

Wedding Protection Insurance

Product Disclosure Statement
and Policy Wording




*We do...
for the "I do"*

Mojomo Insurance Brokers Pty Ltd
PO Box 127, GoodWood SA 5034
ABN: 46 772 808 077 ASFL No: 297464

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

QM771

The logo for Mojomo Insurance Brokers Pty Ltd. It features the word "Mojomo" in a large, bold, sans-serif font. The "o" in "Mojomo" is stylized with a red dot above it. Below "Mojomo" is the word "insurance" in a smaller, lowercase, sans-serif font. To the right of "insurance" is the word "Brokers" in a smaller, uppercase, sans-serif font, and below that is "Pty Ltd" in a smaller, uppercase, sans-serif font. The entire logo is set against a background of several red dots of varying sizes arranged in a semi-circular pattern.



About this booklet

This booklet contains 2 separate sections: Part A and Part B.

Part A – Product Disclosure Statement (PDS)

Part A of this booklet contains a Product Disclosure Statement (PDS). The PDS is designed to assist you to make informed choices about your insurance needs. It gives a summary of the significant benefits and risks associated with this product (you should refer to Part B – Terms and Conditions for full details).

The PDS also contains information about costs, our dispute resolution system, your cooling off rights and other relevant information, including other rights, terms, conditions and obligations attaching to this product. Please read Parts A and B of this booklet carefully.

Part B – Policy Terms and Conditions

Part B of this booklet contains the Policy Terms and Conditions, which detail all the terms, conditions and exclusions relating to the Policy. It is Part B which forms part of your legal contract with us.

If we issue you with an insurance Policy, you will be given a Policy Schedule. The Policy Schedule sets out the specific terms applicable to your cover and should be read together with the Policy Terms and Conditions.

The Policy Terms and Conditions and the Policy Schedule we send to you form your legal contract with us so please keep them in a safe place for future reference.

If you require further information about this product, please contact Mojomo Insurance Brokers Pty Ltd.

About Mojomo

Mojomo Insurance Brokers Pty Ltd (Mojomo) has entered into an arrangement with QBE to provide this product to brides and grooms throughout Australia to offer insurance protection for their weddings.

About QBE Australia

QBE Insurance (Australia) Limited is a member of the QBE Insurance Group (ASX: QBE). QBE Insurance Group is Australia's largest international general insurance and reinsurance group, and one of the top 25 insurers and reinsurers worldwide. The company has been operating in Australia since 1886 and continues to provide industry-leading insurance solutions that are focused on the needs of intermediaries and their clients.

QBE is a household name in Australian insurance, backed by sizeable assets, and well known as a strong and financially secure organisation.

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PART A – PRODUCT DISCLOSURE STATEMENT (PDS) FOR WEDDING PROTECTION POLICY

Insurer

The Policy is underwritten by QBE Insurance (Australia) Limited, ABN 78 003 191 035, AFS Licence No. 239545 of 82 Pitt Street, Sydney.

In arranging and effecting this insurance Policy, Mojomo Insurance Brokers Pty Ltd (Mojomo) ABN 75 103 403 854, AFS Licence No. 297464 will be acting under authority given to them by the Insurer. They will be acting as agents of the Insurer, not as your agent.

Other documents may form part of the PDS. Any such documents will be dated and will include a statement identifying them as part of the PDS. If any major omissions, updates or corrections need to be made to the PDS a Supplementary PDS may be provided. In either case the relevant document will be provided to you with the PDS.

Policy plans available

You have a selection of three tailored packages to suit your Wedding Ceremony and Reception. These packages have various limits for each section. Please check your Policy Schedule to see what sections of cover are applicable to your insurance cover.

Period of insurance

This is not an annual insurance cover, in that you are not covered for a set twelve months. Rather, you are covered for the wedding event and the number of days within the period preceeding this event for which we have agreed to insure you. The period of insurance is shown on the Policy Schedule.

This Policy is a one off Policy and is not a renewable insurance cover.

Significant benefits and features

We believe the most significant benefits of this insurance Policy are that it protects:

- Your financial investment in your wedding day in the event of cancellation due to an insured event, and
- assets (as nominated as insured) which are directly associated with the celebration of this event against loss or damage (in the circumstances stated).

The Policy provides:

Cover for your wedding attire up to the limits provided under your plan, if lost or damaged beyond repair while in your possession,

- following the financial failure of the contracted wedding attire supplier, or
- loss or damage due to professional cleaning, during the period of insurance. This Policy also provides the following additional benefits:
 - (a) expenses incurred in the necessary retaking of the official wedding photographs or video
 - (b) loss or damage to wedding or attendants' presents within 24 hours before and after the wedding
 - (c) loss or damage to the bride's or bridegroom's wedding rings, occurring within seven days before or after the wedding ceremony
 - (d) loss or damage of the wedding cake, flowers, stationery, documents and honeymoon luggage within the period of insurance
 - (e) accidental death of the bride or bridegroom during the period of insurance
 - (f) professional counselling for the unavoidable and permanent cancellation of the wedding.

This is only a summary of the benefits, please read the full Policy wording for full benefits.

The Policy does not cover certain things

Claims may be refused in certain circumstances. Please refer to the Wedding Protection Policy Terms and Conditions which follows this PDS for full details of the terms and conditions of cover and exclusions.

The Policy will not cover loss or damage:

- (a) intentionally caused by you or a member of your family or a person acting with your consent or the consent of a member of your family,
- (b) resulting from or caused by:
 - faulty workmanship or faulty design,
 - wear, tear, gradual deterioration, depreciation, confiscation, moth or vermin, repairing, alteration, dyeing, restoring any article, atmospheric or climatic conditions, scratching or bruising,
 - any consequential loss,
 - riot, civil commotion, earthquake, volcanic eruption, hurricane or act of God.

Wedding Insurance does not cover you for a “change of heart”. So, if either the bride or bridegroom voluntarily decides not to go through with the wedding, there is no cover under this Policy and you must bear any loss yourself.

These are only some of the events that are not covered by this insurance.

