

WEDDING INSURANCE
for your big day

DREAM WEDDING
Insurance



Product
Disclosure
Statement



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IMPORTANT INFORMATION

This Product Disclosure Statement ('PDS') contains important information about this insurance to assist in the making of a decision in relation to it.

This PDS was prepared on 1 April 2019. Other documents may form part of Our PDS and if they do, We will tell You in the relevant document.

Please read this PDS and the Financial Services Guide (FSG) before deciding to buy Dream Wedding Insurance. Terms, conditions and exclusions apply.

Who Is Dream Wedding Insurance?

Dream Wedding Insurance is a trading name of Wedding Insurance Group Pty Ltd ABN 25 161 972 354, AR 448305 and arranges the issue of the insurance to You as an authorised representative of Blend Insurance Solutions Pty Ltd (ABN 47 617 346 353, AFSL No. 500768) ('Blend').

The Insurer

This Policy is underwritten by Allied World Assurance Company Limited, Australian Branch (ABN 54 163 304 907) of 264 George Street Australia Square, Level 21 Sydney NSW 2000 (Phone: +61 2 8015 2500) ('Allied World'). Allied World is authorised by the Australian Prudential Regulation Authority ('APRA') to carry on insurance business in Australia. Allied World is not licensed to, and does not provide, financial product advice about this product.

Blend acts under a binding authority provided by Allied World to administer and issue policies, alterations and renewals. In all aspects of arranging this Policy, Blend acts as an agent of Allied World and not as Your agent.

Important information about Dream Wedding Insurance's advice

Any advice Dream Wedding Insurance gives about this Policy is General Advice only. General Advice is advice that has been prepared without considering Your individual objectives, financial situation or needs. For this reason, before You act on this General Advice, You should consider the appropriateness of the General Advice having regard to Your individual objectives, financial situation and needs.

Before You make any decisions about whether to acquire this Policy, Dream Wedding Insurance recommends You read this Product Disclosure Statement.

If You have any queries in relation this Policy, contact Dream Wedding Insurance in any of the following ways:

Email: info@dreamweddinginsurance.com
Website: www.dreamweddinginsurance.com

General Insurance Code of Practice

Blend supports the General Insurance Code of Practice. The purpose of the Code is to raise the standards of practice and service in the general insurance industry. For further information on the Code, please visit www.codeofpractice.com.au.

Our contract with You

This Policy is a contract of insurance between You and Us and contains all the details of the cover that We provide.

The Policy consists of:

- the Certificate of Insurance;
- this PDS;
- any applicable Supplementary PDS ('SPDS') We issue that varies it;
- any other document We tell You forms part of the Policy which may vary or modify the above documents.

These documents should be read together as they jointly form the contract of insurance between You and Us.

Your Duty of Disclosure

Before You enter into an insurance contract, You have a duty to tell Us anything that You know, or could reasonably be expected to know, may affect Our decision to insure You and on what terms.

You have this duty until We agree to insure You.

You have the same duty before You renew, extend, vary or reinstate an insurance contract.

You do not need to tell us anything that:

- reduces the risk we insure you for; or
- is common knowledge; or
- we know or should know as an insurer; or
- we waive your duty to tell us about.

If You do not tell Us something

If You do not tell Us anything You are required to tell Us, We may cancel Your contract or reduce the amount We will pay You if You make a claim, or both.

If Your failure to tell Us is fraudulent, We may refuse to pay a claim and treat the contract as if it never existed.

The Cost of the Policy and Paying for the Insurance Premium

All cover is subject to the payment of Premium and the terms, conditions, exclusions and provisions of this Policy.

The Premium payable by You will be shown in the Certificate of Insurance. The Premium is calculated taking into consideration risk factors including the plan selected.

Premiums are subject to government taxes and levies where applicable. They can include GST, stamp duty, and any other charges.

Cooling-Off Period

There is a fourteen (14) day cooling-off period. If You wish to cancel the Policy, You can cancel it by contacting Dream Wedding Insurance within fourteen (14) days of its date of issue.

We will refund all the Premium paid less any non-refundable government charges, taxes and levies that We have paid.

You cannot exercise this right if You have made a claim under the insurance during the cooling-off period.

