

5 Things You Should Know About Wedding Insurance



The Difference Between Liability and Comprehensive Wedding Insurance.

There are several types of wedding insurance. Most venues will require you to have a liability policy that will protect both you and the venue in the event there is a bodily injury and/or property damage because of your actions or the action of your guests. However, that is where the coverage stops. Comprehensive wedding insurance not only gives you liability protection, it also protects a couple's investment from unexpected problems beyond their control and reimburses expenses incurred. There are many scenarios that could unexpectedly go wrong like:

- A vendor going out of business after a deposit has been made
- The wedding dress gets lost in the airport the day of
- An unexpected hurricane destroys the venue and results in a wedding postponement
- The bride's father gets severely injured in a car accident soon before the wedding and cannot travel.



Of course, these are not things any couple would ever imagine happening to them. It is not something that you would want to think about when you are planning a day that is so special and means so much. These perils along with countless others is why wedding insurance exists. An investment as big as a wedding that is planned out so far in advance should be covered.

When You Should Purchase Wedding Insurance.

The sooner you get wedding insurance, the sooner you can begin to feel relaxed about the unknown that comes with any big decision and large investment. It is a good idea to get wedding insurance as soon as you start putting down deposits. This is a good idea because the closer to the wedding you get, the easier it is to forget to buy the wedding insurance. If you procrastinate on buying wedding insurance, the chances of risk go up substantially.

What You Can't Get Coverage For.

Wedding insurance covers just about everything you could think of. A few things most policies won't cover include the following:

- Cold feet or a change of heart.
- Any type of weather that is not extreme (hurricanes, snowstorms, named tropical storms, tornadoes.)
- Theft or loss of an engagement ring
- Deciding to switch to a different vendor, such as a caterer or a florist, after you have already paid a deposit.

Anything that could be considered risky at your wedding such as a bounce house, fireworks, live animals or other types of dangerous entertainment may be declined for a policy. If you do still get coverage, these activities that are considered risky would be exclusions.

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What You Need To Have Coverage For.

While there is certainly the possibility of claims from bodily injury and property damage at a wedding, the the biggest problems typically come from:

- Vendors
- The Weather
- The Venue
- Key People



There is usually a specified maximum amount, depending on a variety of factors, which can be claimed under each section. First, check to see if your ceremony and reception are already insured. If not, wedding insurance can cover several issues that can arise with the venue such as damage or inaccessibility. Even if your site does come with insurance, you should consider insuring the rest of your big day.

Wedding insurance also covers any weather conditions that prevent the key people from attending the wedding due to the inability to travel. It also covers rescheduling if a severe condition, such as a hurricane, were to ruin the site.

A vendor no-show can be a huge risk and can cause stress if they are no where to be found the day of. Finding a replacement would be very hard to do, and those who are available the day of will charge a premium. Wedding insurance will have this covered and the policy will cover a cancellation or postponement of the wedding in some cases.

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To Sum It Up.

Wedding insurance will cover the cost of postponement because of an unexpected sickness or injury to any key people. This coverage also applies to the bride or groom suddenly getting called to military duty or a last-minute corporate move, like a relocation to another city.

So, there is a lot to think about when it comes to insuring your big day. Don't let any of these problems scare you. These things have happened to people in the past, and that is why wedding insurance is around. No, not everyone gets wedding insurance.

But it is the peace of mind that you will be covered for anything that could occur from the time you start planning and putting down deposits to the day of that is worth it. If you are just considering getting liability insurance because your vendor requires you to, think about how much better you would feel knowing that you won't have to worry about the unexpected. You will be able to enjoy the process of planning and the wedding itself knowing that life happens, but you are covered!



About the Author.

Brooke Gennaro joined Florida Risk Partners as a Marketing Intern for Summer 2019. As a marketing intern, she was responsible for the creation of Florida Wedding Insurance, a turnkey online solution for brides looking to meet venue requirements or protecting their investment in the biggest day of their life. During the creation of Florida Wedding Insurance Brooke conducted extensive research on vendors, venues, wedding shows, and more throughout the state of Florida. Her immersion into the wedding scene has taught her about all the moving components that go into planning a wedding. It has also helped her to create the ultimate experience for the couple who is looking to insure their big day.

Brooke currently attends Florida State University where she will graduate in the Spring of 2020 with a double major in Marketing and Real Estate. Her first two years at Florida State, she cheered on the Coed team on the sidelines for the Seminoles. Her last two years, she has enjoyed participating in Dance Marathon as a Morale Captain, where she encourages dancers to raise funds for pediatric illness. When she is not in Tallahassee, she enjoys spending her summers with her family and looks forward to their annual trip down to the Florida Keys for mini-lobster season. Brooke currently resides in Tampa, Florida.

