

Wedding Insurance

Insurance Product Information Document



Company: Acasta European Insurance Company

Product: Wedding Insurance

Acasta European Insurance Company Limited are registered in Gibraltar under Company No. 96218, with its registered office address at Unit 1, 124 Irish Town, Gibraltar, GX11 1AA. Acasta European Insurance Company Limited is authorised and regulated by the Gibraltar Financial Services Commission and subject to limited regulation by the Financial Conduct Authority for the conduct of UK business.

This Insurance Product Information Document provides a summary of the key information relating to this insurance policy. The full terms and conditions of the cover can be found in the policy wording. It is important that you read through these documents carefully.

What is this type of Insurance?

This is a Wedding Insurance policy that provides financial protection against unexpected events that may impact your wedding plans. It covers cancellation or rearrangement, loss or damage to wedding items such as attire and rings, supplier failure, personal accident, liability protection, and optional extensions like marquee or ceremonial swords cover.



What is Insured?

The policy includes the following key benefits (subject to the level of cover selected and as detailed in your schedule):

- ✓ Cancellation or curtailment due to death, injury, sickness, or other insured events affecting key people or services.
- ✓ Rearrangement expenses to reschedule the wedding to a similar standard.
- ✓ Loss or damage to ceremonial attire, wedding rings, cake, flowers, and gifts.
- ✓ Supplier failure due to bankruptcy or liquidation (including caterers, venues, transport, etc.).
- ✓ Transport and documentation issues (e.g. passport loss for weddings abroad).
- ✓ Photography or video retakes due to failure or non-delivery.
- ✓ Personal accident benefit for the marrying couple (death or permanent disablement).
- ✓ Public liability for the marrying couple (compulsory).
- ✓ Optional guest liability, marquee, and ceremonial swords cover (if purchased).
- ✓ Professional counselling for the marrying couple (death or either of the marrying couple electing not to continue with the marriage).



What is not Insured?

- ✗ Disinclination to marry or voluntary cancellation.
- ✗ Failure to comply with legal marriage requirements.
- ✗ Any circumstance, including known illness, injury, or supplier issues, that existed or was foreseeable at the time of purchasing the policy and could reasonably be expected to give rise to a claim.
- ✗ Claims related to government restrictions (e.g., limits on gatherings).
- ✗ Claims caused by pandemics or epidemics (e.g., COVID-19 or any variants).
- ✗ Theft claims without evidence of forcible entry or police report.
- ✗ Damage due to wear, tear, vermin, inherent faults, or poor maintenance.
- ✗ Claims where no written contract exists with the supplier.
- ✗ Losses recoverable from other sources or refunds.



Are there any restrictions on cover?

- ! The policy must be purchased at least 30 days before the wedding date.
- ! Cover only applies if at least one ceremony or reception is in the UK.
- ! Section 11 (Public Liability) only applies to UK weddings.
- ! Adverse weather claims are excluded if public warnings were issued before policy purchase.
- ! No cover for weddings arranged against medical advice or where a terminal condition exists.
- ! Optional covers (guest liability, marquee, swords) are valid only in the UK.
- ! For weddings abroad, separate travel insurance is required.



Where am I covered?

Worldwide cover for weddings and receptions, provided one ceremony or reception takes place in the UK.

GB The following sections apply only in the United Kingdom:

- Section 11: Public Liability
- Section 12: Optional Guest Liability
- Section 13: Optional Marquee Cover
- Section 14: Optional Ceremonial Swords



What are my obligations?

- Answer all questions truthfully when applying.
- Notify Rest Ashored of any relevant changes after purchasing the policy.
- Take reasonable steps to prevent loss or damage.
- Notify the police within 24 hours of any theft or malicious damage and obtain a crime reference.
- Submit claims within 31 days with all necessary supporting documents (invoices, contracts, receipts, etc.).
- An excess applies per claim — typically £100 (e.g. attire, gifts) or £250 (e.g. liability). Please refer to your Policy Schedule for details.



When and how do I pay?

You must pay the premium in full at the start of the policy, either directly or through an authorised finance agreement arranged by your Administrator.



When does the cover start and end?

Cover starts from the date shown on your Policy Schedule.

It usually ends 24 hours after the wedding or wedding reception (whichever is later), or upon a valid claim being paid.

⚠ Some sections have different start and end times (for example, cover for wedding gifts may start 7 days before the wedding, attire up to 3 months before, and photography up to 90 days after the reception).

Please refer to your Policy Wording and Schedule for full details.



How do I cancel the contract?

You may cancel within 30 days of purchase for a full refund if no claim has been made.

After 30 days, you may be entitled to a pro-rata refund (subject to a £10 administration fee) by contacting your Administrator.