



# WEDDING INSURANCE

For every little thing to organise, there's something that can go wrong. But will wedding insurance help?

**Y**ou've booked the reception, the car and the photographer. You've ordered the flowers, the cake and the dress; found the perfect rings and bought the gifts for your parents, bridesmaids and best man. In fact, most people have spent a good £12,000 by the time their big day arrives.

But it's easy for things to go wrong. Insurers are full of stories about stolen presents, grooms waking up with chicken pox, and 'ruined memories' (though we've yet to find a policy to cover that last problem).

So should you add to your costs by buying insurance? Basically, it's not worth it if you're planning a modest, low-key wedding or if you're just worried about specific items, such as your dress. If you're planning something more spectacular, it can be a sensible option – but there are a couple of cheaper alternatives to consider first.

## THE COVER YOU ALREADY HAVE

It's surprising how much cover people have without realising it. There are two main sources to look at.

### Dig out your home insurance

Wedding presents, dresses and rings are covered automatically if your cover limits are high enough. Even if they're too low, you can add items to your policy for an extra premium of just a few pounds – much cheaper than taking out wedding insurance.

Most insurers will increase cover for gifts before and after the wedding as standard (this usually gives an additional 10 per cent contents cover).

### Pay with a credit card

If you pay with your credit card, you're entitled to compensation from the credit card provider on anything you've bought for between £100 and £30,000. So in lots of cases there's little point in paying extra to get this from a wedding insurance

policy. If your venue went bust, for example, you could claim back any money you had paid it from your credit card provider.

## WHAT WEDDING INSURANCE ADDS

If you want more cover than you can get from home contents and credit cards, wedding insurance looks after a wide range of things.

### Loss or damage

It will insure the cake, rings, presents and flowers against loss or damage. The same goes for outfits for the bride, groom, bridesmaids, best man and ushers.

### Personal liability

You'll be covered against personal liability for mishaps – just in case the pageboy trips over the train, breaks his nose and demands compensation.

### Photography

If your photos don't come out, all the policies will pay out at least £1,000 to restage them.

### Most cancellations

You're covered for various logistical disasters, such as your caterers double-booking or your vicar going Awol. If you cancel for an unavoidable reason – a bereavement, say – that's usually covered, too.

### Rearrangement

All the policies will provide help with at least some of the additional costs you have to pay to rearrange the wedding.

## WHAT IT DOESN'T COVER

This might all sound pretty comprehensive but, as always, there are some significant exclusions. Most obviously, if you or your beloved get cold feet, you

## An unhappy couple

A bizarre accident at Beth Everett's wedding meant the groom, Cristian, ended up in hospital having an emergency operation. As they were cutting the cake, the knife shattered and severed a nerve in his finger.

They had taken out a policy with E&L and believed they were covered for personal accident. However, like all of the other providers, E&L has strict limits on when it will pay out – it covers only personal accidents that result in permanent disability. E&L said that Cristian's injury didn't meet its definition.

Beth and Cristian were highly dissatisfied with the policy: 'We felt it was worthless,' Beth told us.

won't get a penny (although if your policy is with E&L or M&S, you'll be offered the small consolation of some professional counselling).

### Stress and illness

If you cancel the wedding because of stress, there's usually no compensation unless you're admitted to hospital. Country Mutual, Ecclesiastical and M&S are the only providers without this exclusion.

Most insurers won't cover an illness you knew of when you took out the policy. Others will if you mention it upfront but you may have to pay extra.

### Hazardous activities

Most policies exclude cancellation due to injury caused by activities like horse riding, rock climbing and canoeing. Some even include manual work, such as building, in their definition of a hazardous activity – Confetti, Debenhams, Hine, Inter Group, MRL and TPS all do this.

You'll find that injuries that happen while under the influence of alcohol are excluded, too. So the insurance won't kick in if you have a few too many and do yourself an injury on the dance floor.

### Bad weather

Weather isn't covered unless it's so lousy it prevents the majority of your guests from arriving.

