

## **IMPORTANT INFORMATION - Wedding Insurance**

### **FAQs relating to Coronavirus (COVID-19) updated on the 14<sup>th</sup> July 2020**

**This document replaces any FAQs previously published on our website**

**This FAQ document does not override the terms and conditions detailed within the policy wording. All claims are assessed in accordance with your policy terms and conditions. These FAQs are intended to be guidance only, and do not form part of your contractual terms with us.**

If your wedding cannot go ahead as a result of COVID 19, or as a result of the social distancing rules you choose not to go ahead, you should first speak to your venue and service providers to discuss your options. Where appropriate, request a refund of the payments you have made. If your venue or suppliers are unwilling to refund you directly but you paid by credit card, contact your card provider about obtaining a refund directly to the card on which you paid.

We are able to answer some questions about the cover provided by your policy in relation to COVID-19, however as this is an unprecedented and evolving situation changes in government guidance during the easing of lockdown restrictions may affect the outcome of any claim in line with the terms and conditions detailed within the policy wording.

**Q. Will I be covered for any costs if I have to cancel or re-arrange my wedding due to the restriction imposed by the government in response to COVID-19?**

**A. No**

If your claim is in connection with **Section 1 Cancellation or Rearrangement of Wedding and/or Reception** it states:

**What You Are Not Covered For:**

*3) government regulation or act*

And, under **General Exclusions Applicable to all Sections of your policy:**

*The Insurance does not cover:*

*15) losses arising from prohibitive regulations by the government of any country*

Therefore, if your claim for cancellation or rearrangement of your wedding relates to restrictions imposed by the government, then the above exclusions apply, and we cannot accept your claim under this policy.

**Q. My wedding can go ahead but I am unable to have the number of guests originally planned, can I claim for cancellation or rearrangement costs if I decide to cancel or rearrange?**

A. No, policy cover is provided for cancellation or rearrangement for a number of reasons known as “insured events” (detailed on page 6 of your policy wording). A reduction in the number of guests is not an insured event covered by your policy.

**Q. My wedding ceremony can go ahead but the venue cannot hold the reception, am I able to claim for cancellation or rearrangement?**

A. If the venue is unable to hold your reception because they are unable to comply with restrictions imposed upon them under Health Act Regulations, you will not be able to claim. The policy excludes any claim arising directly or indirectly from government regulation or act.

For any claim **not** arising from inability of a venue to comply with the Health Act Regulations, please contact our claims team who will consider the individual circumstances of your claim. These will be assessed in accordance with your policy terms and conditions.

**Q. Most wedding venues are opening but my wedding venue has advised that they will not be able to open as they cannot comply with the restrictions imposed upon them under Health Protection Regulations, can I claim for cancellation or rearrangement costs?**

A. No, the policy excludes any claim arising directly or indirectly from government regulation or act. The Health Act Regulations constitute a government act and therefore fall under this exclusion.

**Q. Can I change my wedding date on the policy if I choose to rearrange my wedding in light of current guest number restrictions, that mean my wedding cannot go ahead as I’d originally envisaged?**

A. If your wedding date is in July, August, or September 2020, then yes you can change the wedding date on your policy, subject to payment of an additional premium, as long as your new wedding date falls within 24 months of your original wedding date. At this time, we are unable to change wedding dates where the original wedding date is outside this period. We are monitoring the situation closely and as lockdown restrictions change, we will review our position and as such please continue to check this website for further updates.

**Q. I am due to pay my balance for my up and coming wedding services, I am unsure whether to pay given COVID 19 restrictions and uncertainty around numbers of wedding guests.**

A. We are unable to advise you on whether to pay your balance or not. It is best to contact your venue and suppliers to understand what options they could assist you with and, if numbers of guests are restricted, whether they will reduce the costs of their services in line with reduced guest numbers.

The Competition and Consumer Protection Commission have published guidance relating to businesses failing to respect cancellation rights during the Coronavirus (Covid-19) pandemic which can be located here:

<https://www.ccpc.ie/consumers/covid-19/consumer-contracts>

**Q. What if I have close relatives that are travelling from abroad, will I be covered for cancellation or rearrangement costs if traveling restrictions imposed by either country prevents them from attending?**

**A. No, this is not a situation that the policy provides cover for.**

**Q. What happens if around the time of my wedding a close relative is self-isolating as a precaution or shielding, but is symptom free, can we claim for cancellation or rearrangement costs?**

**A. No, the policy provides cover in the event of death, injury or sickness of you (the policyholder) or a close relative (as defined within the policy). Sickness must be supported by medical evidence; self-isolation or shielding alone does not constitute sickness and is not covered by your policy.**

If you have a scenario that the above FAQs do not cover and you have received confirmation from your wedding venue/suppliers confirming cancellation or rearrangement of your wedding, please contact our claims administrator with full information and they will assess your claim. Please note that our claims administrator is unable to discuss claims scenarios that have not yet happened and can only make decisions based on actual events. When presenting your claim, please ensure you provide:

- all documents relevant to support your claim i.e. receipts, invoices (with supporting debit/credit card receipts/statements), booking confirmations, booking cancellations, etc. We would advise you to retain copies of all documentation for future use;
- a copy of your original policy schedule / certificate of insurance to confirm the level of your cover and the date your policy commenced;
- a copy of the Wedding Ceremony and Venue booking/contract, along with any other supplier contracts that are relevant to your claim;
- proof that any claimed expenses are irrecoverable (i.e. confirmation from venues/suppliers) that no refunds will be provided, or outcome of any chargeback claims where payments were made by credit card

Claims contact details:

Telephone: +44 0344 4124296

Email: [specialistclaims@directgroup.co.uk](mailto:specialistclaims@directgroup.co.uk)

Crispin Spears Wedding Insurance ROI

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On all correspondence please tell us you are insured by Crispin Spears Wedding Insurance ROI and provide the unique policy number from your schedule. This will help us to validate your policy details and deal with your claim as quickly as possible.