

## Wedding Policy

This policy document describes what is insured and the events you are insured against happening during the period for which you are insured. It also details the procedures to follow should you need to make a claim and clearly outlines what the policy does not cover.

**We** (the Ecclesiastical Insurance Office plc) and **you** (the Insured named in the schedule) agree the following:

- **You** will pay the premium.
- **We** will provide the cover described in this policy for any loss, damage or liability that occurs during a period of insurance for which we have accepted the premium.
- The policy and the schedule must be read together and any word or phrase which has been explained in this policy will have that meaning wherever it appears.
- This policy will be governed by Irish Law.



Manager



### Claims Procedure

If you need to report a new claim you can contact us 24 hours a day 7 days a week on 01 661 5344 We will advise you of any information we require to process your claim.

We will keep you updated on the progress of your claim but should you have any enquiries you can contact us on 01 662 4933 from 9.00am to 5.00pm – Monday to Friday.

### Definitions

Where words are shown in this booklet in **bold italics** they have the meaning shown below. Where the words are not highlighted in this manner the normal, everyday meaning of the word applies.

***Insured, you, your***

The bride and groom named as insured in the schedule including the parents or guardians of the bride and groom.

***Company, we, our, us***

Ecclesiastical Insurance Office plc.

***Wedding***

The ceremony taking place on the date shown in the schedule.

***Reception***

The wedding reception booked or arranged to take place after the ***wedding*** on the date shown in the schedule.

***Tier***

Standard, Premier or Supreme being the level of cover chosen as shown in the schedule.

***Wedding Party***

The bride, groom, their parents or guardians, bride's attendants, best man and ushers.

***Geographical limits***

Republic of Ireland, England, Scotland, Wales, Northern Ireland, the Channel Islands and the Isle of Man.

### **Marquees**

Hired marquees or tents including gazeboes, staging, flooring, chairs, tables, lighting and other ancillary equipment.

### **Sender**

Click and Insure Ltd

## **Conditions applying to the whole policy**

### **1 Duty of care**

**You** must take all reasonable steps to prevent or minimise any claim under this policy and shall make every effort to arrange an alternative venue for the **wedding** or **reception** and obtain alternative wedding attire.

### **2 Notification of claims**

- (i) If loss, damage or liability occurs which may result in a claim under this policy, **you** must tell **us** as soon as is reasonably possible.  
Additional action then depends on the type of claim:
  - (a) theft, malicious damage or vandalism – tell the Gardaí 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.
- (ii) **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.

### **3 Fraudulent claims**

If **you** make a claim which is fraudulent in any way, this policy will end and **we** will not pay any claims.

### **4 Rights and responsibilities**

- (i) **We** may take over and deal with, in **your** name, the defence or settlement of any claim.
- (ii) **We** may take proceedings, in **your** name, but at **our** expense, to recover for **our** benefit the amount of any payment **we** have made under this policy.
- (iii) **You** must give us all reasonable necessary information and assistance that **we** may require.

### **5 Cancellation**

**You** cannot cancel the policy unless it covers a period of at least 28 days from the time the policy is taken out. For policies covering 28 days or more the following “cooling-off” right applies.

If after insuring with **us** and receiving the full policy documentation including the schedule **you** subsequently change **your** mind **you** have 14 days to write to the **sender** confirming that **you** do not wish to continue. No charge will be made and any premium **you** have already paid will be refunded. After this time there is no refund for the cancellation of this policy.

### **6 Uninsured expenses**

**You** shall reimburse **us** within one month of the wedding date any expenses not covered by this insurance which are incurred on **your** behalf.

## 7 Changes to risk

**You** must tell **us** straight away about any changes which may affect the insurance such as if **you** change **your** occupation.

**We** reserve the right to alter the terms of **your** policy once **we** are notified of such changes.

Please let **us** know if **you** change **your** address.

### 1 Radioactive contamination

**We** will not cover any claim or expense of any kind caused directly or indirectly by:

- ionising radiation or radioactive contamination from any nuclear fuel or nuclear waste arising from burning nuclear fuel.
- the radioactive, poisonous, explosive or other dangerous properties of any nuclear equipment or part of that equipment.

### 2 War risks

**We** will not cover any loss or damage claim or expense of any kind caused directly or indirectly by war, act of foreign enemy, hostilities (whether war be declared or not), civil unrest, revolution or military force or terrorist activity.