The amount of any claim may be reduced

The amount of any claim made against the Policy may be reduced:

- (a) where an excess applies (any applicable excesses will be shown in your Policy Schedule). The excess will be applied against a valid claim before any payment is made. If the payment is to be made to another person then you may be required to pay the excess to us first, or to another person at our request,
- (b) where you do not comply with a condition of this Policy and this contributes to any loss or damage.

You should refer to the General Conditions in Part B of this document for full details of all the general conditions.

Some general conditions include:

- that you must tell us about changes that increase or alter the risk of this insurance
- that you must tell us as soon as possible if circumstances occur, or if changes may increase the risk of loss, damage or injury
- that you must take reasonable care to:
 - (i) protect the property insured under this Policy,
 - (ii) prevent damage or injury to others or their property,

- (iii) minimise the cost of any claim under this Policy, or
- (iv) comply with all statutory obligations and by-laws or regulations relating to the safety of persons or property.

If you do not, we will not pay for any loss, damage, liability or injury to which this failure to take reasonable care contributes.

Significant risks

This product may not match your expectations

This product may not match your expectations (for example, because an exclusion applies). You should read the PDS (Part A of this booklet) and the Policy Terms and Conditions (Part B of this booklet) carefully. Please ask Mojomo if you are unsure about any aspect of this product.

Your sum insured may not be adequate

Sections 4, 6, 7, 8, 9, 10 and 11 of this Policy provide replacement or reinstatement conditions for your wedding which means that claims are settled without contribution for age, depreciation or wear and tear.

It is important that the package you select covers the cost of replacing your items on a new for old basis. The package that you select must make allowance for GST and any additional benefits that are included in the sum insured (as an example, additional costs for re-enacting the event).

Overdue premium

You must pay your premium on time otherwise your Policy may not operate.

If you pay have not paid your premium by the due date or your payment is dishonoured, this Policy will not operate and there will be no cover.

For more detailed information regarding payment options refer to the section headed ‘How you can pay your premium’ in Part B (Terms and Conditions).

A claim may be refused

We may refuse to pay or reduce the amount we pay under a claim if you do not comply with the Policy conditions, if you do not comply with your Duty of Disclosure, or if you make a fraudulent claim.

The cost of this insurance Policy

The total premium is the amount we charge you for this insurance Policy. It includes the amount which we have calculated will cover the risk, and any taxes and government charges. The premium and any taxes and government charges will be shown on your Policy Schedule.

When calculating your premium we take a range of rating factors into account. These factors, and the degree to which they affect your premium, will depend upon the information you provide to us.

The following factors have a significant impact on the calculation of your premium:

- package selected based on sum insured limits options.

Duty of Disclosure – What you must tell us

Under the Insurance Contracts Act 1984 (the Act), you have a Duty of Disclosure. The Act requires that before a Policy is entered into, you must give us certain information we need to decide whether to insure you and anyone else to be insured under the Policy, and on what terms. Your Duty of Disclosure is different, depending on whether this is a new Policy or not.

New business

Where you are entering into this Policy for the first time you must tell us everything you know and that a reasonable person in the circumstances could be expected to tell us, in answer to the specific questions we ask.

When answering our questions you must be honest.

- **Who needs to tell us**

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 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.

Variations, extensions and reinstatements

Once your Policy is entered into and is no longer new business then your duty to us changes. You are required before you vary, extend or reinstate your Policy, to tell us everything you know and that a reasonable person in the circumstances could be expected to know, is a matter that is relevant to our decision whether to insure you, and anyone else to be insured under the Policy, and if so, on what terms.

- **You do not have to tell us about any matter**

- that diminishes the risk
- that is of common knowledge
- that we know or should know in the ordinary course of our business as an insurer, or
- which we indicate we do not want to know.

- **If you do not tell us**

If you do not comply with your Duty of Disclosure we may reduce or refuse to pay a claim or cancel your Policy. If your non-disclosure is fraudulent we may treat this Policy as never having worked.

Privacy

Privacy legislation regulates the way private sector organisations can collect, use, keep secure and disclose personal information. We are bound by the Privacy Act 1988 (Cth.), when collecting and handling your personal information. QBE has developed a privacy policy which explains what sort of personal information we hold about you and what we do with it.

We will only collect personal information from or about you for the purpose of assessing your application for insurance and administering your insurance policy, including any claims you make. We will only use and disclose your personal information for a purpose you would reasonably expect.

We may need to disclose personal information to our reinsurers, (who may be located overseas), insurance intermediaries, insurance reference bureaux, credit reference agencies, our advisers and those involved in the claims handling process (including assessors and investigators), for the purposes of assisting us and them in providing relevant services and products, or for the purposes of litigation. We may disclose personal information to people listed as co-insured on your policy and to family members or agents

authorised by you. We may also disclose information to organisations which conduct customer service surveys on our behalf. We will request your consent to any other purpose.

By providing your personal information to us, you consent to us making these disclosures. Without your personal information we may not be able to issue insurance cover to you or process your claim.

You also have the opportunity to find out what personal information we hold about you and, when necessary, correct any errors in this information. Generally we will do this without restriction or charge. For further information about our Privacy Policy or to access or correct your personal information, please contact The Compliance Manager, QBE Insurance (Australia) Limited, GPO Box 82 Sydney NSW 2001. Telephone: (02) 9375-4656, Fax: (02) 8275-9022 or Email: compliance.manager@qbe.com

The General Insurance Code of Practice

QBE Insurance (Australia) Limited is a signatory to the General Insurance Code of Practice. The Code aims to:

- promote more informed relations between insurers and their customers; and
- improve consumer confidence in the general insurance industry;
- provide better mechanisms for the resolution of complaints and disputes between insurers and their customers; and
- commit insurers and the professionals they rely upon to higher standards of customer service.

How to make a claim

Please contact Mojomo to make a claim. We will only accept responsibility for repairs or payments to third parties under a claim where you have told us about them beforehand and we have accepted your claim. Full details of what you must do for us to consider your claim are provided in the 'Claims' section in part B of this booklet.

