

## Wedding Insurance

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Weddings can be large and expensive spectacles. Although the recent economy has forced brides to consider scaling back their plans, the average cost of a wedding still approaches \$30,000. Appropriately, it has become quite common to arrange for special protection for this extremely important, personal event.

Wedding insurance is not standardized, so policy wording can be quite different among the specialty insurance companies that offer the protection. Wedding insurance can help protect against the huge expenses suffered if, for certain reasons, the wedding is either postponed or is cancelled. Protection can be purchased to respond to loss involving unrecoverable expenses as well as to lawsuits that result from a wedding that is held as planned.

In most instances, to qualify for coverage, the wedding's cancellation or delay has to be caused by an eligible source of loss/disruption such as catastrophic weather, a church where the wedding is to be held suffers smoke damage and is suddenly closed, or the reception caterer closes her business the day before the wedding.

Items covered by the policy are usually expenses that can't be recovered (non-refundable). Eligible expenses often include the following:

- Facility Rental (church, reception halls, etc.) Costs
- Catering Costs
  - Clothing Rental Fees
- Photographer Fees (in some cases, videographer fees may also qualify)
- Hotel Costs
- Transportation Costs (limos, taxi costs for transporting wedding party or guests incurred by insured or honoree)
- Air Transportation
  - Other miscellaneous, non-refundable costs

Eligible expenses include those related to the honeymoon as well. Examples of "Other expenses" may be the deposits for services, such as florists, entertainers, etc. Naturally, payment of these costs is subject to the policy's limit.

### Wedding Personal Liability

When this coverage applies is purchased, the insurance company will protect the insured against losses or lawsuits that allege that the insured/honoree is responsible for bodily injury, personal injury or property damage to a third party. However, any claim must be due to an incident that takes place at the wedding (including reception). The coverage obligation does not only apply to losses, but also includes a duty to legally defend an insured/honoree against claims/losses.

Example: The Brydals are sued by a best man who was seriously injured when the nervous groom turned abruptly to get the wedding ring and knocked the best man off a podium.

### Additional Coverage

Many wedding policies offer additional coverages such as:

- Photographs and Video Tape Coverage
- Gift Coverage
- Rented Property Coverage

- Special Attire Coverage
- Jewelry Coverage

When some accident comes about to turn the big day into the big cancellation or the big disaster; having wedding insurance could take the financial sting out of the situation.

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