Dynamo Cover

Wedding Insurance

Your Wedding Insurance

Introduction
Firstly; **We**'d like to thank **you** for purchasing this policy,

In this pack are some important details of your cover along with your policy certificate. It's important that **you** print off your certificate, and keep it in a safe place.

Who provides this policy?
This policy is provided by Dynamo Cover Limited, who are the broker and administrator of your policy. The policy is underwritten and insured by Acasta European Insurance Company Limited

Who do I need to call?
Should **you** have a policy query, need to change something then **you**'ll need to call our customer assistance team on: **0330 22 32 897**

I hope **you** have been pleased with our service so far, and hope that **we**'ll continue to impress **you** for years to come…

Alex Mills
Managing Director

Policy of Insurance
Wedding Insurance

The Insurer

This policy is a contract between you and the Insurer, Acasta European Insurance Company Limited, 5/5 Crutchett's Ramp, Gibraltar, GX11 1AA (registered no. 96218), which is authorised and regulated by the Gibraltar Financial Services Commission and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority for the conduct of UK business. Details about the extent of our regulation by the Financial Conduct Authority and Prudential Regulation Authority are available from Acasta European Insurance Company Limited on request.

This policy is evidence of a contract of insurance and will only become effective when we have received payment in full.

This policy is in addition to your legal rights and is not to be substituted for the supplier's liability if the Insured Vehicle is found to be unfit for the purpose for which it was intended, or is not as described or is not of satisfactory quality.

The Administrator

This policy is sold and administered by Dynamo Cover limited, Cardiff House, Cardiff Rd, Barry, CF63 2AW (registered no. 08761022) which is authorised and regulated by the Financial Conduct Authority – FCA Registration Number is 718314.

Dynamo Cover is responsible for the processing of your insurance contract, and the general administration of the policy including any sale, renewal, amendment or any other requirement to ensure you are placed on cover with the insurer.

Separate to this agreement, you have a **separate** Terms of Business Agreement with Dynamo Cover Limited which should be read in conjunction with this **Policy Wording.**

Claims Administrator

Acasta European Insurance Company Limited of 5/5 Crutchett's Ramp, Gibraltar, GX11 1AA of is also the Claim's Administrator for this product. Should you need to make a claim you will need to contact **The Administrator** either by telephone on 0330 22 32 897 or by emailing claims@dynamocover.com and they will pass your details onto Acasta European Insurance Company Limited.

We do not take Claims Notifications by post – Although we are happy to receive further documentation regarding claims by post, any initial claim must first be registered either **Online** or by **Telephone first**.

IMPORTANT

It is important that **you** check **your policy schedule** to ensure that the information that **you** have provided to **us** is accurate. Please take the time to read the contents of this **policy** to ensure that **you** understand the cover **we** are providing **you** and that **you** comply with **our** terms and conditions. This **policy** wording and **your policy schedule** are important documents; please keep them in a safe place in case **you** need to refer to them for any reason.

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.

1	Cancellation	£5,000	£10,000	£20,000	£35,000
1	Rearrangement	£3,500	£7,000	£14,000	£22,500
2	Ceremonial Attire	£2,500	£5,000	£7,000	£10,000
3	Failure of Suppliers	£2,500	£5,000	£7,500	£10,000
4	Wedding Gifts	£2,000 (£100 Cash & Voucher Limit)	£5,000 (£250 Cash & Voucher Limit)	£7,000 (£500 Cash & Voucher Limit)	£10,000 (£750 Cash & Voucher Limit)
5	Rings, Flowers, Attendants Gifts, Cake	£1,500	£5,000	£7,000	£10,000
6	Wedding Cars and Transport	£1,250	£3,250	£5,000	£7,500
7	Essential Document Indemnity	£250	£250	£250	£500
8	Photographs and Video	£1,250	£2,500	£5,000	£7,500
9	Legal Expenses	£5,000	£5,000	£10,000	£20,000
10	Personal Accident	£5,000	£10,000	£15,000	£20,000
11	Personal Liability	£2,000,000	£2,000,000	£2,000,000	£2,000,000
12	**Optional** Marquee Cover	£20,000	£20,000	£20,000	£20,000
13	**Optional** Ceremonial Swords Cover	£20,000	£20,000	£20,000	£20,000
14	**Optional** Public Liability	£1,000,000	£1,000,000	£1,000,000	£1,000,000
N/A – *Not Applicable*	Excess for all Sections (Unless stated otherwise)	£25	£25	£25	£50

Definitions

Each of the words or phrases listed below will have the same meaning wherever they appear in bold in this policy.

Additional Costs: The difference between the original cost of the **Wedding** Service Supplier and/or **Wedding Reception** and the rearranged **Wedding** Service Supplier and/or **Wedding Reception**

Administrator: Dynamo Cover Limited which is based at Cardiff House, Cardiff Road, Barry, CF63 2AW – Telephone; 0330 22 32 897

Insurer: Acasta European Insurance Company Limited which is based at Anglia House, Carrs Road, Cheadle, Cheshire, SK8 2LA - Telephone – 0345 040 5975 (local rate) for Claims and 0800 668 1350 for all other queries.

Adverse Weather Weather conditions are such that they cause major disruption to travel services i.e. rail, road or bus, thus severely affecting the ability of participants and guests attending the **Wedding**.

Attendants Non-professional participants in the **Wedding**, traditionally attendant on the bride or groom or civil partners.

Bodily Injury Injury caused by external, violent and visible means.

Bridal Attire Clothing and accessories of a formal nature worn by the bride or civil partner at the **Wedding** whether hired or owned.

Ceremonial Attire Clothing and accessories of the bride or civil partner, and groom or civil partner, male and female **Attendants** and the parents of the bride and groom, whether hired or owned, excluding ceremonial swords.

Civil Partnership a legal union between two people of the same sex.

Close Relative **Your** spouse, partner, fiancé(e), 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 step-sister.

Consequential Loss Unless **We** provide cover under this insurance, any other loss, damage or additional expense following on from the event for which **You** are claiming is not covered. An example of such loss, damage or additional expense would be costs incurred in preparing a claim or loss of earnings following **Bodily Injury** or illness.

