Wedding Insurance

Insurance Product Information Document

Company: Dynamo Cover **Product: Wedding Insurance**

Dynamo Cover is authorised and regulated by the Financial Conduct Authority. Registration Number 781314

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 wedding insurance policy is designed to cover you for the losses incurred in relation to deposits or full payment for the costs of hosting a Wedding/Civil Ceremony in the UK or Anywhere in the World, should your suppliers fail you or you have to cancel/re-arrange the ceremony. Each section has a different limit of cover, and their own exclusions specifically informing you of circumstances where you can claim, and where you are not covered.

What is insured?

Wedding Insurance

- ✓ Cancellation of your wedding/civil ceremony
- ✓ Rearrangement of your wedding/civil ceremony
- ✓ Failure of Suppliers
- ✓ Wedding Gifts
- ✓ Rings, Flowers, Attendants Gifts, Cake
- ✓ Wedding Cars and Transport
- ✓ Essential Document Indemnity
- ✓ Photographs and Videos
- ✓ Legal Expenses
- ✓ Personal Accident Cover
- ✓ Personal Liability

Optional Extras

- ✓ Marquee Cover
- ✓ Ceremonial Swords
- ✓ Public Liability

What is not insured?

- ✗ Any amount above the claim limit shown in the policy wording
- ✗ Any event that occurred or you were aware of before taking out this policy
- ✗ Any costs due to the contrary cancellation or postponement of the wedding unless specifically covered under this policy
- ✗ Any wedding that has been booked or undertaken against the advice of a medical practitioner
- ✗ Wedding arrangements not honoured by your employer
- ✗ Cancellation or Rearrangement of travel and/or accommodation arrangements made in respect of weddings outside the UK
- ✗ Additional costs not notified to Acasta European Insurance Company Limited or agreed in advance of the rearranged wedding or wedding reception
- ✗ The first amount of any claim (the excess),
- ✗ Any claim relating to illegal activity that was not notified to the police within 24 hours or it's discovery
- ✗ Any contract not in writing
- ✗ Consequential loss of any kind or description

Are there any restrictions on cover?

- ! At least one of the insured couple must be a Resident in the UK
- ! The wedding/Civil Ceremony must be within 2 years of the start date of the policy

Where am I covered?

✓ Worldwide but some cover elements are not valid in America or Canada (please see individual sections for further details)

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, you must inform us as soon as possible. Failure to do this may invalidate your policy and claims may not be paid.
- You must inform us should any of your details used to set up this policy change. These include contact details such as Email address and Telephone number.
- You must follow our claims process which can be found in your policy documentation
- The insured vehicle must be covered by a policy of comprehensive motor insurance

When and how do I pay?

The company from whom you have purchased this insurance will advise you the methods by which you can pay your premium

When does the cover start and end?

Your cover will start and end on the dates stated in your policy documents.

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 no claims have been made or are pending, the premium will be refunded in full minus any fees owed to the company. If you wish to cancel after the 14 day cooling off period, please contact the organisation from whom you bought your policy or refer to your policy documentation for Cancellation details and proceedures.

Important Information

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 Dynamo Cover directly at
Complaints regarding the SALE OF THE POLICY

Dynamo Cover Limited – Complaints, Cardiff House, Cardiff Road, Barry, CF63 2AW,
Tel: 0330 22 34 604 or Email: sales@dynamocover.com

UNRESOLVED COMPLAINTS

If they are unable to resolve your complaint before the end of the third working day they will pass it to:

Customer Relations Department
Dynamo Cover Limited, Cardiff House, Cardiff Rd, Barry, CF63 2AW
Tel: 0330 22 32 897
Email: sales@dynamocover.com

On all correspondence please tell us you are insured by Dynamo Cover 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?

Ageas Insurance 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.