After the cooling off period You can still cancel Your policy but We will not refund any of the premium if You do so.

Receiving Your Policy Documents

You will receive the Policy documents electronically, including but not limited to email.

When sending by email, Dream Wedding Insurance will send them to the email address that You have provided.

Each electronic communication will be deemed to be received by You twenty-four (24) hours after it leaves Dream Wedding Insurance's information system.

You are responsible for ensuring that the email and contact details that Dream Wedding Insurance has are up to date. Please contact Dream Wedding Insurance to change any email or contact details.

Updating this PDS

From time to time and where permitted by law, We may change parts of the PDS. We will issue You with a new PDS or a Supplementary PDS or other compliant document to update the relevant information except in limited cases.

Any updates which are not materially adverse to You from the view of a reasonable person deciding whether to buy this insurance may be found on the Dream Wedding Insurance website at www.dreamweddinginsurance.com. A paper copy of any updated information is available to You at no cost by contacting Dream Wedding Insurance.

Privacy Statement

In this Privacy Statement the use of 'We', 'Us' and 'Our' means Allied World, Blend and Dream Wedding Insurance unless specified otherwise.

We are committed to protecting Your privacy. We are bound by the obligations of the *Privacy Act 1988* (Cth). This sets out basic standards relating to the collection, use, storage and disclosure of personal information.

The primary purpose for Our collection, use, storage and disclosure of Your personal information is to enable Us to provide insurance services to You.

We need to collect, use and disclose Your personal information (which may include sensitive information) to consider Your application for insurance and to provide the cover You have chosen, administer the insurance and assess any claim. You can choose not to provide Us with some of the details or all Your personal information, but this may affect Our ability to provide the cover, administer the insurance or assess a claim.

We may disclose the personal information We collect to third parties who assist Us in providing the above services, such as related entities, distributors, agents, insurers, reinsurers and service providers. Some of these third parties may be located outside of Australia, for example Singapore or the United Kingdom. In all instances where personal information may be disclosed to third parties who may be located overseas, We will take reasonable measures to ensure that the overseas recipient holds and uses Your personal information in accordance with the consent provided by You and in accordance with Our obligations under the *Privacy Act 1988* (Cth).

Personal Information will be obtained from individuals directly where possible and practicable to do so. Sometimes it may be collected indirectly (e.g. from Your insurance intermediary or co-insureds).

If You provide personal information for another person You represent to Us that:

- You have the authority from them to do so and it is as if they provided it to Us;
- You have made them aware that You will or may provide their personal information to Us, the types of third parties We may provide it to, the relevant purposes We and the third parties We disclose it to will use it for, and how they can access it. If it is sensitive information We rely on You to have obtained their consent on these matters. If You have not done or will not do either of these things, You must tell Us before you provide the relevant information.

You are entitled to access Your personal information and request correction if required.

By providing Us with Your personal information, You consent to Our collection, use and disclosure, as well as outlined above and in accordance with Allied World's and Blend's Privacy Policies.

This consent remains valid unless You alter or revoke it by giving written notice to Allied World's and Blend's Privacy Officer. Should you wish to withdraw your consent, We may not be able to provide insurance services to You.

Allied World's Privacy Policy contains information on the kinds of personal information Allied World collects and holds, how Allied World does so and the purposes for which Allied World collects, holds, and discloses personal information. It also contains information on how Allied World can access Your personal information, how You can seek correction of such information or make a privacy related complaint and when Allied World is likely to disclose personal information to third parties and overseas recipients, including the countries in which Allied World is likely located.

You can download a copy of Allied World's Privacy Policy by visiting <http://www.alliedworldinsurance.com/australia> or request a copy to be sent to You by calling (02) 8015 2500.

Blend's Privacy Policy sets out how:

- Blend and its authorised representatives protect Your personal information;
- You may access Your personal information;
- You may correct Your personal information held by Blend or its authorised representatives;
- You may complain about a breach of the Privacy Act 1988 (Cth) or Australian Privacy Principles and how Blend and its authorised representatives will deal with such a complaint.

If You would like additional information about privacy or would like to obtain a copy of the Privacy Policy, please contact Blend's Privacy Officer by:

Email: privacy@blendinsurance.com.au
Phone: +61 2 9307 6656
Postal Address: PO Box A2016, Sydney South, NSW 1235

You can download a copy of Blend's Privacy Policy by visiting www.blendinsurancesolutions.com.au.