Deposits Shall mean the minimum contractual amount payable in order to secure the services of a **Wedding Services Supplier**.

Essential Documents Shall mean the documentation required by the relevant foreign authority to enable the **Wedding** to take place as booked outside the **United Kingdom**, and shall include, but not be limited to, visas, birth certificates and passports.

Home **Your** permanent residential address in the United Kingdom.

Loss Of Limb Means loss by physical severance at or above the wrist or ankle or the total and permanent loss of an entire hand, arm, foot or leg.

Loss Of Sight Means complete and irrecoverable **Loss Of Sight** in one or both eyes. **Marquee** – Shall mean the hired **Marquee**, tent, gazebo or other summer house arrangement.

Medical Practitioner A registered practicing member of the medical profession who is not related to **You** or any person under this insurance.

Period Of Insurance As specifically defined in each section of this policy.

Permanent Total Disablement Means total disablement from engaging in or attending to any occupation whatsoever for at least 12 months from the date of **Bodily Injury**, and at the end of that time being beyond hope of improvement.

Property Insured Shall, for the purposes of Section 12

*OPTIONAL **MARQUEE** EXTENSION only, mean the **Marquee**, as defined, together with staging, chairs, tables and ancillary equipment hired or leased by **You** (or by another person on **Your** behalf) solely for the purpose of **Your Wedding** and for which **You** (or such other person) are responsible.*

Resident To be a **Resident** of the **UK**, **Your** main residence must be in the **UK**, **You** must not have been abroad for more than 6 months in the last year, and **You** must be registered with a **Medical Practitioner** in the **UK**.

Schedule The numbered document attaching to and validating this policy.

United Kingdom, UK England, Wales, Scotland, Northern Ireland, the Channel Islands and the Isle of Man.

Wedding A ceremony which creates a contract of marriage which is legally enforceable within the **United Kingdom** or a **Civil Partnership** registration or ceremony.

Wedding Date The day specified on the **Schedule** for the **Wedding** to take place.

Wedding Gifts Gifts for the bride or civil partner and groom or civil partner presented for the purposes of celebrating the **Wedding**.

Wedding Reception The social gathering, including room hire and catering, following within no more than 24 hours of the **Wedding**, at which the **Wedding** will be celebrated.

Wedding Rings The ring(s) exchanged by the bride or civil partner and groom or civil partner at the **Wedding**.

Wedding Services Supplier Shall mean the providers of professional photography and/or professional video operation; floral arrangements; hired cars or transport; toastmaster; venue; **Wedding** cake; **Ceremonial Attire**; catering; DJ/disco; band/musician or paid entertainment contracted by **You** to provide services at the **Wedding** or **Wedding Reception**.

We/Us/Our/Insurer means Acasta European Insurance Company Limited

You/Your means the person named in the Policy Schedule who must be the registered keeper of the Insured Vehicle in respect of contract hire, contract purchase or any leasing contract and the authorised user of the Insured Vehicle and (if applicable) who is named in the Finance Agreement.

Data Controller The **Insurer** and **Administrator**, who determines the purposes and means of processing **Your** personal data.

The Cover & Limits

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.

WARRANTY: It is warranted hereon that:

i. at the time of issue of this insurance **You** are not aware of any reason or circumstances which may influence **Our** opinion of **You** in accepting the risk
ii. no **Wedding** or **Wedding Reception** shall be booked or undertaken against the advice of a qualified **Medical Practitioner**
iii. in respect of **Weddings** taking place outside the **United Kingdom**, the **Insured** shall have effected a suitable travel insurance.

Geographical Limits

This policy applies to **Weddings** taking place anywhere in the world (except Section 11, which does not cover **Weddings** in the USA or Canada). It is a condition of this policy that either the bride or civil partner or the groom or civil partner (not both) has to be a **UK** citizen or permanent **UK Resident**.

SECTION 1: CANCELLATION AND REARRANGEMENT OF WEDDING AND/OR WEDDING RECEPTION

PART I – CANCELLATION

We will pay up to the amount shown in the Summary of Cover for any irrecoverable expenses incurred by **You** in respect of **Ceremonial Attire**, flowers, photographs, caterers, transport, accommodation and the services from any other **Wedding Services Supplier** booked but not used as a direct result of the unavoidable cancellation or curtailment of the **Wedding** or **Wedding Reception** as the result of:

a) the booked venue for the **Wedding** or **Wedding Reception** being unable to hold **Your Wedding** due to an outbreak of infectious or contagious disease, damage to the venue, murder or suicide at the premises or closure of the venue by the relevant authority
b) the death, injury or sickness of the couple or **Close Relative** which would make continuance of the **Wedding** inappropriate
c) the unforseen and total non-appearance on the **Wedding** day of any booked and paid for professional **Wedding Services Suppliers**
d) accidental complete loss of or severe damage to **Ceremonial Attire** which renders the items unwearable, where the purchase or hire of alternatives is not possible
e) redundancy, where notice is received at least 8 weeks after the issue of the **Schedule** and qualifying for payment under the current redundancy legislation, of the bride, groom, civil partners or any of their relatives who would have made proven, significant, financial contributions on which the **Wedding** arrangements depend
f) the unforeseen posting overseas of a serving member of the **UK** armed forces or unavoidable and necessary duty for the Ambulance Service, Coastguard, Fire Brigade or Police Personnel of a member of the main **Wedding** party or a **Close Relative** which occurs during the **Period Of Insurance**
g) the non-appearance of the officiating minister or registrar. (h) the inability of the **Wedding** party and guests to reach the **Wedding** or **Wedding Reception** venue due to Adverse Weather conditions.

IMPORTANT

Cover under this section commences from the date the premium is paid, and applies until completion of **Wedding** and **Wedding Reception** or a claim being made under this section of the policy, whichever occurs first.

