



Wedding Insurance 101 & How to Protect Your Wedding Investments

Learn how to protect your: wedding dress, wedding cake, the rented venue, the marquee, wedding flowers, gifts, wedding rings, rented dance floor and more... including your peace of mind.



About the Author



Grant Patten

VP Marketing, Front Row Insurance

Grant has an insurance background with ~6 years of experience at CSIO, where he did much marketing communications work for that organization, which included creating the majority of the digital content on CSIO.com and leading the redesign of that website. Grant has also worked as a Technical Writer at CIBC and a Research Assistant at the University of Toronto. Grant holds a bachelor's degree in Film Studies (Ryerson University) and a master's degree in Information Studies (University of Toronto). **Email:** grant@frontrowinsurance.com



[@FrontRowIns](https://twitter.com/FrontRowIns)



<https://www.linkedin.com/company/front-row-insurance-brokers-inc./>

Website: <https://www.frontrowinsurance.com>

Table of Contents

WEDDING INSURANCE: WHAT IS IT?	4
4 REASONS TO BUY ONLINE INSURANCE FOR WEDDINGS	6
WEDDING INSURANCE COST	7
ARE YOU RENTING OUT YOUR CHURCH...	9
PLANNING A WEDDING AT HOME?	10
KEEP YOUR BACKYARD WEDDING ON BUDGET	11
WEDDING RING INSURANCE	12
DISASTER ON YOUR WEDDING DAY?	13
PLANNING A BRIDAL SHOWER?	15
CONSIDER PURCHASING BABY SHOWER INSURANCE	16
HOW TO PROTECT YOUR WEDDING CAKE	17
6 TIPS TO PROTECT YOUR WEDDING FLOWERS	21
HOW TO PROTECT YOUR WEDDING DRESS	25
HOW TO PREVENT WEDDING CRASHERS	29
BENEFITS OF HIRING A WEDDING PLANNER	32
HOW TO PREVENT WEDDING GIFT THEFT	35
HOST LIQUOR LIABILITY INSURANCE	38

WEDDING INSURANCE: WHAT IS IT?



Special event wedding insurance protects a couple if they are sued as a result of a mishap at their wedding that injures a guest or damages the venue. It also covers lost rings, presents, gowns but does not cover the missing best man.

WHY GET WEDDING INSURANCE?

Yikes:

- Alex and Robin spend months planning their summer wedding on a relatives farm. On the big day a forest fire blocked access to the farm. With the right wedding insurance policy, the couple can postpone their wedding and receive the money they lost (less the deductible)—including money for the invitations, wedding cake, food, rented dresses and suits and non-refundable deposits for the band, flowers and other suppliers.
- The ring is stolen from the truck of the best man's car. Special event wedding insurance will pay for a replacement.
- Right before walking down the aisle, the marquee tent is buffeted by wind and comes loose from its moorings and injures guests and destroys the buffet. The wedding insurance policy will provide the wedding couple with a lawyer to defend the resulting lawsuits from friends and relatives and the policy will also pay for the judgement amounts and will pay for the food and destroyed catering tables.

HOW MUCH DOES WEDDING INSURANCE COST?

A basic one day wedding insurance policy that covers: attire, presents, deposits and venue liability usually costs anywhere between \$130 and \$350, depending on the amount of coverage you want.

WEDDING INSURANCE: WHAT IS IT?

DO YOU REALLY NEED WEDDING INSURANCE?

If you cannot afford the costs associated with a lawsuit then it is smart to transfer the risks of your wedding to an insurance policy. The cost of one day event insurance for a wedding is usually 1% or less than the cost of your wedding budget. Often the venue will not allow you access until you prove you have short term venue liability. The venue may also want to see evidence of venue alcohol liability.

WHEN SHOULD YOU GET WEDDING INSURANCE?

As soon as you start your wedding checklist. Let's say you put a deposit on your wedding venue months in advance of your wedding date and then it is damaged in a windstorm a month before the big day. With online wedding insurance, you'll receive your deposit back.

WHAT DOES WEDDING INSURANCE COVER?

Check our online site to learn all the ways you will be protected.

WEDDING INSURANCE DOESN'T COVER...

A change of heart.

Unused alcohol

Photos or video or food that was not as good as you were expecting

Cheap event insurance is available for your wedding online with no need to talk to an insurance broker. Get a free wedding insurance quote in 3 minutes.

