

Wedding Insurance

Insurance Product Information Document

DEBENHAMS
PERSONAL FINANCE

Company: Debenhams Retail Ltd

Product: Debenhams Wedding Policy

Debenhams Retail Ltd is an Introducer Appointed Representative of UK General Insurance Ltd, which is authorised and regulated by the Financial Conduct Authority. Firm Reference No. 310101.

This document provides a summary of the key information relating to this insurance policy. Complete pre-contractual and contractual information on the product is provided in the full policy documentation.

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?

- ✓ The sum insured and limits, as confirmed in your quote, Policy Booklet and Policy Schedule;
- ✓ 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 marrying couple, 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
 - If anyone is awaiting the results of any tests or medical investigations
- ✗ 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
- ✗ 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



Are there any restrictions on cover?

- ! Either one of the marrying couple must 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
- ! In the event of a claim, contracts for goods and services must be evidenced in writing



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.

You must follow our claims process which can be found in your policy documentation.



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?

By telephone, email or post. If you cancel your policy 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 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.

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 can call, email or to write to us:

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: customer.relations@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.