

Wedding cover extension (Policy B)

on payment of additional premium

We will pay up to the amount shown in the schedule of cover for:

1. each wedding rings taken, sent in advance, or purchased during **your trip**
2. **your** wedding gifts taken, sent in advance, or purchased during **your trip**
3. **your** wedding attire taken, sent in advance, or purchased during **your trip**
4. **your** wedding photographs or video recording within 14 days of **your** wedding and whilst **you** are still on **your trip**

up to the original purchase price, less an allowance for age, wear, and tear, that are stolen, permanently lost, or destroyed whilst on **your trip**

And/or

5. reasonable additional costs of hiring a professional photographer or video recording professional, if the professional originally booked to take the photographs or video recording is unable to attend your wedding due to **illness**, injury or unforeseen transport problems which prevented the original photographer from fulfilling their contract.

Provided:

1. **you** have paid **your excess** or accept it will be deducted from any settlement.
2. **you** have complied with the carrier's conditions of carriage.
3. **you** have notified the Police, **your** carrier or tour operator's representative of any loss or theft and obtained an independent written report.
4. **you** own the **items** **you** are claiming for and are able to provide proof of ownership/purchase and original purchase price for any **items** over £50 in value.
5. **you** are not claiming for rings, gifts, attire, photographs, or video recordings which have been damaged by a domestic dispute, atmospheric or climatic conditions, age, wear, tear, moth or vermin, perishable items and/or their contents i.e., food, liquids, gels etc.
6. **you** are not claiming for rings, gifts, attire, photographs, or video recordings which have been lost or stolen from a beach or lido (if so, **we** will only pay a maximum of £50).
7. **you** have not left rings, gifts, attire, photographs, or video recordings **unattended** (including being contained in **luggage** during transit) except where they are locked in a safe or safety deposit box where these are available or left out of sight in **your** locked holiday or **trip** accommodation. This includes rings, gifts, attire, photographs, or video recordings left behind following **you** disembarking **your** coach, train, bus, **flight**, ferry, or any other mode of transport.
8. **you** have obtained written confirmation of any loss, damage, or delay from **your** tour operator / airline provider.

There is no cover provided under this section for anything mentioned in the General conditions and exclusions applying to all sections of cover in the main policy wording or any items that do not fall within the categories above.

Additionally, no cover is provided under this section for:

1. loss, theft, or damage arising from the delay, detention, seizure or confiscation by Customs or other officials.
2. damage caused by the leakage of powder or liquid carried within your **luggage**.
3. any breakage of fragile articles, unless the breakage is caused by fire or an accident involving the vehicle in which **you** are being carried.
4. in the custody of a person who does not have an official responsibility for the safekeeping of the **rings, gifts, attire, or photographs/video recordings**.
5. claims following loss or theft of or damage to anything whilst being shipped as freight or under a bill of loading.
6. any loss if **you** have not taken reasonable steps to prevent a loss happening.
7. any claim not evidenced by a report specified in this section, unless otherwise agreed by **us**.

If you need to claim:

Download a claim form at

www.imglobal.com/member/assistance/claims or call +44 (0)2920 474138 or write to Travel Claims Team, 3rd Floor, Fitzalan House, Fitzalan Court, Cardiff CF24 0EL.

Our claims handlers will need to see:

- Completed claim form
- Booking invoice(s) for the **trip**
- Proof of ownership / purchase for the items claimed
- Damaged: Estimate for repair, or proof that the item is beyond repair or destroyed
- Loss or theft: Official written loss, theft, or damage report, from police in resort, carrier and / or tour operator's representative obtained within 24 hours of the incident being noticed by **you**.
- Details of other insurance, or third party responsible, if applicable

For damaged items:

Keep damaged items in case **we** ask for them. If requested, they will need to be sent to: Travel Claims Team, 3rd Floor, Fitzalan House, Fitzalan Court, Cardiff CF24 0EL. **We** will not cover the postage cost applicable.

Any items with a purchase price over £50 must be supported by original proof of ownership or purchase. An individual limit of £50 will apply to each item not supported, with an overall limit of £150 for all such items