



The *Wedding Protector Plan*[®] from Travelers

WEDDING PROTECTOR PLAN

Personal finance experts recommend that when planning a wedding, couples consult with an insurance agent first.

We've created an insurance policy that offers you financial protection if certain unfortunate, unforeseen events occur.

A wedding is an investment, and as the cost rises, now up to \$30,000*, wedding insurance is needed more than ever. Of course, couples are squarely focused on their special day, not on what could go wrong. Yet it's all too common to lose a high-dollar deposit when a bridal dress or formal wear shop suddenly closes, or a hurricane causes the wedding to be postponed. You wouldn't buy a new car that costs \$30,000 without insuring it, so it's important to speak to your agent about wedding insurance.

Coverage options

The *Wedding Protector Plan* offers a variety of coverages, such as:

- Cancellation or postponement
- Additional expenses
- Event photographs/video
- Event gifts
- Special attire
- Special jewelry
- Lost deposits
- Liability insurance
(optional endorsement)

For as little as \$160 and no deductible, your wedding insurance policy can cover a variety of situations, such as:

Special attire. You can get repair or replacement cost if the honoree's wedding gown or tuxedo is lost or damaged.

Lost deposits. We can reimburse your deposit if a vendor goes out of business, declares bankruptcy before your wedding, or simply fails to show up.

Lost rings. You can receive repair or replacement cost if the wedding bands are lost or damaged.

Severe weather. If severe weather (such as a hurricane) forces you to postpone your wedding, we can provide reimbursement for non-recoverable expenses.

Transportation shutdown. Reimbursement is available if a necessary and unavoidable cancellation or postponement of the event occurs. Reimbursement is available for transportation, food, catering services, property and equipment rentals, hall and location rentals, and more.

Ruined photos. If your photographer's film or data storage is defective, or negatives are lost or damaged, we can help cover the cost to retake new photos.

Call to duty. If the honoree is unexpectedly called up to active duty, or has her or his military service leave revoked, forcing you to postpone the event, we can provide reimbursement for certain non-recoverable expenses.

Damaged gifts. You can get repair or replacement cost if your wedding gifts are damaged.

Sudden illness. If the wedding needs to be postponed because sudden illness prevents the honorees or their immediate family from attending, you can receive reimbursement for certain non-recoverable expenses.

Venue requires insurance. As an additional option to your policy, you can add liability coverage to protect yourself in case a guest is injured or causes damage to property.

Liquor liability. As an individual liability option to your policy, you can add this coverage when you purchase liability coverage to protect yourself against liability arising from alcohol-related occurrences (subject to policy conditions and exclusions).

Additional expense. If a vendor suddenly becomes unavailable for your event and you can find a last-minute replacement, we can reimburse you for the difference in cost. We will only pay for those expenses that are in excess of the original contract price and only up to a maximum of 25% of the original contract price.

Travelers is your **one-stop** source for individual insurance needs –
speak with your agent today!

*weddingstats.org; 2015



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