Dispute resolution

We will do everything possible to provide a quality service to you. However, we recognise that occasionally there may be some aspect of our service or a decision we have made that you wish to query or draw to our attention.

We have a Complaints and Dispute Resolution Procedure which undertakes to provide an answer to your complaint within 15 working days.

If you would like to make a complaint or access our internal dispute resolution service please contact your nearest QBE office and ask to speak to a dispute resolution specialist.

If you are not happy with our answer, or we have taken more than 15 working days to respond, you may take your complaint to the Insurance Ombudsman Service (IOS), an ASIC approved external dispute resolution body.

The Insurance Ombudsman Service (the Service) resolves certain insurance disputes between consumers and insurers and will provide an independent review at no cost to you. QBE is bound by the determination of the Service but the determination is not binding on you.

We will provide the contact telephone number and address of the IOS office upon request.

Taxation implications

Goods and Services Tax

The Policy has provisions relating to GST. In summary, they are as follows but please read the provisions in full. They can be found in Part B Terms and Conditions, under the heading 'How Goods and Services Tax affects any payments we make'.

- The amount of premium payable by you for this Policy includes an amount on account of the GST on the premium.
- The sum insured and other limits of insurance cover shown on your Policy documentation are GST inclusive.
- When we pay a claim, your GST status will determine the maximum amount we pay.

Other taxation implications

There may be other taxation implications affecting you, depending upon your own circumstances. We recommend that you seek professional advice.

cancelling your Policy

How you may cancel this Policy

- You may cancel this Policy at any time by telling us in writing that you want to cancel it. You can do this by giving the notice to Mojomo Insurance Brokers Pty Ltd.
- Where 'you' involves more than one person, we will only cancel the Policy when a written agreement to cancel the Policy is received from all persons named as the insured.

How we may cancel this Policy

- We may cancel this Policy in any of the circumstances permitted by law by informing you in writing.
- We will give you this notice in person or send it to your address last known to us.

The premium

We will refund to you the proportion of the premium for the remaining period of insurance, less an administrative charge not exceeding \$30.00 (excludes government fees or brokers fees).

Cooling-off information

If you want to return your insurance after your decision to buy it, you may cancel it and receive a full refund. To do this you may notify Mojomo electronically or in writing within 21 days from the date the Policy commenced.

This cooling-off right does not apply if you have made or are entitled to make a claim. Even after the cooling-off period ends, you still have cancellation rights. However, Mojomo Insurance Brokers Pty Ltd may deduct certain amounts from any refund for administration costs or any non-refundable taxes.

If your Policy is for an event that will start and finish within the 21 day cooling-off period, you can only exercise your right before the event starts.

PART B – POLICY TERMS AND CONDITIONS FOR WEDDING PROTECTION POLICY

(This Part does not form part of the Product Disclosure Statement)

Insurer

The Policy is underwritten by QBE Insurance (Australia) Limited, ABN 78 003 191 035, AFS Licence No. 239545 of 82 Pitt Street, Sydney.

In arranging and effecting this insurance Policy, Mojomo Insurance Brokers Pty Ltd (Mojomo) ABN 75 103 403 854, AFS Licence No. 297464 will be acting under authority given to them by us. They will be acting as our agent and not as your agent.

Our agreement with you

This Policy is a legal contract between you and us. You pay us the premium, and we provide you with the cover you have chosen as set out in the Policy, during the period of insurance shown on your Policy Schedule.

The excesses set out in the section headed 'What you must pay if you make a claim – Excess' apply to all claims except where otherwise stated. The amount of any excess that applies to your Policy will be shown on your Policy Schedule.

The exclusions in the section(s) headed 'When you are not covered' and conditions in the section headed 'General Conditions' apply to all types of cover.

Your Policy

Your Wedding Protection Policy consists of Part B (Terms and Conditions) of this booklet and the Policy Schedule we give you.

Please read your Policy carefully, to satisfy yourself that it provides the cover required to meet your needs. Should you want additional information about any part of your Policy, please ask Mojomo. Mojomo's address and telephone number are on your Policy Schedule.

Your Policy Booklet and Policy Schedule are valuable documents, you should keep them together in a safe and convenient place for future reference.

Providing proof

So that your claim can be assessed quickly you should keep the following:

- agreements and contracts for service,
- receipts or other confirmation of purchase, and
- valuations.

We may ask you for these if you make a claim. You must be able to prove to us that you have suffered a loss that is covered by this Policy before we will pay you for it.

Other party's interests

You must tell us of the interests of all parties (e.g. financiers, owners, lessors) who will be covered by this insurance. We will protect their interests only if you have told us about them and we have noted them on your Policy Schedule.

How you can pay your premium

You can only pay your premium in one payment by cash, cheque or credit card. Payment must be made to Mojomo who will forward the payment to us under our agreement with them.

Paying your premium

You must pay your premium by the due date. If your premium payment is not made by this date or your payment is dishonoured this Policy will not operate and there will be no cover.

Preventing our right of recovery

If you have agreed not to seek compensation from another person who is liable to compensate you for any loss, damage or liability which is covered by this Policy, we will not cover you under this Policy for that loss, damage or liability.

How Goods and Services Tax affects any payments we make

The amount of premium payable by you for this Policy includes an amount on account of the GST on the premium.

The sum insured and other limits of insurance cover shown on your Policy documentation are GST inclusive.

When we pay a claim, your GST status will determine the maximum amount we pay.

When you are:

- (a) not registered for GST, the maximum amount we pay is the sum insured or the other limits of insurance cover including GST
- (b) registered for GST, the maximum amount we pay is the sum insured or the other limits of insurance cover less any Input Tax Credit to which you are entitled or would be entitled if you made a relevant acquisition. In these circumstances, the Input Tax Credit may be claimable through your Business Activity Statement (BAS).

You must advise us of your correct Australian Business Number & Taxable Percentage. Any GST liability arising from your incorrect advice is payable by you.

