

Wedding Insurance

Insurance Product Information Document

Company: Debenhams Retail Plc

DEBENHAMS
PERSONAL FINANCE

Product: Debenhams Wedding Policy

This document is a summary of cover highlighting the main features and benefits as well as the general conditions and exclusions of this policy. Full terms and conditions can be found in the policy wording. You will also receive a policy schedule showing the specific details of your policy and the cover(s) you have selected. Please take some time to read the policy documents when you receive them. It is important that you tell us as soon as possible if any of the information is incorrect.

What is this type of insurance?

This cover will pay you for costs incurred should you have to cancel or rearrange your wedding due to unforeseen circumstances and offers financial protection against the failure of key wedding services such as catering, ceremonial attire and photography.



What is insured?

- ✓ Cancellation or Rearrangement of the Wedding
- ✓ Ceremonial Attire
- ✓ Wedding Gifts
- ✓ Rings, Flowers, Attendants Gifts & Cake
- ✓ Cars & Transport
- ✓ Photographs & Videos
- ✓ Failure of Suppliers
- ✓ Essential Document Indemnity
- ✓ Personal Liability
- ✓ Public Liability
- ✓ Personal Accident
- ✓ Legal Expenses
- ✓ **Optional Marquee Cover**
- ✓ **Optional Ceremonial Swords Cover**
- ✓ **Optional increased Public Liability Cover**



What is not insured?

- ✗ This policy does not offer cover if you decide not to go ahead with the wedding
- ✗ The policy does not cover any claims caused by or arising from any of the following situations relating to the bride, groom, civil partners, close relative or any person upon whom the cost of the wedding or wedding services depends:
 - If anyone has been given a terminal prognosis
 - If anyone is acting against medical advice
 - If anyone is on a waiting list for hospital treatment or is awaiting the results of any tests or medical investigations
- ✗ This policy does not offer cover when you know, when buying this policy, that there is already a problem that may lead to a claim
- ✗ An excess as detailed in your policy documents.
- ✗ Loss or theft from unattended venues or vehicles unless involving forcible or violent entry to or exit
- ✗ Claims arising from incidents involving bouncy castles & other inflatables, fireworks or other pyrotechnic devices or effects



Are there any restrictions on cover?

- ! The bride and groom or civil partners must both be resident in the UK, have been living permanently in the UK for at least six months prior to the purchase of this policy & be registered with a local Medical Practitioner
- ! Personal Liability cover does not extend to weddings or wedding receptions taking place in the USA & Canada
- ! The Optional Marquee cover, Optional Ceremonial Swords Extension and Public Liability Cover is only available for weddings or wedding receptions taking place in the UK



Where am I covered?

- ✓ You are covered to hold your wedding celebrations at any Worldwide destination, however cover for Personal Liability does not extend to the USA or Canada and the Optional Marquee cover, Optional Ceremonial Swords Extension and Public Liability Cover is only available for weddings or wedding receptions taking place in the UK.



What are my obligations?

You must provide full and accurate information to all questions asked. Your answers must be true to the best of your knowledge and belief. Your answers will form part of the statement of facts on which your policy will be based. If you become aware that information you have given us is inaccurate or has changed, you must inform us as soon as possible. Failure to do this may invalidate your policy and claims may not be paid.



When and how do I pay?

Your premium is a one-off payment. Payment can be made by debit or credit card.



When does the cover start and end?

Your cover will start as soon as you purchase your policy and will automatically cover any deposits you have already paid. Generally, your policy cover ceases 24 hours following your wedding or wedding reception, whichever is the later, however some covers are in force at different times during the course of your wedding so please refer to your policy wording for full details.



How do I cancel the contract?

If you decide that for any reason, this policy does not meet your insurance needs then please return it within 14 days from the date of purchase or the day on which you receive your policy documentation, whichever is the later. On the condition that your wedding has not already taken place and that no claims have been made or are pending, the premium will be refunded in full. If you wish to cancel after the 14 day cooling off period, please contact the organisation from whom you bought your policy.

Your Insurer

This insurance is underwritten by UK General Insurance Limited on behalf of Great Lakes Insurance SE. Great Lakes Insurance SE is a German insurance company with its headquarters at Königinstrasse 107, 80802 Munich. UK Branch office: Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ.

UK General Insurance Limited are authorised and regulated by the Financial Conduct Authority. Great Lakes Insurance SE, UK Branch, is authorised by Bundesanstalt für Finanzdienstleistungsaufsicht and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority. This can be checked on the Financial Services Register at <https://register.fca.org.uk>.

Making a claim

If you need to make a claim, please obtain a claim form no later than 31 days after the event by contacting us in one of the following ways:

- Calling us on 0344 412 4296
- Emailing us at specialistclaims@directgroup.co.uk
- Writing to us at Debenhams Wedding Insurance
Direct Group Wedding Services, PO Box 1188, Doncaster DN1 9PQ

On all correspondence please tell us you are insured by Debenhams Wedding Insurance and provide the reference number shown in the policy wording along with the unique policy number from your policy schedule. This will help us to validate your policy details and deal with your claim as quickly as possible.

Complaints

It is the intention to give you the best possible service but if you do have any questions or concerns about this insurance or the handling of a claim you should follow the complaints procedure below:

Complaints regarding the SALE OF THE POLICY

In the first instance, please contact Debenhams Wedding Insurance directly. If they are unable to resolve your complaint before the end of the third working day they will pass it to:

Customer Relations Department

UK General Insurance Group Limited, Cast House, Old Mill Business Park, Gibraltar Island Road, Leeds LS10 1RJ

Tel: 0345 218 2685

Email: customerrelations@ukgeneral.co.uk

Complaints regarding CLAIMS

Direct Group Wedding Services

Customer Relations, PO Box 1193, Doncaster DN1 9PW

Tel: 0344 854 2072

Email: customerrelations@directgroup.co.uk

On all correspondence please tell us you are insured by Debenhams Wedding Insurance and provide the reference number shown in the policy wording along with the unique policy number from your policy schedule. This will help us to validate your policy details and deal with your query as quickly as possible.

If it is not possible to reach an agreement, you have the right to make an appeal to the Financial Ombudsman Service. This also applies if you are insured in a business capacity and have an annual turnover of up to €2million and fewer than ten employees. You may contact the Financial Ombudsman Service at:

The Financial Ombudsman Service

Exchange Tower, London E14 9SR

Tel: 0800 023 4 567 or 0300 123 9 123

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

The above complaints procedure is in addition to your statutory rights as a consumer.

What happens if we can't meet our liabilities?

Great Lakes Insurance SE is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if it cannot meet its obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. You can get more information about compensation scheme arrangements from the FSCS or visit www.fscs.org.uk.