

Destination Wedding Optional Cover



DESTINATION WEDDING

Optional Cover

This document is a Supplementary Product Disclosure Statement (SPDS) with effect from 1 July 2014. It supplements the Go Insurance combined Policy Wording, Financial Services Guide and Product Disclosure Statement (PDS). This SPDS must be read in conjunction with the PDS.

The Destination Wedding Option provides the following supplementary policy benefits:

Benefit	Sum Insured	Excess
Cancellation and Rearrangement	\$ 15,000	Yes
Wedding Attire	\$ 7,500	Yes
- Maximum per Wedding Ring	\$ 1,500	
- Maximum per item, pair or set	\$ 750	
- Attire hire	\$ 500	No
Insolvency of Wedding Services Providers	\$ 2,500	Yes
Photography and video recording	\$ 5,000	Yes
Wedding Gifts	\$ 7,500	
- Maximum per gift	\$ 500	Yes
- Maximum per voucher	\$ 500	
- Cash	\$ 1,000	
Wedding Flowers and Wedding cake	\$ 2,000	Yes
Wedding cars and transport	\$ 2,500	Yes
Wedding documents	\$ 1,000	Yes
Professional counselling	\$ 1,000	No

Cancellation and Rearrangement

You are covered up to the amount shown in the Schedule of Benefits in the event Your pre-booked Wedding is necessarily and unavoidably cancelled or curtailed because of any of the following events first occurring during the Period of Insurance.

- i) Any circumstance listed in Section 1 of the standard policy provided that Section 1 has been selected by You at the time of policy inception.
- ii) Death, Accidental serious Bodily Injury, Illness or quarantine to any member of the Wedding Party.
- iii) Inability to use the pre-booked venue for Your Wedding or Reception due to major damage, outbreak of infectious disease, interruption of essential services and / or closure by any relevant authority.
- iv) Theft or irreparable Accidental damage to Your Wedding Attire where purchase or hire of alternative attire is not possible.
- v) Non-attendance of the pre-booked clergy, registrar, celebrant or officiator who is contracted to conduct the ceremony where a delegate or replacement cannot attend.
- vi) Adverse Weather Conditions which prevent the Wedding Party from reaching the pre-booked venue for Your Wedding or Reception.

This Section is subject to the same conditions and exclusions as Section 1 (Cancellation and Curtailment).

Basis of Settlement

In the event Your Trip is cancelled due to any of the above events i) to vi), then settlement of Your claim will be based on the following:

- 1) the irrecoverable cost of travel, accommodation and Wedding Services paid or contracted to be paid by You. Such costs must have been paid or contracted to be paid prior to the occurrence giving rise to a claim.
- 2) the Reasonable cost of alternative arrangements for You to rearrange Your Wedding to a similar standard and thus prevent an otherwise unavoidable cancellation of Your Wedding and Reception.

We retain the sole right to decide which of the above options will be exercised in settling Your claim.

Insolvency of Wedding Services Providers

You are covered up to the amount shown in the Schedule of Benefits due to Financial Default of any Wedding Services Provider with whom You have contracted to provide Wedding Services at Your Wedding where their Financial Default prevents supply of the contracted Wedding Services. You are covered for the lesser of:

- i) Irrecoverable deposits paid or cancellation fees You incur; or
- ii) Reasonable additional costs You incur to arrange alternative Wedding Services to a comparable standard.

Photography and Video Recording

You are covered up to the amount shown in the Schedule of Benefits for the Reasonable additional cost of photography and video recording fees, Wedding Attire hire, make-up and hair styling incurred to re-take official Wedding photographs and video recordings necessarily incurred due to any of the following events.

- i) Non-attendance of the professional photographer or video recording operative with whom you had contracted to take photographs or record footage at Your Wedding.
- ii) Loss, theft or damage to the original film, negatives or footage of Your Wedding in possession of the contracted professional photographer or video recording operative prior to copies or back-ups being made.
- iii) Non-development of the original film, negatives or footage taken by the contracted professional photographer or video recording operative provided that more than 75% of the original images and / or footage are lost due to the non-development.