PART II – REARRANGMENT

In the event of cancellation or curtailment of the **Wedding** or **Wedding Reception** for reasons specified in Part I above, **We** will pay up to the amount detailed in the Summary of Cover to reimburse **You** for reasonable **Additional Costs** incurred in rearranging the **Wedding** and/or **Wedding Reception** and/or **Wedding** Service Supplier to a similar standard to the amount originally budgeted.

SPECIAL CLAIMS CONDITIONS

Applicable to Section1 Part II – Rearrangement

All **Additional Costs** and expenses must be notified to the claims handler and agreed in advance of the rearranged **Wedding** or **Wedding Reception**.

IMPORTANT

a) Cover under this section:
does not extend in respect of travel and/or accommodation arrangements made for **Weddings** taking place outside the **United Kingdom**
b) commences upon issue of this policy document and the **Schedule** attaching hereto and expires upon completion of the **Wedding Date** or a claim being made under this section of the policy, whichever occurs first.

This section of the insurance does not cover:

1. General Exclusions which apply to all sections of **Your** policy are shown on page 9 under General Exclusion Applicable to all Sections of this Insurance.
2. the first £25 for Silver, Gold or Diamond cover or £50 for Platinum cover of each and every claim.
3. Pecuniary losses recoverable from any other source.

Any claim arising directly or indirectly from:

4. Government regulation or act
5. Strikes or Labour Disputes
6. Unemployment other than redundancy as specified in Part 1 – Cancellation (e) above
7. **Your** financial circumstances or those of any person or company on whom the **Wedding** arrangements depend, exact as provided for in section 1(e) above
8. **Wedding** arrangements not honoured by **Your** employer, other than as provided in section1(f) above
9. Disinclination to contract to the marriage as agreed or failure to comply with legal requirement or **Your** failure to obtain the relevant legal documentation
10. Failure to notify the provider of any goods or service immediately it is found necessary to cancel or curtail the **Wedding** or **Wedding Reception**
11. Cancellation/Curtailment or rearrangement of travel and/or accommodation arrangements made in respect of **Weddings** outside the **United Kingdom**
12. Pregnancy, except for serious medical complications related to a pregnancy or childbirth where the expected date of confinement is more than 2 months after the **Wedding Date**
13. Anxiety, Stress or Depression unless **You** are admitted as an in-patient at a recognised hospital
14. **Additional Costs** not notified to Acasta European Insurance Company Limited or agreed in advance of the rearranged **Wedding** or **Wedding Reception**

SECTION 2: CEREMONIAL ATTIRE

We will pay up to the amount stated in the Summary of Cover for:

1. the reinstatement or replacement (at **Our** discretion) of **Bridal Attire** if such attire is lost or damaged whilst in **Your** possession or that of a **Close Relative** within 3 months prior to and for the duration of the **Wedding** and the taking of the photographs immediately following the **Wedding** by the professional photographer only. In respect of hired **Bridal Attire**, this cover shall apply for up to 48 hours after the commencement of the **Wedding**.

2. loss of or damage to **Ceremonial Attire** within 48 hours prior to and for the duration of the **Wedding** and the taking of photographs immediately following the **Wedding** by the professional photographer only. In respect of hired **Ceremonial Attire**, this cover shall apply for up to 48hours after the commencement of the **Wedding**.

IMPORTANT

In respect of points 1 and 2 above: An amount will be deducted in respect of owned and hired attire to reflect previous wear and tear.

This section of the insurance does not cover:

1. the first £25 for Silver, Gold or Diamond cover or £50 for Platinum cover of each and every claim
2. Loss or damage which is or but for the existence of this policy would be otherwise **Insured**
3. any loss (other than by damage) not reported to the police within 24 hours of discovery
4. Loss or damage by theft or attempted theft of any **Ceremonial Attire** left in any unattended vehicle, unless the property is left in the locked boot or locked glove compartment of a motor vehicle, concealed from view and there is evidence of violent, visible and forcible entry thereto.

SECTION 3: FAILURE OF SUPPLIERS

We will pay up to the amount stated in the Summary of cover following the bankruptcy or liquidation of any pre-booked

Wedding Services Supplier contracted to and paid by **You**, in respect of:

1. irrecoverable **Deposits** in accordance with standard booking conditions
2. **Additional Costs** in arranging alternative **Wedding** services

Cover under this section commences 14 days after the premium is paid and applies until completion of the **Wedding** or a claim being made under this section of the policy, whichever occurs first.

This section of the insurance does not cover:

1. the first £25 for Silver Gold or Diamond cover or £50 for Platinum Cover of each and every claim
2. any sums recoverable from any other source
3. any costs which would have been incurred had the original suppler not ceased trading.
4. any costs from the financial failure of a **Wedding Gifts** supplier or any supplier not contracted by and pre-paid by **You**.
5. any costs from the financial failure of a professional **Wedding** planner.
6. any costs where no written contractual agreement exists between **You** and the **Wedding Services Supplier**.
7. claims arising from circumstances known to **You** or in the public domain at the time of issue of this insurance.

SECTION 4: WEDDING GIFTS

We will pay up to the amount stated in the Summary of Cover (subject to a maximum of £250 for any one item) for loss of or damage to **Wedding Gifts** due to accident, fire or theft whilst being stored by **You** or **Your Close Relative**. This cover also applies whilst gifts are in transit or on display at the **Wedding Reception**. Cover applies seven days prior to the **Wedding** and for a subsequent 24 hours thereafter or until a claim is made under this section of the policy, whichever occurs first.

Important: In respect of Cash and Vouchers cover is restricted to no more than the policy limit as stated in the Summary of Cover Levels on page 4.

This section of the insurance does not cover:

1. the first £25 for Silver, Gold or Diamond cover or £50 for Platinum cover of each and every claim
2. any loss (other than by damage) not reported to the police within 24 hours of discovery
3. loss or damage which is or but for the existence of this policy would be otherwise **Insured**
4. loss or damage by theft or attempted theft of any **Wedding Gifts** left in any unattended vehicle, unless the property is left in the locked boot or locked glove compartment of a motor vehicle, concealed from view and there is evidence of violent, visible and forcible entry thereto
5. loss or damage by theft or attempted theft of any **Wedding Gifts** left in the **Home** or ceremony venue or **Wedding Reception** venue, unless there is evidence of violent, visible and forcible entry thereto.

