



**YOUR WORRY-FREE** *Wedding Day* **WITHIN REACH!**  
A wedding is an investment — make sure you protect it.

Let's face it. Weddings are a lot of work. You've poured your heart and soul into each decision. From the font style on your invitations to the type of socks the groomsmen will wear, you and your significant other have discussed a lot of details. Don't let wedding insurance be an overlooked detail.

**Consider this:** According to the Brides 2018 American Wedding Study, the average wedding cost in 2018 was **\$44,000** and the average premium for wedding insurance is **\$150-\$400**.

### WHY SHOULD I PURCHASE WEDDING INSURANCE?

- Many wedding venues require that the couple carry wedding insurance — by purchasing a policy, you'll be able to meet their requirements
- If a vendor doesn't show up on your wedding day, you might not be able to recover your deposits without insurance
- It's possible to misplace important items on the big day, such as jewelry, and we've all heard stories about gifts being stolen — insurance can protect you if this happens
- If you're serving alcohol at your wedding, you could be held responsible if a guest drives intoxicated and injures someone

If you have auto insurance for a car you drive every day, why wouldn't you purchase wedding insurance for the biggest day of your life?



National Risk | *Solutions*

**National Risk Solution**  
866-417-4855  
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This coverage is provided by 

## DON'T GET STUCK WITHOUT WEDDING INSURANCE.

*Things happen!*



When Melanie and Robert chose their October wedding date, they thought the weather would be perfect; they definitely didn't anticipate Hurricane Sandy. Their venue was unable to host their wedding due to damages. Having the right insurance policy would help Melanie and Robert recover any lost deposits because of needing to reschedule.



Laura and Frederick planned a fun line dance during their reception. As the line of people made its way around the room, one of the guests accidentally bumped into Laura's elderly aunt who was seated near the DJ. Her chair tipped over, and she injured her head and broke her hip. Having the right insurance policy would help Laura and Frederick cover Laura's aunt's medical bills.



Alex and Aaron spent months researching the perfect photographer for their wedding. After a successful engagement shoot, they decided to book the company for the big day. After their wedding, Alex and Aaron received an email from the lead photographer, saying he could not transfer the photos to his computer due to an equipment malfunction. Having the right insurance policy would help Alex and Aaron reconcile this issue.

### WEDDING INSURANCE DOESN'T HAVE TO BE CONFUSING. HERE'S WHAT'S COVERED:

**General liability** – Provides coverage if someone trips and falls or is injured at the wedding. Provides coverage if you or a guest damages property at the venue.

**Liquor liability** – Provides coverage if you are held liable for a guest injuring someone while driving intoxicated.

**Medical payments** – If a guest is injured during the wedding, this covers medical expenses.

**Cancellation** – This can protect you against financial loss if you need to reschedule the wedding due to severe weather or a venue going out of business.

**Lost deposits** – This protects your deposits if a vendor falls through/doesn't show up.

**Damage to wedding attire** – Provides coverage if wedding attire is damaged.

**Photography/Videography** – If these vendors don't show up or if your photos are damaged, this coverage can offer protection.

**Gifts** – This can provide coverage if your wedding gifts are stolen on the day of the wedding.

**Jewelry** – If special jewelry is lost or stolen on the day of the wedding, this coverage can provide protection.

**Rehearsal/Brunch** – This provides liability coverage if you decide to host a rehearsal dinner and a day-after brunch.

## WEDDING PLUS PRODUCT - SPECIAL EVENTS



- Ⓞ Risks with up to 500 attendees
- Ⓞ One-day weddings
- Ⓞ Applicant is the host of the event
- Ⓞ Product is for applicants not in the business of selling, serving or furnishing alcoholic beverages and who have not purchased a liquor license for the event

Note: Applicants ineligible for our Wedding Plus product may still be eligible for our Main Event product. See the Special Events – The Main Event Hit Zone Product Underwriting Guide for more details.

### PRODUCT ADVANTAGES

- ▶ Separate limits for general liability and liquor liability
- ▶ Coverage for the rehearsal dinner and/or breakfast/brunch included at no additional charge
- ▶ Property owner can be included as an additional insured at no additional charge
- ▶ Set-up and take-down coverage available for all events that include general liability
- ▶ General liability deductible is \$0
- ▶ Liquor liability deductible is \$0

### AVAILABLE LIMITS

- ▶ General liability limits of \$1,000,000/\$2,000,000 (higher limits available up to \$5,000,000)
- ▶ Liquor liability limits of \$1,000,000/\$2,000,000 (higher limits available up to \$3,000,000 in most states)
- ▶ \$1,000 sublimit for loss deposits included with optional limits up to \$10,000
- ▶ \$1,000 sublimit for damage to wedding attire included with optional limits up to \$10,000
- ▶ \$7,500 sublimit for cancellation coverage included with optional limits up to \$50,000
- ▶ \$1,000 sublimit for wedding photography/videography included with optional limits up to \$10,000
- ▶ \$1,000 sublimit for wedding gifts included with optional limits up to \$10,000
- ▶ \$1,500 sublimit for special jewelry included with optional limits up to \$10,000

### BUSINESS RESOURCE CENTER

Provides centralized access to business solution vendors for all policyholders. Solutions include:

- ▶ Human resources services
- ▶ Pre-employment and tenant screenings
- ▶ Identity theft protection
- ▶ Marketing resources

See [www.bizresourcecenter.com](http://www.bizresourcecenter.com) for a full list of available business solutions

### MOST COMMON INELIGIBLE RISK CHARACTERISTICS

- ▶ Events located in AK, LA or WV
- ▶ Events with liquor in AL, IA, MS, OR or RI
- ▶ Events that feature firearms or water hazards

### CONTACT YOUR UNDERWRITER FOR MORE INFORMATION AT 888-523-5545 OR 888-EVNT-NOW.

This document does not amend, extend or alter the coverage afforded by the policy. For a complete understanding of any insurance you purchase, you must first read your policy, declaration page and any endorsements and discuss them with your agent. A sample policy is available from your agent. Your actual policy conditions may be amended by endorsement or affected by state laws.

