

WEDDING INSURANCE

*Peace of mind for your big day*



Product Disclosure  
Statement (PDS) &  
Policy Wording



DREAM WEDDING  
*Insurance*

## PRODUCT SUMMARY

### INSURER

This insurance is underwritten by certain underwriters at Lloyd's of London

### ELIGIBILITY

#### Who Can Purchase?

Australian Residents for weddings taking place anywhere in the world.

### BENEFITS

Benefits Schedule	Bronze	Silver	Gold	Platinum
1. Cancellation and Postponement	\$5,000	\$10,000	\$25,000	\$50,000
2. Rescheduling of Wedding	\$3,000	\$6,000	\$15,000	\$30,000
3. Wedding Attire and Rings	\$2,000	\$5,000	\$10,000	\$20,000
4. Wedding Gifts	\$2,000	\$4,000	\$8,000	\$16,000
5. Supplier Failure	\$3,000	\$6,000	\$15,000	\$30,000
6. Wedding Cars and Transport	\$1,500	\$3,000	\$7,500	\$10,000
7. Equipment Hire	\$1,000	\$2,000	\$5,000	\$10,000
8. Personal Liability*	\$5 MIL	\$5 MIL	\$5 MIL	\$5 MIL

### CLAIMS

If you need to make a claim, please visit [www.dreamweddinginsurance.com/claim](http://www.dreamweddinginsurance.com/claim) and complete a claim form .

Supporting documents must be provided as requested by your claims officer. Please refer to page 5 for further details on how to make a claim.

If you have a claim query please email us at [claims@dreamweddinginsurance.com](mailto:claims@dreamweddinginsurance.com)

\* No personal liability cover for weddings outside of Australia

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## PRODUCT DISCLOSURE STATEMENT (PDS)

### General Advice Warning

The information in this document is of a general nature only and Your financial position, objectives or any other details or factors specific to Your personal situation have not been taken into account when preparing this document. You should read this document carefully to ensure that this product meets Your needs and requirements.

### Important Information About This Document

The Product Disclosure Statement (PDS) contains important information and has been designed to help You understand what You need to know about wedding insurance so that You can make an informed decision whether or not to purchase this product. It is important that before You purchase this insurance You read and understand the Product Disclosure Statement (PDS). Please ensure that You keep this PDS and policy documents in a safe place for future reference. This Policy Wording contains:

- **Definitions** section on pages 10-11
- **General Policy Exclusions** on page 12
- **General Conditions** that apply to this insurance on page 13

### Who is the Insurer for the Product?

The insurer is certain underwriters at Lloyd's of London.

### Relationship With the Insurer – Who Do We Act For?

Wedding Insurance Group Pty Ltd is an Authorised Representative of AIS Insurance Brokers AR no 000448305. AIS (AFS Licence No: 255304) has entered into a binder agreement with the Insurer and has authority from the Insurer to arrange the policy and deal with and settle any claims on their behalf (the Insurer). We act for the Insurer and not on your behalf.

### Eligibility - Who Can Purchase Wedding Insurance

Wedding insurance is available to Australian Residents, and can be purchased no sooner than 30 days and no more than 18 months prior to the date of the Wedding Event.



Wedding insurance can be purchased by the Bride and/or Groom or a member of their Immediate Family. Cover is available for weddings taking place anywhere in the world.

### Period of Insurance

Your insurance shall commence at the time a certificate of insurance is issued to You with Your policy ending at the completion of the Wedding Event, the date of which is evidenced on the certificate of insurance. This is a single event policy and as such this insurance policy is not renewable.

### Waiting Period

A 30 day waiting period will apply to this insurance from the policy commencement date shown on the certificate of insurance.

### Cooling Off Period

If You have purchased this insurance but then decide within 14 days of such purchase that You want to cancel it, You can do so by providing Your request in writing to Dream Wedding Insurance, 17-19 Bridge St, Level 9, Sydney NSW 2000 or by email to [admin@dreamweddinginsurance.com](mailto:admin@dreamweddinginsurance.com). Provided the Wedding Event has not taken place, We will refund the premium in full less any taxes or duties that We are unable to recover. If You make a claim for something that happened during this period then We will not provide any refund.