SECTION 5: WEDDING RING(S), FLOWERS, ATTENDANTS' GIFTS AND THE WEDDING CAKE

We will pay up to the amount stated in the Summary of Cover for loss of or accidental damage to **Wedding Rings**, flowers,

Attendants' gifts, and the **Wedding** cake which occurs during the time specified in i, or ii below: Cover under this section commences

i. 7 days prior to the **Wedding** and expires 24 hours after the **Wedding** or when a claim is made under this section of the policy, whichever occurs first, in respect of **Wedding Rings**
ii. 36 hours prior to the **Wedding** and expires 24 hours after the **Wedding** or when a claim is made under this section of the policy, whichever occurs first, in respect of flowers, **Attendants**' gifts and the **Wedding** cake

This section of the insurance does not cover:

1. the first £25 for Silver, Gold or Diamond cover or £50 for Platinum cover of each and every claim
2. theft of **Wedding** Ring(s), flowers and **Attendants**' gifts unless such items were removed by visible and forcible means
3. any loss not reported to the police within 24 hours of discovery
4. loss or damage which is or but for the existence of this policy would be otherwise **Insured**
5. claims for loss of or damage to floral arrangements, or to the **Wedding** cake, that may effectively be claimed under
6. loss or damage by theft or attempted theft of any **Wedding** Rings, flowers, **Attendants**' gifts or the **Wedding** cake, left in any unattended vehicle, unless the property is left in the locked boot or locked glove compartment of a motor vehicle, concealed from view and there is evidence of violent, visible and forcible entry thereto.

SECTION 6: WEDDING CARS AND TRANSPORT

We will pay up to the amount stated in the Summary of Cover for reasonable **Additional Costs** incurred if the private hire firm or individual with whom the transport arrangements have been made fails to meet its/their contractual obligation(s) following non appearance, breakdown or accident.

Cover under this section commences from the date the premium is paid, and applies until completion of **Wedding** and **Wedding Reception** or a claim being made under this section of the policy, whichever occurs first.

This section of the insurance does not cover:

1. the first £25 for Silver, Gold or Diamond cover or £50 for Platinum cover of each and every claim
2. losses recoverable from any other source
3. losses which may effectively be claimed under section 1 of this policy
4. contracts which are not in writing
5. any costs which would have been incurred had the original supplier not failed to meet their contractual obligations
6. financial failure of any service provider.

SECTION 7: ESSENTIAL DOCUMENT INDEMNITY

We will indemnify **You** in accordance with the amount stated in the Summary of Cover in respect of 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**, and which, during the period defined in (ii) below, are lost or damaged for reasons beyond **Your** control.

Cover under this section:

i. applies only in respect of **Weddings** taking place outside the **United Kingdom**
ii. commences from the date of issue of the **Schedule** and applies until the **Wedding** takes place, as booked, or a claim is made under this section of the policy, whichever occurs first.

This section of the insurance does not cover:

1. loss or damage
    i. arising from confiscation or detention by customs officials or other authorities
    ii. not reported to the consular representatives of the relevant issuing country within 24 hours of discovery of loss, and a written report obtained
2. loss or theft from any unattended motor vehicle
3. claims which arise from **Your** lack of care, or from reasons within **Your** control
4. loss of documents when stored in suitcases or other like receptacles whilst in the custody of the airline or other carriers.

SECTION 8: PHOTOGRAPHY AND VIDEO

We will pay up to the amount stated on the Summary of Cover to reimburse **You** for unforeseen expenses necessarily incurred to take/re-take **Wedding** photographs or videos or refund any non- recoverable amount which **You** originally contracted to pay as a direct and necessary consequence of:

1. non-appearance at the **Wedding** of the professional photographer or professional video operator contracted for the **Wedding**
2. loss of or damage to the original film or negatives, or loss or damage to whatever digital media on which the photographic images are being stored, by the professional photographer or professional video operator contracted for the **Wedding**, before copies are made
3. non-development of the original film or negatives or non- development of whatever digital media on which the photographic images are stored (other than as a result of under or over exposure) by the professional photographer or professional video operator contracted for the **Wedding**.

Cover under this section commences from the date the premium is paid, and applies until delivery of the photographs or video not exceeding 90 days after the **Wedding Reception** date, or a claim being made under this section of the policy, whichever occurs first.

If it is planned to take photographs of the bride or civil partner and groom or civil partner cutting the **Wedding** cake, **We** will pay up to the amount stated in the Summary of Cover to arrange an alternative photographic session necessitated by damage to the **Wedding** cake occurring within 48 hours before the conclusion of the **Wedding Reception**.

ANY EVENT THAT MAY LEAD TO A CLAIM BEING MADE FOR RE- TAKING THE PHOTOGRAPHS OF THE CAKE-CUTTING CEREMONY MUST BE NOTIFIED TO THE CLAIMS SERVICE WITHIN 48 HOURS OF OCCURRENCE.

IMPORTANT

In respect of points 1, 2 and 3 above cover will only apply if more than 75% of the photographs originally commissioned and paid for are not provided by the professional photographer or professional video operator contracted for the **Wedding**.

This section of the insurance does not cover:

1. the first £25 for Silver, Gold or Diamond cover or £50 for Platinum cover of each and every claim
2. losses recoverable from any other source
3. losses which may effectively be claimed under section 1 of this policy
4. any costs which would have been incurred had the original supplier not failed to meet their contractual obligations
5. contracts not in writing
6. financial failure of any service provider.

SECTION 9: LEGAL EXPENSES

We will pay for legal costs and expenses incurred by **You**, up to the amount specified in the Summary of Cover, in the pursuit of legal proceedings by **You** or **Your** personal representative(s) for compensation and/or damages arising from or out of **Your** injury or death.

It is a condition of this section of the insurance that **We** shall have complete control over the legal proceedings and the appointment of legal representation.