For the purpose of this endorsement an 'terrorist activity' means an act, including but not limited to the use of force or violence and/or threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s) committed for political, religious, ideological, ethnic or similar purposes or reasons, including the intention to influence any government and/or to put the public, or any section of the public, in fear.

### 3 Aids

**We** will not cover any claim arising directly or indirectly from any injury, illness, death, loss, expense or other liability attributable to HIV (Human Immunodeficiency Virus) or any HIV-related illness including AIDS (Acquired Immune Deficiency Syndrome) or any mutant derivative or variations thereof however caused.

### 4 Weddings and receptions outside the geographical limits

**We** will not cover any **wedding** or **reception** outside the **geographical limits**.

### 5 Pollution or contamination

**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 unexpended 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.

### 6 Uninsurable risks

**We** will not cover any loss or damage caused by wear and tear, deterioration, depreciation, confiscation or detention, any process of cleaning, restoration or repair, atmospheric or climatic conditions, rot, fungus, insects, vermin or any gradual cause.

## Section 1 – Cancellation, curtailment or re-arrangement

### What is covered

Cancellation or curtailment  
Maximum payable

Standard Cover	€10,000
Premier Cover	€20,000
Supreme Cover	€45,000

**We** will reimburse **you**, up to the above amount, for any irrecoverable expenses, incurred by **you** in respect of transport, accommodation, catering, photographs, flowers or hired wedding attire of the **wedding** party and services from any other suppliers booked but not used as a result of unavoidable cancellation or curtailment of the **wedding** or **reception** made necessary by any cause beyond **your** control except as specifically excluded under 'What is not covered' below.

Re-arrangement

**We** will also pay any extra costs of alternative wedding services incurred to avoid cancellation of the **wedding** or **reception**. The most **we** will pay for these additional costs is 50% of the cost of the original service.

### What is not covered

- (i) The first €50 of each and every claim.
- (ii) Any sums recoverable from any other source.
- (iii) Any claim arising from:
  - (a) the bride or groom deciding not to marry;
  - (b) the death, injury, illness or compulsory quarantine of any person who has received a terminal diagnosis prior to the submission of the application form;
  - (c) lack of funds to continue with the **wedding** or **reception**, unless following compulsory redundancy of any member of the **wedding party** which occurs after the issue of the policy and qualifies for payment under redundancy law.
- (iv) Any claim arising directly or indirectly from injury, illness or death of any person caused by:
  - (a) suicide or attempted suicide or self inflicted injuries;
  - (b) pregnancy or childbirth unless the expected date of confinement is more than two months after the wedding date;
  - (c) the influence of drugs (unless they are prescribed by a qualified medical practitioner but not to treat drug addiction) or the effects of alcohol;
  - (d) flying (other than as a fare-paying passenger), scuba diving, hang gliding or parachuting, hunting on horseback, polo, show jumping or steeple chasing, riding, sailing, or driving in any kind of race, winter sports (other than curling or ice-skating), mountaineering, cliff or rock climbing, abseiling or potholing or playing in any sport professionally.
- (v) Any expense or loss where the bride or groom has booked, arranged or commenced the **wedding** or **reception** against the advice of any medical practitioner
- (vi) Any claim arising from:
  - (a) the death, injury, illness, compulsory quarantine, witness summons or jury service of any person(s) other than members of the **wedding party**;
  - (b) service in the Defence Forces of any member of the **wedding party** or any wedding guests other than the unforeseen occupational posting overseas of the bride or bridegroom.

- (vii) Any claim arising from non-attendance of wedding guests unless due to adverse weather conditions preventing 50% or more of the guests from attending.

## Section 2 – Wedding attire

### What is covered

Maximum payable

Standard Cover € 4,000 Premier Cover € 8500 Supreme Cover € 14,000

Following loss or damage by any cause to the wedding attire of the **wedding party** whilst in the possession of the Insured, any member of the **wedding party** or any relative of such member of the **wedding party**, **we** will replace or **we** will pay for the repair or replacement of such attire or dress hire charges necessarily incurred, up to the amount stated above.