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

### Dispute Resolution

Any enquiry or complaint relating to this insurance should be referred to the Administrator in the first instance. If this does not resolve the matter, or You are not satisfied with the way a complaint has been dealt with, You should contact:

## PDS (CONT.)

Lloyd's Underwriters' General Representatives in Australia  
Level 9, 1 O'Connell Street, Sydney NSW 2000  
Telephone Number: (02) 8298 0700, Facsimile Number: (02) 8298 0788

If Your dispute remains unresolved You will be referred to the Financial Ombudsman Service (FOS). For other disputes, You will be referred to other proceedings for resolution. Details are available from Lloyd's General Representative in Australia at the address shown above.

- i. The Insurers accepting this insurance agree that:  
If a dispute arises under this insurance, this insurance will be subject to Australian Law and Practice and the underwriters will submit to the jurisdiction of any competent court in the commonwealth of Australia.
- ii. Any summons, notice or process is to be served upon:  
Lloyd's General Representative in Australia  
Level 9, 1 O'Connell Street, Sydney NSW 2000  
Telephone Number: (02) 8298 0700, Facsimile Number: (02) 8298 0788  
Who has the authority to accept service and to appear on the Insurers behalf.
- iii. If a suit is instituted against any of the Insurers, all Insurers participating in this insurance will abide by the final decision of such court or any competent Appellate Court.

### **The Code of Practice**

This policy does comply with the General Insurance Code of Practice.

### **Privacy**

Lloyd's and its agents are bound by the obligations of the Privacy Act 1988 as amended by the Privacy Amendment (Privacy Sector) Act 2000 (the Act).

These set basic standards relate to the collection, use, disclosure and handling of personal information.

“Personal information is essentially information or an opinion about a living individual whose identity is apparent or can reasonably be ascertained from the information or opinion.”

Customer information may be transmitted overseas to places such as the UK. An individual who believes their privacy may have been prejudiced has a right to make a complaint about the matter. In the first instance, Your complaint should be addressed to [complaints@dreamweddinginsurance.com](mailto:complaints@dreamweddinginsurance.com). This may be done either verbally or in writing. If You are dissatisfied with the response, You may refer the matter to Lloyd's Australia Ltd. who has the appropriate authority to investigate and address matters of this nature. Lloyd's Australia can be contacted at the address above.

Lloyd's Australia will respond in writing within 15 working days, and if You remain dissatisfied with their response You will be provided at that time with the details of any other avenues for resolution that may be available to You.

### **Your Duty of Disclosure**

Before You enter into a contract of general insurance with Us, You have a duty to disclose to Us every matter that You know or could reasonably expect to know that is relevant to Our decision whether to accept the risk of this insurance and, if so, on what terms. You have the same duty to disclose those matters to Us before You renew, extend, vary or reinstate a contract of general insurance.

Your duty however, does not require You to disclose any matter, that diminishes the risk to be underwritten by Us:  
that We know of or in the ordinary course of Our business ought to know:  
that is of common knowledge:  
that We indicate that We do not want to know.

## PDS (CONT.)

### Non-Disclosure

If You fail to comply with Your duty of disclosure, We may be entitled to reduce Our liability under the contract in respect of a claim or cancel the insurance. If Your non-disclosure was fraudulent We may also have the option of avoiding the contract from the beginning.

### Consent

Your application includes a consent that You and any other individual You provide information about consent to the collection, use and disclosure of personal information as set out in this notice.

### Choosing the Type of Cover

This policy provides the option for you to select the level of cover You require, based on Your wedding costs. 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 Benefit Table and the applicable sections of the policy wording.

Please ensure that You have read and understood the Product Disclosure Statement prior to purchasing this product.

