. If your complaint relates to a claim then please call the claims helpline number shown in your policy booklet.

We aim to resolve your concerns on an informal basis, within three business days. Where we have been able to, we will send you a letter confirming this. We’ll also explain how you may be able to refer the matter to the Financial Ombudsman Service if you subsequently decide that you are unhappy with the outcome.

Step 2
In the unlikely event that we are unable to resolve your concerns through our informal complaints process, our customer relations team will then review the matter on behalf of our Chief Executive. Once our customer relations team have reviewed your complaint they will send you a final decision in writing within 8 weeks of the date we received your complaint. Our customer relations team’s contact details are as follows:

Post: Customer Relations Team
P O Box 255
Wymondham
NR18 8DP
Email: www.johnlewis-insurance.com/contactus

If you are still not happy
If you are still unhappy after our customer relations team’s review, or you have not received a written offer of resolution within 8 weeks of the date we received your complaint, you may be eligible to refer your case to the Financial Ombudsman Service. The Financial Ombudsman Service is an independent body that arbitrates on complaints. They can be contacted at:

Post: Financial Ombudsman Service
Exchange Tower
Harbour Exchange Square
London
E14 9SR
Telephone: 0800 0234567 (free from standard landline, mobiles may be charged)
0300 1239123 (costs no more than calls to 01 or 02 numbers)
Email: complaint.info@financial-ombudsman.org.uk
Website: www.financial-ombudsman.org.uk

You have 6 months from the date of our final response to refer your complaints to the Financial Ombudsman Service. This does not affect your right to take legal action; however, the Financial Ombudsman Service will not adjudicate on any case where litigation has commenced.

Thank you for your feedback
We value your feedback and at the heart of our brand we remain dedicated to treating our customers as individuals and giving them the best possible service at all times. If we have fallen short of this promise, we apologise and aim to do everything possible to put things right.

Telephone calls may be recorded and monitored.
How we use your information

Your privacy is important to us and we are committed to keeping it protected. We have created this Customer Privacy Notice which will explain how we use the information we collect about you and how you can exercise your data protection rights. This Privacy Notice will help you understand the following:

Who are we?
We are Royal & Sun Alliance Insurance plc (RSA), we provide commercial and consumer insurance products and services under a number of brands, such as MoreTh>n. We also provide insurance services in partnership with John Lewis plc.

Why do we collect and use your personal information?
As an insurer, we need your personal information to understand the level of insurance cover you require. We’ll use this information (e.g. your name, address, telephone number and email address) to communicate with you and if you have agreed, to send you news and offers related to our products and services.

We need to use your information to create a quote for you, allowing you to buy insurance products from us. When buying a product from us, you’ll also need to provide us with details about the items you wish to be covered by the insurance (e.g. car make and model, your home).

We may need to check information you have submitted with external companies/organisations (e.g. the DVLA, the Motor Insurance Database, credit reference agencies and criminal conviction checks.) When buying certain products, sometimes we will ask for special categories of personal data (e.g. driving offences for motor insurance, medical records in case of injury).

Once you become a customer, we’ll need to take your payment details to set up your cover. This could be direct debit, credit or debit card information. To service your policy, we might contact you via our website, emails, telephone calls or post. When using these services we might record additional information, such as passwords, online identifiers and call recordings.

For some of our products, we may collect information through smart sensors to assess your insurance needs (e.g. a black box installed in your vehicle when you buy a telematics driving product, which collects and uses geo-location and driving behaviour data).

If you need to claim against your insurance policy, we will need to collect information about the incident and this may be shared with other selected companies to help process the claim. If other people are involved in the incident, we may also need to collect additional information about them which can include special categories of personal data (e.g. injury and health data).

In submitting an application to us, you may provide us with equivalent or substantially similar information relating to other proposed beneficiaries under the policy. You agree that you will bring this Privacy Notice to the attention of each beneficiary at the earliest possible opportunity.

Data protection laws require us to meet certain conditions before we are allowed to use your personal information in the manner described in this Privacy Notice. To use your personal information, we will rely on one or more of the following grounds:

- **Performance of contract:** We need to use your personal information in order to provide you with the policy (which is a contract of insurance between you and us), and perform our obligations under it (such as making payments to you in respect of a claim made under the policy).
- **Consent:** In certain circumstances, we may need your consent unless authorised by law in order to use personal information about you which is classed as “special categories of personal data”. For marketing, you will always be given a choice over the use of your data.
- **Necessity to establish, exercise or defend legal claim:** If you, or we, bring a legal claim (e.g. a court action) against the other, we may use your information in either establishing our position, or defending ourselves in relation to that legal claim.
- **Compliance with a legal obligation:** Where laws or regulations may require us to use your personal information in certain ways.
How we use your information (cont.)

