

Weddingsurance Celebrationsurance

Weddingsurance® and **Celebrationsurance®** are a packaged insurance product containing up to eleven optional insurance coverage's specifically designed to insure the financial exposures of a private Celebration such as an Anniversary, Engagement, Birthday, Baby Shower or Wedding.

Change of Heart Coverage is included as part of the cancellation policy.

Weddingsurance® and **Celebrationsurance®** represent a unique and exclusive packaged insurance product specifically designed to protect the financial investment of your special private event. When the individual providing the funding for this very special event begins to add up the total cost, they will find that it reaches a tidy sum, all of which is at risk should something unexpected happen. Most of the eleven coverage's are available on an optional basis and can be tailored to meet the financial specifications of your particular private event with the one time premium starting at \$95 and coverage beginning up to 2 years prior to the wedding date.

The optional coverage's available under this very special insurance product includes:

- Cancellation or Postponement (including Change of Heart Coverage)
- Additional Expense
- Photographs and Video
- Gifts
- Rented Property
- Special Attire
- Jewelry
- Loss of Deposits
- Professional Counseling
- Personal Liability and Medical Payments (includes host liquor liability)

Weddingsurance® and **Celebrationsurance®** are offered exclusively by R.V. Nuccio & Associates, Inc. and are underwritten by the Fireman's Fund Insurance Company, one of our nation's oldest and most respected insurance companies.





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WEDDINGSURANCE®, **BARMITZVAHSURANCE™** and **CELEBRATIONSURANCE™** represent a unique and exclusive packaged insurance product specifically designed to protect the financial investment of your wedding or very special private event. When the individuals providing the funding begin to add up the total cost of the event, they will find that it reaches a tidy sum, all of which is at risk should something unexpected happen. Most of the eleven coverage's are available on an optional basis and can be tailored to meet the financial specifications of your particular wedding or other private event, and coverage beginning up to 2 years prior to the wedding or other private event date.

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**Basic Policy and Fees = \$250.00 for a Private Event
\$350 for a Corporate Event**

SUMMARY OF COVERAGE

Coverage 01 Cancellation or Postponement

Cancellation or Postponement coverage will pay, up to the coverage limit and deductible that you select, the nonrefundable expenses incurred when the rehearsal, rehearsal dinner, wedding or private event, reception or honeymoon, must be canceled or postponed for certain reasons beyond your control. Limited innocent party Change of Heart coverage is also available in most states. These reasons include but are not limited to sickness or injury to the bride, groom, or for other private event types, the Honoree (the person(s) if any, for whom the event is being held); damage to the premises where the wedding or private event is to be held; loss or damage to the bridal gown; the cancellation of a written military leave of absence; and job loss. Also covered are weather conditions which prevent the bride, groom, or for other private event types, the Honoree, or the majority of the guests from reaching the premises where the wedding or private event is to take place. Weather coverage is available only if the policy is purchased 14 or more days from the date of the first event. Failure-to-show of the caterer or, the person engaged to perform the ceremony is covered for Cancellation or Postponement. Closure of the ceremony site or reception site due to financial failure is also covered for Cancellation or Postponement.

Basic Policy includes \$1,000 of Cancellation or Postponement Coverage.

Additional limits may be purchased as indicated below:

- Coverage of \$5,000 Additional Cost of \$ 48.00
- Coverage of \$10,000 Additional Cost of \$ 93.00
- Coverage of \$20,000 Additional Cost of \$143.00
- Additional limits can be specifically quoted for you.

Coverage 02 Additional Expense

Additional Expense coverage will pay up to 25% of the limit that you select for Coverage 1 Cancellation Or Postponement for any additional expenses necessary to arrange alternate services to avoid a covered cancellation or postponement of the wedding, private event, reception or related event. **Basic Policy includes 25% Additional Expense Coverage** based upon the Cancellation or Postponement Coverage Selected.

Coverage 03 Photographs And Video

Photographs and Video coverage will pay, up to the coverage limit and deductible that you select, to retake photographs if the photographer fails to appear or, the original negatives are lost, damaged, stolen or not properly developed. This coverage will pay the round trip air or auto travel expenses incurred by the bride, the groom, or for other private event types, the Honoree, and their immediate families and attendants, to reassemble for the ceremony pictures to be retaken. It will also pay costs for meals and lodging while traveling, costs to rehire a photographer, costs to rent a premises to stage the ceremony pictures, costs to buy a new wedding cake, costs to buy new flowers, and costs to rent necessary wedding or special attire.

Basic Policy includes no Photographs and Video Coverage.

Additional limits may be purchased as indicated below:

- Coverage of \$5,000 Additional Cost of \$ 20.50
- Coverage of \$10,000 Additional Cost of \$ 41.00
- Coverage of \$20,000 Additional Cost of \$ 82.00
- Additional limits can be specifically quoted for you.

Coverage 04 Gifts

Gifts coverage will pay, up to the coverage limit and deductible that you select, to repair or replace gifts which are lost, stolen or damaged anywhere within the policy territory. A police report is required for stolen gifts.