The amount of premium payable by You will be calculated and provided to You before You acquire the cover.

### Key Features and Benefits – Benefit Table

The purpose of this product is to cover You for the reimbursement cost of Your expenses associated with Your Wedding Event subject to the terms, conditions and exclusion of the policy. There is no excesses on any policies.

The following benefits schedule outlines the benefits and cover options.

Benefits Schedule	Bronze	Silver	Gold	Platinum
1. Cancellation and Postponement	\$5,000	\$10,000	\$25,000	\$50,000
2. Rescheduling of Wedding	\$3,000	\$6,000	\$15,000	\$30,000
3. Wedding Attire and Rings	\$2,000	\$5,000	\$10,000	\$20,000
4. Wedding Gifts	\$2,000	\$4,000	\$8,000	\$16,000
5. Supplier Failure	\$3,000	\$6,000	\$15,000	\$30,000
6. Wedding Cars and Transport	\$1,500	\$3,000	\$7,500	\$10,000
7. Equipment Hire	\$1,000	\$2,000	\$5,000	\$10,000
8. Personal Liability*	\$5 MIL	\$5 MIL	\$5 MIL	\$5 MIL

\* No personal liability cover for weddings outside of Australia

### 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 policy wording. You need to ensure that the claim limits are suitable for You.

### Limit of What We Will Pay

Insurer's maximum limit of liability for any one Wedding Event claim is subject to the individual claim limits as evidenced on Your certificate of insurance.

### Applying for Cover

When You apply for the policy by completing Our application, please carefully read the Financial Services Guide (FSG) and Product Disclosure Document (PDS) prior to completing the application. We will confirm Your cover and forward a certificate of insurance to You, which entitles You to claim under the policy for the Wedding Event as stated on the Certificate of Insurance.

## PDS (CONT.)

If You require any further information about the policy or require confirmation of a transaction please email [admin@dreamweddinginsurance.com](mailto:admin@dreamweddinginsurance.com)

### How to Make a Claim

In the event of any incident which may give rise to a claim, complete a claim form at [www.dreamweddinginsurance.com/claim](http://www.dreamweddinginsurance.com/claim). Alternatively you may call the Administrator on 03 8699 8888 who will inform You of the process and forward a claim form to You.

Complete the claim form fully and return it to the Administrator with all supporting documentation as requested by the Administrator. The Administrator will assess Your claim, and providing Your claim is valid, will authorise reimbursement.

You must apply for any available refund. You will be asked to provide at Your own expense the following:

- 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.

### Cancellation

#### *Cancellation by You:*

You may cancel this plan at any time by giving Us written notice. If You cancel Your policy after the expiry of the cooling off period We will not refund any of the premium to You.

#### *Cancellation by Us:*

We may cancel this policy if

You:

- Made a misrepresentation to Us before entering into this policy.
- Fail to comply with the duty of disclosure or the duty of utmost good faith.
- Fail to comply with a provision or condition of the policy.
- Make a fraudulent claim under this or any other insurance policy.

If We cancel Your policy, We will give written notice to You personally or by email to Your last known address. You will be entitled to a refund for the remaining period of cover less any authorised or paid claims.

#### **What Is the Cost**

Your premium is calculated taking into account the many and varied risk factors. The premium payable will be shown on Your proposal and policy schedule and will be for the period as chosen by You in Your proposal form. Your total premium will include all government charges and GST. Before We can give You any insurance cover, the premium for Your policy must be paid.

The amount of premium payable by You will be calculated and provided to You before You acquire the cover.

#### **Taxation Information**

Premiums are subject to Goods and Services Tax (GST) and stamp duty imposed by Commonwealth and State Governments. GST will also affect any claim You make under the policy. Generally, Your premiums are not tax deductible and claims payments are not accessible income for tax purposes unless You purchase Your policy for business purposes. This taxation information is a general statement only. You should seek professional taxation advice for information about Your personal circumstances.