Complaints and Dispute Resolution Process

Blend and Allied World are committed to meeting and exceeding clients' expectations whenever possible and would like to know if your expectations have not been met. You are entitled to make a complaint about any aspect of your relationship with Blend or Allied World including the conduct of its agents and authorised representatives. Blend and Allied World will attempt, in good faith, to resolve any complaint /dispute in a fair, transparent and timely manner. The complaints process outlined below complies with the General Insurance Code of Practice.

Stage 1 – Internal Dispute Resolution

What to do if you have a complaint

Complaints should be referred by either email, telephone or mail to Blend:

Email: feedback@blendinsurance.com.au
Phone: 61 2 9307 6653
Postal Address: Blend Complaints Officer, PO Box A2016,
Sydney South, NSW 1235

To allow Blend to consider Your complaint, the following information needs to be provided (where available):

- Your Name, address, email and telephone number;
- Policy number, claim number and product type;
- An explanation of the situation that led to the complaint; and
- Copies of any supporting documentation You believe may assist Blend in addressing Your complaint properly.

How Blend handles Your complaint

Blend aims to acknowledge receipt of Your complaint by either telephone, email or letter within 2 business days and advise the name and contact details of the employee assigned to liaise with you.

Blend will respond to your complaint in writing within 15 business days of first being notified of the complaint, provided that Blend has all the necessary information and has completed any necessary investigations.

Stage 2 - Internal Dispute Resolution

If Blend's Stage 1 decision does not resolve Your complaint to Your satisfaction, You may advise Blend that You wish to escalate Your complaint to Stage 2.

Your complaint will be reviewed by members of Blend's internal dispute resolution panel (which includes representation from Allied World) who are independent of the person(s) whose decisions or conduct is the subject of the complaint, or who was involved in the Stage 1 decisions (where applicable).

Blend will keep You informed about the progress of the review at least every 10 business days.

Blend will respond in writing within 15 days of the date You advise that You wish to proceed to Stage 2, provided all the necessary information has been provided and any investigation required has been completed.

If Blend cannot respond within 15 business days, Blend will let You know as soon as reasonably practicable within that timeframe and agree a reasonable alternative timetable with You. If an alternate timetable cannot be agreed, Blend will advise You of Your right to take Your complaint to the Australian Financial Complaints Authority where applicable.

Stage 3 - External Dispute Process

If Blend's decision at Stage 2 does not resolve Your complaint to Your satisfaction, or if Blend has not resolved Your complaint within 45 calendar days of the date Blend first receives Your complaint, You may refer Your complaint to the Australian Financial Complaints Authority (AFCA) depending on eligibility relating to Your Policy.

Australian Financial Complaints Authority contact details are:

Phone: 1800 931 678
Email: info@afca.org.au
Postal Address: Australian Financial Complaints Authority –
GPO Box 3, Melbourne VIC 3001
Website: www.afca.org.au

You can access Blend's full complaints process at www.blendinsurancesolutions.com.au or request a hard copy.

SELECTING YOUR COVER

Eligibility - Who Can Purchase Dream Wedding Insurance

This Policy is available to Australian Residents, and can be purchased up to eighteen (18) months prior to the date of the Wedding Event. If purchased less than 30 days before the Wedding Event, Section 1: Wedding Event Cancellation, Postponement or Rescheduling shall be excluded.

Cover is available for Wedding Events taking place anywhere in the world (other than Section 6: Personal Liability which is limited to Wedding Events in Australia only), subject to the Sanctions Limitation and Exclusion Clause on page 16.

Period of Insurance

Your insurance shall commence on the Issue Date and ends when either of the following takes place:

1. The Wedding Event (as shown on Your Certificate of Insurance) takes place; or
2. The Wedding Event is cancelled, postponed, or rescheduled, whichever is earlier, and no premium will be returned. You may purchase another policy to receive cover for any new wedding. This is a single event policy and as such it is not renewable.

Choosing the Level of Cover - Plan

This Policy provides the option for you to select the level of cover You require. There are four Plans available for You to select: Bronze, Silver, Gold or Platinum. Each Plan has different levels of cover with maximum amount payable for claims combined under each Section. Please refer to the Table of Benefits and the applicable Sections of the Policy.

