

Section S – Wedding/Civil partnership cover

(only operative if indicated in **your** policy certificate document)

Special definition relating to this section (which is shown in italics)

You/your/insured person/insured couple

- means the couple travelling to be married or to enter into a civil partnership whose names appear in the certificate validation document.

Wedding

- means the religious or civil ceremony at which the couple become married or register as civil partners of each other.

Wedding attire

- means dress, suits, shoes and other accessories bought specially for the *wedding* and make-up, hair styling and flowers paid for or purchased for the *wedding* forming part of *your* **baggage**.

What is covered

- We** will pay up to the amounts shown for the accidental loss of, theft of or damage to the items shown below forming part of *your* **baggage**:
 - £300 for each *wedding* ring taken or purchased on the **trip** for each *insured person*
 - £750 for *wedding* gifts (including up to £150 for bank notes and currency notes) taken or purchased on the **trip** for the *insured couple*
 - £1,000 for *your* *wedding attire* which is specifically to be worn by *you* on *your* *wedding* day.

The amount payable will be the value at today's prices less a deduction for wear, tear and depreciation (loss of value), or **we** may at **our** option replace, reinstate or repair the lost or damaged **baggage**.

- We** will pay the *insured couple* up to £500 for the reasonable additional costs incurred to reprint/make a copy of or retake the photographs/video recordings either at a later date during the **trip** or at a venue in the **United Kingdom** if:
 - the professional photographer who was booked to take the photographs/video recordings on *your* *wedding* day is unable to fulfil such obligations due to **bodily injury**, illness or unavoidable and unforeseen transport problems, or
 - the photographs/video recordings of the *wedding* day taken by a professional photographer are lost, stolen or damaged within 15 days after the *wedding* day and whilst *you* are still at the holiday/honeymoon location.

You may only claim under one of either Section S - Wedding/civil partnership cover, Section E - Baggage, Section F - Personal money or Section T Cruise cover for the same event. Upon notification **we** will allocate **your** claim against the most appropriate section of the policy in the best interest of the named **insured person(s)**.

Special conditions relating to claims

- You* must report to the local Police in the country where the incident occurred within 24 hours of discovery or as soon as possible after that and get (at **your** own expense) a written report of the loss, theft or attempted theft of all **baggage**.
- If **baggage** is lost, stolen or damaged while in the care of a carrier, transport company, authority, hotel or *your* accommodation provider *you* must report to them, in writing, details of the loss, theft or damage and get (at **your** own expense) written confirmation. If **baggage** is lost, stolen or damaged whilst in the care of an airline *you* must:
 - get a Property Irregularity Report from the airline.
 - give formal written notice of the claim to the airline within the time limit contained in their conditions of carriage (please retain a copy).

c) keep all travel tickets and tags for submission if *you* are going to make a claim under this certificate.

- You* must keep receipts for items lost, stolen or damaged as these will help **you** to substantiate **your** claim.

What is not covered

- The first £100 of each and every claim, per incident claimed for, under this section by the *insured couple* but reduced to £50 for claims by each *insured person* under What is covered subsection 1.a) and limited to £200 and £100 respectively if **family cover** or **single parent cover** applies.
- Loss, theft of or damage to **valuables**, bank notes and currency notes left **unattended** at any time (including in a vehicle or in the custody of carriers) unless deposited in a hotel safe, safety deposit box or left in *your* locked accommodation.
- Loss, theft of or damage to **baggage** contained in an **unattended** vehicle:
 - overnight between 9 pm and 9 am (local time) or
 - at any time between 9 am and 9 pm (local time) unless:
 - it is locked out of sight in a **secure baggage area**
 - forcible and violent means have been used by an unauthorised person to effect entry into the vehicle and evidence of such entry is available.
- Loss or damage due to delay, confiscation or detention by customs or any other authority.
- Loss, theft of or damage to unset precious stones, contact or corneal lenses, hearing aids, dental or medical fittings, antiques, musical instruments, documents of any kind, bonds, securities, perishable goods (such as foodstuff), bicycles, **ski equipment**, **golf equipment** and damage to suitcases (unless the suitcases are entirely unusable as a result of one single incidence of damage).
- Loss or damage due to cracking, scratching, breakage of or damage to china, glass (other than glass in watch faces, cameras, binoculars or telescopes), porcelain or other brittle or fragile articles unless caused by fire, theft, or accident to the vessel, aircraft or vehicle in which they are being carried.
- Loss or damage due to breakage of sports equipment or damage to sports clothing whilst in use.
- Loss, theft of or damage to **business equipment**, business goods, samples, tools of trade, motor accessories and other items used in connection with *your* employment or occupation.
- Loss or damage caused by wear and tear, depreciation (loss of value), variation in exchange rates, deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.
- Anything mentioned in the General exclusions applicable to all sections of the certificate on page 5.

Claims evidence

We will require (at **your** own expense) the following evidence where relevant:

- A Police report from the local Police in the country where the incident occurred for all loss, damage, theft or attempted theft.
- A Property Irregularity Report from the airline or a letter from the carrier where loss, theft or damage occurred in their custody.
- A letter from **your** tour operator's representative, hotel or accommodation provider where appropriate.
- Keep all travel tickets and tags for submission.
- Receipts or valuations for items lost, stolen or damaged.
- Repair report where applicable.
- A medical certificate from the treating **medical practitioner** or relevant transport provider or authority explaining why the professional photographer was unable to fulfil his/her obligations.
- Any other relevant information that **we** may ask **you** for.