Wedding Attire

You are covered up to the amount shown in the Schedule of Benefits for Accidental loss, theft or damage to your Wedding Attire and Wedding Rings which renders them unavailable or unwearable at Your Wedding. This benefit also extends to the Reasonable cost incurred to hire alternative Wedding Attire for use at Your Wedding. This Section is subject to the same conditions and exclusions as Section 7 (Personal Property).

Wedding Gifts

You are covered up to the amount shown in the Schedule of Benefits for Accidental loss, theft or damage to Your Wedding Gifts during the Period of Insurance but only after they have been gifted to You and enter into Your possession. This Section is subject to the same conditions and exclusions as Section 7 (Personal Property).

Wedding Flowers and Wedding Cake

You are covered up to the amount shown in the Schedule of Benefits for Accidental loss, theft or damage to Your Wedding Flowers and Wedding Cake. This cover operates 36 hours prior to Your Wedding and concludes at the commencement of Your Wedding Reception. This Section is subject to the same conditions and exclusions as Section 7 (Personal Property).

Wedding cars and transport

You are covered up to the amount shown in the Schedule of Benefits for i) irrecoverable payments made to the contracted transport provider; or ii) Reasonable additional costs incurred for the Wedding Party to travel to Your Wedding or Wedding Reception where the contracted transport provider fails to meet their contractual obligations to You due to non-appearance, breakdown or accident.

Wedding Documents

You are covered up the amount shown in the Schedule of Benefits for Reasonable costs incurred to replace documents required for or related to Your Wedding following their Accidental loss, theft or damage.

Professional Counselling

You are covered up to the amount shown in the Schedule of Benefits for Reasonable costs incurred by either partner 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 either partner or either partner electing not to go through with the Wedding.

Definitions

Financial Default: Insolvency, bankruptcy, provisional liquidation, financial collapse, appointment of a receiver, manager, administrator or liquidator, entry into any scheme of arrangement, statutory protection, restructuring or negotiation with creditors to enter into a payment arrangement.

Possession: ownership, custody and / or control.

Reception: the pre-arranged social gathering / party which takes place after the marriage or commitment to a lifelong partnership.

Wedding: the ceremony and reception which takes place to formalise and celebrate Your marriage or commitment to a lifelong partnership.

Wedding Attire: clothing, footwear and accessories which You and Your attendants intend to wear at Your wedding.

Wedding Gifts: tangible items given to You by guests attending Your Wedding in recognition of the event. This definition includes negotiable instruments such as vouchers and cash.

Wedding Party: the two people who are entering into an enforceable contract of marriage or commitment to a lifelong partnership at the Wedding, and any of the following: their parents or guardians, their children, their siblings and their attendants such as bridesmaids, matron of honour, best man, groomsmen, flower girls and page boys.

Wedding Services: commercial supply of goods and services traditionally associated with a wedding including, but not limited to venue hire, catering, floral arrangements, photography, video recording, officiating duties and private vehicle transfers.

Wedding Services Provider: any person or business with which You legally contract to supply Wedding Services in preparation for, during or at Your Wedding.

Exclusions

You are not covered for claims in respect of or that result directly or indirectly from:

1. Any exclusions applicable to the standard policy wording (except as amended by this Destination Wedding extension).
2. Your disinclination to continue with the Wedding as planned; Your failure to obtain documentation required for the purpose of the Wedding; or loss of enjoyment.
3. Rearrangement costs if the rearranged Wedding is more than 1 year after the date of cancellation.
4. Additional photography and video recording costs incurred more than 90 days after the Wedding.
5. Losses arising in relation to any Wedding Services and / or Wedding Services Provider where You do not have a written contract in force to evidence the failure of the Wedding Services Provider to meet their contractual obligations to You.
6. Financial Default of a Wedding Services Provider if at the time of booking Your Wedding or purchasing Your policy, the Financial Default had already occurred or a reasonable person would expect it to occur.