

Policy

Thank you for insuring with Allianz. Your schedule shows the sum insured you have selected for each section. The policy and schedule should be read together as one contract.

On behalf of Allianz


Andrew Torrance, Chief Executive

THE MEANING OF WORDS

If **we** explain what a word means, that word has the same meaning wherever it appears in **your** policy or **schedule**. These words are highlighted in **bold** throughout **your** policy.

Allianz, we, us, our - Allianz Insurance plc

Excess - the first amount of each and every claim, which **you** must pay.

Family - **Your** parent, parent in - law, step-parent, son, son-in-law, step-son, daughter, daughter in-law, step-daughter, grandparent, grandson, granddaughter, brother, brother-in-law, step-brother, sister, sister-in-law or stepsister.

Injury - bodily **injury**, death, disease, illness or shock.

Period of Insurance - cover starts from the date of issue shown on the **schedule** and finishes when the **reception** has ended (unless other dates are specified in this policy).

Permanent Injury - an **injury** lasting for 12 calendar months which, at the end of the 12 calendar month period, is beyond hope of improvement as certified by a properly qualified doctor acceptable to **us**.

Reception - the **wedding reception** booked or arranged to take place at the address shown on the **schedule**.

Schedule - a printed document showing the benefits **you** have chosen.

The Insured, you, your - the Insured named in the **schedule** and the **wedding** couple.

Wedding - the ceremony (including civil partnership ceremonies) which takes place at the address and on the date shown on the **schedule**.

Wedding Attire - the bride's **wedding** dress, veil and accessories, the bridesmaid's dresses and accessories and menswear (bought or hired for the occasion).

Wedding Party - **you**, the best man, maid of honour, bridesmaid, attendant to the **wedding** couple, parent, parent-in-law, son, son-in-law, daughter, daughter-in-law, grandparent, grandchildren, brother, brother-in-law, sister or sister-in-law.

Section 1 Cancellation & Additional Expenses

What is Covered

Events

1. If the booked **wedding** or **reception** must be cancelled or curtailed for reasons out of **your** control, **we** will pay all deposits and other charges due or already paid for:
 - a. Transport
 - b. Catering services
 - c. Accommodation
 - d. Photographs
 - e. Flowers
 - f. Dress (bought, commissioned or hired)
 - g. Venue(s)booked but not used and other non-refundable cancellation expenses **you** have to pay, providing **you** tell any provider of goods or services as soon as possible after it becomes necessary to cancel or cut short the **wedding** or **reception**.
Cover includes cancellation due to weather conditions, if they are so extreme that **the insured**, the **wedding party**, or the majority of the guests are unable to reach the **wedding** or **reception**.
2. If **you** need to book alternative services to prevent the otherwise necessary cancellation of the **wedding** or **reception** due to an insured cause, **we** will pay the additional cost over and above the invoice cost of the original pre-booked services.
3. If the pre-booked **wedding** transport does not appear, **we** will pay the additional cost of alternative transport.
4. The amount **we** pay will be up to the sum insured shown on the **schedule** for Events 1, 2 and 3.

What is Not Covered

Event 1 only

Any circumstances **you** know of at the date of issue of this policy, which **are** likely to cause the **wedding** or **reception** to be cancelled or cut short. Lack of funds, unless caused by redundancy, which occurs after the date of issue of the policy and qualifies for payment under current redundancy legislation. Any Government Regulation or Act.

Events 1, 2 and 3

Either of the **wedding** couple deciding not to go ahead with the marriage. Any payment for or resulting from **injury** of **you** or any person in the **wedding party** if:

- a. the injuries are self-inflicted or due to alcoholism, the influence of non-prescribed drugs or treatment prescribed by a medical practitioner for drug addiction;
- b. they are awaiting treatment or investigation by a hospital, or are on a hospital waiting list; or awaiting the results of test or investigations before the date of issue of this policy;
- c. they have received a terminal prognosis, before the date of issue of this policy;
- d. they became pregnant before the date of issue of this policy, unless the baby is due to be born more than 2 months after the **wedding** date;
- e. either of the **wedding** couple have booked, arranged or started the **wedding** or **reception** against the advice of a medical practitioner;
- f. they are military personnel who are called up for duty and did not have leave signed off prior to taking out this policy.