• **Legitimate Interests:** We will also process your personal information where this processing is in our “legitimate interests.” When relying on this condition, we are required to carry out a balancing test of our interests in using your personal information (for example, carrying out market research), against the interests you have as a citizen and the rights you have under data protection laws. The outcome of this balancing test will determine whether we can use your personal information in the ways described in this Privacy Notice. We will always act reasonably and give full and proper consideration to your interests in carrying out this balancing test.

Where else do we collect information about you?
Where possible, we’ll collect your personal information directly from you. However, on occasion we may receive details about you from other people or companies. For example, this might happen if:

• It was given to us by someone who applied for an insurance product on your behalf (e.g. an insurance broker, a family member) where you have given them the permission to do so; or
• It was supplied to us when you purchased an insurance product or service that is provided by us in partnership with other companies; or
• It was lawfully collected from other sources (e.g. Motor Insurance Database, Claims and Underwriting Exchange or fraud prevention databases) to validate the information you have provided to us.

We request those third parties to comply with data protection laws and to be transparent about any such disclosures. If you would like some further information, please contact us.

Will we share your personal information with anyone else?
We do not disclose your information outside of RSA except:

• Where we need to check the information you gave to us before we can offer you an insurance product (e.g. reference agencies);
• Where we are required or permitted to do so by law or relevant regulatory authority (e.g. financial crime screening, fraud detection/prevention);
• Where we provide insurance services in partnership with other companies (e.g. building societies, large retailers);
• In the event that we are bought or we sell any business or assets, in which case we will disclose your personal information to the prospective buyer of such business or assets;
• As required to enforce or apply this Privacy Notice, or the contract of insurance itself;
• Within our group for administrative purposes;
• As required in order to give effect to contractual arrangements we have in place with any insurance broker and/or intermediary through which you have arranged this policy;
• With our third party service providers (including hosting/storage providers, research agencies, technology suppliers etc.);
• With our reinsurers (and brokers of reinsurers) in connection with the normal operation of our business;

Sometimes your personal information may be sent to other parties outside of the European Economic Area (EEA) in connection with the purposes set out above. We will take all reasonable steps to ensure that your personal information is treated securely and in accordance with this Privacy Notice, and in doing so may rely on certain “transfer mechanisms” such as the EU-US Privacy Shield, and the standard contractual clauses approved by the European Commission. If you would like further information please contact us.

Which decisions made about you will be automated?
Before we can offer you an insurance product or service, we may need to conduct the following activities, which involve automated (computer based) decision-making:

• **Pricing and Underwriting** – this process calculates the insurance risks based on the information that you have supplied. This will be used to calculate the premium you will have to pay.
• **Credit Referencing** – using the information given, calculations are performed to evaluate your credit rating. This rating will help us to evaluate your ability to pay for the quoted products and services.

• **Smart Sensor Data Analytics** – an insurance product that collects your information using smart sensors (e.g. in car black box) to calculate your insurance risk (e.g. driving score). This may then be used to determine your policy rewards (e.g. cash back for safe driving) and to calculate your policy renewal premium.

• **Automated Claims** – some small claims may qualify for automated processing, which will check the information you provide, resulting in a settlement or rejection of your claim.

The results of these automated decision-making processes may limit the products and services we can offer you. If you do not agree with the result, you have the right to request that we perform a manual reassessment using the same information that you originally provided. If you wish to do so please contact us.

**For how long will we keep your information?**

Your personal information will be retained under one or more of the following criteria:

• Where the personal information is used to provide you with the correct insurance cover, which will be kept as long as it is required to fulfil the conditions of the insurance contract.

• Where the use of your personal information for a specific purpose is based on your consent, it will be kept for as long as we continue to have your consent (e.g. we would stop contacting you for marketing purposes once you have asked us to).

• Where, for a limited period of time, we are using some of your information to improve the products or services we provide.

• For as long as your information is required to allow us to conduct fraud and/or criminal checks and investigations.

