

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 and Honeymoon Insurance, arranged by Crispin Speers and Partners Ltd on behalf of Hastings (Westport) Limited, is underwritten by Whitehorse Insurance Ireland Limited. Whitehorse Insurance Ireland Ltd is a general insurance company, licensed in the Republic of Ireland to underwrite most non-life classes of insurance throughout the European Union. It operates from Dublin and is regulated by the Irish Financial Services Regulatory Authority and is a member of the Dublin Insurance and Managers Association.

Purpose of the Insurance

This is a wedding and travel 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.

The Significant Conditions And Exclusions		Policy Cross Reference
Medical Conditions existing prior to purchasing this policy	<p>Please note that No cover is afforded under any section of this insurance policy for any claim arising from or related to a pre-existing medical condition which you or anyone else upon whom your travel is dependant knew about, or could have reasonably been expected to have known about prior to the purchase of this insurance policy unless you have contacted the Medical Screening company to arrange cover for that condition. Failure to advise the Medical Screening company of a pre-existing condition will result in claims for those undisclosed conditions not being paid.</p> <p>You can contact the Medical Screening company on 0044 (0) 8712 085 544.</p> <p>For further information with regard to pre-existing medical conditions please read your policy wording paying careful attention to the Medical Health Requirements & General Exclusions sections of this document.</p>	<p>‘Page 3 - Medical Health Requirements’</p> <p>‘Page 12 - Exclusions Applicable To All Sections Of The Insurance</p>
Age Limits	You must be 69 or under at the time you purchase insurance cover	‘Page 4 – Definitions’
Country of residence	You must be a permanent resident of the Republic of Ireland for at least 6 months to purchase this insurance.	‘Page 4 – Definitions’
Hazardous Activities	<p>The following activities are included within the cover as standard, as long as they are amateur activities, conducted under adequate supervision and on an incidental basis.</p> <p>Archery, badminton, baseball, basketball, beach games, canoeing (excluding white water canoeing of any grade), cricket, cycling (excluding BMX or mountain biking), dinghy sailing, fell walking, fencing, fishing (excluding wade fishing), football, golf, hiking (under 2,000 meters altitude), horse riding (excluding jumping, hunting, polo and racing), hot air ballooning which has been booked in the Republic of Ireland prior to departure, jet boating, jet skiing, jogging, marathon running, netball, orienteering, paintballing (Providing protective eye-wear and clothing worn), parascending (over water), pony trekking, racquetball, rambling, river canoeing, roller skating, roller blading, rounders, rowing, safari (if pre booked through ROI operator, excluding the use of fire arms), sail boarding, sailing within territorial limits, scuba diving up to 15 meters (excluding solo dives and no dives less than 24 hours before departure), skate boarding, snorkelling, squash, surfing, tennis, track events, trekking (under 2,000 meters altitude), triathlon, volleyball, water skiing, white water rafting (up to grade 4), windsurfing, yachting (inside territorial waters).</p>	‘Page 2 – Dangerous Sports or Pastimes & Page 4 – Definitions’
Law and Jurisdiction	We and You are entitled to choose the law applicable to the insurance contract. The Insurer chooses English law and, in the absence of any agreement to the contrary, English law shall apply.	‘Page 13 - Conditions’

SUMMARY OF COVER

WEDDING & CIVIL CEREMONY INSURANCE COVER

Type of Cover	Cover Limits Per Couple				Excess (per person)
	Silver	Gold	Diamond	Platinum	
1. Cancellation/Rearrangement of Wedding/Civil Ceremony and/or Reception	€ 5,000	€ 8,000	€ 12,000	€ 16,000	€ 35
2. Gifts	€ 2,500	€ 4,000	€ 6,000	€ 8,000	€ 35
3. Photographs & Video	€ 2,500	€ 4,000	€ 6,000	€ 8,000	€ 35
4. Legal Expenses – Wedding	€ 30,000	€ 30,000	€ 30,000	€ 30,000	Nil
5. Personal Liability – Wedding*	€ 3,000,000	€ 3,000,000	€ 3,000,000	€ 3,000,000	Nil
6. Ceremonial Attire	€ 3,000	€ 4,800	€ 7,200	€ 9,600	€ 35
7. Wedding Rings/Cake or Flowers	€ 2,500	€ 4,000	€ 6,000	€ 8,000	€ 35
8. Wedding Transport	€ 1,500	€ 2,400	€ 3,600	€ 4,800	€ 35
9. Wedding Suppliers**	€ 2,500	€ 2,500	€ 2,500	€ 2,500	Nil
10. Optional Marquee Cover***	€ 28,000	€ 28,000	€ 28,000	€ 28,000	€ 150