Where the settlement of your claim is less than the sum insured or the other limits of insurance cover, we will only pay an amount for GST (less your entitlement for Input Tax Credit) applicable to the settlement. This means that if these amounts are not sufficient to cover your loss, we will only pay the GST relating to our settlement of the claim.

We will (where relevant) pay you on your claim by reference to the GST exclusive amount of any supply made by any business of yours which is relevant to your claim.

GST, Input Tax Credit, Business Activity Statement (BAS) and Acquisition have the same meaning as given to those expressions in A New Tax System (Goods and Services Tax) Act 1999 and related legislation as amended from time to time.

Taxable Percentage is your entitlement to an Input Tax Credit on your premium as a percentage of the total GST on that premium.

Words with special meanings

Some key words and terms used in this Policy have a special meaning.

If words and terms have another special meaning in any Section of the Policy, we will describe their special meaning in that Section.

Wherever the following words or terms are used in the Policy, they mean what is set out below:

| Word or Term | Meaning |
|---------------------|---|
| Excess | the amount you must pay towards each and every claim. If claims are made under more than one section of cover, an excess will apply to each section of cover under which a claim is made. |
| Occurrence | an event which results in personal injury or property damage, neither expected or intended from your standpoint. All personal injury or property damage arising out of continuous or repeated exposure to substantially the same general conditions will be construed as arising out of one occurrence. |
| Period of insurance | the wedding event and the number of days within the period preceeding this event and for which we have agreed to insure you. The period of insurance is shown in the Policy Schedule. |
| Personal injury | <ul style="list-style-type: none"> (a) bodily injury (and this expression includes death and illness), disability, shock, fright, mental anguish, mental injury, (b) the effects of false arrest, wrongful detention, false imprisonment or malicious prosecution, (c) the effects of wrongful entry or eviction, (d) the effects of the utterance or the publication of defamatory or disparaging material, (e) the effects of assault and battery. |

| Word or Term | Meaning |
|------------------------|---|
| Policy Schedule | the Schedule of insurance, and any endorsement we give you. |
| Pollutants | any solid, liquid, gaseous or thermal irritant or contaminant, including but not limited to smoke, soot, vapour, fumes, acids, alkalis, chemicals and waste. Waste includes materials to be recycled, reconditioned or reclaimed. |
| Property damage | physical damage to or loss or destruction of tangible property including any resulting loss of use for that property, or loss of use of tangible property which has not been physically destroyed provided such loss of use is caused by an occurrence. |
| Reception | the wedding reception/breakfast booked or arranged to take place at the address shown and on the date specified in the Policy Schedule. |
| Wedding | the ceremony taking place at the address shown and on the date specified in the Policy Schedule. |
| Wedding attire | bride's/bridesmaid's dresses with accessories and menswear hired or purchased. |
| Wedding party | bride, bridegroom, parents, grandparents, bride's or groom's children, bride's or groom's siblings, best man, chief bridesmaid or matron of honour. |
| We, our, us | QBE Insurance (Australia) Limited, ABN 78 003 191 035 |
| You, your/ the insured | the bride and bridegroom as detailed in the Schedule, or any other person named in the Policy Schedule. |

Types of cover

Section 1: Cancellation and expenses cover

Section 2: Supplier deposits

Section 3: Wedding cars/transport

Section 4: Wedding attire

Section 5: Photographs/video

Section 6: Wedding presents

Section 7: Wedding rings

Section 8: Wedding cake/flowers

Section 9: Wedding stationery

Section 10: Wedding documents

Section 11: Honeymoon luggage

Section 12: Accidental death

Section 13: Professional counselling

Section 14: Public Liability

Section 15: Marquees (Optional)

Section 1: Cancellation and expenses cover

What you are covered for

We cover you if you have to cancel or unexpectedly curtail the booked wedding or reception due to:

- death, injury, illness to the bride, groom, their parents or legal guardian.
- quarantine or jury service to any member of the wedding party,
- unexpected and unavoidable posting overseas of the bride or bridegroom as a serving member of the armed services,
- premises being unable to hold the ceremony due to an outbreak of an infectious or contagious disease causing the venue to be closed by a public authority, physical damage to the venue, double booking of the venue, bankruptcy or liquidation of the venue operator,
- closure by a public or local authority or financial failure of anyone contracted to supply catering services for the reception,

- loss or damage beyond repair to the wedding attire within five working days of the wedding, where the purchase or hire of alternatives is not possible.
- Non-attendance of the clergy, registrar or officiator who is due to conduct the wedding,
- travel arrangements and accommodations for a honeymoon, if applicable being unavoidably cancelled,
- extreme weather if the Policy has been purchased 30 days prior to the wedding and this extreme weather physically prevents you or the majority of the guests from reaching the wedding or reception venue or causes damage to the wedding or reception venues, preventing their use.

We pay up to the amount stated in the Policy Schedule for all irrecoverable expenses you have incurred for reception catering services, wedding night accommodation, transport to and from the wedding/reception, wedding flowers, photographs or dress hire that have been booked but not used. We also cover you up to the amount stated in the Policy Schedule for the extra cost of alternative services you incur to enable re-arrangement of the wedding to a similar standard and thus prevent an otherwise unavoidable cancellation of the wedding or reception due to an insured cause detailed above. These extra costs are limited to a maximum of 25% of the cost of the original services or 25% of the amount stated in the Policy Schedule for Section 1, whichever is the lesser.