This section of the insurance does not cover:

1. any claim brought against any person who has contracted to supply any aspect of the **Wedding** or **Wedding Reception** including the **Wedding Reception** organiser
2. egal expenses incurred prior to the granting of **Our** support
3. any claim reported more than thirty one days after the commencement of the incident giving rise to such claim
4. any claim where **We** consider **Your** prospects of success in achieving a reasonable benefit are insufficient
5. claims arising in connection with injury or death occurring more than 24 hours before or more than 24 hours after the **Wedding Date**
6. claims for legal costs where **You** are pursuing legal action relating directly or indirectly to medical negligence or alleged medical negligence
7. claims emerging from the pursuance of a contingent fee agreement between **You** and **Your** counsel
8. pursuing claims as part of or on behalf of a group or organisation.
9. any claim brought against **Us** or any of **Our** agents

SECTION 10: PERSONAL ACCIDENT

We will pay compensation up to the amount shown in the table below to **You** or, where appropriate, **Your** legal representative(s) if **You** sustain **Bodily Injury** caused by external violent and visible means, which solely and independently of any other cause within 12 calendar months from the date of the accident causing such **Bodily Injury** results in:

Benefits (Per Person)					
Cover Levels	**Aged 18 or up to 65**				**Aged under 18 or Over 65**
Cover Levels	Bronze	Silver	Gold	Platinum	All Cover Levels
Your Death	£2,500	£5,000	£10,000	£15,000	£1,000
Loss Of Limb(s) and **Loss Of Sight**	£5,000	£10,000	£15,000	£20,000	£1,000
Your Permanent Total Disablement	£5,000	£10,000	£15,000	£20,000	£1,000

Provided that:

1. death or disablement occurs within one year of the Bodily Injury
2. compensation shall not be payable under more than one of the above items in respect of the same accident, and the payment under any one Item shall terminate **Our** liability under this section of the policy insofar as it applies to the person for whom such payment has been made
3. any claim must be certified by an independent Medical Practitioner
4. this section of the insurance does not cover **Bodily Injury** occurring more than 24 hours before or more than 24 hours after the **Wedding Date**.

Compensation is limited to £1,000 if **You** are under 18 years of age or over 65 years of age at the time of the accident.

This section of the insurance <u>does not</u> cover:

1. **Permanent Total Disablement** if at the date of the accident **You** are over the statutory retirement age and are not in full time paid employment
2. losses arising from accidents involving **You** driving or being carried as a passenger in or on any quadbike, two or three wheeled vehicle of 125cc or over.
3. the contracting of any disease, illness and/or medical condition
4. the exacerbation of a previously existing **Bodily Injury**.

SECTION 11: PERSONAL LIABILITY

Cover under this section does not apply to Weddings taking place within the USA or Canada.

We will indemnify **You** up to the amount specified in the Summary of Cover in respect of **Your** legal liability arising from accidental injury to third parties or accidental loss of or damage to third party property.

In the event of **Your** death **We** will, in respect of the liability incurred by **You**, indemnify **Your** personal representatives in the terms of and subject to the limitations of this section, provided that such personal representatives shall act as though they were **You** and observe, fulfil and be subject to the terms, Exclusions and Conditions of this section insofar as they can apply.

IMPORTANT

This section does not provide an indemnity in respect of liabilities arising from the actions of anyone other than the bride or civil partner and groom or civil partner, except insofar as the bride or civil partner or groom or civil partner would be held liable for them at law, and does not include any additional liability accepted under a hiring or booking contract.

Section 11 of the insurance does not cover:

1. liability arising from:
    i. the use or possession of vehicles, aircraft or watercraft, trailers or caravans
    ii. loss of or damage to property belonging to or held in trust by the **Insured**
    iii. any wilful or malicious act
    iv. the carrying on of any profession, trade or business

2. employers' liability, contractual liability or liability to a member of **Your** family
3. liability assumed by **You** by arrangement
4. liability arising from animals belonging to or in **Your** care, custody or control
5. liability arising from the ownership or occupation of land or buildings
6. liability arising from any criminal proceedings
7. **Your** costs and expenses incurred without **Our** prior written consent
8. any liability arising out of the Road Traffic Act or its equivalent
9. liability which is or but for the existence of this policy would be **Insured** by any other insurance, except in respect of any excess beyond the amount payable, or which would have been payable, under such other insurance had this policy not been affected
10. liability incurred by **You** more than 24 hours before or more than 24 hours after the **Wedding Date**
11. liability for fines, penalties, liquidated damages or punitive exemplary aggravated or multiplied damages:
12. loss of or damage to any goods or other property sold, supplied, delivered, installed or erected by **You** and all costs of or arising from the need of making good, removal, repair, rectification, replacement or recall of
    i. any such good or property
    ii. any defective work executed by **You**

13. liability arising from the ownership or use of firearms or fireworks or other pyrotechnic devices or effects
14. loss or damage to flooring caused by footwear of any kind
15. any loss arising from ownership or use of bouncy castles or other inflatables.

SECTION 12: OPTIONAL MARQUEE EXTENSION

This section applies only where the appropriate premium has been paid.
Cover under this section does not apply to Weddings taking place outside the United Kingdom.

We will indemnify **You** up to the amount detailed in the Summary of Cover in the event of loss of or damage by any cause not specifically excluded occurring during the period of hire (the period of hire not exceeding 4 days unless agreed in writing by Acasta European Insurance Company Ltd). Cover under this section includes cancellation/curtailment and rearrangement as a direct result of loss of or damage to the **Marquee**.

IMPORTANT

If at the time of the loss or damage the sum **Insured** is less than the full cost of reinstating the **Marquee** 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 **Marquee**.

This section of the insurance does not cover:

1. the first £100 of each and every loss resulting from any one occurrence
2. erection and/or dismantling of any hired equipment
3. audio visual entertainment equipment unless specifically mentioned
4. loss or damage suffered by **You** as a result of being deceived into knowingly parting with property
5. damage to flooring caused by footwear
6. **Consequential Loss** of any kind or description
7. theft of ancillary equipment unless there is violent and forcible entry or exit from the locked premises
8. pecuniary losses recoverable from any other source
9. government regulation or act
10. theft or attempted theft unless involving forcible or violent entry to or exit from a building
11. loss or theft from any unattended venue or vehicle.