For **weddings** or **receptions** outside the UK, all deposits and other charges due or already paid for:

- a. travel;
 - b. accommodation;
- and other non-refundable expenses not directly related to the
- wedding**
- or
- reception**
- .

Section 2 Wedding Photographs & Wedding Video

What is Covered

1. Wedding Photographs

We will pay all costs to correct or re-take the **wedding** photographs if they cannot be reproduced for any reason beyond **your** control.

The **wedding** photographs must be taken by a professional photographer for this cover to apply.

2. Wedding Video

We will pay the amount **you** have already paid for the **wedding** video if it cannot be produced for any reason beyond **your** control.

The **wedding** video must be taken by a professional video operator for this cover to apply.

What is Not Covered

Any amount over the sum insured shown on the **schedule** for the **wedding** video production.

Any amount over the sum insured shown on the **schedule** for the taking of **wedding** photographs.

Section 3 Wedding Attire

What is Covered

- If the **wedding attire** is lost, damaged or stolen, after it has left the supplier and before the **wedding**, we will:
 - pay for replacement if lost or stolen;
 - pay for repair if damaged;
 - re-pay necessary dress hire charges if replacement or repair is not possible in time for the **wedding**.
- If the **wedding attire** is lost, damaged or stolen during the **wedding** or **reception**, we will (at **our** choice):
 - pay for repair if damaged; or
 - pay the market value if lost or damaged, up to a maximum payment of 50% of the purchase price.
- If the contracted suppliers of the **wedding attire** suffer financial failure, we will re-pay all deposits and other charges made that **you** cannot recover (unless the completed goods are made available prior to the **wedding**).

What is Not Covered

Loss or damage caused by cleaning, restoration or repair.

Any amount over the sum insured shown on the **schedule** for **wedding attire**.

Section 4 Wedding Presents and Wedding Party Gifts

What is Covered

We will pay to repair or replace **wedding** presents and **wedding party** gifts that are lost, damaged or stolen the day before, the day of and the day after the **wedding** whilst:

- at either of the **wedding** couples homes;
- at the **reception**;
- in transit between a. or b. above.

What is Not Covered

Loss or damage where there is no evidence of violent or forcible entry or exit from where the **wedding** presents were stored.

Loss or damage caused by vermin, atmospheric or climatic conditions.

Theft or attempted theft from any unattended vehicle, unless all windows and sunroofs are securely closed and all doors and the boot are locked.

Cash, bank or currency notes, cheques, postal or money orders, travellers cheques, travel tickets or gift vouchers.

Any amount over the sum insured shown on the **schedule** for **wedding** presents and **wedding party** gifts..

Section 5 Wedding Rings

What is Covered

We will pay to repair or replace (at **our** choice) any **wedding** ring(s) bought for the **wedding** couple that are lost or damaged within the 7 days before the **wedding**.

What is Not Covered

Any amount over the Sum Insured shown on the **schedule** for a single ring.

Loss or damage caused by wear or tear or any process of cleaning, restoration or repair.

Section 6 Loss of Deposits

What is Covered

We will pay any non-refunded deposits paid:

- if the provider of any booked goods or services for the **wedding** or **reception** suffers financial failure;
- if any booked live entertainers do not appear.

What is Not Covered

Any amount if payment has already been made under any other section of this policy.

For **weddings & receptions** outside the UK, all deposits and other charges due or already paid for:

- travel;
 - accommodation;
- and other non refundable expenses not directly related to the **wedding** or **reception**.

Any amount over the sum insured shown on the **schedule** for Loss of Deposits.

Section 7 Wedding Cake

What is Covered

We will pay the value of (or at our choice replace) the **wedding** cake, if it is lost, damaged or stolen on or before the **reception** day.

What is Not Covered

Loss or damage caused by moth, vermin, atmospheric or climatic conditions, deterioration, bacteria, disease or infection.

Any amount over the sum insured shown on the **schedule**.