When you are not covered

There is no cover for:

1. any circumstances known to you at the start of this Policy which were likely to result in cancellation or curtailment of the wedding or reception or which were within your control
2. either the bride or bridegroom deciding not to go ahead with the marriage as agreed
3. damage to tents, marquees or other similar outdoor venues, unless Section 15 applies and is noted on the Policy Schedule
4. cancellation and expenses incurred as a result of loss or damage to wedding attire unless every effort has been made to purchase or hire alternative attire

5. loss of or damage to accessories unless the wedding attire (or any piece of the wedding attire) is lost or damaged at the same time, by the same cause
6. unemployment
7. wedding arrangements not honoured by your employer (other than occupational postings)
8. loss as a result of your failure to notify the supplier of any goods or services immediately it is found necessary to cancel.
9. any death, disablement, injury, illness or quarantine as a result of:
 - (a) the influence of alcohol, drugs, or insanity,
 - (b) any act of self-inflicted injury or suicide,
 - (c) pre-existing conditions,
 - (d) any terminal prognosis for a condition given before the start of this Policy,
 - (e) any condition which has caused a medical practitioner to advise against booking, arranging or starting the wedding or reception,
 - (f) pregnancy (unless the birth is expected more than three months after the wedding/reception), childbirth, HIV or HIV-related illness including AIDS,
 - (g) stress,
 - (h) participation in any professional sporting or dangerous activity, such as hang-gliding, scuba-diving, parachuting, extreme sports, motor-racing, rock climbing, mountaineering, pot-holing etc.

Section 2: Supplier deposits

What you are covered for

We cover you, up to the amount stated in the Policy Schedule, for loss of non-refundable deposits:

- that you have paid to the supplier of any booked goods or services for the wedding, or
- that you have paid to the reception venue or caterer in the event of financial failure of either or both of these suppliers,
- that you have paid to entertainers if they fail to appear.

When you are not covered

There is no cover for any sum for which we have paid an amount under any other section of this Policy, which relates to this supply or service.

Section 3: Wedding cars/transport

What you are covered for

We cover you, up to the amount stated in the Schedule, for the additional cost of alternative transport if the private hire firm or private individual with whom the transport arrangements have been made fails to meet their contractual obligations following:

- non-appearance, or
- breakdown, or
- accident.

When you are not covered

There is no cover for:

1. losses where no contract is in force
2. losses occurring after the completion of the wedding and/or reception
3. losses recoverable from any other source
4. losses which may be claimed under Section 1 of this Policy.

Section 4: Wedding attire

What you are covered for

We cover you, up to the amount stated in the Policy Schedule, if any wedding attire is physically lost or damaged beyond repair while in your possession. We cover the reinstatement or replacement of the wedding attire or dress hire charges that are necessarily incurred. We also physical cover loss or damage due to professional cleaning but only for the current market value.

We reimburse you, up to the amount stated in the Policy Schedule, following the financial failure of the contracted wedding attire suppliers for all non-recoverable deposits and charges paid for the purchase or hire of attire.

We will cover you for loss or damage due to professional cleaning but only for the current market value of the item lost or damaged.

When you are not covered

There is no cover for:

1. loss of or damage to accessories unless other wedding attire is lost or damaged at the same time, by the same cause
2. damage to wedding attire occurring after the start of the wedding ceremony unless hired and occurring less than 24 hours after wedding commencement
3. loss or damage following theft or attempted theft if any wedding attire is left in an unattended vehicle. However, you are covered if the wedding attire has been locked in an enclosed boot that is not accessible by merely removing a partition or shelf or breaking a window
4. loss or damage following theft or attempted theft from a vehicle unless the vehicle is locked and violent and forcible means have been used to gain entry, resulting in the necessary repair of the vehicle
5. loss or damage to Wedding Attire in transit that has not been carefully packed and reasonably packaged to prevent damage
6. loss or damage due to cleaning or any attempt at cleaning any piece of the wedding attire.

Section 5: Photographs/video

What you are covered for

We cover you up to the amount stated in the Policy Schedule for all expenses incurred in the necessary retaking of the official wedding photographs or professional video following:

- the non-appearance of the professional photographer or video operator booked for the wedding
- physical loss of or damage to the original film, negatives or video tape before copies are made or the film developed
- faulty materials causing non-development of the original film or negatives (except under- or over-exposure).

When you are not covered

There is no cover for any dissatisfaction with the quality of the images materials or editing of photographs or videos or any other media.

Special conditions applying to this section only

The cover provided under this section of the Policy continues up to 14 days following the conclusion of the reception, or development of the photographs or editing of the videos whichever happens first.

Section 6: Wedding presents

What you are covered for

We cover you up to the amount stated in the Policy Schedule for any physical loss of or damage to wedding or attendant's presents within 24 hours before and after the wedding.

We will choose whether to reimburse you or to replace the presents. Cover will be in force while the presents are at the bride's or bridegroom's or their parents' home, or at the reception or in transit between any of these locations.

When you are not covered

There is no cover for:

1. loss or damage following theft or attempted theft if any presents are left in an unattended vehicle. However, you are covered if the presents have been locked in an enclosed boot that is not accessible by merely removing a partition or shelf or breaking a window

2. loss or damage following theft from a vehicle unless violent and forcible means have been used to gain entry, resulting in the necessary repair of the vehicle
3. presents in transit that have not been carefully packed and reasonably packaged to prevent damage.
4. gifts of money, cheques, postal orders, vouchers, tickets etc.
5. loss or damage following theft or attempted theft if presents are not attended or kept in a securely locked room, while at the reception.

Section 7 : Wedding rings

What you are covered for

We cover you, up to the amount stated in the Policy Schedule, for any loss or damage to the bride's or bridegroom's wedding rings, occurring within seven days before or after the wedding ceremony.

Section 8: Wedding cake/flowers

What you are covered for

We cover you, up to the amount stated in the Policy Schedule, for any loss of or damage to the wedding cake/flowers within 24 hours before the wedding. We will choose whether to reimburse you or replace the cake/flowers. Cover will be in force while the cake/flowers are at the bride's or bridegroom's or their parents' home, at the wedding venue/ reception or in transit between any of these locations.

When you are not covered

There is no cover for:

1. damage to the wedding cake/flowers after the reception begins
2. cakes/flowers in transit that have not been carefully packed and reasonably packaged to prevent damage.
3. loss or damage following theft or attempted theft if any cakes/flowers are left in an unattended vehicle. However, you are covered if the cake/flowers have been locked in an enclosed boot that is not accessible by merely removing a partition or shelf or breaking a window.
4. loss or damage following theft from a vehicle unless violent and forcible means have been used to gain entry, resulting in the necessary repair of the vehicle.