SECTION 13: OPTIONAL CEREMONIAL SWORDS COVER

This section applies only where the appropriate premium has been paid, as shown on your certificate. Cover under this section commences as specified below.

You are covered up to the amount shown in the benefits schedule for loss or damage to borrowed or hired ceremonial swords and accompanying regalia if they are lost or damaged whilst in your possession or that of a relative within 7 days prior to the wedding, and for 48 hours after.

This section of the insurance does not cover:

1. any directly or indirectly related claims for weddings taking place outside the United Kingdom.
2. loss or damage which is or but for the existence of this certificate would be otherwise insured.
3. any loss (other than by damage) not reported to the police within 24 hours of discovering the loss, or as soon as possible after that.
4. loss or damage by theft or attempted theft of any ceremonial swords or accompanying regalia left in any unattended vehicle unless the property is left in the locked boot or locked glove compartment of the vehicle, concealed from view and there is evidence of violent, visible and forcible entry thereto.

Please also refer to the general exclusions and conditions

SECTION 14: OPTIONAL PUBLIC LIABILITY

Cover under this section commences no more than 24 hours before and applies until no more than 24 hours after the wedding date.

You are covered up to the amount shown in the benefits schedule in respect of your legal liability arising from accidental injury to third parties or accidental loss of or accidental damage to third party property. In the event of your death we will, in respect of the liability incurred by you, indemnify your personal representatives in the terms of and subject to the

limitations of this section, provided that such personal representatives shall act as though they were you and observe, fulfil and be subject to the terms, exclusions and conditions of this section insofar as they can apply. Please note this section does not provide an indemnity in respect of liabilities arising from the actions of anyone other than you, except insofar as you would be held liable for them at law, and does not include any additional liability accepted under a hiring or booking contract.

You are not covered for any directly or indirectly related claims for weddings taking place in the United States of America or Canada.

Please also refer to the general exclusions and conditions.

GENERAL CONDITIONS APPLICABLE TO ALL SECTIONS OF THIS INSURANCE AND OPTIONAL INSURANCES

1. **You** are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act to take care to:
    a. supply accurate and complete answers to all the questions **We** or the **Administrator** may ask as part of **Your** application for cover under the policy;
    b. to make sure that all information supplied as part of **Your** application for cover is true and correct;
    c. tell **Us** of any changes to the answers **You** have given as soon as possible.

    Failure to provide answers in-line with the requirement of the Act may mean that **Your** policy is invalid and that it does not operate in the event of a claim.

2. Written notice of any event which may give rise to a claim shall be given to **Us** (or **Our** Claims Service) as soon as practicable and in any event no later than 31 days after the incident giving rise to the loss. All documents, certificates and evidence required in support of a claim, including items being claimed for if required by **Us**, shall be produced by **You** and at **Your** expense.

    Additional action then depends on the type of claim:

    a. theft, loss, malicious damage or vandalism - tell the Police immediately
    b. legal liability for injury or damage - forward to **Us** immediately upon receipt any writ, summons or other legal process issued or commenced against **You**. **You** must not negotiate, admit or repudiate any claim without **Our** written consent

    You must provide **Us**, at **Your** expense, with all reasonable details and evidence which **We** ask for concerning the cause and amount of any loss, damage or injury (including receipts for **Wedding Gifts**, money and vouchers).

3. Except with **Our** written consent, no person is entitled to admit liability on **Our** behalf or to give any representations or other undertakings binding upon **Us**. **We** shall be entitled to conduct all proceedings arising out of or in connection with claims in **Your** name, and to instruct Solicitors of **Our** own choice for this purpose.

4. The due observance and fulfilment of all the terms and conditions of this insurance by **You**, or anyone acting on **Your** behalf, insofar as they relate to anything to be done or complied with by **You**, or anyone acting on **Your** behalf, shall be a condition precedent to **Our** liability to make any payment under this insurance.
5. No refund of premium is allowed (other than in respect of the Premium Refund Guarantee) once the insurance has been effected.
6. **You** must exercise due care and attention at all times for the safety of **Your** property and take all reasonable steps to prevent accident, loss or damage.
7. **Our** liability shall be conditional upon the observance by **You** of the Terms and Conditions of this insurance and the truth and completeness of the statements and answers supplied by **You** and on **Your** behalf. If a claim is in any respect fraudulent or if any fraudulent means or devices are used by **You** or anyone acting on **Your** behalf to obtain any benefits from this insurance, all benefits under this insurance shall be forfeited and NO RETURN OF PREMIUM SHALL BE DUE.
8. Unless some other law is agreed in writing, this policy shall be governed by English law. If there is a dispute, it will only be dealt with in the courts of England or of the country within the **United Kingdom** in which **Your** main residence is situated.
9. If at the time of any loss, damage or liability arising under this insurance there is any other insurance covering the same loss, damage or liability, **We** will pay only **Our** rateable proportion.
10. **You** may not transfer **Your** interest in this insurance.
11. **Our** total liability shall not exceed the respective sums stated in the Summary of Cover.
12. **You** shall submit to medical examination at **Your** own expense except post mortem which **We** reserve the right to have undertaken at **Our** own expense.
13. **We** may at **Our** own expense take proceedings in **Your** name to recover compensation or secure an indemnity from any third party in respect of any loss or damage covered by this insurance, and any amount so recovered shall belong to **Us**.
14. In the event of a claim, **You** must produce documentation to show that original contractual obligations with suppliers were evidenced, or that ownership of goods existed, in writing.
15. **You** may not claim under more than one section or part of this policy for the same financial loss.
16. This policy may be rescinded or cancelled without the consent of a third party.
17. A person who is not a party to this contract has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this contract but this does not affect any right or remedy of a third party which exists or is available apart from that Act.
18. At least one of the **Insured** couple must be **Resident** in the **UK**.

GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS OF THIS INSURANCE AND OPTIONAL INSURANCES

The insurance does not cover

1. the bride or civil partner, or groom or civil partner, or anyone else upon whom the **Wedding** depends:

    a) acting against medical advice
    b) awaiting results of tests or medical investigations
    c) being on a hospital waiting list for treatment
    d) having received a terminal prognosis
    e) anxiety, stress or depression (unless admitted as an in-patient at a recognised hospital)

2. claims (for **You** or anyone else upon whose health **Your Wedding** depends) arising directly or indirectly from failure to obtain the recommended vaccinations
3. circumstances of which **You** are aware at the time of effecting this policy
4. losses directly or indirectly occasioned by, happening through, or in consequence of war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), terrorism, civil war, rebellion, revolution, insurrection, military or usurped power or confiscation by nationalisation or requisition and/or destruction of or damage to property by or under the order of any government or local authority or riot or civil commotion
5. losses directly of indirectly occasioned by pressure waves caused by aircraft or other flying devices travelling at sonic or supersonic speeds
6. losses directly or indirectly occasioned by, happening through, or in consequence of alcoholism, the use of intoxicating drink or drugs (other than drugs taken in accordance with treatment prescribed and directed by a registered **Medical Practitioner**, but not for drug addiction) or self exposure to needless peril (except in an attempt to save human life)

7. losses directly or indirectly occasioned by, happening through or in consequence of nuclear fission, nuclear fusion or radioactive contamination
8. any loss whereby any period of disability or loss whatsoever is increased through **Your** own act or omission
9. any property more specifically **Insured**
10. incidents which may give rise to a claim not notified in writing to **Us** (or **Our** Claims Service) within thirty one days of the expiry of this insurance (other than as specified in section 6)
11. losses arising as a result of **Consequential Loss** of any kind
12. any claim arising directly or indirectly from injury, illness, death, loss, expense or other liability attributable to sexually transmitted disease
13. losses arising from prohibitive regulations by the government of any country
14. losses arising as a result of any unlawful act by **You** or criminal proceedings against **You** or any other person on whom the **Wedding** plans depend (other than in the event of **Your** obligation to attend a Court of Law under subpoena as a witness, unless such obligation to attend falls within **Your** occupation or professional or other similar capacity)
15. persons acting against the advice of a **Medical Practitioner**
16. in respect of persons who are not **Resident** in the **United Kingdom**, where such liability would not have existed had those persons been **Resident** in the **United Kingdom** and not elsewhere, unless specifically agreed by Acasta European Insurance Company Limited
17. wilful or malicious acts and any acts of vandalism by persons invited to the **Wedding** or **Wedding Reception** by **You**
18. any circumstance manifesting itself after the date of the **Wedding** and **Wedding Reception** booking but prior to the date of issue of this policy
19. any loss, damage, expense or **Consequential Loss** directly or indirectly caused by, contributed to by or arising from the failure or inability of any equipment or any computer programme to recognise or to correctly process any date as its true calendar date, or to continue to function correctly beyond that date, other than for loss, damage, expense or **Consequential Loss** not otherwise excluded which itself results from the operation of an **Insured** cause except that this exclusion shall not apply to section 8 of this policy
20. third party rights and no party other than **You** may claim benefit under the terms of this insurance
21. **We** will not cover any claim or expense of any kind caused directly or indirectly by pollution or contamination other than caused by a sudden, identifiable, unintended and unexpected incident which takes place in its entirety at a specific time and place during the **Period Of Insurance**. All pollution or contamination which arises out of one incident shall be deemed to have occurred at the time such incident takes place
22. loss or theft from unattended venues or vehicles unless involving forcible or violent entry to or exit
23. theft or attempted theft unless involving forcible or violent entry or exit from a building
24. claims arising from the ownership or use of;
    a) bouncy castles and other inflatables
    b) firearms, fireworks or other pyrotechnic devices or effects
25. any claim arising directly or indirectly from injury, illness, death, loss, expense or other liability attributable to HIV (Human Immunodeficiency Virus) and/or any HIV related illness including AIDS (Acquired Immune Deficiency Syndrome) and/or any mutant derivative or variations thereof
26. losses directly or indirectly occasioned by, happening through, or in consequence of vaccinations
27. any part of a claim which is unproven or unsubstantiated
28. losses, whether directly or indirectly, arising out of **Your** financial incapacity.

GOVERNING LAW

The insurance is governed by English Law.

DISPUTES

If any dispute between the **You** and **Us** arises from this policy, **You** can make a complaint to **Us** as described on the back page of this policy and **We** will try to resolve the matter. If **We** are unable to satisfy **Your** concerns **You** can ask the Financial Ombudsman Service to arbitrate over the complaint.

WAIVER

If the **Insurer** or **You** fail to exercise or enforce any rights conferred on them by this insurance, the failure to do so will not be deemed to be a waiver of such right, nor will it bar the exercise or enforcement of, such rights at any subsequent time.

ASSIGNMENT

This insurance is between and binding upon the **Insurer** and **You** and their/**Your** respective successors in title, but this insurance may not otherwise be assigned by **You** without the **Insurer**'s prior written consent.

RECOVERIES / SUBROGATION

The **Insurer** reserves the right to take legal proceedings in **Your** name, at their own expense and for their own benefit, to recover any costs or damages they have paid out under this insurance to anyone else. If **You** recover any costs or damages previously paid under this insurance from any other party, such costs or damages must be immediately repaid to **Us**.

DATA PROTECTION

We are the **Data Controller** for the data **You** provide to **Us**. **We** need to use **Your** data in order to arrange **Your** insurance and associated products.**You** are obliged to provide information without which **We** will be unable to provide a service to **You**. Any personal information provided by **You** may be held by the **Insurer** in relation to **Your** insurance cover. It may be used by **Our** relevant staff in making a decision concerning **Your** insurance and for the purpose of servicing **Your** cover and administering claims.

