

WEDDINGS AND PRIVATE PARTIES EVENTS INSURANCE - PROPOSAL FORM

PERSONAL DETAILS

Name in full

Address (including postcode)

Landline no. Mobile no.

Email address

EVENT DETAILS

Name

Description

Number of guests on any event day

Note: The premiums quoted on the next page apply only if the number of guests on any event day does not exceed 500. If the number is more than 500, insurers may request an additional premium.

Start date Finish date

Venue name

Address

CONFIRMATION

- The event is not political in nature, nor does it attract any pressure groups.
- There will be no contact sports or activities; activities at speed or over 3 metres in height; water based activities over 1 metre in depth.
- There will be no usage of heat sources other than for cooking or heating.
- No tickets will be sold for this event and attendance will be by invite only.
- The venue is licensed to hold the number of people attending.
- Any property to be insured is in good condition or repair.
- You have not made any event-related claims in the last 5 years, nor are you aware of any exiting circumstances that could lead to a claim.
- You have no criminal convictions, and neither you nor your business partner(s) have been declared bankrupt or had another insurer decline to accept or refuse to continue or applied special terms to any similar type of insurance.
- Your event will not be affected if any other event were cancelled or postponed.
- You have obtained all the necessary contracts, licenses, permits, visas and permissions from all suppliers, relevant authorities and emergency services in order to hold this event.
- There will be no more than 500 guests on any event day.
- You understand and agree with the Policy Summary.

I, the undersigned, confirm to be in agreement with the above statements.

COVER OPTIONS

	COVER LIMITS					
	Option A	Option B	Option C	Option D	Option E	Option F
Cancellation	n/a	n/a	£10,000	£25,000	£35,000	£50,000
Property cover	n/a	n/a	£10,000	£20,000	£30,000	£40,000
Public liability	£2m	£5m	£2m	£5m	£5m	£5m
Option Premium <i>excluding 10% tax</i>	€195	€275	€243	€410	€557	€695

Select your cover Option:

OPTIONAL EXTENSIONS

Do you require a marquee cover? Yes No

	COVER LIMITS			
	Option A	Option B	Option C	Option D
Marquee Cover <i>(optional)</i>	£10,000	£25,000	£35,000	£50,000
Option Premium <i>excluding 10% tax</i>	€100	€252	€383	€500

Select your cover Option:

EXCESSES APPLICABLE

Cancellation	Nil
Property (standard)	£250
Public Liability (bodily injury)	Nil
Public Liability (third party property damage)	£250
Employers' Liability	Nil
Marquee	£500

DECLARATION

I declare that the statements and particulars in this proposal are true and that I have not misstated or suppressed any material facts. I agree that this proposal, together with any other information supplied by me, shall form the basis of any contract of insurance effected thereon.

Signing this proposal form does not bind the proposer or underwriter to complete this insurance.

Signature

Weddings and Events insurance placed with certain Underwriters at Lloyds.

FirstUnited Insurance Brokers Limited is enrolled under the Insurance Brokers and Other Intermediaries Act 1998 and is regulated by the Malta Financial Services Authority. Company Registration Number C22502.

Date

FirstUnited Insurance Brokers Ltd. | Tel: 21319000; Fax.: 21347743
 25 Villa Eden, Princess Elizabeth Street | Email: insure@firstunited.com.mt
 Ta' Xbiex, XBX1103, Malta. | Web: www.firstunited.com.mt

POLICY SUMMARY

What is a policy summary?

This document provides key information about Wedding Insurance Portfolio. If you have any other questions, please contact FirstUnited Insurance Brokers Ltd directly.

Type of Insurance: Wedding and Private Parties Insurance (including Bar Mitvahs, Birthday parties, Family parties, Private functions, Wedding anniversaries)

Insurance Broker: FirstUnited Insurance Brokers Ltd

Significant features and benefits

Our wedding insurance provides suite of insurance products specifically designed to meet your particular needs as you organise your special day. The insurance is built around three core products – cancellation and abandonment, property damage and legal liability.

Key Benefits include:

Standard cover

- Cancellation insurance – we will pay you up to the limit of indemnity for your irrecoverable expenses following the necessary cancellation, abandonment, curtailment or postponement of your wedding and honeymoon due to any insured cause beyond your control.
 - Re-shooting of the official wedding photographs or videos due to:
 - personal injury of a key person sustained at the wedding
 - malfunction of the official photographic or video equipment
- Cancellation or postponement due to non-appearance of the official photographer or videographer because of death, accident or serious illness.
- Cancellation following a terrorist attack if your wedding is held within the European Union, Switzerland, Monaco or Norway.
- Cancellation or postponement due to non-appearance of any member of the wedding party (meaning the bride and groom, their parents, step parents, children and siblings, and the best man, the ushers and the bride's attendants), because of death, accident or serious illness.
- Physical loss or damage to property at the wedding venue in the event of physical loss or damage to the property for which you are responsible whilst at your wedding or whilst in transit to your wedding.
- Physical loss or damage of the wedding attire, wedding gifts, wedding rings, wedding cake, wedding flowers and wedding stationery.
- Products liability – your legal liability for poisoning by food and drink provided as hospitality is included.
- Loss or damage to venue's buildings, fixtures and fittings, plant and machinery.
- Public liability – we will indemnify you for all sums which you are legally liable to pay for claims made against you for accidental bodily injury or loss of or damage to property in the course of an insured wedding based in Europe.
- Employers' liability – your legal liability to your own and casual staff is automatically covered for the wedding.