5. loss or damage caused by heat
6. loss or damage caused by or during the manufacture or decoration of the cake.

Section 9: Wedding stationery

What you are covered for

We cover you, up to the amount stated in the Policy Schedule, for any physical loss of or damage to the wedding stationery within 90 days before the wedding. We will choose whether to reimburse you or replace the stationery. Cover will be provided while the stationery is at the bride's or bridegroom's or their parents' home or residence, at the wedding venue/ reception or in transit between any of these locations.

When you are not covered

There is no cover for:

1. damage to the wedding stationery after the reception begins
2. stationery in transit that has not been carefully packed and reasonably packaged to prevent damage
3. loss or damage following theft or attempted theft if any stationery is left in an unattended vehicle. However, you are covered if the stationery has been locked in an enclosed boot that is not accessible by merely removing a partition or shelf
4. loss or damage following theft or attempted theft from a vehicle unless violent and forcible means have been used to gain entry, resulting in the necessary repair of the vehicle

Section 10: Wedding documents

What you are covered for

We cover you, up to the amount stated in the Policy Schedule, for any physical loss of or damage to wedding documents within 24 hours before and after the wedding. We will choose whether to reimburse you or replace the documents.

When you are not covered

There is no cover for any documents not in the care or custody of the bride, bridegroom or their parents.

Section 11: Honeymoon luggage

What you are covered for

We cover you, up to the amount stated in the Policy Schedule, for any physical loss of or damage to the honeymoon luggage on the day of the wedding/reception. We will choose whether to reimburse you or replace the luggage. Cover is in force while the luggage is at the bride's or bridegroom's or their parents' home, at the reception or in transit between any of these locations.

When you are not covered

There is no cover for:

1. loss or damage following theft or attempted theft if any luggage is left in an unattended vehicle. However, you are covered if the luggage has been locked in an enclosed boot that is not accessible by merely removing a partition or shelf
2. loss or damage following theft or attempted theft from a vehicle unless violent and forcible means have been used to gain entry, resulting in the necessary repair of the vehicle
3. luggage in transit that have not been carefully packed and reasonably packaged to prevent damage
4. luggage left unattended in an unlocked room at the reception venue.

Section 12: Accidental death

What you are covered for

We will cover the bride and bridegroom up to the amount stated in the Policy Schedule if they have an accident which causes their death during the period of insurance shown in the Policy Schedule.

When you are not covered

There is no cover for:

1. death that happens whilst under the influence of alcohol or drugs, or any act of self-inflicted injury or suicide
2. death as a result of pregnancy, childbirth, physical defect, infirmity, HIV or HIV-related illness including AIDS or a medical condition, unless we have been told about this and have accepted it in writing

3. death intentionally inflicted by you or any family member of yours or of the deceased.

Special conditions applying to this section only

As soon as possible after sustaining any injury or the start of any illness, the bride or bridegroom must place themselves under the care of a properly qualified medical practitioner whose advice they must follow. We are entitled to arrange a post mortem examination at our own expense.

Section 13: Professional counselling

What you are covered for

We cover you up to the amount stated in the Policy Schedule in respect of costs incurred by the bride or bridegroom for professional counselling as recommended by a general practitioner.

This professional counselling must become necessary as a result of the unavoidable and permanent cancellation of the wedding, due to the death of the bride or bridegroom.

When you are not covered

There is no cover for:

1. any circumstances known to you, at the start of this Policy which were likely to result in cancellation,
2. any death as a result of:
 - (a) you being under the influence of alcohol, drugs or insanity,
 - (b) any act of self inflicted injury or suicide by an insured,
 - (c) you being given a terminal prognosis for a condition prior to the start of this Policy,
 - (d) any condition which has caused a medical practitioner to advise against booking, arranging or commencing the wedding or reception,
 - (e) pregnancy (unless birth is expected more than three months after the wedding or reception),
 - (f) HIV or HIV-related illness including AIDS.

Section 14: Public liability

What you are insured against

This section covers you for your legal liability to pay:

- all sums by way of compensation, and
- all costs awarded against you,

in respect of;

- personal injury,
- property damage,

happening during the period of insurance and caused by an occurrence within Australia in connection with your wedding or reception and all activities associated.

Our maximum liability in respect to any one claim or series of claims for personal injury or property damage arising out of any occurrence will not exceed the limit of liability shown on your Policy Schedule.

Defence of claims

If we agree to cover you we will:

- (a) defend in your name and on your behalf any claim or legal action against you seeking damages for personal injury or property damage even if the action is groundless, false or fraudulent, and we will investigate, negotiate and settle any claim or legal action as we see fit
- (b) pay all legal costs and expenses incurred by us and all interest accruing after entry of judgement until we have paid, tendered or deposited in court such part of the judgement as does not exceed the limit of liability
- (c) reimburse you for all reasonable expenses, other than loss of earnings, incurred by you with our consent in connection with the defence of a claim or legal action
- (d) pay reasonable expenses incurred by you for first aid to others at the time of personal injury caused by an occurrence (other than medical expenses prohibited by Section 126 of the Health Insurance Act 1973).

We will do this, provided that:

- (a) we will not be obliged to pay any claim or judgement or to defend any claim or legal action after the limit of liability has been exhausted by payment of judgements or settlements

- (b) if a payment exceeding the limit of liability has to be made to dispose of a claim, our liability to pay any costs, expenses and interest under (a) to (d) in defence of claims above will be limited to that proportion of those costs expenses and interest as the limit of liability bears to the amount paid to dispose of the claim.

Any amount we pay, other than payments in settlement of claims, suits and all costs awarded against you are payable by us over and above the limit of liability set out in the Policy Schedule.

Condition/s which apply to Section 14

You must not pay, offer or agree to pay any money or make any admission of liability.