Significant Risks

- Wrong Selection of Product: You may choose an insurance product or product option that does not meet Your needs. You should read this PDS and policy document carefully to prevent this. It may also be advisable to consult an adviser for assistance.
- Claims Limits: Claims paid under this Policy are subject to limits. The maximum amounts We will pay for the cover You have chosen

are set out in the PDS and the Certificate of Insurance. You need to ensure that the claim limits are suitable for You.

KEY FEATURES AND BENEFITS

The purpose of this product is to cover You for the reimbursement cost of Your expenses associated with Your Wedding Event should things go wrong, subject to the terms, conditions and exclusion of the policy. There is no excess applicable.

The following Table of Benefits lists the maximum benefits for each Plan option.

Table of Benefits	Plan			
	Bronze	Silver	Gold	Platinum
1. Wedding Event Cancellation, Postponement or Rescheduling	\$8,000	\$16,000	\$35,000	\$75,000
2. Wedding Attire & Wedding Rings	\$2,000	\$5,000	\$10,000	\$20,000
3. Wedding Gifts [^] - Sub-limit for Money	\$2,000 \$500	\$4,000 \$500	\$8,000 \$500	\$16,000 \$500
4. Wedding Supplier Failure - Sub-limit for hired cars or transport	\$3,000 \$1,500	\$6,000 \$3,000	\$15,000 \$7,500	\$30,000 \$10,000
5. Accidental Damage to Hired Equipment	\$1,000	\$2,000	\$5,000	\$10,000
6. Personal Liability *	\$5 MIL	\$5 MIL	\$5 MIL	\$5 MIL

* No personal liability cover for Wedding Events outside of Australia

[^] Sub-limit of \$500 per item applies for wedding gifts.

If You require any further information about the Policy or require confirmation of a transaction please email admin@dreamweddinginsurance.com.

COVERAGE

Subject to the terms, conditions and exclusions contained in this Policy, We will cover You under each Section described in this Policy, provided that You have paid the Premium.

SECTION 1: Wedding Event Cancellation, Postponement or Rescheduling

This Section is not included for Policies purchased less than 30 days before the Wedding Event

We Will Pay

If it is necessary to cancel, postpone or reschedule Your Wedding Event as a result of:

- a. the booked Venue being unable to hold the Wedding Event due to:
 - i. an outbreak of infectious or contagious diseases,
 - ii. damage to the Venue caused by a Natural Disaster which renders it unsafe to use,
 - iii. murder or suicide at the venue within 24 hours prior to the Wedding Event,
 - iv. closure of the Venue by the relevant authority, or
- b. Injury or Sickness which results in You or an Immediate Family Member being unable to attend the Wedding Event due to their treating Doctor advising them not to attend the Wedding Event; or
- c. Accidental Death of You or an Immediate Family Member within 30 days prior to the Wedding Event; or
- d. Severe Weather or Natural Disaster that result You being unable to reach the Wedding Event; or
- e. Your unexpected and unavoidable posting as a serving member of the Australian armed services;

then we will reimburse You the lesser of either the actual and incurred:

1. Additional Expenses to avoid cancellation, postponement or

rescheduling of the Wedding Event, when possible to do so; or

2. the greater of the:
 - a. Additional Expenses to postpone or reschedule the Wedding Event within 90 days from the original date as shown on Your Certificate of Insurance; or
 - b. Cancellation Expenses of the Wedding Event;

up to the maximum amount in the Table of Benefits on page 8 against Section 1. Wedding Event Cancellation, Postponement or Rescheduling, for the Plan you have selected as shown on Your Certificate of Insurance.

We Will Not Pay

In addition to the General Exclusions We will not pay for any claims arising directly or indirectly from:

1. Your decision not to proceed with or take part in the Wedding Event, including but not limited to a voluntary decision resulting from a change of heart or any disagreement between You and/or an Immediate Family Member;
2. Your suicide;
3. any event or circumstances known to You prior to the Issue Date as shown on Your Certificate of Insurance that is likely to result in a claim under this Section;
4. a Pre-Existing Medical Condition.

