

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, arranged by Crispin Speers and Partners Ltd on behalf of Hastings (Westport) Limited, is accepted and underwritten by UK Underwriting Limited on behalf of Ageas Insurance Limited.

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	Silver	Gold	Sapphire	Diamond	Excess
1. Cancellation of Wedding and / or Reception Rearrangement of Wedding and / or Reception	€ 6,000 € 3,000	€ 12,000 € 6,000	€ 25,000 € 12,000	€ 35,000 € 18,000	€ 30 € 60 for Diamond
2. Failure of Suppliers	€ 1,500	€ 1,800	€ 3,500	€ 6,000	€ 30 € 60 for Diamond
3. Wedding / Ceremonial Attire	€ 2,000	€ 3,500	€ 7,000	€ 12,000	€ 30 € 60 for Diamond
4. Wedding Gifts	€ 2,000	€ 3,500	€ 7,000	€ 12,000	€ 30 € 60 for Diamond
5. Wedding Rings, Flowers, Attendant's Gifts, Cake	€ 1,800	€ 2,500	€ 4,500	€ 12,000	€ 30 € 60 for Diamond
6. Wedding Cars and Transport	€ 1,500	€ 1,800	€ 3,500	€ 6,000	€ 30 € 60 for Diamond
7. Photographs and Video	€ 1,500	€ 1,800	€ 3,500	€ 6,000	€ 30 € 60 for Diamond
8. Essential Document Indemnity (for overseas weddings only)	€ 300	€ 300	€ 600	€ 1,200	€ 30 € 60 for Diamond
9. Personal Liability	€ 2,000,000	€ 2,000,000	€ 2,000,000	€ 2,000,000	€ 30 € 60 for Diamond
10. Personal Accident	€ 12,000	€ 25,000	€ 30,000	€ 35,000	€ 30 € 60 for Diamond
11. Legal Expenses	€ 6,000	€ 6,000	€ 12,000	€ 25,000	€ 30 € 60 for Diamond
12. Optional Marquee Cover	€ 25,000 (This cover only applies when an additional premium has been paid)				€ 30
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	At least one of the insured couple must be resident in the Republic of Ireland for at least 6 months to purchase this insurance.	'Page 8 – Conditions'

Cancellation Rights

There is a 14 day cancellation period starting from receipt of these documents.

You can cancel by either:

- phoning (098) 27227 or
- writing to Hastings (Westport) Ltd, The Octagon, Westport, Co. Mayo, Ireland.

Your right to cancel will remain unaffected if any contingency beyond your control arises which makes it impracticable for you to communicate your wish to cancel. If you do not cancel this policy your cover will continue as detailed in your policy and summarised here.

Making a claim

Please telephone the Direct Group Travel Services on 0044 845 218 1650.

Our postal address is:

Direct Group Travel Services P O Box 800, Halifax, HX1 9ET

When contacting us to request a claim form please state the your insurance is provided by UK Underwriting Ltd and quote scheme reference **04282A** 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

Should you have any queries or complaints regarding this insurance or in the way your claim has been dealt with, in the first instance please write to:

For policy Sales General Manager of Hastings (Westport) Limited, The Octagon, Westport, Co. Mayo

For claims: Irishweddinginsurance claims, Direct Group Travel Services, PO Box 800, Halifax, HX1 9ET Tel: 0044 844 412 4296

If you are not satisfied with our decision after following the above procedure, you may then write to:

The Customer Relations Manager, UK Underwriting Limited, Cast House, Old Mill Business Park, Gibraltar Island Road, Leeds LS10 1RJ. Tel: 0044 845 218 2685 E-mail: customerrelations@ukgeneral.co.uk

If you are still not satisfied with our decision after following the above procedure, you may then write to:

Financial Services Ombudsman's Bureau, Third Floor, Lincoln House, Lincoln Place, Dublin 2, Republic of Ireland

LoCall: 1890 882090
Telephone: 00353 (1) 6620 899
Fax: 00353 (1) 6620 890

Please note that the Ombudsman will not consider your case until you have followed the internal complaints procedure by writing to UK Underwriting 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.

Hastings (Westport) Ltd. t/a Hastings Insurance Brokers David Flannelly (Holdings) Ltd t/a Flannelly Insurances s Pat Hardiman Insurances Ltd t/a Hastings Insurance Brokers is regulated by the Central Bank of Ireland

Irishweddinginsurance.ie is a registered domain name of Hastings (Westport) Ltd.