What you are NOT covered for:

This Policy does not cover:

1. death or bodily injury to;
 - (a) you or any family members ordinarily residing with you,
 - (b) any person employed by you (or deemed to be under a contract of service to you), whilst that person is engaged in duties relative to that employment, where your liability for personal injury is imposed;
 - (i) by any workers' compensation law,
 - (ii) by any other law or statutory instrument,
 - (iii) by the provision of any industrial award, agreement or determination or any contract of employment or workplace agreement where such liability would not have been imposed in the absence of such industrial award, agreement or determination or contract of employment or workplace agreement, or
 - (iv) as a result of wrongful dismissal, harassment, discrimination, breach of an employment contract, wrongful demotion or failure to promote, wrongful discipline, or denial of natural justice.
2. In respect of damage to property;
 - (a) owned by you, or anyone employed by you,
 - (b) not owned by you but in your custody care or control except;
 - (i) personal effects of any participant in the wedding ceremony or reception, whilst in your possession,

- (ii) any vehicles (not belonging, loaned or hired to you) in a car park used for the purposes of accommodating guests of the wedding ceremony or reception for which you are solely responsible and which is not operated by you for reward,
 - (iii) Premises which are leased, rented or loaned to you for the wedding ceremony or reception,
3. arising under the terms of any contract or agreement unless liability would have attached to you in the absence of such agreement,
 4. personal injury or property damage arising out of the ownership, possession, operation, or use by you or on your behalf of any vehicle : which is registered or which is required under any legislation to be registered, or in respect of which compulsory liability insurance or statutory indemnity is required by virtue of any legislation (whether or not that insurance is effected). This exclusion does not apply where personal injury arises where the compulsory liability or statutory indemnity does not provide indemnity, and the reason or reasons why that compulsory liability insurance or statutory indemnity does not provide indemnity does not involve a breach by you of legislation relating to vehicles,
 5. any liability or obligation assumed by you under any agreement or contract except to the extent that the:
 - (a) liability or obligation would have been implied by law,
 - (b) liability arises from a provision in a contract for real or personal property other than a provision which obliges you to effect insurance in respect of the subject matter of that contract,
 6. any liability arising out of or in connection with your trade or employment,
 7. any costs of, or costs arising from the need to make good, remove, repair, rectify, replace or recall any goods or property provided by you, or any defective work done by you,
 8. any liability arising out of any deliberate or intentional act by you or someone acting with your consent,
 9. any liability arising out of any unlawful or criminal act,
 10. any liability arising out of pregnancy or the transmission or spread of any infectious disease or virus,

11. any fines, penalties or liquidated damages, punitive, exemplary, aggravated or additional damages arising from the multiplication of compensatory damages,
12. any liability arising from damage to any flooring due to footwear,
13. personal injury or property damage arising out of the discharge, dispersal, release or escape pollutants into or upon land, the atmosphere or any watercourse or body of water or any costs and expenses incurred in the prevention or remediation of such contamination or pollution,
14. personal injury or property damage (including the loss of use of property) directly or indirectly directly or indirectly caused by or arising from the existence, mining, handling, processing, manufacture, sale, distribution, storage or use of asbestos, asbestos products and/or products containing asbestos, or the alleged use or presence of asbestos,
15. any personal injury arising directly or indirectly out of or due to the inhalation or ingestion of, or exposure to tobacco or tobacco smoke,
16. Any liability arising from dangerous activities including, but not limited to, motor sports, bungee running/ jumping, fireworks, bouncy castles, rodeo, ballooning, flying, fairground rides, riding animals, use or ownership of firearms,
17. any liability arising out of the utterance or publication of any defamatory or disparaging comments or material,
18. personal injury or property damage caused by or arising out of assault or battery committed by you or at your direction unless reasonable necessary for the protection of persons or property,
19. any personal injury arising out of the selling, serving, offering, or consumption of alcoholic liquor,
20. personal injury or property damage arising out of: the ownership, operation or use by you or on your behalf of any:
 - (a) Aircraft, or
 - (b) Watercraft, or
 - (c) Hovercraft.
21. Personal injury or property damage arising directly or indirectly, out of, or in any way involving internet operations, or computer data or computer programs.

Section 15: Marquees (Optional)

What you are covered for

You can choose cover under this Optional Section.

Cover is only in force if the additional premium has been paid and noted on the Policy Schedule.

We cover you, up to the amount stated in the Policy Schedule, for any loss of or damage to marquees for which you are legally responsible during the hire period. We will also cover all irrecoverable marquee expenses that you incur in the event that the wedding has to be cancelled or unexpectedly curtailed as a result of any cause detailed under Section 1 of this Policy.

When you are not covered

There is no cover for:

1. loss or damage whilst any marquee is being erected or dismantled
2. loss or damage arising from wear and tear, depreciation, inherent defect, mildew, rot, rust, corrosion, atmospheric or climatic conditions, insects, animals or vermin
3. loss or damage arising from shrinkage or change of colour
4. loss or damage arising from dyeing, cleaning, renovation or repair
5. loss or damage arising from electrical or mechanical breakdown or derangement
6. loss or damage to flooring arising from footwear
7. theft from unattended vehicles or venues
8. theft or attempted theft that does not involve violent and forcible entry to or exit from a building
9. theft, attempted theft or malicious damage that is not immediately reported to the police
10. audio, visual, computer, disco or telephone equipment of any kind
11. any loss arising from or to entertainment equipment or sanitary equipment housed inside or adjacent to the marquee.

What you are NOT covered for

This Policy excludes loss, damage, destruction, death, injury, illness, liability, cost or expense of any nature directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with any of the following, regardless of any other cause or event contributing concurrently or in any other sequence to the loss:

1. War, invasion, acts of foreign enemies, hostilities or war-like operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power, confiscation or nationalisation or requisition or destruction or damage to property by or under the order of any government or public or local authority, or
2. Any act(s) of Terrorism that is directly or indirectly caused by, contributed to by, or in any way involves or is connected with biological, chemical, radioactive, or nuclear pollution or contamination or explosion.