Section 8 Essential Document Indemnity (This cover only applies to weddings taking place outside the United Kingdom)

What is Covered

We will pay the reasonable costs for travel, accommodation and fees which arise as a result of the necessity to obtain replacement copies of the documents which are essential to **your wedding** taking place outside the United Kingdom, if they are lost, stolen or damaged for reasons beyond **your** control. Cover under this section is only available during the **period of insurance**.

What is Not Covered

1. Any amount over the sum insured shown on the **schedule**.
2. Loss arising from confiscation or detention by customs officials or other authorities.
3. Loss of passports not reported to the local police, consular representatives of the relevant issuing country within 24 hours of discovery of loss, and a LS01 form completed. (A LS01 will be provided by **your** consular representative.)
4. Theft or attempted theft from any unattended motor vehicle, unless all windows and sunroofs are securely closed and all doors and the boot is locked.
5. Claims which arise from **your** lack of care, or from reasons within **your** control.
6. Loss of documents when stored in suitcases or other like receptacles whilst in the custody of the airline or other carriers.

Section 9 Personal Accident

What is Covered

We will cover the **wedding** couple if they have an accidental bodily **injury** during the **period of insurance** that leads to death or **permanent** disablement. The **injury** must be the only cause of death or **permanent** disablement, death must occur within 12 calendar months of the bodily **injury**

What is Not Covered

1. Any amount over the sum insured shown on the **schedule**.
2. Death and bodily **injury** that happens whilst under the influence of alcohol or drugs, or any act of self-inflicted **injury** or suicide.

Section 10 Public Liability – This section does not apply to weddings taking place in the US and Canada.

What is Covered

We will pay all amounts **you** legally have to pay as:

- compensation and claimant's costs and expenses; and
- legal costs and expenses **you** pay with **our** written permission in connection with defending any claim;

which arise in connection with the **wedding** or **reception**. Cover only applies to Events 1-4 listed below.

Events

1. Accidental **injury** to any person.
2. Accidental loss of or damage to property which **you** do not own and **you** are not in charge or control of.
3. Accidental loss of or damage to the following property which **you** do not own but are in charge or control of:
 - a. personal belongings or vehicles of any visitor or person involved in the **wedding** or **reception**;
 - b. any other vehicles in a car park that **you** are responsible for that **you** do not own and that are not loaned or hired to **you**;
 - c. premises, including their fixtures and fittings, that **you** temporarily hire.
4. Nuisance, trespass, obstruction or interference with any right of way, light, air or water resulting in financial loss.

Limit of Cover

We will not pay more than the amount shown on the **schedule** under this section for all compensation:

1. for any one claim or series of claims arising out of any one cause;
2. for **injury**, loss or damage caused by any food, drink or other goods **you** sell or supply.

What is Not Covered

1. Liability for fines, penalties or liquidated damages, aggravated, punitive or exemplary damages or any damages resulting from multiplying the compensatory damages.
2. Liability for loss of or damage to any property which **you** own or **you** are in charge or control of, unless this is covered under Event 3.
3. Liability for:
 - a. loss of or damage to any goods or other property sold, supplied, delivered, installed or erected by **you**;
 - b. costs arising from having to remove, recall, repair, rectify, replace or make good:
 - any defective work carried out by **you** and;
 - **3.a.** above.
4. Liability caused by or arising out of **you** or anyone on **your** behalf owning, possessing or using any mechanically propelled vehicle or trailer attached to it (other than any pedestrian controlled tool). This also applies to any watercraft (other than hand-propelled watercraft).
5. Liability which is insured by or would be insured by any other policy if this section did not exist.
6. Liability arising from the use or ownership of fireworks or other pyrotechnic devices or effects.

This section includes access to Lawphone to give advice on any personal legal matter. The advice **you** get from Lawphone will always be according to the laws of Great Britain and Northern Ireland. **We** may record the calls for **your** and **our** mutual protection and for **our** training purposes.

You may call Lawphone on **0870 241 4140**. When **you** call Lawphone quote master policy **36578** and confirm that **you** are an Allianz Weddingsurance policyholder. **You** will then be asked for a brief summary of the problem and these details will be passed on to an adviser who will return **your** call.

Definitions - some of the words in this section have specific meanings. These are explained below and have the same meaning wherever they appear in **bold** text throughout this section.