HONEYMOON (TRIP) INSURANCE COVER

Type of Cover	Cover Limits Per Couple				Excess (per person)
	Silver	Gold	Diamond	Platinum	
11. Medical Expenses & Assistance	€ 7,500,000	€ 7,500,000	€ 7,500,000	€ 7,500,000	€ 85
Emergency Dental Expenses	€ 2,500	€ 2,500	€ 2,500	€ 2,500	€ 85
12. Hospital Benefit	€ 80 per 24hrs Up to €800	€ 80 per 24hrs Up to €800	€ 80 per 24hrs Up to €800	€ 80 per 24hrs Up to €800	Nil
13. Cancellation and Curtailment of Honeymoon	€ 8,500	€ 8,500	€ 8,500	€ 8,500	€ 85
14. Personal Accident Up to	€ 25,000	€ 25,000	€ 25,000	€ 25,000	Nil
Permanent Total disablement	€ 25,000	€ 25,000	€ 25,000	€ 25,000	Nil
Death	€ 8,500	€ 8,500	€ 8,500	€ 8,500	Nil
15. Personal Liability – Travel*	€ 30,000	€ 30,000	€ 30,000	€ 30,000	Nil
16. Legal Expenses – Travel	€ 3,000,000	€ 3,000,000	€ 3,000,000	€ 3,000,000	Nil
17. Personal Belongings	€ 3,500	€ 3,500	€ 3,500	€ 3,500	€ 85
Single Article Limit	€ 400	€ 400	€ 400	€ 400	€ 85
Valuables Limit	€ 400	€ 400	€ 400	€ 400	€ 85
18. Personal Money & Documents	€ 600	€ 600	€ 600	€ 600	€ 85
Cash Limit	€ 300	€ 300	€ 300	€ 300	€ 85
19. Missed Departure	€ 800	€ 800	€ 800	€ 800	€ 85
20. Travel Delay	€50 per 12hrs Up to € 150	€50 per 12hrs Up to € 150	€50 per 12hrs Up to € 150	€50 per 12hrs Up to € 150	Nil
Abandonment	€ 8,500	€ 8,500	€ 8,500	€ 8,500	€ 85
21. Delayed Baggage	Up to € 300	Up to € 300	Up to € 300	Up to € 300	Nil
22. Pet Care	€ 800	€ 800	€ 800	€ 800	Nil

* Bride, Groom and/or Civil Partner Only

** Cover can be increased only on receipt of and with confirmation of an Additional Premium

*** Section only covered on receipt of and with confirmation of an Additional Premium

Period of Insurance

The policy you have purchased will run for the period of insurance shown on your Insurance Schedule.

Cancellation Rights

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

You can cancel by either:

- phoning (098) 27227or
- writing to Hastings & Company, 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.

Calling the Emergency Medical Assistance Company

Please telephone AXA Assistance 00 44 (0) 844 811 0923

Making a claim

Please telephone the White Horse Insurance Ireland Ltd Claims Department on 0818 946910.

Any incident or Loss which gives rise, or may give rise, to a claim under Wedding Insurance (Sections 1 – 10) only should be notified immediately to the Claims Department. In respect of claims occurring under Section 3 – Photography and Video, You must observe the specific claims reporting conditions set out. If You have to make a claim under the Wedding Insurance You must notify Us as above as soon as practical after the incident giving rise to the claim, and in any event no later than 45 days after this Insurance expires. We will reserve the right to decline liability for any claim notified after this date.

For Single Trip cover (Sections 11 – 20) please note that it is a condition of your policy that you notify us of your intention to make a claim within 45 days of your return date.

Our postal address is:

White Horse Insurance Ireland Ltd Claims Department, PO BOX 644, Shannon, Co Clare, Republic of Ireland

When you contact us please ensure you have the following information available to you as we will require it to process your claim:

- Master Policy reference of **WHIL/IREWED/08/2010**
- Name of your policy and where it was purchased
- Your Policy number
- Country and Resort you visited or intended to visit
- Actual or intended travel dates
- Incident date
- Brief circumstances of your claim
- Value of the claim

Please note your claim may be delayed if you are unable to advise us on the above information.

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:

The Claims Manager, White Horse Insurance Ireland Limited, PO Box 644, Shannon, Co. Clare, Republic of Ireland

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 White Horse Insurance Ireland Ltd, 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.