Conditions applicable to Section 1

1. You must use all reasonable efforts to make alternative arrangements to ensure your Wedding Event takes place as scheduled.
2. You must obtain Our prior consent before incurring Additional Expenses.
3. You must notify all involved Wedding Suppliers as soon as reasonably possible of the necessary cancellation, postponement or rescheduling of Your Wedding Event.

SECTION 2: Wedding Attire and Wedding Rings

We Will Pay

If Your Wedding Attire and/or Wedding Rings are lost, stolen or damaged:

- a. in the Period of Insurance but prior to the beginning of Your Wedding Event; and
- b. whilst in the possession of You, a member of the Bridal Party or an Immediate Family Member;

then we will reimburse You for either the actual and incurred cost to repair or replace (on a like for like basis), whichever is less, Your Wedding Attire and/or Wedding Rings up to the maximum amount in the Table of Benefits on page 8 against Section 2. Wedding Attire and Rings, for the Plan you have selected as shown on Your Certificate of Insurance.

We Will Not Pay

In addition to the General Exclusions We will not pay for any claims arising directly or indirectly from:

1. Wedding Attire and/or Wedding Rings left in any unattended vehicle, unless left in the locked glove compartment or locked boot of a motor vehicle, concealed from view and there is evidence of violent, visible forced entry thereto;
2. lack in quality or workmanship that does not meet Your expectations; and
3. wear and tear, any process of cleaning, restoration or repair.

Conditions applicable to Section 2

Lost or stolen Wedding Attire and/or Wedding Rings must be reported to the police within twenty-four (24) hours of discovering the Wedding Attire and/or Wedding Rings are lost or stolen.

SECTION 3: Wedding Gifts

We Will Pay

If within seven (7) days prior or at Your Wedding Event Your Wedding Gifts are lost, stolen or damaged due to accident, fire or theft whilst:

- a. being securely stored by You, a member of the Bridal Party or an Immediate Family Member; or
- b. in possession of You, a member of the Bridal Party or an Immediate Family Member; or
- c. in transit or on display during the Wedding Event;

We will reimburse the cost to repair or replace (whichever is less) Your Wedding Gifts up to \$500 per item, and for all items in total up to the maximum amount in the Table of Benefits on page 8 against Section 3. Wedding Gifts, for the Plan you have selected as shown on Your Certificate of Insurance.

The maximum amount payable in total for Money is \$500.

We Will Not Pay

In addition to the General Exclusions We will not pay for any claims arising directly or indirectly from Wedding Gifts left in any unattended vehicle, unless the property is left in the locked glove compartment or locked boot of a motor vehicle, concealed from view and there is evidence of violent, visible force entry thereto.

Conditions applicable to Section 3

Lost or stolen Wedding Gifts must be reported to the police within twenty-four (24) hours of discovering the Wedding Gift are lost or stolen.

SECTION 4: Wedding Supplier Failure

We Will Pay

If Your original Wedding Supplier fails to meet written, signed and contracted obligations to You for Your Wedding Event resulting from the Wedding Supplier's bankruptcy, liquidation (after paying the supplier any monies) or non-appearance, and You incur:

- a. loss of pre-paid non-refundable deposits paid to a Wedding Supplier; or
- b. additional costs to arrange an alternative equivalent Wedding Supplier;

We will reimburse You up to the maximum amount in the Table of Benefits on page 8 against Section 4. Wedding Supplier Failure, for the Plan you have selected as shown on Your Certificate of Insurance.

We Will Not Pay

Refer to the General Exclusions.

SECTION 5: Accidental Damage to Hired Equipment

We Will Pay

If Hired Equipment is accidentally damaged whilst in Your care, custody and control in the Period of Insurance We will reimburse the cost to repair or replace (whichever is less) the accidentally damaged hired equipment up to the maximum amount in the Table of Benefits on page 8 against Section 5. Accidental Damage to Hired Equipment, for the Plan you have selected as shown on Your Certificate of Insurance.

We Will Not Pay

In addition to the General Exclusions We will not pay for any claims arising directly or indirectly from:

1. damage to flooring caused by footwear;
2. damage to audio and visual entertainment equipment;
3. any wilful or malicious act, act of vandalism or deliberate act;
4. erection, installation and/or dismantling of Hired Equipment.

