

Dream Wedding Insurance

Coronavirus (COVID-19) Update for Policyholders - 18 March 2020

We have been monitoring the development of the Coronavirus, carefully considering information released from the World Health Organization and the Australian Government.

As of late January 2020, the evolving COVID-19 outbreak has deteriorated significantly outside of China to the point of the World Health Organization designating the Coronavirus (COVID-19) outbreak as a pandemic on [11 March 2020 at 20:00 AEST](#).

Given the significance of this event and how it may impact on cover available under the Dream Wedding Insurance policy, this document has been prepared to help highlight key aspects of cover as it may relate to COVID-19.

It is important for you to consider whether the evolving situation was relevant to your wedding event at the time of purchase.

Should you suffer a loss directly or indirectly related to COVID-19, the specific detail relevant to the assessment of your claim will determine whether you have cover or not, always subject to the terms, conditions, exclusions and limits of the Policy.

You purchased your policy after 20:00 AEST 11 March 2020

If you purchased your policy after 20:00 AEST on 11 March 2020, COVID-19 was deemed a known event and no cover is available under Section 1: Wedding Event Cancellation, Postponement or Rescheduling, for a loss that is directly or indirectly related to COVID-19.

Therefore, if you purchased your policy after this date and were specifically doing so due to concerns related to COVID-19, you may wish to consider whether the cover is suitable for you.

If you decide that this product is no longer suitable to your needs and wish to cancel your policy and receive a full refund, you may do so by emailing admin@dreamweddinginsurance.com on or before 10 April 2020 (we have extended our usual 14 day cooling off period due to these unique circumstances).

Relevant Terms, Conditions, Exclusions and Limits Applicable to all Policies related to COVID-19

- 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 Section 1: Wedding Event Cancellation, Postponement or Rescheduling is **excluded**.
- Section 1: Wedding Event Cancellation, Postponement or Rescheduling is **excluded** entirely if the Policy is purchased less than 30 days before the Wedding Event.
- Non-appearance of any Wedding Event guests, including Your Bridal Party and/or Immediate Family Members is **not covered** under the Policy. This includes inability to travel due to the COVID-19 pandemic.
- Disinclination to proceed with the wedding due to COVID-19 is not covered – cancellation must be due to one of the triggers outlined within the Policy Wording, as outlined below:
 - 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 results in You being unable to reach the Wedding Event; or
 - e. Your unexpected and unavoidable posting as a serving member of the Australian armed services;

If you are travelling between countries to attend your wedding

- General Exclusion 7
"We will not pay for any claims arising directly or indirectly from: 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 'Smarttraveller' website;"

Further Information

- The Product Disclosure Statement can be viewed [here](#)
- For information regarding making a claim please visit www.dreamweddinginsurance.com/claim
- To contact Dream Wedding Insurance please visit www.dreamweddinginsurance.com/contact-us

Wedding Insurance Group Pty Ltd ABN 25 161 972 354, AR 448305 ('Wedding Insurance Group') is authorised to issue Dream Wedding Insurance to you as an authorised representative of Blend Insurance Solutions Pty Ltd (ABN 47 617 346 353, AFSL No. 500768) ('Blend').

Blend is an underwriting agency acting under a binding authority as agent for the insurer, Australian branch of Allied World Assurance Company, Ltd (ABN 54 163 304 907) ('Allied World'). In all aspects of arranging this Policy, Blend and Wedding Insurance Group act as agents of Allied World and not as your agent. Any advice contained in this update is general advice only and has been prepared without considering your individual objectives, financial situation or needs. You should consider these, having regard to the appropriateness of this advice and the Product Disclosure Statement (PDS) available here before deciding to acquire, or to continue to hold, this product.