## POLICY WORDING

Any headings or sub-headings are for guidance only and have no effect on the meaning of the text of this insurance, nor do they claim to be an exact or full description of such meaning.

### Important Notes

1. Wedding insurance is not compulsory, You can insure with an Insurer of Your choice.
2. 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.
3. You must notify Us if at any time after the purchase of this insurance there is a change in your circumstances by contacting Dream Wedding Insurance at [admin@dreamweddinginsurance.com](mailto:admin@dreamweddinginsurance.com) as soon as possible so that we may reassess your coverage.

### The Insurance – What We Cover

Provided You have paid the premium, We agree to indemnify You, at the option of the Administrator for the reimbursement of the cost associated with Your Wedding Event should You, the Bride, the Groom or a member of the Bride or Groom's Immediate Family suffer a loss due to one of the following reasons, subject to the terms, conditions and exclusions of this policy.

#### SECTION 1: Wedding Event Cancellation or Postponement

##### *We Will Pay*

In the event of cancellation or postponement of the Wedding Event You are covered up to the amount shown in the benefits schedule for the following:

- a. The booked Venue being unable to hold the wedding event due to an outbreak of infectious or contagious diseases, sudden and severe damage to the Venue which renders it unsafe to use, murder or suicide at the venue within 24 hours prior to the Wedding Event, closure of the Venue by the relevant authority, bankruptcy or liquidation of the venue.

- b. Injury or sickness which results in hospitalisation of You, the Bride, the Groom or a member of the Immediate Family that renders them unable to attend the Wedding Event.
- c. Accidental Death of You, the Bride, the Groom or a member of the Bride and Groom's Immediate Family within 7 days from the date of the Wedding Event.
- d. Severe Weather conditions that result in the Bride and/or Groom being unable to reach the wedding Venue on the day of the Wedding Event.

The maximum amount payable for all claims combined under Section 1 is shown under the benefit schedule on page 4.

#### SECTION 2: Rescheduling of Wedding

##### *We Will Pay*

In the event of a covered cancellation or postponement in Section 1, we will pay for the Wedding Event to be rescheduled within 45 days from the original date outlined on the certificate of insurance. We will reimburse you for reasonable additional costs incurred due to the rearrangement of the Wedding Event and/or for Wedding Services to be contracted for a Wedding Event to a comparable standard that was previously arranged.

The maximum amount payable for all claims combined under Section 2 is shown under the Benefit Table on page 4, for the plan You have selected.

#### Exclusions applicable to Section 1 and Section 2 only

##### *We Will Not Pay*

1. Claims arising from a voluntary decision by the Bride and/or Groom not to proceed with or take part in the Wedding Event, including mental infirmity from anxiety, stress, depression or any other mental or nervous disorder unless admitted as an in-patient at a recognised hospital and provide a medical certificate from a registered mental health professional stating that this prevented You from attending the Wedding Event.



## POLICY WORDING (CONT.)

2. Claims directly or indirectly related from;
  - i. Government regulation or act.
  - ii. Employee strikes or labour disputes.
3. Claims arising from unemployment or any wedding plans not honoured by Your employer.
4. Any claims arising from Your financial circumstances.
5. Cancellation due to the suicide of the Bride and/or Groom.
6. Any event or circumstances known to You at the date of application for this insurance shown on Your certificate of insurance that is likely to result in cancellation or postponement of the Wedding Event.
7. Claims due to illness that results in hospitalisation or death to the Bride, Groom or Immediate Family due to a pre-existing medical condition.
8. Failure to notify a Wedding Supplier immediately if it is found necessary to cancel or postpone the Wedding Event.
9. Additional costs of which We have not been notified or agreed to in advance of the rearranged Wedding Event.
10. Claims arising from any weather conditions other than Severe Weather which prevents the Bride and/or Groom to attend the Wedding Event.
11. Claims directly or indirectly related from criminal conduct by the Bride and/or Groom leading to their arrest.
12. Death claims not resulting from a sudden, unexpected, specific event which occurs at an identifiable time and place. An event which exacerbates a previously existing physical bodily injury isn't considered an Accident.