Costs - **we** will pay the following on **your** behalf.

- The professional fees and expenses reasonably and properly charged by the **legal representative**, on a **standard basis**, up to the standard rates set by the courts, which **you** cannot recover from **your** opponent.
- **Your** opponent's **costs** in civil cases which **you** are ordered to pay by a court or tribunal or which **you** pay to **your** opponent with **our** written agreement.

We will only pay **costs** which **we** consider are necessary and in proportion to the value of **your** claim.

We will only start to cover **costs** from the time **we** have accepted **your** claim in writing and appointed the **legal representative**.

Excess - the first amount of each and every claim, which **you** must pay.

Legal representative - the **legal representative** is the solicitor or other person appointed with **our** agreement to represent **you**. At any time before **we** agree that legal proceedings need to be issued, **we** will choose the **legal representative**.

You can only choose the **legal representative** if **we** agree that legal proceedings need to be issued or if a conflict of interest arises which means that the **legal representative** cannot act for **you**. **You** must send his or her name and address to **us**. If **we** agree to appoint a **legal representative** that **you** choose, **you** must pay a £250 **excess**. **You** must pay the **excess** at the start of **your** claim. If **we** agree to appoint a **legal representative** that **you** choose, he or she will be appointed on the same terms as **we** would have appointed **our** chosen **legal representative**. **We** may decide not to accept **your** choice of **legal representative**. If **we** do not agree with **your** choice, the matter will be settled using the procedure in condition 6.

When choosing the **legal representative**, **you** must remember **your** duty to keep the **costs** of any legal proceedings as low as possible.

Standard basis - the assessment of **costs** which are proportionate to **your** claim.

Territorial limit - Great Britain, Northern Ireland, the Channel Islands and the Isle of Man.

We, us, our - Allianz Legal Protection, part of Allianz Insurance plc.

What is Covered

We will pay the **costs** **we** have agreed to of **you** taking legal action against **your** opponent as a result of a sudden and specific event, which causes **your** death or bodily **injury** whilst anywhere in the world.

We will provide this cover as long as:

- the event happened during the **period of insurance**;
- the legal action is brought within the **territorial limit**; and
- **you** have a reasonable chance of successfully recovering damages at all times.

The most **we** will pay for all claims arising from one event is £50,000.

What is Not Covered

1. Any claim to do with stress, emotional or psychological injury, illness or symptoms (This does not apply if the stress, emotional or psychological injury, illness or symptoms are caused by **your** death or bodily injury).
2. Any claim where the legal action following **your** death or bodily injury is not brought within the **territorial limit**.
3. Any claim relating to **you** driving a motor vehicle.
4. Any claim relating to medical treatment.
5. An **excess** of £250 for each claim where **we** agree to appoint a **legal representative** that **you** choose.
6. Any **costs** incurred before **we** have accepted **your** claim in writing.
7. Any claim directly or indirectly caused by or resulting from any equipment (whoever owns it) failing to recognise, interpret or deal with any date change.
8. Any **costs** covered by another insurance policy.
9. Any fines or penalties.
10. Any claim which **you** report to **us** more than six months after the event which gave rise to the dispute.
11. Disputes between **you** and **us**.
12. Any **costs** **we** have not agreed to in writing.
13. Disputes between **you** and any other person covered by this policy.
14. Disputes between **you** and someone **you** live with or have lived with.
15. Claims directly or indirectly caused by, contributed to or arising from ionising radiation or radioactive contamination from nuclear fuel or from any nuclear waste arising from burning nuclear fuel; or the radioactive, toxic, explosive or other dangerous properties of any nuclear equipment or nuclear part of that equipment.
16. Disputes or claims arising from the deliberate, conscious, intentional or careless disregard by **you** of the need to take all reasonable steps to avoid, prevent and limit any such dispute or claim.
17. An application for a judicial review.
18. Any dispute to do with written or verbal remarks, which damage **your** reputation.
19. Any money that **you** have to pay a **legal representative** out of any compensation or damages that **you** receive following **your** death or bodily injury.

Conditions that apply to Section 11

If **you** do not keep to the conditions, **we** will have the right to cancel this section of **your** policy, refuse any claim and withdraw from any current claim.

