



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, is accepted and underwritten by UK General Insurance Limited on behalf of Great Lakes Reinsurance (UK) SE.

**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 for your wedding.

**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
<b>1. Cancellation of Wedding and / or Reception</b>	€ 6,000	€ 12,000	€ 25,000	€ 35,000	€ 50 (€ 100 Diamond)
<b>Rearrangement of Wedding and / or Reception</b>	€ 3,000	€ 6,000	€ 12,000	€ 18,000	
<b>2. Failure of Suppliers</b>	€ 1,500	€ 3,000	€ 4,500	€ 6,000	€ 50 (€ 100 Diamond)
<b>3. Wedding / Ceremonial Attire</b>	€ 2,000	€ 3,500	€ 7,000	€ 12,000	€ 50 (€ 100 Diamond)
<b>4. Wedding Gifts</b>	€ 2,000	€ 3,500	€ 7,000	€ 12,000	€ 50 (€ 100 Diamond)
<b>5. Wedding Rings, Flowers, Attendant's Gifts, Cake</b>	€ 1,800	€ 2,500	€ 4,500	€ 12,000	€ 50 (€ 100 Diamond)
<b>6. Wedding Cars and Transport</b>	€ 1,500	€ 1,800	€ 3,500	€ 6,000	€ 50 (€ 100 Diamond)
<b>7. Photographs and Video</b>	€ 1,500	€ 1,800	€ 3,500	€ 6,000	€ 50 (€ 100 Diamond)
<b>8. Essential Document Indemnity (for overseas weddings only)</b>	€ 300	€ 300	€ 600	€ 1,200	€ 50 (€ 100 Diamond)
<b>9. Personal Liability</b>	€ 2,000,000	€ 2,000,000	€ 2,000,000	€ 2,000,000	€ 50 (€ 100 Diamond)
<b>10. Personal Accident</b>					€ 50 (€ 100 Diamond)
<b>Death</b>	€6,000	€12,000	€15,000	€17,000	
<b>Loss of limbs or sight</b>	€12,000	€25,000	€30,000	€35,000	
<b>Permanent Total Disablement</b>	€12,000	€25,000	€30,000	€35,000	
<b>(Limited to €1,500 for children under 18 or persons over 65)</b>					
<b>11. Legal Expenses</b>	€ 6,000	€ 6,000	€ 12,000	€ 25,000	€ 50 (€ 100 Diamond)
<b>12. Optional Marquee Cover</b>	€ 25,000 (This cover only applies when an additional premium has been paid)				€ 50
<b>13. Optional Ceremonial Swords Cover</b>	€ 25,000 (This cover only applies when an additional premium has been paid)				€ 300
<b>14. Optional Public Liability Cover</b>	€ 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 <b>you</b> if <b>you</b> are permanently resident in the <b>Republic of Ireland</b> . <b>You</b> must have been present in the <b>Republic of Ireland</b> for at least six months prior to purchasing <b>your</b> policy.	'Page 2 – Definitions'

#### Cancellation Period

If, after reading this **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

##### Ryan Direct Group Wedding Services

P O Box 1188

Doncaster

DN1 9PQ

T: +44 (0)344 412 4296

E: [dgetsnewclaims@directgroup.co.uk](mailto:dgetsnewclaims@directgroup.co.uk)

#### Reference Number: 04282F

When contacting Ryan Direct Group Wedding Services to request a claim form please state **Your** insurance is provided by UK General Insurance Ltd and quote reference number **04282F** and state under which Section(s) a claim is being made. This will ensure **We** send **You** the correct claim form(s).

**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.

[general@cspinsurance.com](mailto:general@cspinsurance.com)

The Managing Director  
Crispin Speers and Partners Ltd  
St Clare House  
30-33 Minories  
London EC3N 1PE  
United Kingdom

If **Your** complaint about the sale of **Your** policy cannot be resolved by the end of the next 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  
United Kingdom  
Tel: +44 (0)345 218 2685  
Email: [customerrelations@ukgeneral.co.uk](mailto:customerrelations@ukgeneral.co.uk)

Hastings (Westport) Ltd trading as Hastings Insurance Brokers, [Irishweddinginsurance.ie](http://Irishweddinginsurance.ie) & [Mytravelinsurance.ie](http://Mytravelinsurance.ie) is regulated by the Central Bank of Ireland

#### CLAIMS

##### Ryan Direct Group Wedding Services

P O Box 1193

Doncaster

DN1 9PW

Tel: +44 (0)344 854 2072

Email: [customer.relations@directgroup.co.uk](mailto:customer.relations@directgroup.co.uk)

In all correspondence please state that **Your** insurance is provided by UK General Insurance Limited and quote scheme reference **04282F**.

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

The Financial Ombudsman Service,  
3<sup>rd</sup> Floor,  
Lincoln House  
Dublin 2.  
LoCall: 1890 882090  
Telephone: 00353 (1) 6620 899  
Fax: 00353 (1) 6620 890  
Email: [enquiries@financialombudsman.ie](mailto:enquiries@financialombudsman.ie)

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.