

Some important facts about your insurance are summarised below. This summary does not describe all the terms and conditions of your policy, so please take time to read the policy document to make sure you understand the cover it provides. This Policy Summary does not form part of the contract between us.

The Insurance Provider

This Wedding Insurance is arranged by Crispin Speers & Partners Ltd on behalf of Travel Insurance Agencies Limited and is underwritten by UK General Insurance Limited on behalf of Great Lakes Insurance SE. Great Lakes Insurance SE is a German insurance company with its headquarters at Koniginstrasse 107, 80802 Munich. UK Branch office: Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ.

Purpose of the Insurance

This is a wedding policy that, subject to the terms, conditions and exclusions contained in the Evidence of Insurance, provides certain financial protection and medical assistance for your trip.

Significant Product Features, Benefits and Exclusions

The levels of cover and excesses that apply are set out in the Summary of Cover on the Evidence of Insurance. Certain Sections of your Evidence of Insurance carry an excess which means that you have to pay the first sum per person, per incident if you claim. The table below sets out the significant benefits and exclusions of your Evidence of Insurance. The Evidence of Insurance includes many other benefits, conditions and exclusions.

Please read your Evidence of Insurance to make sure that the cover is suitable for you.

SUMMARY OF COVER

Type of Cover	IVORY	PEARL	RUBY	SAPPHIRE	EMERALD	DIAMOND	Excess
1. Cancellation of Wedding and/or Reception	£2,500	£5,000	£10,000	£20,000	£30,000	£50,000	£50 £100 for Emerald/Diamond
Rearrangement of Wedding and/or Reception	£1,250	£2,500	£5,000	£10,000	£15,000	£25,000	
2. Failure of Suppliers	£1,250	£1,500	£3,000	£4,500	£6,000	£7,500	£50 £100 for Emerald/Diamond
3. Wedding/Ceremonial Attire	£1,000	£2,000	£3,500	£7,000	£12,000	£15,000	£50 £100 for Emerald/Diamond
4. Wedding Gifts	£1,000	£2,000	£3,500	£7,000	£12,000	£15,000	£50 £100 for Emerald/Diamond
5. Wedding Rings, Flowers, Attendant's Gifts, Cake	£1,000	£1,800	£2,500	£4,500	£12,000	£15,000	£50 £100 for Emerald/Diamond
6. Wedding Cars and Transport	£1,000	£1,500	£1,800	£3,500	£6,000	£7,500	£50 £100 for Emerald/Diamond
7. Photographs and Video	£1,000	£1,500	£1,800	£3,500	£6,000	£7,500	£50 £100 for Emerald/Diamond
8. Essential Document Indemnity (for overseas weddings only)	£300	£300	£300	£600	£1,200	£1,800	£50 £100 for Emerald/Diamond
9. Personal Liability	£2,000,000	£2,000,000	£2,000,000	£2,000,000	£2,000,000	£2,000,000	£50 £100 for Emerald/Diamond
10. Personal Accident Death	£12,000	£12,000	£25,000	£30,000	£35,000	£40,000	£50 £100 for Emerald/Diamond
Loss of limbs or sight	£6,000	£6,000	£12,000	£15,000	£17,000	£20,000	
Permanent Total Disablement (Limited to £1,500 for children under 18 or persons over 65)	£12,000	£12,000	£25,000	£30,000	£35,000	£40,000	
11. Legal Expenses	£6,000	£6,000	£6,000	£12,000	£25,000	£25,000	£50 £100 for Emerald/Diamond
12. Optional Marquee Cover	£25,000 (This cover only applies when an additional premium has been paid)						£50
13. Optional Ceremonial Swords Cover	£25,000 (This cover only applies when an additional premium has been paid)						£300
14. Optional Public Liability Cover	£2,500,000 (This cover only applies when an additional premium has been paid)						£300

The Significant Conditions And Exclusions		Policy Cross Reference
Country of residence	This policy is only available to you if you are permanently resident in the United Kingdom. You must have been present in the United Kingdom for at least six months prior to purchasing your policy.	'Page 5 – Definitions'

Cancellation Rights

If, after reading the Evidence of Insurance you are not satisfied with it for any reason, you must return the certificate to the Issuing Agent within 14 days of issue in order to receive a full refund of premium, provided that a claim does not exist and that the wedding has not taken place.

Making a claim

Please telephone Direct Group Wedding Services on 0044 344 412 4296 or email dgtsnewclaims@directgroup.co.uk

Our postal address is:

Direct Group Wedding Services
PO Box 1188, Doncaster, DN1 9PQ

When contacting us to request a claim form please state the your insurance is provided by UK Underwriting Ltd and quote scheme reference **04282G** and state under which Section(s) a claim is being made.

PLEASE DO NOT FORWARD ANY DOCUMENTS UNTIL YOU SUBMIT THE COMPLETED CLAIM FORM.

Making a Complaint

It is the intention to give **You** the best possible service but if **You** do have any questions or concerns about this insurance or the handling of a claim **You** should follow the Complaints Procedure below:

SALE OF THE POLICY

Please contact **Your** agent who arranged the Insurance on **Your** behalf.

Managing Director of Crispin Speers & Partners Limited, St Clare House, 30-33 Minorities, London EC3N 1PE

Email: general@cspinsurance.com

If **Your** complaint about the sale of **Your** policy cannot be resolved by the end of the third working day, **Your** agent will pass it

to: Customer Relations Department

UK General Insurance Limited

Cast House

Old Mill Business Park

Gibraltar Island Road

Leeds

LS10 1RJ

Tel: 0345 218 2685

Email: customerrelations@ukgeneral.co.uk

CLAIMS

Direct Group Wedding Services

PO Box 1193

Doncaster

DN1 9PW

Tel: 0044 344 854 2072

Email: customer.relations@directgroup.co.uk

In all correspondence please state that **Your** insurance is provided by UK General Insurance Limited and quote scheme reference **04282G**. If you are still not satisfied with our decision after following the above procedure, you may then write to:

Financial Ombudsman Service, Exchange Tower, London E14 9SR

Telephone: 0300 123 9123

Email: complaint.info@financial-ombudsman.org.uk

Please note that the Ombudsman will not consider **Your** case until **You** have followed the internal complaints procedure by writing to UK General Insurance Limited, as outlined above.

Please quote **Your** insurance reference number and **Your** claim number in all **Your** correspondence to all parties involved with this procedure. This procedure is intended to provide **You** with a prompt and practical service with any complaint that **You** may have, and does not affect **Your** legal rights.