SECTION 6: Personal Liability

We Will Pay

If due to an accident caused by Your action (or any persons for which You are legally liable for) at Your Wedding Event within Australia, You become legally liable to pay damages in respect of either:

- a. bodily injury to any other person (other than a member of the Bridal Party or Immediate Family Member); or
- b. loss of or damage to physical property (other than Hire Equipment);

We will indemnify You:

- a. against such damages; and
- b. all legal costs and expenses which are recoverable by a claimant from the You and/or incurred with Our written consent in the investigation or defence of any claim;

up to the maximum amount in the Table of Benefits on page 8 against Section 6. Personal Liability, for the Plan you have selected as shown on Your Certificate of Insurance.

We Will Not Pay

In addition to the General Exclusions We will not be liable in respect of:

1. Wedding Suppliers' acts or omissions;
2. injury, loss or damage caused directly or indirectly by, through or in connection with hazardous activities formal or informal, public or private including but not limited to racing of vehicles, skiing, hunting, skydiving or scuba diving;
3. an incidental food poisoning occurrence related to the Wedding Event;
4. injury, loss or damage caused directly or indirectly by inflatable bounce castles, firearms, fireworks or pyrotechnic devices or effect;

5. loss of or damage to property belonging to or held in trust by or in the custody or control of You, member of the Bridal Party or Immediate Family Member;
6. injury, loss or damage caused directly or indirectly by, through or in connection with, any mechanically propelled vehicle (with the exception of golf buggies and motorised wheelchairs), aircraft or watercraft, when You, member of the Bridal Party or Immediate Family Member is the owner, driver or pilot thereof or has it in their care, custody or control;
7. liability assumed under contract unless such liability would have arisen in the absence of such contract;
8. aggravated, exemplary or punitive damages or the payment of any fine or penalty; or
9. any sexually transmitted or transmissible disease, or infection or virus of any sort.

Conditions applicable to Section 6

1. No admission, offer, promise, payment or indemnity shall be made without Our written consent;
2. We shall be entitled to take over and conduct in Your name the defence or settlement of any claim and We shall have full discretion in the handling of any proceedings.
3. We may at any time pay to You, in connection with any claim or series of claims arising from the one original cause, the amount in the Table of Benefits on page X against Section 6. Personal Liability, for the Plan you have selected as shown on Your Certificate of Insurance (after deduction of any amount(s) already paid as compensation) or any lesser amount for which such claim(s) can be settled and upon such payment being made, We shall be under no further liability in connection with such claim(s), except for the payment of costs and expenses recoverable or incurred prior to the date of such payment;
4. We will have full discretion in the handling of all proceedings.

GENERAL DEFINITIONS

For the Policy, the following important definitions apply. Any word or expression to which a specific meaning has been given in any part of this document shall bear this meaning wherever it begins with a capital letter.

Accidental Death means a sudden, violent, external and identifiable physical event that results solely, directly and independently of any other cause, in death that is unforeseen.

Additional Expenses means the necessary, unforeseen and reasonable additional expense actually incurred:

- a. to avoid the cancellation, postponement or rescheduling of Your Wedding Event; or
 - b. to postpone or reschedule Your Wedding Event; and
- the Wedding Event and Wedding Services must be at a comparable or lesser standard to that which was originally arranged.

Australian Resident means an Australian citizen or a person who is living in Australia and is either:

- a permanent visa holder, or
- a protected Special Category Visa (SCV) holder.

Bridal Party means Your parents, maid of honour, bridesmaids, flower girl, best man, groomsmen and ring bearer.

Cancellation Expenses means prepaid, non-refundable and unused portion of Your Wedding Event expenses.

Certificate of Insurance means the Certificate of Insurance showing details of the cover attaching to and forming part of the Policy or any subsequently substituted Certificate of Insurance.

Doctor means a person legally qualified and registered to practice western medicine, surgery or dentistry who is not an Immediate Family Member or Your relative. Chiropractors, physiotherapists and alternative therapy providers are not regarded as a Doctor.

Hired Equipment means marquees, tents, gazebos, portable flooring, chairs, tables, furniture or lighting equipment hired during the wedding period which is under a temporary contract of hire.