### What is not covered

- (i) The first €50 of each and every claim.
- (ii) Any sums recoverable from any other source.
- (iii) Any loss by theft not reported to the Gardaí within 24 hours of the loss being discovered.
- (iv) Loss or damage which is insured by or would but for the existence of this policy be insured by any other policy.
- (v) Loss or damage by theft or attempted theft from an unattended vehicle unless the vehicle is secured at all points of access and the doors are locked and the property hidden from view in a locked boot or glove compartment.
- (vi) Any claim received more than 90 days after the **wedding**.
- (vii) Ordinary wear and tear or soiling of the bride's dress sustained inevitably during the course of the **wedding** day.

## Section 3 – Presents, rings, cakes and flowers

Maximum payable

	Presents	Rings	Cakes	Flowers
Standard Cover Max Total €12,000	€3,000	€3,000	€3,000	€ 3,000
Premier Cover Max Total € 18000	€6,000	€4,000	€4000	€4,000
Supreme Cover Max total €24,000	€9,000	€6,000	€5,000	€5,000

### What is covered

Following loss or damage by any cause to any wedding presents, wedding rings, wedding cake, attendant's presents or flowers during the period of 7 days prior to the **wedding** and up to 24 hours after the **reception**, whilst at **your** home or at the **reception** or in transit between these locations, **we** will replace or **we** will pay the value of such items or make good such damage up to the amount stated above.

## What is not covered

- (i) The first €50 of each and every claim.
- (ii) Any sums recoverable from any other source.
- (iii) Any loss by theft not reported to the Gardai within 24 hours of the loss being discovered
- (iv) Loss or damage which is insured by or would but for the existence of this policy be insured by any other policy.
- (v) Loss or damage by theft or attempted theft from an unattended vehicle unless the vehicle is secured at all points of access and the doors are locked and the property hidden from view in a locked boot or glove compartment.

## Section 4 – Photographs and video

### What is covered

#### Maximum payable

	Photographs	Video
Standard Cover	€1,000	€1,000
Premier Cover	€ 2000	€ 2000
Supreme Cover	€ 3000	€ 3000

**We** will pay, up to the above amount, all expenses necessarily incurred to retake the wedding photographs as a direct and necessary consequence of the following:

- (i) Non-appearance on the **wedding** day for any reason of the professional photographer booked for the **wedding**;
- (ii) Loss of or damage to the original film or negatives by any cause before copies are made;
- (iii) Non-development of the original film, negatives (other than under or over-exposure) or other digital media.

**The Premier and Supreme** cover also includes up to the amount stated, all expenses necessarily incurred to retake wedding videos resulting from the non-appearance on the **wedding** day for any reason, of the professional video operator booked for the **wedding** and payment for loss or damage by any cause, to the original video tape produced by the professional video operator before copies are made.

### What is not covered

- (i) The first €50 of each and every claim.
- (ii) Any sums recoverable from any other source.
- (iii) Loss or damage which is insured by or would but for the existence of this policy be insured by any other policy.
- (iv) Loss or damage by theft or attempted theft from an unattended vehicle unless the vehicle is secured at all points of access and the doors are locked and the property hidden from view in a locked boot or glove compartment.
- (v) Loss or damage arising directly or indirectly from, or consisting of, the failure or inability of any equipment or any computer programme, whether or not **you** own it, to recognise, accept, process or respond to any date as its true calendar date, or to continue to function correctly beyond that date.

- (vi) Any claim received more than 90 days after the **wedding**.

## Section 5 – Failure of suppliers

### What is covered

Maximum payable

Standard Cover	€2,000
Premier Cover	€4,000
Supreme Cover	€6,000

Following the bankruptcy or liquidation of any suppliers booked to supply transport, accommodation, catering, photographs, flowers or hired wedding attire or any other wedding services, **we** will pay up to the amount stated above for the following;

- (i) Irrecoverable deposits;
- (ii) Additional costs in arranging alternative equivalent services but only so far as these costs exceed what would have been incurred had the original supplier not ceased trading.

### What is not covered

- (i) The first €50 of each and every claim.
- (ii) Any sums recoverable from any other source.

## Section 6 – Transport

### What is covered

Maximum payable

Standard Cover	€1,500
Premier Cover	€3,000
Supreme Cover	€5,000

Following the failure of any vehicle hire firm or any other person to provide wedding transport in accordance with any agreement or obligation with **you**, including non-appearance or breakdown of, or accident to the vehicle, **we** will pay up to the amount stated above for the following:

- (i) Irrecoverable deposits;
- (ii) Additional costs in arranging alternative equivalent services but only so far as these costs exceed what would have been incurred had the original supplier provided the service.