### FINDING THE RIGHT COVER

All the policies tend to exclude similar items. However, there are a couple of situations in which it's worth looking closely at the small print.

#### If you've asked for money instead of presents

The Country Mutual, E&L and Inter Group policies don't cover money and cheques under wedding presents. If you've asked your guests for a financial contribution instead of a present, choose one of the other insurers.

#### If you're buying items a long time in advance

Plenty can go wrong before the big day itself, so be careful about when cover starts and finishes.

If you're getting your dress particularly early, then go for an insurer which will give you cover from the day you get it: Country Mutual, E&L, Ecclesiastical, Event or M&S. The others offer cover for three months before the wedding day – except Inter Group and Debenhams, which start the cover only one month in advance.

### FINDING THE RIGHT PRICE

The table shows the cheapest policies offered by each insurer. There's no single policy that stands out – the right one for you depends on how much you're spending and therefore how much cover you need. (That's why we don't have any Best Buys.)

Bear in mind that the cheapest companies in our table aren't necessarily the cheapest at higher levels of cover. The best way to assess how much cover you need is to look at the level of cancellation cover. But look at other areas too; if you're spending

only £1,000 on rings, a policy with £3,000 of ring cover would be a waste of money. To check out each company in detail, go to its website (listed on [www.which.co.uk/whicheextra](http://www.which.co.uk/whicheextra)) or use the phone (contact numbers are listed on p71).

If you want more than £15,000 of cancellation cover, try Confetti, Country Mutual, E&L, Event Hine, Inter Group or TPS.

If you're a really big spender, try Country Mutual and Inter Group. They offer ten levels of cover, going up to £50,000. (It costs in the region of £500 to £820 to take out policies at this level.)

Finally, however much you spend, buy your wedding insurance as soon as possible. That way, if a supplier goes out of business at any stage before the wedding, you'll have cover in place. You pay a set price for the cover so it won't cost you any more to start early. Oh, and congratulations, by the way.

## A happy couple

At the end of Samantha Dean's wedding, her dress was a little worse for wear. It had had drink spilt on it and suffered an encounter with a rather sharp stiletto.

She was married in Canada and planned to wear the dress again at her reception in the UK three months later.

Confetti offered her the choice of a replacement dress or the original dress

and a cheque for the cost, less a discount for wear and tear.

Samantha decided to keep the original dress. With the money, she paid for a dressmaker to run up a copy, which was £400 less than she had paid originally. She describes the service as 'very helpful and prompt. The claims process was fairly speedy and without hassle. I would certainly recommend it.'

### USING THE TABLE

We asked the main wedding insurers for details of their cheapest policies.

The table shows how much this cover offers for cancellation, wedding attire, presents and rings.

All the companies offer higher levels of cover. For details, go to their websites (which are listed on [www.which.co.uk/whicheextra](http://www.which.co.uk/whicheextra)) or use the phone contacts on p71.

## Wedding insurance

### CHEAPEST POLICY

	Level of cover				
	Price (£)	Cancellation (£)	Wedding attire (£)	Presents (£)	Rings (£)
Confetti Wedding Insurance	54	7,500	3,000	3,000	2,000
Country Mutual Weddingsurance	55	5,000	2,000	2,000	1,000
Debenhams Wedding Insurance	60	7,500	3,000	3,000	2,000
E&L Wedding Insurance	49	5,000	3,000	3,000	2,250
Ecclesiastical Right Wedding	48	4,000	2,000	2,000	2,000
Event Wedding Insurance	48	3,500	3,000	1,500	3,000
Hine WeddingSure	49	5,000	2,000	2,000	1,000
Inter Group My Wedding Insurance	40	3,000	2,000	1,500	1,500
M&S Wedding Insurance	54	4,000	2,500	2,500	1,500
MRL Wedding Insurance	59	5,000	2,000	2,000	1,000
TPS Weddingplan	59	7,500	3,000	3,000	2,000

Correct at 2 December 2005