Additional covers available at an additional cost

- Adverse weather cover for outdoor events (in the open or in a temporary structure)
- Non-appearance of members of the wedding party or guests over the age of 70
- Non-appearance of disc jockey or live entertainers
- Increased limits for property and public liability
- Cancellation following an unexpected recall to active duty in the Armed Forces or Police.

Significant or unusual exclusions / limitations

Key policy conditions

You must have made proper arrangements for the successful completion and safe running of the wedding insured. You should check the insurance schedule to see what excesses are applicable to each section.

Exclusions

- War
- Disinclination of bride or groom to marry
- Portable communication equipment and laptop computers
- Plasma screens
- Personal effects belonging to individuals except wedding gifts and attire
- Non-appearance of individuals due to arrive in the country less than 24 hours before the wedding
- Non-appearance of the disc jockey or live entertainers (cover may be purchased for an additional premium)
- Non-appearance of anyone over the age of 70 (cover may be purchased for an additional premium)
- Adverse weather for outdoor events (in the open or in a temporary structure) (cover may be purchased for an additional premium)
- Cancellation of the wedding due to lack of support, sales, attendance or finance
- Communicable diseases such as Swine Flu, SARS or Avian Flu
- Members of Armed Forces or Police being called away unexpectedly for active service (cover may be purchased for an additional premium)
- Financial failure of anyone
- Redundancy of anyone
- Liability claims unless you require all contractors and service providers to arrange Public Liability insurance with a sum insured of not less than £2,000,000 any one occurrence, unlimited in the aggregate.

Your responsibilities

Your premium and insurance cover will be based on the details you have provided to us. This product meets the demands and needs of those who wish to insure their wedding against cancellation and abandonment, property damage and public liability.

The information you provide and on which the premium is based is a record of your demands and needs particular to your specific circumstances. You are responsible for providing complete and accurate information, which insurers require in connection with any proposal for insurance cover.

If you fail to disclose any material fact or other information material to the insurance this could invalidate the policy and means that claims may not be paid.

You should read and check all insurance documents issued to you and ensure that you are aware of the cover, limits and other terms that apply.

Duration of contract

The period covered by this Insurance is valid until the end of the wedding insured by the policy.

Cancellation right

If the policy period is longer than 30 days you have a statutory right to cancel the policy within 14 days starting on the date you:

- enter into the contract; or
- receive the policy documentation, whichever is later.

To cancel please write to the insured agent who sold you this insurance or the correspondence address shown on your policy schedule. If you wish to do so and the insurance cover has not yet commenced, you will be entitled to a full refund of the premium paid.

However, if you wish to cancel and the insurance cover has already commenced you will be entitled to a refund of the premium paid, subject to a deduction for the time which you have been covered, calculated as a proportion of the time for which the insurance would have provided cover and for any cost incurred by us issuing this policy.

Claims service

It is when you make a claim that you really find out how good your insurer is and we are confident you will be satisfied with our fast, efficient and sensible claims service.

What to do when a general loss occurs within the general terms of the policy states your obligation in the event of any circumstances or incident that could give rise to a claim under this insurance.

If you suffer a loss and need to make a claim, you should notify your insurance broker immediately or contact us using the information below:-

FirstUnited Insurance Brokers Ltd
25, Villa Eden
Princess Elizabeth Street
Ta' Xbiex, XBX 1103
Tel: 21319000

You will need to provide your policy number and full details of the claim, including the date, amount and circumstances of loss.

Questions and complaints

Our aim is to ensure that all aspects of your insurance are dealt with promptly, efficiently and fairly. At all times we are committed to providing you with the highest standard of service. If you have any questions or concerns about your policy or the handling of a claim you should, in the first instance, contact in writing at the above address or by telephone on 2131900 or by e-mail at insure@firstunited.com.mt

In the event that you remain dissatisfied you can refer the matter to the Malta Financial Services Authority.

The Contact details are:

Malta Financial Services Authority

Notabile Road,

Attard

Tel: 21 441 155; Fax: 21441188; Email: consumerinfo@mfsa.com.mt.