

About your Wedding Insurance Policy

SUMMARY OF COVER PER COUPLE

In consideration of the payment of the required premium and subject to the terms, conditions and warranty contained herein, we hereby agree to pay or provide indemnity as hereinafter set forth.

SCHEDULE OF BENEFITS						
Section		Silver	Gold	Platinum	Diamond	Diamond Plus
	Description	Cover level up to	Cover level up to	Cover level up to	Cover level up to	Cover level up to
A	Cancellation and Rearrangement	Up to £5,000 in respect of cancellation and up to 75% of the original wedding cost (maximum £3,750) in respect of rearrangement.	Up to £10,000 in respect of cancellation and up to 75% of the original wedding cost (maximum £7,500) in respect of rearrangement.	Up to £20,000 in respect of cancellation and up to 75% of the original wedding cost (maximum £15,000) in respect of rearrangement.	Up to £30,000 in respect of cancellation and up to 75% of the original wedding cost (maximum £22,500) in respect of rearrangement.	Up to £70,000 in respect of cancellation and up to 75% of the original wedding cost (maximum £52,500) in respect of rearrangement.
B	Ceremonial Attire	Up to £2,750	Up to £3,000	Up to £10,000	Up to £10,000	Up to £10,000
C	Wedding Gifts	Up to £1,500 (Up to £250 Cash & Voucher Limit)	Up to £3,000 (Up to £250 Cash & Voucher Limit)	Up to £10,000 (Up to £500 Cash & Voucher Limit)	Up to £10,000 (Up to £1,000 Cash & Voucher Limit)	Up to £10,000 (Up to £1,000 Cash & Voucher Limit)
D	- Rings - Flowers - Attendants Gifts - Wedding Cake	Up to £1,500 Up to £1,500 Up to £1,500 Up to £1,500	Up to £2,500 Up to £2,500 Up to £2,500 Up to £2,500	Up to £3,500 Up to £3,500 Up to £3,500 Up to £3,500	Up to £6,000 Up to £4,500 Up to £4,500 Up to £4,500	Up to £6,000 Up to £4,500 Up to £4,500 Up to £4,500
E	Cars and Transport	Up to £1,250	Up to £1,500	Up to £3,000	Up to £5,000	Up to £5,000
F	Photography and Video	Up to £1,250	Up to £1,500	Up to £3,000	Up to £5,000	Up to £5,000
G	Failure of Suppliers	Up to £1,250	Up to £3,000	Up to £5,000	Up to £10,000	Up to £10,000
H	Essential Document Indemnity (overseas weddings only)	Up to £250	Up to £250	Up to £500	Up to £1,000	Up to £1,000
I	Personal Liability	Up to £2,000,000	Up to £2,000,000	Up to £2,000,000	Up to £2,000,000	Up to £2,000,000
J	Public Liability Extension	Up to £2,000,000 (This cover only applies when an additional premium has been paid)				
K	Personal Accident: - Your Death - Loss of Limbs/Sight - Your Permanent Total Disablement	Up to £5,000 Up to £10,000 Up to £10,000	Up to £10,000 Up to £20,000 Up to £20,000	Up to £20,000 Up to £40,000 Up to £40,000	Up to £20,000 Up to £40,000 Up to £40,000	Up to £20,000 Up to £40,000 Up to £40,000
L	Legal Expenses	Up to £5,000	Up to £5,000	Up to £10,000	Up to £20,000	Up to £20,000
M	Optional Marquee Extension	Up to £20,000 - £2,000 single item limit in respect of ancillary equipment (This cover only applies when an additional premium has been paid)				
N	Ceremonial Swords Extension	Up to £20,000 (This cover only applies when an additional premium has been paid)				

The Financial Services Authority (FSA)

The FSA is the independent watchdog that regulates financial services. It requires us to give you this document. Use this information to decide if our services are right for you. This Key facts document does not contain the full terms and conditions of the contract. Full terms and conditions can be found in the Policy Document.

Insurer: Ageas Insurance Limited

About your cover

Debenhams Wedding Insurance is appropriate for a private individual requiring wedding insurance for cancellation, curtailment or re-arrangement, up to the level of cover shown in the policy schedule. The policy also provides additional cover which is shown in the Schedule of Benefits in the policy document.

Please check the Summary of Cover table in your policy document to ensure you have the correct level of cover for your needs.

Which service will we provide you with?

You will not receive advice or a recommendation from us. We may ask some questions to narrow down the selection of products that we will provide details on. You will then need to make your choice about how to proceed.

What am I not covered for under my wedding insurance policy?

There are some situations that you are not covered for.

The most significant exclusions of this policy are set out below.

The policy does not cover the bride and groom or civil partners deciding not to marry or undertake their Civil Partnership Ceremony and associated celebrations.

The policy does not cover any claims caused by or arising from any of the following situations relating to the bride, groom, civil partners or anyone else upon whom your wedding plans depend:

- Anxiety, stress or depression. Unless admitted as an in-patient at a recognised hospital.
- If anyone has been given a terminal prognosis.
- Anyone is acting against medical advice.
- If anyone is on a waiting list for hospital treatment, awaiting results of tests or medical investigations that could result in them not being able to attend the wedding.

It is a condition of this policy both the bride, groom or civil partners must be UK citizens or permanent UK residents.

There may be other exclusions that are significant to you, so you need to check the full details contained in the Policy Document carefully.

What happens if I take out cover and then change my mind or want to cancel the policy early?

We hope you are happy with the cover this policy provides. If you are unhappy with your policy for any reason you have the right to cancel within 14 days of receiving your policy and get your full premium back, providing no claims have been made or are pending.

See the enclosed policy document and the section headed 'Premium Refund' for full details.

How do I make a claim under my insurance policy?

For all Sections if you need to make a claim, please obtain a claim form no later than 31 days after the event by contacting Debenhams Wedding Insurance:

Debenhams Wedding Insurance

Direct Group Claims Services

Claims Department

PO BOX 800

Halifax

HX1 9ET

Telephone: 0844 412 4296

Fax: 0844 412 4138

quoting scheme Debenhams Wedding Insurance scheme reference 01021 and then the policy number from your schedule.

How do I make a complaint about my insurance policy?

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 refer to the Complaints Procedure on page 5 of the policy document. Alternatively for general policy enquiries call our customer helpline on 0800 112 4967. If you are still not happy with the response you have received, you have the right to ask the Financial Ombudsman Service to review your case.

Would I receive compensation if my insurers were unable to meet its liabilities?

Ageas Insurance Limited is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if they cannot meet their obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim. You can get more information about compensation scheme arrangements from the FSCS or visit www.fscs.org.uk

Who regulates us?

UK General Insurance Ltd is authorised and regulated by the Financial Services Authority. Our FSA number is 310101.

Our permitted business is arranging general insurance contracts.

You can check this on the FSA's Register by visiting the FSA's website www.fsa.gov.uk/pages/register or by contacting the FSA on 0845 6061234.