

Company: Wakam

Wakam is deemed authorised by the Prudential Regulation Authority and subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. The nature and extent of consumer protections may differ from those for firms based in the UK. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the Financial Conduct Authority's website.

Product: Wedding Insurance

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?

Wedding insurance provides comprehensive cover for several incidents listed below that may affect the event or in the event of its cancellation due to an external cause beyond the control of the bride and groom, future civil partners, or their guests.



What is Insured?

Cover systematically offered:

- ✓ Cancellation and curtailment including rearrangement
- ✓ Ceremonial and bridal attire
- ✓ Failure of suppliers
- ✓ Wedding gifts
- ✓ Wedding rings, flowers and the wedding cake
- ✓ Wedding cars and transport
- ✓ Essential document indemnity
- ✓ Photography and video
- ✓ Personal accident
- ✓ Personal liability

Optional cover

- Public liability (guests)
- Marquee extension
- Ceremonial swords extension

Different levels of cover are available, which will affect the amount recoverable under each section.



What is not Insured?

- ✗ Any loss due to the insureds deciding not to get married.
- ✗ Claims arising directly or indirectly from failure to obtain the recommended vaccinations.
- ✗ Events or circumstances of which you were aware or that were public knowledge, at the time of buying this policy that make a loss or claim inevitable or which substantially increases the risk of financial loss.
- ✗ Losses directly or indirectly occasioned by, happening through, or in consequence of alcoholism, the use of intoxicating drink or drugs or self-exposure to needless peril.
- ✗ Any damages related to atmospheric conditions.
- ✗ Any damages that are direct or indirect consequence of wear and tear, inherent defect, rot, mildew, rust, corrosion, frost or soiling, insects, woodworm, vermin, or moths
- ✗ Any damages or losses confiscation or detention by government or other authorised officials.
- ✗ Damages caused by a wedding services supplier not providing you with the service or level of quality which they contracted to unless specifically covered in this policy.
- ✗ Any travel costs
- ✗ Any deliberate, wilful, criminal, or malicious acts and any acts of vandalism by persons invited to the event by the insured couple.
- ✗ Losses recoverable by any other sources.
- ✗ Any deposits and/or payments paid more than 30 days before the start date of this policy.
- ✗ Anyone upon whom the wedding depends acting against medical advice, awaiting results of tests or medical investigations, being on a hospital waiting list for treatment, having received a terminal prognosis, suffer from anxiety, stress or depression, committing or attempting to commit suicide or injuring himself intentionally.



Are there any restrictions on cover?

- ! This policy must be purchased a minimum of 30 days before the wedding ceremony and/or reception date.
- ! If the Wedding is taking place in the UK at least one of the partners to be wed must be a Resident of the UK, or if living abroad when purchasing the policy one of the partners to be wed must hold a UK passport.
- ! If the Wedding is taking place outside the UK at least one of the partners to be wed must be a permanent Resident of the UK on the Wedding Date.
- ! 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.
- ! Excess for Ceremonial and Bridal Attire, Failure of Suppliers, Wedding Gifts, Rings, Cake, Flowers, Attendant's Gifts, Photography and Video is £100.



Where am I covered?

This policy applies to Weddings taking place anywhere in the world excluding countries where travel is not recommended by the Foreign, Commonwealth & Development Office. Public Liability cover only applies to weddings held within the UK.



What are my obligations?

When taking out this policy, the policyholders must give complete, accurate and up-to-date answers to all questions we ask of them.

The policyholders must:

- tell the insurer any changes to the answers they gave to the insurer or changes in the circumstances which happen before or during the period of insurance.
- take all necessary and reasonable steps to prevent or limit accident, injury, loss or damage or liability
- pay the premium
- tell the insurer as soon as possible about any incident or loss which may give rise to a claim



When and how do I pay?

You must pay the premium by debit or credit card when you buy the policy.



When does the cover start and end?

Cover starts at the start date specified in the schedule and ends when the obligations under the contract are discharged or immediately after a default giving rise to the declaration of a claim.



How do I cancel the contract?

You can cancel the policy within 14 days of taking out the policy, the insurer will then cancel the policy and refund the premium in full, unless the insured event has already started, or a claim has already been made.

You may cancel the insurance cover after 14 days by informing the administrator however no refund of premium will be payable.