1 You must :

- a) make **your** claim within six months of the event which gave rise to **your** claim.
- b) give **us** written details of **your** claim along with any other supporting information **we** ask for.
- c) not appoint a **legal representative**.
- d) report any claim to **us** and not to any other person or organisation.
- e) follow the advice of the **legal representative** and provide any information he or she asks for.
- f) take every step to recover **costs** and pay them to **us**.
- g) get **our** written permission before making an appeal.
- h) make sure that the **legal representative** keeps to condition 2 below.

2 The legal representative must:

- a) get **our** written permission before instructing a barrister or expert witness.
- b) tell **us** if, at any stage, there is no longer a reasonable chance of a successful defence, recovering damages or getting any other remedy.
- c) tell **us** immediately if **you** or **your** opponent makes a payment into court or any offer to settle the matter.
- d) report the result of the claim to **us** when it is finished.

3 We will have the right to:

- a) take over and conduct, in **your** name, any claim or proceedings.
- b) settle a claim by paying the amount in dispute or by mediation.
- c) appoint the **legal representative** in **your** name and on **your** behalf.
- d) have any legal bill audited or assessed.
- e) contact the **legal representative** at any time, and have access to all statements, opinions and reports.
- f) end **your** claim if, during the course of the claim, **we** think there is no longer a reasonable chance of success. If **you** continue the claim and get a better settlement than **we** expected, **we** will pay **your** reasonable **costs**.
- g) settle the **costs** covered by this section of **your** policy at the end of the claim.
- h) end **your** claim and recover any **costs** from **you**, which **we** have already paid or agreed to pay if:
 - the **legal representative** reasonably refuses to continue acting for **you** because of any unreasonable act or failure to act by **you**; or
 - **you** unreasonably withdraw **your** claim from the **legal representative** without **our** agreement; and
 - **we** do not agree to appoint another **legal representative** to continue **your** claim.

4 Your agreements with others

We will not be bound by any agreement between **you** and the **legal representative**, or **you** and any other person or organisation.

5 Choosing the legal representative

At any time before **we** agree that legal proceedings need to be issued **we** will choose the **legal representative**. **You** can only choose the **legal representative** if **we** agree that legal proceedings need to be issued or if a conflict of interest arises which means that the **legal representative** cannot act for **you**. **You** must send his or her name and address to **us**. If **we** agree to appoint a **legal representative** that **you** choose, **you** must pay a £250 **excess**. **You** must pay the **excess** at the start of **your** claim. If **we** agree to appoint a **legal representative** that **you** choose, he or she will be appointed on the same terms as **we** would have appointed **our** chosen **legal representative**. **We** may decide not to accept **your** choice of **legal representative**. If **we** do not agree with **your** choice, the matter will be settled using the procedure in condition 6.

6 Disputes

If there is a dispute between **you** and **us**, the matter may be referred to an arbitrator who **you** and **we** agree to. If **you** and **we** cannot agree on an arbitrator the President of the Law Society or the Chairman of the Bar Council will choose one. Whoever loses the arbitration must pay all the costs involved. If the decision is not clearly made against either **you** or **us**, the arbitrator will decide how **you** and **we** will share the costs.

How to make a claim under Section 11

If **you** need to make a claim under this section of this policy, call Lawphone on 0870 241 4140 and quote master policy **36578**. **You** will be asked for a brief summary of the problem and these details will be passed onto an adviser who will call **you** back. **We** will send **you** a claim form. Fill the claim form in and send it to:

The Claims Department
Allianz Legal Protection
Redwood House
Brotherswood Court
Great Park Road
Bradley Stoke
Bristol BS32 4QW

We will contact **you** once **we** have received the claim form. **You** must not appoint a solicitor yourself.

If **you** have already seen a solicitor before **we** have accepted **your** claim, **we** will not pay any fees or other expenses that **you** have incurred. If **your** claim is covered, **we** will appoint the **legal representative** that **we** have agreed to in **your** name and on **your** behalf and will only start to cover the **costs** from the time **we** have accepted the claim and appointed the **legal representative**. If **we** have agreed to appoint a **legal representative** that **you** choose, **you** must pay the £250 **excess** by cheque made out to Allianz Legal Protection. **We** will not appoint the **legal representative** until **you** have paid the **excess**.