Immediate Family Member means Your fiancé, parent, parent-in-law, grandparent, stepparent, child, step-child, grandchild, brother, brother-in-law, sister, sister-in-law, daughter-in-law, son-in-law, half-brother or half-sister.

Injury or Sickness means a deterioration in the condition of You or an Immediate Family Member:

- a. which is confirmed after examination by a Doctor; and
- b. requiring necessary unforeseen medical treatment by a Doctor; and
- c. is not a Pre-Existing Medical Condition.

Issue Date means the date as specified on Your Certificate of Insurance.

Money means Wedding Gifts that are cash, cheques, gift cards with a monetary value or money orders payable to You and, save as to cash, have been redeemed or unable to be cancelled. Money excludes crypto currency.

Natural Disaster means natural disasters including but not limited to storms, hurricanes, floods, bush fires, volcanoes, earthquakes, cyclones and tsunamis.

Policy means:

- a. the Certificate of Insurance;
- b. this PDS (this document);
- c. any applicable Supplementary PDS ('SPDS') We issue that varies it; and
- d. any other document We tell You forms part of the Policy which may vary or modify the above documents.

Pre-Existing Medical Condition means a sickness, illness, disease, injury or condition (including any side-effects or symptoms of such a sickness, illness, disease, injury or condition) of which You or an Immediate Family Member were aware or of which a reasonable person in the circumstances could be expected to have been aware, or for which You or Immediate Family Member have received or sought medical attention or treatment or undergone testing in the three (3) years prior to the Issue Date.

Reception means the wedding reception arranged to take place directly following the Wedding Ceremony but not more than twenty four (24) hours after the Wedding Ceremony.

Severe Weather means severe weather conditions that cause a major disruption to travel services including rail, air, water and road closures.

Venue means the name and location(s) of the facility where the Wedding Event is to take place.

We/Our/Us means Allied World Assurance Company Limited (Australia Branch).

Wedding Attire means clothing and accessories of a formal nature worn by You and the Bridal Party.

Wedding Ceremony means an event which creates a contract of marriage or civil union between two consenting adults.

Wedding Event means a Wedding Ceremony and Reception.

Wedding Gifts means gifts for You presented for the purposes of celebrating the Wedding Event.

Wedding Rings means the rings exchanged by the Bride and/or Groom at the Wedding Ceremony.

Wedding Services means the providers of professional photography and/or professional video operation, floral arrangements, hired cars or transport, venue, wedding cake, Wedding Attire, catering, DJ/disco, band/musician or paid entertainment contracted by You to provide services at the Wedding Event.

Wedding Supplier means a legal business or officiating registrar that is contracted by You or an Immediate Family member to provide Wedding Services for Your Wedding Event.

You/Your means the individuals entering the legal contract of marriage or civil union and commitment ceremonies of which at least one (1) needs to be an Australian Resident and shown as an Insured on Your Certificate of Insurance.

GENERAL EXCLUSIONS

We will not pay for any claims arising directly or indirectly from:

1. any amounts that You could recover from any refund, guarantee, warranty or indemnity of any kind;
2. being addicted to intoxicating liquor or to a drug;
3. pollution or threat of pollutant release;
4. any unlawful acts committed by You or Your Immediate Family Members' whether they are insured or not;
5. the use, existence or escape of nuclear weapons, materials or ionizing radiation from or contamination by radioactivity from any nuclear waste from the combustion of nuclear fuel;
6. war, civil war, invasion, act of foreign enemy, hostilities or war like operations (whether war be declared or not), rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounts to an uprising, military or usurped power or terrorism, or confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any government or public or local authority;
7. any loss resulting from epidemic or pandemic (as announced by the government of Australia or the World Health Organization) that was in existence prior to Your journey outside Australia or which was foreseeable to a reasonable person before the commencement of Your journey, including the assumption by Us that the You will consider the "World Health Organization" website or the Australian Government 'Smartraveller' website;
8. utilisation of nuclear, chemical or biological weapons of mass destruction
9. losses arising from prohibitive regulations by the Government of any country;
10. loss, damage or additional expenses that occur after the Period of Insurance;
11. loss or damage caused by wilful or malicious acts including any acts of vandalism by persons invited to Your Wedding Event;
12. pregnancy or childbirth with the exception of any unexpected and unforeseen medical complications including medical emergencies arising therefrom;
13. non-appearance of any Wedding Event guests, including Your Bridal Party and/or Immediate Family Member's except for reasons stated in this Policy; or
14. acting against medical advice.