### Conditions applicable to Section 1 and Section 2

If the Wedding Event is rescheduled, the cover purchased as stated on the certificate of insurance in this policy will have expired and no premium will be returned. You may purchase another policy to receive cover for all other sections for Your new Wedding Event.

*Please also refer to the General Exclusions and Conditions.*

## SECTION 3: Wedding Attire and Rings

### Wedding Attire

#### *We Will Pay*

We will pay the cost to repair or replace, whichever is less, the stolen or damaged Wedding Attire. The Wedding Attire will only be replaced or repaired if the Wedding Attire is stolen or damaged while in the possession of the Bride or Groom and/or a member of the Bridal Party and/or an Immediate Family member.

### Wedding Rings

#### *We Will Pay*

You are covered for your Wedding Rings if they are lost, stolen or accidentally damaged, from the inception of cover up to the beginning of the Reception. We will choose to either reimburse you or replace the rings up to the amount covered as stated in the Benefit Table on page 4.

### Exclusions applicable to Section 3

#### *We Will Not Pay*

1. Any loss (other than damage) not reported to the police within 24 hours of discovering the loss.
2. Loss or damage by theft or attempted theft of any Wedding Rings or Wedding Attire 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.
3. A lack in quality or workmanship that does not meet Your expectations.
4. Loss or damage caused by wear, tear, any process of cleaning, restoration or repair.
5. Loss or damage to Wedding Attire or Wedding Rings not in possession of the Bride or Groom and/or member of the Bridal Party and /or Immediate Family member.

*Please also refer to the General Exclusions and Conditions.*

## POLICY WORDING (CONT.)

### SECTION 4: Wedding Gifts

#### *We Will Pay*

We will pay up to the amount stated in the policy schedule for loss of or damage to Wedding Gifts due to accident, fire or theft whilst being stored or in possession by the Bride or Groom and/or a member of the Bridal Party and/or an Immediate Family member. This cover also applies whilst gifts are in transit or on display at the wedding Reception. Cover applies seven days prior to the wedding and for a subsequent 24 hours thereafter or until a claim is made under this section of the policy, whichever occurs first.

The maximum amount payable for any one item, cash, cheques, gift cards with a monetary value or money orders is \$500 in aggregate.

#### **Exclusions applicable to Section 4**

##### *We Will Not Pay*

1. Any loss (other than damage) not reported to the police within 24 hours of discovering the loss.
2. Loss or damage by theft or attempted theft of any 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.
3. Theft or loss of cash, cheques, gift cards with a monetary value or money orders for individual or aggregate greater than \$500.

*Please also refer to the General Exclusions and Conditions.*

### SECTION 5: Supplier Failure

#### *We Will Pay*

We will pay up to the amount stated in the policy schedule for non-refundable deposits and additional costs in arranging alternative equivalent wedding services in the event that your Wedding Supplier fails to meet signed, contracted obligations

with the policy holder or the bride and/or groom, due to the Wedding Supplier's bankruptcy, liquidation or non-appearance.

The maximum amount payable for all claims combined under Section 4 is shown under the Benefit Table on page 4.

#### **Exclusions applicable to Section 5**

##### *We Will Not Pay*

1. Claims arising from financial failure of a Wedding Supplier where there is no written agreement in place.
2. Any additional costs which would have been incurred had the original supplier not ceased trading.

*Please also refer to the General Exclusions and Conditions.*

### SECTION 6: Wedding Cars and Transport

We will pay the non-recoverable deposits and additional costs associated with arranging alternative, equivalent transport in the event that the private hire firm or private individual, with whom the transport arrangements for your Wedding Event have been made, fails to meet their contractual obligations due to: non-appearance, breakdown, or accident.

The maximum amount payable for all claims combined under Section 5 is shown under the Benefit Table on page 4.