[GET A FREE ONLINE QUOTE NOW](#)

4 REASONS TO BUY ONLINE INSURANCE FOR WEDDINGS



- 1. Wedding insurance allows you to relax and enjoy the big day.** Weddings cost an average \$30,159 in Canada. The hall, the food, the DJ, flowers, photos and all the other costs add up to an expensive day. Wedding insurance provides you with peace of mind in two ways. Wedding property insurance provides coverage for damage to: your wedding attire, lost/stolen gifts, photographs,- even wedding ring insurance and more. Wedding liability insurance covers you when you are legally responsible for injury or damages that occur at your wedding. If one of your yoga teacher guests slips on spilled wine and tears knee ligaments and cannot work they may sue you for lost income and rehab / medical costs. Wedding liability insurance also provides a lawyer to defend you.
- 2. Many wedding venues require that you show evidence of wedding liability insurance.** Many venues do not want to be responsibility for situations that happen at your wedding that cause damage to their venue or injury to your guests. This means requiring short-term event insurance from you - the tenant of their venue. Check your venue contract to see if you are responsible for providing a wedding liability certificate to your venue owners. Our certificates are free and can be issued within 60 seconds of paying with a credit card on our online site.
- 3. Vendors may not give you a refund if you cancel.** What happens if you are forced to cancel or postpone your wedding? Will the baker take back the cake? Will the banquet hall and caterer refund your deposit? Will the photographer refund her deposit? In these cases, you will want to recoup as much money as possible and you can do so by transferring the risk to insurance.
- 4. What happens if one or more of your vendors is a no show.** Wedding event insurance can financially protect you against unreliable vendors that don't show.

Front Row Insurance Brokers offers [online wedding event insurance](#).

WEDDING INSURANCE COST: LESS THAN YOU THINK IF YOU BUY ONLINE



The DJ doesn't show, the caterer gets sick, the photographer has his gear stolen, the gifts go "missing"....there are a lot of scenarios that could impact your big day: why not transfer these risks to insurance? You protect your car when you are driving buy buying insurance – why not your wedding.... and at a much lower cost.

Insurance for weddings typically costs less than 1% of your overall budget. \$200 will usually cover: the rings, gifts, wedding dress and bridesmaid dresses, damage to the venue, guest injury and more.

What if your reception space goes out of business two weeks before your wedding and you lose your deposit? What if you have to cancel or postpone the wedding due to illness? Or the venue catches fire when one of the candelabras is knocked over. These are the types of wedding day financial losses that wedding insurance can help to protect.

[Front Row online wedding insurance](#) also provides wedding cancellation insurance and other coverage to cover your investment, with an option to add liability insurance in case your guests slip and fall while dancing or are injured in some other way.

Wedding day calamity's that can be insured:

Attire: You can get repair or replacement for the bride's wedding gown or groom's tuxedo is lost or damaged.

Lost Deposits: Front Row Insurance for weddings can reimburse your deposit if a vendor goes out of business, declares bankruptcy before your wedding, or doesn't show up.

Lost or stolen Rings: You can receive repair or replacement for the bride's or groom's wedding band is lost or damaged.

WEDDING INSURANCE COST: LESS THAN YOU THINK IF YOU BUY ONLINE

Ruined Photos: If your photographer's hard drive is defective and the photo data is lost or damaged, we can pay to gather your wedding party to take new photos or video.

Stolen or Damaged Gifts: You can repair or replace your wedding gifts if they are damaged.

Venue Requires Insurance: As an additional option to your policy, you can add liability insurance to protect yourself in case a guest is injured or causes damage to property. There is no additional cost to add an additional insured.

If you cannot afford to pay for the damages and losses that could occur at your wedding – this is a sign you should buy insurance to transfer these risks.

[Our online wedding event insurance policy](#) is available in all provinces in Canada.

All rented equipment can be covered for replacement cost for: theft, damage and fire.

- Wedding insurance cost starting at \$105
- Up to \$5,000,000 in wedding liability insurance to cover damage to the wedding venue and injury to guests and vendor staff. Will also cover lawyer costs.
- Unlimited Additional Insured certificates for your wedding venue and vendors at no additional cost.

“We wanted to make the wedding insurance cost less expensive which is why we created an online process” said David Hamilton, President + CEO of Front Row “Because there is no need to speak to a broker and an insurance company underwriter is not involved, the cost to provide insurance for a wedding is now lower and faster too – 2 minutes to quote and 5 minutes to buy a policy. We have reduced the wedding insurance cost and passed the savings onto the person buying the insurance for the wedding. Although the policy is online, we are still available to answer questions by: chatbot, e mail or over the phone if required.”

[Wedding event insurance is a specialty of Front Row.](#) We make it easy to protect your special day – at a cost that could be less than the cost of one of your wedding gifts. An idea worth opening!