### What is not covered

- (i) The first €50 of each and every claim.
- (ii) Any sums recoverable from any other source.
- (iii) Contracts which are not in writing.

## Section 7 – Wedding documents

### What is covered

Maximum payable € 1,000

**We** will pay up to the amount shown following loss or damage to wedding documents occurring within 24 hours before and after the **wedding**. **We** will choose whether to reimburse you or replace the documents.

#### What is not covered

Any documents not in the care or custody of the **wedding party**.

### Section 8 Public Liability

#### What is covered

**We** will pay up to €2,600,000 for any one accident or series of accidents arising out of or attributable to one source or original cause plus defence costs and expenses which **we** have agreed to in writing, to indemnify **you** against **your** legal liability for:

- accidental bodily injury including death, disease or illness;  
or
- accidental damage to property;  
happening in the **geographical limits** and arising in connection with the **wedding** or **reception**.

#### What is not covered

- (i) Loss of or damage to any property belonging to **you** or in **your** custody or control other than:
  - (a) personal effects or vehicles of any visitors to or participants in the **wedding** or **reception**
  - (b) any other vehicles (not belonging or loaned or hired to **you**) in any car park for which **you** are responsible
  - (c) premises including the fixtures and fittings (but not **marquees**) temporarily hired to **you** but excluding the first €50 in respect of loss of or damage to such premises, and providing such liability does not arise solely under the terms of any contract or agreement.
- (ii) Liability for fines, penalties, liquidated damages or punitive, exemplary, aggravated or multiplied damages;
- (iii) 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 for making good, removal, repair, rectification, replacement or recall of:
  - (a) any such goods or property;
  - (b) any defective work executed by **you**.
- (iv) Any liability arising from the following:
  - (a) The ownership, possession or use by or on behalf of **you** of any mechanically propelled or assisted vehicles (other than gardening equipment or pedestrian controlled vehicles), lifts, caravans, aircraft, hovercraft or boats;
  - (b) Any vehicle required to be insured under the Road Traffic Acts.

### Section 9 – Marquees

Important note: The cover provided by this section is optional and is only available when Supreme cover is opted for. The schedule will show if this section applies and the appropriate premium has been paid.

#### What is covered

Loss or damage to **Marquees**, during the hire period and for which **you** have accepted responsibility, by any cause except as specifically excluded under 'What is not covered' below.

The most **we** will pay under this section is € 30,000

## What is not covered

- (i) The first €50 of each and every claim in respect of accidental damage.
- (ii) Any sums recoverable from any other source.
- (iii) Damage arising from erection or dismantling of any hired property.
- (iv) Damage to flooring caused by footwear.
- (v) Audio and visual entertainment equipment.

## Complaints procedure

**We** aim to provide a high standard of service. However, if **you** have any reason to complain about the advice or service **you** have received **you** should contact Click and Insure Ltd at 01 8532 671.

Email [info@clickandinsure.ie](mailto:info@clickandinsure.ie) or write to:

The Manager,  
Click and Insure Ltd,  
34a Dollymount Park,  
Clontarf,  
Dublin 3

If your complaint relates to a claim you can contact the Claims Manager at:

Ecclesiastical Insurance Office plc., 77, Sir John Rogerson's Quay, Dublin 2.

Tel: 01 662 4933 Fax: 01 662 4639 Email: [eio\\_dublin@eigmail.com](mailto:eio_dublin@eigmail.com)

**We** will acknowledge all complaints within 5 working days.  
All complaints will be investigated independently at a senior level within Ecclesiastical Insurance.

**We** will aim to respond formally to **your** complaint within 4 weeks, but **we** shall endeavour to report to **you** within 10 working days whenever possible

If after 4 weeks **we** have not completed **our** investigation **we** will write to **you** to tell **you** the progress of the investigation. **We** will then write to **you** again within 8 weeks of receiving **your** complaint with **our** response, or to inform **you** of the progress being made.

If **you** are not satisfied with **our** response, or **we** have not completed **our** investigation after 8 weeks, **we** will inform **you** of **your** right to take the complaint to:

Financial Services Ombudsman, 32 Upper Merrion Street, Dublin 2.

This complaints procedure does not affect **your** right to take legal proceedings.



[www.ecclesiastical.ie](http://www.ecclesiastical.ie)