#### **Exclusions applicable to Section 6**

##### *We Will Not Pay*

1. Claims that may be claimed under Section 1 and Section 2.
2. Claims where there is no written agreement in place for the Wedding Event transport.
3. Claims recoverable under Section 5.

## POLICY WORDING (CONT.)

4. Any costs which would have been incurred had the original supplier not failed to meet their contractual obligations.

*Please also refer to the General Exclusions and Conditions.*

### SECTION 7: Equipment Hire

#### *We Will Pay*

We will provide coverage against accidental damage to hired equipment including marquees, tents, gazebos, flooring, chairs, tables, furniture or lighting equipment hired during the wedding period.

The maximum amount payable for all claims combined under Section 6 is shown under the Benefit Table on page 4.

#### **Exclusions applicable to Section 7**

##### *We Will Not Pay*

1. Damage to flooring caused by footwear.
2. Damage to audio and visual entertainment equipment.
3. Loss or theft from any unattended venue or vehicle.
4. Claims arising from any wilful or malicious act, act of vandalism or deliberate act.
5. Claims arising from erection and/or dismantling of any hired equipment.

*Please also refer to the General Exclusions and Conditions.*

### SECTION 8: Personal Liability

#### *We Will Pay*

We will indemnify you up to \$5,000,000 under all plans in respect of your legal liability arising from accidental injury to third parties or accidental loss of or damage to third party property. We will also pay for legal costs and expenses in defending any claim in respect to such injury, loss or damage.

This section does not provide an indemnity in respect of liabilities arising from the actions of anyone other than the Bride and/or Groom, except any persons for which the Bride and/or Groom would be legally liable for, and does not include any additional liability accepted under a hiring or booking contract.

#### **Exclusions applicable to Section 8**

##### *We Will Not Pay*

1. Claims related to Weddings taking place outside of Australia.
2. Claims related injury to the Bride, Groom or member of the Immediate Family.
3. Damage to property belonging to You, Bride and/or Groom or in your care or control, or belonging to, or in the care or control of, Immediate Family member.
4. Claims arising from the ownership, custody or use of any aerial device, watercraft or mechanically propelled vehicle
5. Claims related to a contract that imposes on You a liability which You would not otherwise have.
6. Claims arising from conduct intended to cause bodily injury, property damage or liability with reckless disregard for the consequences of You or any person acting with your knowledge, consent or connivance.
7. Claims relating directly or indirectly by disease that is transmitted by You.
8. Claims relating to Wedding Suppliers' acts or omissions.
9. Claims occurring on any date other than the date shown as the Wedding Event listed on the certificate of insurance.
10. Claims relating directly or indirectly to hazardous activities formal or informal, public or private including but not limited to; racing of vehicles, skiing, hunting, skydiving or scuba diving.
11. Any incidental food poisoning occurrence related to the Wedding Event.

*Please also refer to the General Exclusions and Conditions.*

## POLICY WORDING (CONT.)

### DEFINITIONS

*The words or phrases described below shall have the following meaning wherever used in this insurance.*

#### **Administrator**

Means AIS Insurance Brokers Pty Ltd, who has been appointed as the Administrator for all business declared under the contract.

#### **Australian Resident**

Means a person who is living in Australia and is either:

- an Australian citizen
- a permanent visa holder, or
- a protected Special Category Visa (SCV) holder

#### **Benefit Table**

Means the table of benefits outlined on page 4.

#### **Bridal Party**

Means the Bride's Parents, Groom's Parents, Maid of Honour, Bridesmaids, Flower Girl, Best Man, Groomsmen and Ring Bearer.

#### **Bride and Groom**

Means the individuals entering the legal contract of marriage or civil union and commitment ceremonies.

#### **Coverholder/We/Our/Us**

Means AIS Insurance Brokers Pty Ltd of 137 Moray Street, South Melbourne Victoria 3205

#### **Equipment Hire**

Means marquees, tents, gazebos, flooring, chairs, tables, furniture or lighting equipment hired during the wedding period.