ARE YOU RENTING OUT YOUR CHURCH, MOSQUE OR OTHER PLACE OF WORSHIP?



Renting out your faith-based venue? Here's what you need to know about making sure your renters are able to prove to you [the insurance protection you deserve](#).

Renting your venue is a great way to support your organization's financial needs and goals but it does come with few warnings and precautions. Whether you're renting out a small meeting room in your facility or the main hall for thousands of guests, having the right insurance protection ensures you are covered for damage or total destruction of your spiritual space.

The most important way to protect your venue is to ensure whoever is renting from you has the right level of insurance. They need to purchase insurance that considers the following:

1. Your venue's capacity and the number of people attending.
2. Type of event. Are you hosting a wedding, a charity fundraiser, a music show or political workshop?
3. Will the event include outside food sales or concessions involving alcohol. If alcohol is involved then liquor liability should be purchased.
4. Key characteristics of your building with respect to rebuilding or repairing damage done by the short term tenant. Have your renter choose a liability limit sufficient to put the facility back into the same shape it was before it was damaged.
5. Equipment rental coverage. Your renters need to be sure they are covered in case any of the rentals are damaged so that you are not asked to pay for the damage.
6. Staff safety. Your renter needs to ensure they have full coverage in case anyone gets hurt or injured at their event so that the venue owner is not left paying the medical bills and loss of future earning for the injured person.

PLANNING A WEDDING AT HOME? WILL YOUR HOMEOWNERS POLICY COVER YOU?



The wedding ceremony in your parent's back yard was more beautiful than you imagined. Later in the evening, the reception is in full swing when a scream pierces the music on the temporary dance floor. One of your parents work friends – a highly successful yoga instructor– has slipped on some spilled wine and torn all the ligaments in her knee.

She will be in a cast and unable to work for six months. She will not be able to make the \$15,000 per month that she has been earning for her classes. She has no disability insurance.

Within weeks of the wedding, a lawyers letter arrives demanding compensation for lost wages due to the hosts negligently failing to clean up the wine hazard on the dance floor. The letter also demands compensation for rehab expenses.

The parents call their homeowners insurance broker only to be told that they needed to take our wedding event insurance in order to be covered. Their homeowners policy will not protect them for a wedding they host at their home. The bride's parents are now in the awkward position of having to defend themselves from a lawsuit from their friend.

This is a difficult, pricey lesson that is better learned before there is a loss. Our experience tells us that many wedding hosts assume they are covered by their homeowners insurance policy when in fact they most likely are not. This messy scenario is easily avoided with inexpensive online wedding insurance.

If you use your home for a wedding, check your insurance policy and make sure your coverage is appropriate. If not, Front Row Insurance Brokers have crated a [5-minute Online Insurance Solution!](#)

KEEP YOUR BACKYARD WEDDING ON BUDGET WITH THE CLICK OF A BUTTON.



When you picture your perfect backyard wedding, what do you see? A hug from your mom just before you walk outside; lanterns glowing on the pathways; saying “I do” in the garden you grew up in? No matter what your perfect at-home wedding looks like: don’t forget to insure it.

These are what you’ll want coverage for:

- **Vendor fails:** if your vendor doesn’t show, you could be short a wedding cake, a photographer, catering or music. We’ve written before about weddings where the cake’s been unable to get there [due to floods or forest fires closing roads](#) - it’s sadly not uncommon during BC’s summer months but a vendor no show can represent some of the biggest costs associated with your wedding- especially in the case of entertainment or catering.
- **Rescheduling the wedding** (or honeymoon): It takes a lot to reschedule a wedding, but if a loved one gets sick or a bad storm hits, it’s worth it to know you can reschedule risk-free.
- **Rented clothes ruined:** Wine spills happen. Don’t let them cost you.
- **Guest gets hurt:** If someone slips on the dance floor and breaks their ankle, wedding insurance protects everyone. This last one’s really important, because injuries like this can make a big difference to someone’s livelihood. Spilled wine that you didn’t clean up off the dancefloor could end up costing \$15,000 or more if your guest’s out of work for a while. Insurance coverage means you don’t need to worry about this all too common scenario.

While homeowner’s insurance sometimes covers some of these unexpected costs, you’ll want to read the fine print carefully. In our experience, it’s well worth it to purchase wedding insurance and make sure you’re fully covered. You can buy ours online in about 3 minutes [here](#).