**Will you be contacted for marketing purposes?**

If you have agreed, we might contact you by post, email, phone and text message to let you know about offers and services we think you’ll like. The messages may be personalised using information you have previously provided us.

You can ask us to stop contacting you for marketing purposes at any point.

We will only contact you for marketing purposes if we collected your information directly, except when authorised and instructed by the third-party acting on your behalf.

We may use the information which we collect about you to show you relevant advertising on third-party websites (e.g. Facebook, and Google). This could involve showing you an advertising message where through the use of cookies, we know you have browsed our products and services. If you don’t want to be shown targeted advertising messages from us, you can change the advertising setting on some third-party sites and some browsers to block our adverts.

**Your information is incorrect what should you do?**

If you hold a product or service with us and think that the information we hold about you is incorrect or incomplete, please contact us and we will be happy to update it for you.

**What are your rights over the information that is held by RSA?**

We understand that your personal information is important to you, therefore you may request the following from us to:

1. Provide you with details about the personal information we hold about you, as well as a copy of the information itself in a commonly used format. [Request Ref: DSR 1]

2. Request your personal information be deleted where you believe it is no longer required. Please note however, we may not be able to comply with this request in full where, for example, you are still insured with us and the information is required to fulfil the conditions of the insurance contract. [Request Ref: DSR 2]

3. Request the electronic version of the personal information you have supplied to us, so it can be provided to another company. We would provide the information in a commonly used electronic format. [Request Ref: DSR 3]

4. Request to restrict the use of your information by us, under the following circumstances (Request Ref: DSR 4):

   a. If you believe that the information we hold about you is inaccurate, or;

   b. If you believe that our processing activities are unlawful and you do not want your information to be deleted.
c. Where we no longer need to use your information for the purposes set out in this Privacy Notice, but it is required for the establishment, exercise or defence of a legal claim.

d. Where you have made an objection to us (in accordance with section 5 below), pending the outcome of any assessment we make regarding your objection.

5 Object to the processing of your data under the following circumstances [Request Ref: DSR 5]:

a. Where we believe it is in the public interest to use your information in a particular way, but you disagree.

b. Where we have told you we are using your data for our legitimate business interests and you believe we shouldn’t be (e.g. you were in the background of a promotional video but you did not agree to be in it.)

In each case under section 5 above, we will stop using your information unless we can reasonably demonstrate legitimate grounds for continuing to use it in the manner you are objecting to.

If you would like to request any of the above, please contact us and submit a written request, including the request reference (e.g. DSR 1), as this will speed up your request. To ensure that we do not disclose your personal information to someone who is not entitled to it, when you are making the request we may ask you to provide us with:

• Your name;
• Address(es);
• Date of birth;
• Any policy IDs or reference numbers that you have along with a copy of your photo identification.

All requests are free of charge, although for requests for the provision of personal information we hold about you (DSRI) we reserve the right to charge a reasonable administrative fee where, we believe an excessive number of requests are being made. Wherever possible, we will respond within one month from receipt of the request, but if we don’t, we will notify you of anticipated timelines ahead of the one month deadline.

Please note that simply submitting a request doesn’t necessarily mean we will be able to fulfil it in full on every occasion – we are sometimes bound by law which can prevent us fulfilling some requests in their entirety, but when this is the case we will explain this to you in our response.

Our Privacy Notice
If you have any queries regarding our Privacy Notice please contact us and we will be happy to discuss any query with you. Our Privacy Notice will be updated from time to time so please check it each time you submit personal information to us or renew your insurance policy.

How you can contact us about this Privacy Notice?
If you have any questions or comments about this Privacy Notice please contact:

The Data Protection Officer
RSA
Bowling Mill
Dean Clough Industrial Park
Halifax
HX3 5WA

You may also email us at crt.halifax@uk.rsagroup.com.
How you can lodge a complaint?
If you wish to raise a complaint on how we have handled your personal information, please send an email to crt.halifax@uk.rsagroup.com or write to us using the address provided. Our Data Protection Officer will investigate your complaint and will give you additional information about how it will be handled. We aim to respond in a reasonable time, normally 30 days.

If you are not satisfied with our response or believe we are not processing your personal information in compliance with UK Data Protection laws, you may lodge a complaint to the Information Commissioner’s Office, whose contact details are:

Information Commissioner’s Office
Wycliffe House
Water Lane
Wilmslow
Cheshire
SK9 5AF