

<p>Wedding Photographs - Features and benefits</p> <p>We will reimburse you all expenses incurred to retake wedding photographs or video following</p> <ul style="list-style-type: none"> • non appearance of the professional photographer • loss or damage to the film or negatives before copies are made • Non-development of original film or negatives 	<p>Significant exclusions or limitations</p> <p>Limited to</p> <ul style="list-style-type: none"> • £1,500 unless otherwise stated in the schedule <p>Excluding</p> <ul style="list-style-type: none"> • Under or over-exposure of the original film or negatives 	<p>Policy Section</p> <p>2</p>
<p>Wedding Rings - Features and benefits</p> <p>Loss or damage to any Wedding ring purchased within 7 days preceding the Ceremony</p>	<p>Significant exclusions or limitations</p> <p>Limited to</p> <ul style="list-style-type: none"> • £1,000 unless otherwise stated in the schedule <p>Excluding</p> <ul style="list-style-type: none"> • Any loss not reported to the Police as soon as is reasonably possible after discovery 	<p>Policy Section</p> <p>2</p>
<p>Wedding Attire - Features and benefits</p> <p>Loss or damage to Wedding Attire in the possession of the Insured, Bride or Bridegroom or any of their relative</p>	<p>Significant exclusions or limitations</p> <p>Limited to</p> <ul style="list-style-type: none"> • £2,000 unless otherwise stated in the schedule <p>Excluding</p> <ul style="list-style-type: none"> • Any loss not reported to the Police as soon as is reasonably possible after discovery • Loss or damage to accessories unless other Wedding Attire is lost or damaged at the same time • Loss by theft or attempted theft from an unattended vehicle unless the property is left in a locked boot or locked glove compartment, concealed from view and there is evidence of violent, visible and forcible entry into the vehicle • Damage occurring after the commencement of the Wedding 	<p>Policy Section</p> <p>2</p>
<p>Wedding Cake and Wedding Presents - Features and benefits</p> <p>Loss or damage to the Wedding Cake or Wedding Presents within 24 hours before or after the Wedding</p>	<p>Significant exclusions or limitations</p> <p>Limited to</p> <ul style="list-style-type: none"> • £500 in respect of the Wedding Cake • £2,000 in total in respect of Wedding Presents unless otherwise stated in the schedule • £250 any one Wedding Present <p>Excluding</p> <ul style="list-style-type: none"> • Any loss not reported to the Police as soon as is reasonably possible after discovery • Loss by theft or attempted theft from an unattended vehicle unless the property is left in a locked boot or locked glove compartment, concealed from view and there is evidence of violent, visible and forcible entry into the vehicle 	<p>Policy Section</p> <p>2</p>

<p>Public Liability - Features and benefits</p> <p>Public Liability</p>	<p>Significant exclusions or limitations</p> <p>Limited to</p> <ul style="list-style-type: none"> • £1,000,000 any one event or other amount as stated in the policy schedule <p>Excluding</p> <ul style="list-style-type: none"> • Loss or damage to property belonging to you or in your charge or control • Loss or damage to any goods or other property sold, supplied, delivered, installed or erected by you • Ownership, use or possession of a mechanically propelled vehicle or trailer attached thereto • Liability arising more than 24 hours before or 24 hours after the Wedding date • Liability arising from the ownership or use of fireworks or other pyrotechnic devices or effects • Any loss arising from ownership or use of bouncy castles or other inflatables 	<p>Policy Section</p> <p>3</p>
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How to make a claim

In the first instance please speak to the claims department at:

Methodist Insurance PLC, Brazennose House, Brazennose Street, Manchester, M2 5AS. Tel: 0161 833 9696

Full details are available upon request and will be sent with your policy documents.

Your right to cancel

You cannot cancel the policy unless it covers a period of at least 28 days from the time the policy is taken out. For policies covering 28 days or more the following "cooling-off" right applies.

If after insuring with us and receiving the full policy documentation including the schedule **you** subsequently change **your** mind **you** have 14 days to write to the sender confirming that **you** do not wish to continue. No charge will be made and any premium **you** have already paid will be refunded. After this time there is no refund for the cancellation of this policy.

Financial Services Compensation Scheme (FSCS)

As with all FSA regulated companies, should a situation arise where Methodist Insurance Company were unable to pay claims against it you may be entitled to compensation from the FSCS. For further information on the Scheme you can visit the web-site www.fscs.org.uk or write to Financial Services Compensation Scheme, 7th Floor, Lloyds Chambers, Portoken Street, London, E1 8BN. Tel: 020 7892 7300.

The Scheme was set up under the terms of the Financial Services and Markets Act 2000.

The FSCS are an independent, non-profit making organisation and cover deposits, insurance and investments.

FSCS may arrange to transfer your policy to another insurer, provide a new policy or, if these actions are not possible, provide compensation. The maximum level of compensation you can receive from the Scheme for a claim against an insurance firm depends on the type of insurance policy.

For insurance advising and arranging the first £2,000 of the claim or policy is protected in full. Above this threshold, 90% of the rest of the claim or value of unused premiums will be met.

For compulsory classes of insurance (such as Employers Liability), insurance advising and arranging is covered for 100% of the claim, without any upper limit.