#### **Illness or Injury**

Means unforeseen medical treatment by a Medical Adviser as required by the Bride, Groom or their Immediate Family. The Bride, Groom or a member of within 72 hours of the cancellation and the medical adviser must advise You or the member of Your Immediate Family not to attend the Event.

#### **Immediate Family**

Means any of the following who are resident in Australia: The Bride, The Groom, son, daughter, parent, parent-in-law, grandparent, grandchild, sister, brother, legally recognised de facto relationships.

#### **Insured/You/Your**

Means the Bride, Groom, policyholder as listed on the policy schedule.

#### **Insurer, Insurers**

Means certain underwriters at Lloyd's of London.

#### **Limit of Liability**

Means the Insurers' maximum limit of liability for any one claim as stated in the Benefit Schedule on page 4.

#### **Mechanical Breakdown**

Means the actual breaking or malfunction of any part of a motor vehicle or public transport that occurs on the way to Your Wedding Event that renders You unable to attend.

#### **Medical Adviser**

Means a qualified, registered Doctor of Medicine or Dentist.

#### **Medical Emergency**

Means a serious injury or unforeseen serious illness that is considered life threatening or requiring hospitalisation. The Bride, Groom or a member of their Immediate Family who was to attend the Wedding Event must be examined by a medical adviser within 72 hours of the cancellation and the medical adviser must advise You or the member of Your Immediate Family not to attend the Event.

## POLICY WORDING (CONT.)

### **Reception**

Means the wedding reception/breakfast arranged to take place directly following the Wedding Ceremony.

### **Transportation Collision**

Means physical damage to the vehicle transporting You to the Wedding Event which delays or ends the Insured travel and causes the Insured to miss the Wedding Event.

### **Severe Weather**

Means weather conditions that cause a major disruption to travel services including rail, air, water and road closures.

### **Geographical Limits**

Means Worldwide.

### **Venue**

Means the name and location of the facility where the Wedding Event is to take place.

### **Wedding Attire**

Means clothing and accessories of a formal nature worn by the Bride and/or Groom 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 a reception that directly follows a Wedding Ceremony.

### **Wedding Rings**

Means the rings exchanged by the Bride and Groom at the Wedding Event.

### **Wedding Gifts**

Gifts for the bride and groom or civil partner presented for the purposes of celebrating the Wedding.

### **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 business or officiating registrar that is contracted by You, the Bride or Groom or an Immediate Family member to provide goods and/or services associated with the Wedding Event.

### **Pre-Existing Medical Condition**

Means any ongoing medical condition or conditions which required medical treatment (including consultations and advice) within 12 months preceding the period of insurance.

You should read the Financial Services Guide (FSG) & Product Disclosure Statement (PDS) to familiarise Yourself with the exact terms and conditions that apply.

The amount of premium payable by You will be calculated and provided to You before You acquire the cover.

You need to decide whether You have a need for this product.