GENERAL PROVISIONS

These General Provisions apply to all covers and the Policy unless expressly states otherwise in the Policy.

Assistance and Co-operation

You shall co-operate with Us and upon Our request, assist in making settlements, in the conduct of law suits and in enforcing any right of contribution or indemnity against any person or organisation who may be liable to You because of bodily Injury or damage with respect to which insurance is afforded under the Policy. In that regard, You shall attend hearings and trials and assist in securing and giving evidence and obtaining the attendance of witnesses. You shall not voluntarily make any payment, accept fault, assume any obligation or incur any expense other than for first aid to others at the time of accident.

Claim notification

We have appointed FCS Claims ("Fullerton"), a third party, to manage claims on Our behalf.

You must notify Fullerton as soon as reasonably possible but in any event no later than within thirty (30) days of an event that is likely to give rise to a claim. A failure to furnish Us with notice within the time provided in the Policy will not invalidate any claim but We may reduce Our liability under the Policy to the extent to which We have suffered any prejudice due to such failure. You must also apply for any available refund.

You must fully complete and return the claim form, available at www.dreamweddinginsurance.com/claim, to Fullerton together with such other information and documentation that We require in order for Us to consider the claim.

This information can include:

- a Doctor's certificate or report for accident or illness claims;
- an official notice from the transport service provider in the event of delay, cancellation, mechanical breakdown or accident;

- for the breakdown of a vehicle, a vehicle recovery service (AA, RAC or equivalent) report, copy of garage repair bill or parts receipt or in the case of a motor claim, confirmation from the vehicle motor insurers, vehicle repairers or police;
- any reasonable additional evidence that we ask for.

You will need a copy of Your original purchase invoice to validate all claims, please ensure that You have the original purchase tax invoice stored in a safe place with Your policy documents.

Fullerton can be contacted at:

Email: claims@fcsclaims.com
 Phone: +61 2 8256 1724
 Address: GPO Box 4276,
 Sydney, NSW 2001

Currency

All amounts shown in the Policy are in Australian Dollars (AUD). If expenses are incurred in a foreign currency, then the rate of currency exchange used to calculate the amount payable in Australian dollars (AUD) will be the rate at the time of incurring the expense or suffering a loss.

Due Diligence

You must take all reasonable care to prevent or minimise loss, damage, Injury, Sickness or liability under this Policy.

Fraudulent Claims

If You or any person covered under this Policy makes a claim or arranges for another party to make a claim that is in any way false, dishonest or fraudulent, then We may refuse to pay any such claim or treat the contract as though it never existed.

Other Insurance

In the event of a claim, You must advise Us as to any other insurance that covers the same risk which are insured by this Policy, or that they are entitled to claim under or have access to.

Sanctions Limitation and Exclusion Clause

We shall not be deemed to provide cover nor be liable to pay any claim or provide any benefit under this Policy to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose Us or Our parent or affiliate or ultimate holding company to any sanction, prohibition or restriction under United Nations resolutions, or the trade or economic sanctions, laws or regulations of Australia, the European Union, United Kingdom or United States of America.

Subrogation

Save as to the circumstances set out in Sections 65(5) and (6) of the Insurance Contracts Act 1984, when We pay any amount under this Policy, You or Your legal representative agree that We shall be subrogated to all of Your or Your legal representative rights to recover against any person or entity and You or Your legal representative agree to execute and deliver any certificates, information and other documentation as We may reasonably require and do whatever else is necessary to enable Us to secure such rights.

Financial Claims Scheme

In the unlikely event that Allied World becomes insolvent and is unable to meet its obligations under the Policy, a person entitled to claim may be entitled to payment under the Financial Claims Scheme. Access to the Scheme is subject to eligibility criteria. Please refer to <https://www.fcs.gov.au> or the APRA hotline (1300 55 88 49) for more information.

DREAM WEDDING INSURANCE

www.dreamweddinginsurance.com . admin@dreamweddinginsurance.com
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