Ceremonial Swords Cover

The covers below will only apply if shown on your policy schedule

What is Covered

We will pay for loss, damage or theft of ceremonial swords and accompanying regalia whilst in **your** possession the day before, the day of and the day after the **wedding**.

If at the time of the loss or damage the sum insured is less than the full cost of reinstating the swords and accompanying regalia as new **we** will reduce the amount **we** pay for any claim by the proportion that the maximum amount payable bears to the full cost of reinstating the swords.

What is Not Covered

1. Theft or attempted theft unless involving forcible or violent entry to or exit from a locked premises or vehicle.
2. Loss or theft whilst swords and accompanying regalia are left unattended.
3. Loss, theft or malicious damage not immediately reported to the police.
4. Property being confiscated or detained by any government, public or police authority.
5. Any wilful or malicious act, any act of vandalism, deliberate acts resulting in material damage or bodily **injury**.
6. Loss, theft or damage whilst swords and accompanying regalia in the custody of a transport company, airline or other carrier.
7. Any amount over the sum insured shown on the **schedule**

Marquee Cover

What is Covered

We will pay for loss or damage by any cause to:

- any marquee or tent;
- staging, chairs, tables and ancillary equipment;

used for the **wedding reception** which **you** hire or lease and which **you** are responsible for, during the period of cover stated on **your schedule**, from the time it is erected until it is dismantled.

What is Not Covered

The first £100 of each claim.

Any amount over the sum insured shown on the **schedule**

Damage caused whilst erecting or dismantling any hired equipment.

Audio visual entertainment equipment, unless specifically mentioned.

Loss, damage or destruction caused by:

- wear and tear, inherent defect, rot, mildew, rust, corrosion, frost, insects, woodworm, vermin, moth, dyeing, cleaning, repair or renovation;
- electronic, electrical or mechanical breakdown, failure or derangement;
- faulty manipulation, design, plan, specification or materials;
- gradual deterioration, market depreciation;
- normal atmospheric conditions;
- shrinkage or change of colour.

Loss or damage suffered as a result of being deceived into knowingly parting with property.

Damage to flooring caused by footwear.

Any indirect loss.

General Exceptions (Apply to all sections, unless stated otherwise)

This policy does not cover the following:

1. The **Excess** shown on your **schedule**.
2. Money **you** can recover from elsewhere.
3. Loss or damage insured by any other policy.
4. Any theft or loss not reported to the police as soon as possible after it is discovered.
5. Damage, liability, death, injury, disability or any loss caused directly or indirectly by war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power.
6. Any claim directly or indirectly related to pyrotechnics or fireworks.

General Conditions (Applying to all sections)

1. Premium

You must pay the premium when **we** ask.

2. Claims

If **you** need to make a claim, **you** must do the following:

- a. Tell **us** as soon as possible about the event and give **us** any information **we** may need.
- b. Tell the police about any damage caused by theft or attempted theft or if the property is lost outside **your** home.
- c. Tell **us** immediately about any prosecution, inquest or enquiry connected with any **injury** or damage.
- d. Not pay or offer or agree to pay any money or admit responsibility without **our** permission.
- e. Allow **us**, in **your** name, to take over and control all negotiations and proceedings which may arise for any claim.
- f. Allow **us** to take any necessary action to enforce **your** rights against any other person. **We** will pay for any costs or expenses involved.
We will not pay for any claims under this policy unless **you** have kept to this condition. If **we** have already paid for a claim, **you** must repay **us**.

3. Reasonable Precautions

You must take all reasonable steps to prevent accidents, **injury**, loss, damage and minimise expenses. **You** must also try to arrange for alternative venues for the **wedding** or **reception** and to obtain alternative **wedding attire**.

4. Arbitration

If **we** accept **your** claim but do not agree with the amount **we** will pay **you**, **we** will refer the matter to an arbitrator chosen by **you** and **us**. **You** cannot take any action against **us** until **you** and **we** have received the arbitrator's final decision.