For the purpose of this exclusion, an act of terrorism includes any act, or preparation in respect of action, or threat of action designed to influence the government de jure or de facto of any nation or any political division thereof, or in pursuit of political, religious, ideological or similar purposes to intimidate the public or a section of the public of any nation by any person or group(s) of persons whether acting alone or on behalf of or in connection with any organisation(s) or government(s) de jure or de facto, and which:

- involves violence against one or more persons, or
 - involves damage to property, or
 - endangers life other than that of the person committing the action, or
 - creates a risk to health or safety of the public or a section of the public, or
 - is designed to interfere with or to disrupt an electronic system.
3. Radioactivity or the use, existence or escape of any nuclear fuel, nuclear material, or nuclear waste or action of nuclear fission or fusion.

This Policy also excludes any loss, destruction, damage, death, injury, illness, liability, cost or expense of any nature directly or indirectly caused by, contributed to by, resulting from or arising out of or in connection with any action taken in controlling, preventing, suppressing, retaliating against, or responding to or in any way relating to 1, 2 or 3 above.

This Policy does not cover,

4. you for a "change of heart". So, if either the bride or bridegroom voluntarily decides not to go through with the wedding, the people paying the bill will be out of pocket
5. any loss or theft not reported to the police as soon as possible after discovery of such loss
6. loss due to any government regulation or Act
7. any loss or damage caused by deception
8. loss or damage arising from wear and tear, gradual deterioration, depreciation, confiscation, moth, vermin, any process of cleaning, repairing, alteration, dyeing, restoring and article, atmospheric or climatic conditions, scratching or bruising, except otherwise specifically provided
9. any insured person who has been declared bankrupt or had any convictions for arson, fraud, forgery, theft, robbery, receiving, violence, or any crime against property
10. loss, destruction or liability directly from the pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds
11. any consequential loss
12. any wedding ceremony or reception taking place outside Australia
13. any loss or damage, or expenses incurred to retake the wedding photographs or video, after return to Australia if the wedding or reception was outside Australia
14. loss or damage to any tents or marquees, unless the Optional Extension (Section 15) applies
15. any payments made by you without our written consent following any event likely to give rise to a claim under this Policy
16. loss or damage arising from intoxicating drink or drugs unless specifically prescribed by a GP
17. any wilful or malicious act or vandalism by you
18. any loss, injury, damage, illness, death or legal liability caused by or arising from the failure of any computer hardware or software or any other electrical equipment.

General conditions

Changing your Policy

If you want to make a change to this Policy, the change becomes effective when:

- we agree to it, and
- we give you a new Policy Schedule detailing the change.

Other interests

You must not transfer any interests in this Policy without our written consent.

Any person whose interests you have told us about and we have noted on your Policy Schedule is bound by the terms of this Policy.

Cancelling your Policy

How you may cancel this Policy

- You may cancel this Policy at any time by telling us in writing that you want to cancel it.
- Where 'you' involves more than one person, we will only cancel the Policy when a written agreement to cancel the Policy is received from all persons named as the insured.

How we may cancel this Policy

- We may cancel this Policy in any of the circumstances permitted by law by informing you in writing.
- We will give you this notice in person or send it to your address last known to us.

The premium

We will refund to you the proportion of the premium for the remaining period of insurance, less an administration charge not exceeding \$30.00.

Notices

Any notice we give you will be in writing, and it will be effective:

- if it is delivered to you personally, or
- if it is delivered or posted to your address last known to us.

It is important for you to tell us of any change of address as soon as possible.

Changes to information previously advised

You must tell us as soon as possible if circumstances occur, or if changes or alterations are intended or made which increase the risk of loss, damage or injury.

Salvage

We are entitled to obtain and retain any items or materials that are salvaged or recovered after you make, and we agree, to pay a claim by replacing or paying to replace any items or materials. We may sell the items or materials and keep the proceeds. We may choose to sell the items or materials to you, if you agree to pay the market price for the items or materials.

Care and maintenance

You must take reasonable care to:

- protect the property insured,
- prevent damage or injury to others or their property,
- minimise the cost of any claim under this Policy, or
- comply with all statutory obligations and by-laws or regulations relating to the safety of person or property.

Claims

What you must do

If something happens which causes loss, damage or injury which could lead to a claim, you must:

- take all reasonable precautions to prevent any further loss or damage,
- inform the Police immediately if property is lost, stolen or if malicious damage is suspected,
- tell us as soon as possible,
- Give us full details of any loss, damage or liability.

You will be provided with a claim form and advice on the procedure to follow.

Within 30 days after the loss, damage or liability you must:

- give us full written details of your claim,
- any agreements, contracts, receipts, proof of ownership or quotes that we require to settle the claim,
- any court issued documents or notices issued under the appropriate Act of your State or Territory,
- copies of the police reports if your claim involves malicious damage or theft.

If we choose to replace items you must:

- assist us by giving accurate descriptions and specifications to us and suppliers, and
- replace items as requested.

If you do not follow the instruction set out in this Claims Section we may be entitled to reduce the amount payable to you or refuse to pay a claim.

Delays with repairs

We will not pay any increased costs or expenses which result from your unreasonable delay in carrying out repairs or replacements.

What we do

When we receive a claim from you we will:

- examine the circumstances to see if the event is insured, and
- tell you if it is covered this may be verbally or in writing.

If the event is covered:

- we will tell you how the claim will be assessed, examined and paid,
- we will either deduct any excess from your loss or ask you to pay it to a repairer or supplier, or request you pay this to another person.

If we choose to replace items and you do not wish us to replace items from suppliers we nominate, you may nominate another supplier but you must pay any additional costs incurred by us as a result.

What can affect a claim

We will reduce the amount of a claim by the excess shown in the Policy Terms and Conditions or on the Policy Schedule.

We may refuse to pay a claim if you are in breach of your Duty of Disclosure or any of the conditions of this Policy, including any endorsements noted on or attached to the Policy Schedule.

We pay only once for loss or damage from the same event covered by this Policy even if it is covered under more than one section of the Policy.

We may be entitled to refuse to pay or to reduce the amount of a claim if:

- it is in any way fraudulent, or
- any fraudulent means or devices are used by you or anyone acting on your behalf to obtain any benefits under this Policy.