Basic Policy includes no Gifts Coverage.

Additional limits may be purchased as indicated below:

- Coverage of \$5,000 Additional Cost of \$ 20.50
- Coverage of \$10,000 Additional Cost of \$ 41.00
- Coverage of \$20,000 Additional Cost of \$ 82.00
- Additional limits can be specifically quoted for you.

Coverage 06 Special Attire

Special Attire coverage will pay, up to the coverage limit and deductible that you select, to repair or replace the bridal gown and other special attire, when it is lost, stolen or damaged (including financial failure of the bridal store) within the policy territory. Special attire includes the clothing and accessories bought or rented and to be worn by the bride, the groom, or for other private event types, the Honoree, and their attendants at the wedding or private event ceremony. It does not include watches, jewelry or precious or semi - precious gemstones or pearls (even if attached to clothing), coverage for which may be purchased under the Jewelry section of this policy. A police report is required for stolen special attire.

Basic Policy includes no Special Attire Coverage.

Additional limits may be purchased as indicated below:

- Coverage of \$5,000 Additional Cost of \$ 20.50
- Coverage of \$10,000 Additional Cost of \$ 41.00
- Coverage of \$20,000 Additional Cost of \$ 82.00
- Additional limits can be specifically quoted for you.

Coverage 07 Jewelry

Jewelry coverage will pay, up to the coverage limit and deductible that you select, to repair or replace jewelry you own when it is lost, stolen or damaged anywhere within the policy territory. A police report is required for stolen jewelry.

Basic Policy includes no Jewelry coverage.

Additional limits may be purchased as indicated below:

- Coverage of \$5,000 Additional Cost of \$ 20.50
- Coverage of \$10,000 Additional Cost of \$ 41.00
- Coverage of \$20,000 Additional Cost of \$ 82.00
- Additional limits can be specifically quoted for you.

Coverage 08 Loss of Deposits

Loss of Deposits coverage will pay, up to the coverage limit and deductible that you select, lost deposits that you have paid if they become non-refundable as a direct result of anyone hired to provide goods or services going out of business.

Basic Policy includes no Loss of Deposits Coverage.

Additional limits may be purchased as indicated below:

- Coverage of \$5,000 Additional Cost of \$ 20.50
- Coverage of \$10,000 Additional Cost of \$ 41.00
- Coverage of \$20,000 Additional Cost of \$ 82.00
- Additional limits can be specifically quoted for you.

Coverage 09 Professional Counseling

Professional Counseling coverage will pay, up to the coverage limit and deductible that you select, for professional counseling prescribed by a medical physician and resulting from a covered cancellation.

Basic Policy includes no Professional Counseling Coverage.

Additional limits can be specifically quoted for you.

Coverage 10 Personal Liability

Personal Liability coverage will pay up to the coverage limit and deductible that you select, toward the sums for which you become legally responsible, as the result of bodily injury, personal injury or property damage caused by a covered accident which occurs during the course of a covered event such as the rehearsal, rehearsal dinner, ceremony or reception. Additional Insured endorsements and Certificates of Insurance may be issued at any time upon your request and can include the name of your corporation. Of special importance to you and to the event sites, liability coverage available on this policy which is not available on other liability policies would include Property Damage Liability for certain property in your care, custody or control. This very special coverage includes Property Damage Liability resulting from damage to the premises which you hire as the sites where the covered events are to take place. Host Liquor Liability is included.

Basic policy includes \$1,000,000 per occurrence and \$2,000,000 aggregate personal liability coverage.



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Coverage 11 Medical Payments

Medical Payments coverage will pay up to the limit that you select, the reasonable medical expenses for each person who is injured during the covered events from a cause of loss which is covered by the Personal Liability coverage .

Basic policy includes \$1,000 per occurrence.

Special Note: This Coverage Summary is only a summary. It is not all inclusive, nor does it alter or waive any of the actual policy language. Questions regarding this summary should be directed to the R.V. Nuccio & Associates, Inc. at 1-800 ENGAGED. Any pricing information contained within is subject to change without notice. The underwriter and/or the program administrator reserve the right to accept or reject any application for insurance.

Weddingsurance® and Celebrationsurance® Quote Request Form

Honoree 1:

Name: _____
Address: _____
Phone: _____
Email: _____
Company: _____

Honoree 2:

Name: _____
Address: _____
Phone: _____
Email: _____
Company: _____

Event:

Date of Event: _____
Event Times: _____
Description of Event: _____
Number of Attendees: _____
Will Alcohol be served? _____
Who will serve the alcohol? _____
Does the Server of the alcohol have Liquor Liability Insurance? _____

Basic Coverage: Personal Liability 1,000,000 Occurrence / 2,000,000 Aggregate
Cancellation or Postponement 1,000

Optional Coverage's Requested:

Photographs and Video: Limit Requested: _____
Gifts: Limit Requested: _____
Rented Property: Limit Requested: _____
Special Attire: Limit Requested: _____
Jewelry: Limit Requested: _____
Loss of Deposits: Limit Requested: _____
Professional Counseling: Limit Requested: _____