

CLAIMS HISTORY Please provide details of your claims history over the last 3 years.

INADEQUATE SPACE

If there is inadequate space in providing General Information or other responses to questions or you need to disclose something to us because of your Duty of Disclosure, please attach a separate piece of paper to this application giving full details of additional information.

CREDIT CARD PAYMENTS

Visa Mastercard Bankcard

Card Holders Name: _____

Card Number: _____

Exp. Date _____ Amount paid: \$ _____

Signature _____

SIGNATURE & DECLARATION

1. I/We acknowledge that a Financial Services Guide and Product Disclosure Statement were given to me/us before applying for this insurance.
2. I/We declare that the Duty of Disclosure and Inadequate Space notices set out above have been read and understood by me/us.
3. All answers and statements made in this application are true and accurate in every respect and no information has been withheld which is likely to affect your decision about accepting this insurance.
4. I/We acknowledge you reserve the right to decline any application.

Applicant Signature(s) _____

_____ Date

Detach and post to:

PO Box 127, GOODWOOD SA 5034 or Freefax 1800 24 31 34

PERSONAL INFORMATION

The Federal Privacy Act 2000 sets out standards for the collection and management of personal information with your consent, we will only use your personal information for general insurance services.

FREQUENTLY ASKED QUESTIONS

How can I apply for cover?

On-line <http://weddings.mojomo.com.au> or complete the attached application.

Is this policy being offered in all states of Australia?

Yes, it is an Australia wide policy.

Who does it cover?

The bride and groom.

When should I take it out?

As soon as you commence your planning and place deposits on venues.

If I take the policy out one month prior to my wedding will my premium reduce?

No, the policy is a minimum premium policy and will cover you for any deposits during the last twelve months. It will not cover known circumstances.

What happens if we simply decide not to get married?

Change of heart is not covered under the policy.

Is this policy underwritten by an Australian insurer or an unauthorised foreign insurer?

The insurer is QBE Insurance (Australia) Ltd an Australian insurer, monitored by APRA.

Can I pay my premiums monthly?

No, however payments can be made by cash, cheque, Visa or Mastercard.



PHONE: 1800 24 33 12 FAX: 1800 24 31 34
EMAIL: info@mojomo.com.au WEB: <http://weddings.mojomo.com.au>

PO Box 127, GOODWOOD SA 5034
1/177 Angas Street, ADELAIDE SA 5000

Mojomo Insurance Brokers Pty Ltd ABN 75 103 403 854
as trustee for The Mojomo Trust ABN 46 772 808 077
Australian Financial Services Licence No. 297464

Wedding Protection Insurance

Summary of Benefits and Application Form



We do... for the "I do"



Congratulations! We hear you're getting married.

CHOICE OF COVER AVAILABLE

Weddings can be one of the most expensive events in our lifetime and yet up until now little protection has been available. We are proud to introduce to you a comprehensive wedding insurance policy, underwritten by an Australian insurer.

We understand that not every wedding is the same so we have designed three packages for you to select from.

As soon as you commence organising your wedding you should consider whether you need insurance protection. The premium below is a minimum premium covering the twelve months leading up to the wedding. How simple to arrange, just complete the attached Cover Form and post it to MOJOMO.

Coverage	Wedding Protection Options		
Limits	Ruby	Emerald	Diamond
Cancellation Expenses	\$6,000	\$10,000	\$20,000
Weather Insurance	Extreme weather		
Extra Expenses	25%	25%	25%
Honeymoon Cancellation	Included		
Supplier Deposits	\$2,000	\$4,000	\$8,000
Wedding Cars/Transport	\$1,000	\$1,500	\$3,000
Bridal Attire	\$2,000	\$4,000	\$10,000
Wedding Photography/Video	\$2,000	\$4,000	\$8,000
Wedding Presents	\$2,000	\$4,000	\$8,000
Wedding Rings	\$1,000	\$1,500	\$3,000
Wedding Cake/Flowers	\$1,000	\$1,500	\$3,000
Wedding Stationery	\$1,000	\$1,500	\$3,000
Wedding Documents	\$500	\$750	\$1,000
Honeymoon Luggage	\$500	\$750	\$1,000
Accident Death	\$2,000	\$4,000	\$8,000
Professional Counselling	\$500	\$750	\$1,000
Excess Sections 1-13	\$50 each and every section and claim		
Public Liability			
- limit	\$10,000,000		
- excess each and every claim	\$250.00		
- includes Legal Expenses			
ANNUAL PREMIUMS	\$335.00	\$485.00	\$795.00

This Policy is underwritten by QBE Insurance (Australia) Limited
ABN 78 003 191 035 of 82 Pitt Street, Sydney

GENERAL ADVICE WARNING

We are providing general advice which means this document has been prepared without considering your current objectives, financial situation or needs. Therefore, before acting on this advice, you should consider the appropriateness of the advice having regard to your current objectives, financial situation or needs. You should read and consider the Product Disclosure Statement (PDS) prior to making the decision to purchase this product.

FINANCIAL SERVICES GUIDE

Our brochure includes a Financial Services Guide. Please consider our Financial Services Guide before using our services.

PRODUCT DISCLOSURE STATEMENT

Thinking of using our services, then before you do we must provide and recommend you read our Financial Services Guide and Product Disclosure Statement (PDS).

The PDS provides you with a summary of the policy. The policy wording explains in detail the insurance you are considering and will assist you to make an informed decision about the policy. We do not want you to be disappointed when you wish to make a claim, so it is important you understand the provisions. As an example, our policy does not cover a change of heart, nor is our policy renewable. You should also be aware that an excess applies to each policy section. An excess is an amount the insurer deducts from a claim made under the policy.

A PDS may be obtained by one of the following options:

- Email us at info@mojomo.com.au
- By post, simply call Mojomo 1800 24 33 12 and we can arrange to send one to you.

DUTY TO DISCLOSE

What you must tell us - When answering our questions, you must be honest and you have a duty under law to tell us anything known to you and which a reasonable person in the circumstances would include in answer to a question. We will use the answers in deciding whether to insure you and on what terms.

It is important that you understand you are answering our questions in this way for yourself and anyone else whom you want to be covered by the Policy.

If circumstances change to the cover provided under this policy you are obliged to advise us as soon as possible.

NON-DISCLOSURE

If you do not tell us - If you do not answer our questions in this way, we may reduce or refuse to pay a claim or cancel the policy. If you answer our questions fraudulently, we may refuse to pay a claim and treat the policy as never having worked.

WEDDING INSURANCE REQUEST FOR COVER FORM

PLEASE ARRANGE INSURANCE TO PROTECT OUR WEDDING ARRANGEMENTS. THE PACKAGE MOST SUITABLE FOR US IS

RUBY

EMERALD

DIAMOND

APPLICANT'S DETAILS	
BRIDE'S NAME	
GROOM'S NAME	
POSTAL ADDRESS	
SUBURB STATE & P/CODE	
PHONE NO.	
EMAIL	

Would you prefer to be contacted by email or phone

CEREMONY	
WEDDING DATE	
LOCATION	
STREET ADDRESS	
SUBURB STATE & P/CODE	

RECEPTION VENUE	
VENUE NAME	
STREET ADDRESS	
SUBURB STATE & P/CODE	