5. Repairing or replacing property

If **we** are going to repair or replace any property, **you** must give **us** any plans, documents, books and information **we** ask for. **We** do not have to repair or replace the property as it was. The most **we** will pay for any one item is the sum insured.

6. Changes to your circumstances

You must tell **us** immediately if there are any changes or if anything occurs that could affect **your** insurance. **We** reserve the right to change **our** terms if this does happen. If there are any changes or if anything does occur and **you** do not tell **us**, **you** may find that **you** are not covered if **you** need to claim.

7. Injury or illness

The **wedding** couple or member of the **wedding party** must place themselves under the care of a qualified Medical Practitioner and follow their advice, as soon as possible after any **injury** or illness occurs. **We** may require a medical for the person, which they must attend. If the person dies, **we** have the right to carry out a post-mortem, which **we** will pay for.

8. Reflection period

You may cancel this policy within 14 days of the date **you** receive it. **You** can do this by contacting **us** at the address shown at the back of this policy or by contacting the intermediary through whom **you** arranged this insurance. If **you** choose to do this, **you** are entitled to a refund of the premium **you** have paid for this insurance. If **you** choose to cancel this policy any additional optional extras will also be cancelled.

9. Cancellation (outside the Reflection Period)

We can cancel this policy by giving seven day's notice in writing. **You** may cancel this policy by giving **us** notice in writing. If **you** cancel the policy outside the reflection period no refund will be given.

10. Law applying to the Contract

Unless **we** agree otherwise:

- a the language of the policy and all communications relating to it will be English;
and
- b English law will apply to this contract of insurance.

11. Overseas Weddings

Where the wedding will be held overseas comprehensive travel insurance must be in place.

You must not travel against medical advice.

You must ensure all recommended vaccinations and medications have been administered.

12. Proof of Ownership

We may require **you** to produce proof of ownership or receipts when making a claim.

13. Returning from Overseas

Where any part of the **wedding party** are overseas during the **period of insurance** and the **wedding** is taking place in the UK, they must return to the UK not less than 7 days prior to the date of the **wedding**.

How to make a claim

1. Check **your schedule** and policy, which give details of what is covered and what is not covered.
 2. Follow the General Conditions.
 3. Please ring **our** Claims Centre on 0844 412 9988.
 4. If someone is holding **you** responsible for damage to their property or for **injury** to them, please tell **us** at **your** first opportunity and give us full written details. **You** must send **us** any claim form, summons or other legal document, as soon as reasonably possible and unanswered. Do not admit liability.
- If **you** have any questions, please contact Towergate Insurance.

Complaints Procedure

Our aim is to get it right, first time, every time. If **we** make a mistake **we** will try to put it right promptly.

We will always confirm receipt of **your** complaint within five working days and do **our** best to resolve the problem within four weeks. If **we** cannot we will let **you** know when the answer may be expected.

If **we** have not sorted out the situation within eight weeks, **we** will provide **you** with information about the Financial Ombudsman Service.

If **you** have a complaint, please contact **our** Customer Satisfaction Manager at:

Allianz Insurance plc
2530 The Quadrant
Aztec West
Almondsbury
Bristol BS32 4AW.

Telephone: 0800 072 4760

Fax: 01483 529717

Email: personallines.complaints@allianz.co.uk

Financial Services Compensation Scheme

If **Allianz** is unable to meet its liabilities **you** may be entitled to compensation under the Financial Services Compensation Scheme (FSCS).

Further information about compensation scheme arrangements is available at www.fscs.org.uk, by emailing enquiries@fscs.org.uk or by phoning the FSCS on 0800 678 1100 or 0207 741 4100.

Allianz Insurance plc, is a general insurance company registered in England number 84638. Registered Office: 57 Ladymead, Guildford, Surrey GU1 1DB, United Kingdom.

Allianz Insurance plc is a member of the Association of British Insurers and the Financial Ombudsman Service.

Allianz is authorised and regulated by the Financial Services Authority, authorisation number 121849 and this can be checked by visiting the FSA website at www.fsa.gov.uk or by contacting the FSA on 0845 606 1234

www.allianz.co.uk

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www.weddingsurance.co.uk