Information may be passed to loss adjusters, solicitors, reinsurers or other service providers for these purposes. **We** may obtain information about **You** from credit reference agencies, fraud prevention agencies and others to check **Your** credit status and identity. The agencies will record **Our** enquiries, which may be seen by other companies who make their own credit enquiries. **We** may check **Your** details with fraud prevention agencies. If **You** provide false or inaccurate information and **We** suspect fraud, **We** will record this.

We and other organisations may use these records to:

a) Help make decisions on insurance proposals and insurance claims, for **You** and members of **Your** household
b) Trace debtors, recover debt, prevent fraud, and manage **Your** insurance policies
c) Check **Your** identity to prevent money laundering, unless **You** furnish **Us** with satisfactory proof of identity.

We process all data in the UK but where **We** need to disclose data to parties outside the European Economic Area (EEA) **We** will take reasonable steps to ensure the privacy of **Your** data. In order to protect **Our** legal position, **We** will retain **Your** data for a minimum of 7 years. **We** have a Data Protection regime in place to oversee the effective and secure processing of **Your** data. Under GDPR legislation, **You** can ask **Us** for a copy of the data **We** hold, have it corrected, sent to a third party or deleted (subject to **Our** need to hold data for legal reasons). **We** will not make **Your** personal details available to any companies to use for their own marketing purposes. If **You** wish to complain about how **We** have handled **Your** data, **You** can contact **Us** and **We** will investigate the matter. If **You** are not satisfied with **Our** response or believe **We** are processing **Your** data incorrectly **You** can complain to the Information Commissioner's Office, Wycliffe House, Water Lane, Wilmslow, Cheshire SK9 5AF Tel: 0303 123 1113.

THIRD PARTY RIGHTS

Unless expressly stated in this insurance, nothing in this insurance will create any rights in favour of any person pursuant to the Contracts (Rights of Third Parties) Act 1999. This Condition does not affect any right or remedy, of any person, which exists or is available otherwise than pursuant to that Act.

COMPLAINTS PROCEDURE

We will always try to give You a quality service. If You think We have let You down, please write to Us. To enable Us to deal with any concerns swiftly, Depending on the nature of your complaint, please use the following details to address your complaint. Failure to address your complaint to the correct department may delay our ability to respond promptly.

If **your** complaint is regarding the sale, renewal or administration of this policy, then please contact **the administrator** on:

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

If **your** complaint is regarding the claim administration of this policy, then please contact **the administrator** on:

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

If **your** complaint is regarding the claim decision or claim settlement of this policy, then please contact **the insurer** on:

Acasta Europe Limited – Complaints
Anglia House
Carrs Road
Cheshire
SK8 2LA
Tel: 0800 668 1350
Email – info@acastaeurope.co.uk

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 less than €2million and fewer than ten staff. **You** may contact the Financial Ombudsman Service at:

The Financial Ombudsman Service, Exchange Tower, Docklands, London, E14 9SR.

The above complaints procedure is in addition to **Your** statutory rights as a consumer. For further information about **Your** statutory rights contact **You** local authority Trading Standards Service or Citizens Advice Bureau.

COMPENSATION SCHEME

The **Insurer** is covered by the Financial Services Compensation Scheme, established under the Financial Services and Markets Act 2000 (the "Compensation Scheme"). If the **Insurer** is unable to meet their obligations under this policy, an **Insured Person** may be entitled to compensation from the Compensation Scheme.

HOW TO MAKE A CLAIM

All claims will be passed to Acasta European Insurance Limited by Dynamo Cover Limited who act as our Intermediary in the UK and who is authorised and regulated by the FCA.

If an Insured Person wishes to discuss any situation that may lead to a claim, please ring the Administrator's dedicated helpline 0330 22 32 897 quoting Your policy number.

Alternatively You can email the Administrator at claims@dynamocover.com or write to them at:

Dynamo Cover Limited – Claims
Cardiff House
Cardiff Road
Barry
CF63 2AW

CANCELATION SECTION

We hope **you** are happy with the cover this policy provides. However, if after reading this policy, this insurance does not meet with **Your** requirements, please write to the **administrator** within 14 days from the day 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, **we** will then refund **your** premium in full minus a £8.99 cancelation fee.

You may cancel the insurance cover after 14 days by informing the **administrator** however no refund of premium will be payable and a £9.99 cancelation fee will become chargeable.

Should we have to cancel a policy due to the discovery of incorrect information being used to create a policy, then we reserve the right to cancel your cover with immediate effect, and a £15.00 fee will be charged.

We shall not be bound to accept renewal of any insurance and may at any time cancel any insurance document by giving 14 days' notice in writing where there is a valid reason for doing so. A cancellation letter will be sent to **you** at **your** last known address. Valid reasons may include but are not limited to:

- Where **we** reasonably suspect fraud
- Non-payment of premium
- Threatening and abusive behaviour
- Non-compliance with policy terms and conditions

You have not taken reasonable care to provide accurate and complete answers to the questions **we** ask.

If **we** cancel the policy and/or any additional covers **you** will receive no refund of any premiums **you** have paid for the cancelled cover, and we will charge any associated fees.

Where **our** investigations provide evidence of fraud or misrepresentation, **we** may cancel the policy immediately and backdate the cancellation to the date of the fraud or the date when **you** provided **us** with incomplete or inaccurate information. This may result in **your** policy being cancelled from the date **you** originally took it out and **we** will be entitled to keep the premium.

If **your** policy is cancelled because of fraud or misrepresentation, this may affect **your** eligibility for insurance with **us**, as well as other insurers, in the future.

RENEWAL OF THIS POLICY

To ensure continuous cover, we operate an Automatic Renewal – 21 days prior to the expiry of this policy, we will contact you about the renewal of this policy. You will either be informed that you will not be offered a renewal, and receive confirmation of the expiry date of your cover, or you will be offered a renewal.

Our Renewal offer will include your policy documents, and details about your renewal premium. You will be able to cancel or amend the renewal by informing us, but if no action is taken then the policy will automatically renew and payment will be taken within 7 days prior to the start date of the policy.