

## ***Justcover.ie***

<p style="text-align: center;"><b>ENDORSEMENT FOR WEDDING COVER</b> <b><i>(for weddings abroad)</i></b></p>
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<b>Summary of Cover</b>	<b>Benefit per Trip</b>	<b>Policy Excess</b>
Wedding Rings	€300 (each Ring)	€80 per person
Weddings Gifts	Up to €1,200	€80 per couple
Wedding Attire	Up to €1,800	€80 per couple
Wedding Photography	Up to €1,000	€80 per couple

**WEDDING COVER ENDORSEMENT**

*(only applicable for Weddings abroad where the appropriate additional premium has been paid)*

**Definitions Wedding cover**

You/ your - Each insured person/couple.

Wedding attire - dress, suit, shoes etc brought specifically for the occasion and makeup, hairstyling and flowers paid for or bought for the occasion.

**Note: the remaining definitions detailed in your policy will apply where applicable.**

**SECTION 1 - WEDDING RINGS**

Limited to €300 for each ring and in all for each insured person.

**YOU ARE COVERED**

Up to the above limit for the value or repair of your wedding ring taken, sent in advance or purchased in the trip, if it is lost, damaged or destroyed during the trip.

**YOU ARE NOT COVERED**

For the first €80 for each incident for each insured person.

**SECTION 2 - WEDDING GIFTS**

Limited to €1,200 in all per insured couple.

**YOU ARE COVERED**

Up to the above limit, for the value or repair of your wedding gifts taken, sent in advance or purchased on the trip, if they are lost, damage or destroyed on the trip.

**YOU ARE NOT COVERED**

For the first €80 or each and every incident per each insured couple.

**SECTION 3 - WEDDING ATTIRE**

Limited to €1,800 per each insured couple.

**YOU ARE COVERED**

Up to the above limit to:-

a) repair the damaged item(s)

or

b) purchase similar replacement items

if your wedding attire, which is specifically to be worn by you on your wedding day, is lost, damaged or destroyed during the trip.

Note: - Proof of the existence of the lost or damaged item will be required, together with receipts of the repairs detailing the extent of the damage, and receipts for the replacement items. In the event of the replacement items being purchased, the damaged items should be kept and produced in the event of a claim.

**YOU ARE NOT COVERED**

For the first €80 of each and every incident per each insured couple.

**SECTION 4 - WEDDING PHOTOGRAPHS OR VIDEO RECORDING**

Limited to €1,000 in all per insured couple.

**YOU ARE COVERED**

Up to the above limit for the reasonable additional cost you incur to reprint the photographs or retake the video recording, if the professional photographer who was prebooked to take the photographs or video recording on your wedding day is unable to fulfil such obligations due to illness, injury or unavoidable and unforeseen transport problems or if the photographs or video recording of the wedding day taken by a professional photographer are lost, damaged or destroyed within 14 days after the wedding day and whilst you are still at the holiday honeymoon location.

**YOU ARE NOT COVERED**

For the first €80 of each and every incident per each insured couple.

**Note for sections 1, 2, 3 and 4 of the wedding cover**

- a) In the event of a claim in respect of a pair or set of articles we will be liable only for the value of that part of the pair that is lost, stolen or damaged.
- b) Settlement of any claim will take into account depreciation of value due to age wear and tear.

**For sections 1,2, 3 and 4 of the wedding cover**

**YOU ARE NOT COVERED**

- 1) If you do not exercise reasonable care for the safety and supervision of your property;
- 2) if you do not obtain a written police report within 24 hours of the discovery in the event of lost, burglary or theft of baggage or valuables;
- 3) if you do not obtain a written carriers report of your baggage is lost or damage in transit (or a property irregularity report in the case of an airline);
- 4) for lost destruction, damage or theft:-
  - a) from confiscation or detention by customs or other officials or authorities;
  - b) of contact lenses, dentures, hearing aids, samples or merchandise, bonds, coupons, securities, stamps or documents of any kind, vehicles or vehicle accessories( other than wheelchairs and pushchairs only) tents, antiques, musical instruments, pictures, typewriters, portable telephones, computers and or accessories, televisions, sports gear whilst in use, pedal cycles, dinghies, boats and/or ancillary equipment, glass or china;
  - c) due to wear and tear, denting or scratching, moth or vermin;
  - d) of valuables left as checked in baggage;
- 5) for mechanical breakdown, derangement or for breakage of fragile or brittle articles being transported by a carrier, unless the breakage is due to fire or other accident to the vessel, aircraft or vehicle they are being carried in;
- 6) for valuables stolen from an unattended vehicle;
- 7) for anything stolen from:
  - a) an unattended vehicle, unless it was in the locked glove compartment, or rear boot or luggage area of the vehicle and is covered so as not to be visible from outside the vehicle, and there is evidence of forcible and violent entry or,
  - b) an unattended vehicle (other than motor caravans) left for any period between the hours of 9pm and 9am;
- 8) for any shortages due to error, omission or depreciation in value;
- 9) for any property more specifically insured or recoverable under any other source;
- 10) for anything mentioned in the General Exclusions.