## GENERAL EXCLUSIONS

**No coverage is provided for any loss arising directly or indirectly out of or as the result of the following:**

1. For any cash amounts where you can obtain a refund or part refund.
2. If You, the Bride, The Groom or a member of the Bride and Groom's Immediate Family decide not to attend the event other than for a reason covered by this policy.
3. For any amounts that you can recover from any refund, guarantee, warranty or indemnity of any kind.
4. Losses directly or indirectly as a result of alcoholism, use of intoxicating drinks or non prescribed drugs.
5. Any claim arising from epidemic or pandemic.
6. Pollution or threat of pollutant release.
7. Any unlawful acts committed by You or Your Immediate Family whether they are insured or not.
8. You or Your Immediate Family making changes to personal plans or having a business or contractual obligation.
9. Any legal liability directly or indirectly caused by or contributed to or arising from:
  - a. Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.
  - b. The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
10. Any loss or damage or liability directly or indirectly occasioned by, happening through or in consequence of war, terrorism, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, 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.
11. Any occurrences that take place at bridal showers, announcements/ engagement parties, bachelor/bachelorette parties, other parties or celebrations related to the Wedding Event that are not included in the definition of Wedding Event.
12. Incidents that may give rise to a claim not notified in writing to Us within 31 days of the expiry of this insurance.
13. Any Claim arising directly or indirectly from injury, illness, death, loss, expense or other liability attributed to sexually transmitted disease.
14. Losses arising from prohibitive regulations by the Government of any country.
15. Any loss, damage or additional expense that occurs after the date of the Wedding Event stated in the certificate of insurance.
16. Any loss, damage caused by wilful or malicious acts and any acts of vandalism by persons invited to Wedding Event by You, the Bride, Groom, an Immediate Family member, or any Wedding Event guest.
17. Claims arising directly or indirectly from inflatable bounce castles, firearms, fireworks or pyrotechnic devices or effect.
18. Claims due to pregnancy or childbirth.
19. Losses due to non-appearance of any Wedding Event guests, including Immediate Family except for reasons stated in this policy document.
20. Persons acting against medical advice.
21. Any claim which is unproven or unsubstantiated.

## GENERAL CONDITIONS

### General

You must make all necessary arrangements to arrive at the Wedding Event on time. You must take all reasonable precautions to prevent or reduce any claim unless We agree otherwise:

### Wedding Reimbursement

Payment for Your wedding reimbursement will be in Australian dollars. The Administrator at their sole discretion may reimburse You by way of cheque or by credit to your nominated account.

### Fraud

If any claim made is in any respect fraudulent or if any fraudulent means or devices are used by You or anyone acting on Your behalf to obtain any benefit under this insurance, or if any loss hereunder is occasioned by Your wilful act or with Your connivance, We, without prejudice to any other right(s) that We might have under this insurance, shall be entitled to refuse to pay such claim.

### Claims

In the event of any incident, which may give rise to a claim, You must follow the claims procedure and forward all supporting documentation as required by the Administrator.

### Subrogation

We may at Our own expense take such proceedings as We think fit in Your name to enforce any rights and remedies against, or obtain relief or indemnity from, any other person or entity to which We shall be or may become entitled or subrogated under this insurance and You shall at Our request and expense do such acts and things as may be reasonably required by Us for that purpose.

### No assignment

The insurance policy is not assignable by You except with the written consent of the Administrator.

### Observance

The observance and fulfilment of the conditions of this insurance insofar as they relate to anything to be done or observed by You shall be a condition precedent to Our liability under this insurance.

### Duty to Cooperate

You, the Bride, Groom and all Immediate Family members must cooperate with us in the investigation, settlement or defense of any claim or suit.

### Currency

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

### Liability

Except with Our written consent, no person is entitled to admit liability on Our behalf or to give any representations or other undertaking binding upon Us.

### Jurisdiction and Law

Unless otherwise agreed by Us in writing, the law applicable will be Australian law.

## ADMINISTRATION

### ADMINISTRATOR FOR THE INSURERS

In arranging or affecting Your contract the cover is administered by AIS Insurance Brokers Pty Ltd under an authority granted to Us by the Insurers and so AIS Insurance Brokers Pty Ltd is acting as Administrator for the Insurers and not for You the intended insured.

### SEVERAL LIABILITY NOTICE

The subscribing Insurer's obligations under contracts of insurance to which they subscribe are several and not joint and are limited solely to the extent of their individual subscriptions. The subscribing Insurers are not responsible for the subscription of any co-subscribing Insurer who for any reason does not satisfy all or part of its obligations.

### DREAM WEDDING INSURANCE

[www.dreamweddinginsurance.com](http://www.dreamweddinginsurance.com) • [admin@dreamweddinginsurance.com](mailto:admin@dreamweddinginsurance.com)  
Dream Wedding Insurance is the trading style of Wedding Insurance Group Pty Ltd ABN 25 161 972 354