WEDDING RING INSURANCE: NOW AVAILABLE ONLINE IN 5 MINUTES



When creating your wedding budget don't forget to allow for wedding ring insurance on your big day. Imagine: you ask the best man to look after the \$5,000 wedding ring on the day of the wedding. He decides to cut through the field between the parking lot and the banquet hall and casually throws his blazer over his shoulder with the ring in the pocket. Standing at the front of the hall he watches the bride come down the aisle and takes this opportunity to check his pocket for the ring. No ring. Bad enough he has lost the ring for the ceremony but now who pays for the replacement?

This risk can be transferred to insurance. In fact, the whole wedding can be insured for \$205 and will include loss or damage to the: ring, wedding attire, gifts, flowers, damage to the venue, injury to your guests, vendor no show and more.

The average cost of a wedding is \$30,150: your wedding insurance cost through our online site should be less than 1% of the average wedding budget.

Your rings can be insured with one click if you know the replacement cost. Get a no obligation quote here in two minutes by answering 11 click questions.

If your guest slips on the dance floor and tears their ligaments, [you could be held responsible](#).

If you cannot afford to pay for the damages and losses that could occur at your wedding – this is when you should buy insurance to transfer these risks.

Our online wedding event insurance policy is available in all provinces in Canada.

- [Wedding insurance cost starting at \\$105](#)

- Up to \$5,000,000 in wedding liability insurance to cover damage to the wedding venue and injury to guests and vendor staff. Will also cover lawyer costs.

- Unlimited Additional Insured certificates for your wedding venue and vendors at no additional cost.

DISASTER ON YOUR WEDDING DAY? IT'S MORE COMMON THAN YOU THINK



Unforgettable wedding day horror stories and how to keep your day from becoming a disaster!

As insurance providers, we think about disasters a lot - so that you don't have to live them.

Here, we've gathered some of the most unforgettable Canadian wedding day horror stories: not only do they showcase how true love always triumphs, they're a good reminder that there are some things you just can't predict -- and that's why there's wedding insurance.

Read on for some unforgettable wedding day disasters - and then let us make sure you're covered for anything on your big day with our [wedding insurance packages](#), starting at \$105.

[Forest Fire Wedding:](#)

During the epic forest fires that raged across BC in 2017, one 100 Mile House, BC, couple found themselves racing the blaze for their wedding. Their wedding cake provider was unable to get to the wedding, and their venue was put on evacuation alert. But, as their friend and wedding photographer Liz of [One Blue Fish Photography](#) recounted: "This wedding was happening come hell or forest fire." It wasn't the wedding the couple was dreaming of, but seeing their community pull together despite the fires was inspiring. "The amazing love and support that these two received will always stay with me." said Liz.

DYK: Losing a wedding cake can cost you anywhere from \$500 to \$2000 or more - and cancelling your whole wedding without insurance could potentially set you back the entire cost of your wedding.

DISASTER ON YOUR WEDDING DAY? IT'S MORE COMMON THAN YOU THINK

Stormy weather:

Jay and Quandra Werner's wedding venue was destroyed by a windstorm so bad it made headlines. Tents were tossed by the wind, and a cameraman was taken to Vancouver General Hospital with a broken wrist. "I was ready to just run away," said the groom. "I said the wedding's off. I just I can't, it's gone. It's completely gone. It's pretty upsetting to see nine months of work gone in just 60 seconds." After he tried to call off the wedding twice (and his bride put it back on again, twice) something magical happened - members of the Burrard Inlet Yacht Club pulled together to make their vows happen despite the destroyed venue. Aww.

DYK: Cancelling a wedding can cost you anywhere from \$10,000 and up, depending on your vendors...and without wedding liability insurance, any injuries that may happen (on the dance floor or otherwise) that prevent a person from earning their livelihood can create even more financial trouble.

Priest MIA:

"The priest was in fine form and we looked forward to seeing him two days later on our big day," Marie Fraser wrote to Global BC. "Except that, well, he didn't show up. Catholic Priest M.I.A." The wedding party scoured White Rock, BC for anyone who could marry the happy couple. In the end, a Pentecostal preacher was located at his home, and he kindly agreed to facilitate the couples' vows... still wearing his gardening gear.

DYK: In BC, a marriage officiant starts at \$80, and they're expected to charge additional fees for travel, extra hours and other costs. The couple getting married is responsible for any additional costs incurred by last minute changes...so an MIA officiant can add substantially to your costs.

If these stories keep you up at night, check out our wedding insurance plans! We cover your big day against disaster, including scenarios like service providers going MIA, or destroyed property. It's easy and fast to purchase [online here](#) - and if you enter the code **CANADAWEDDING**, we'll take \$50 off your policy.

PLANNING A BRIDAL SHOWER? CONSIDER INSURING IT.



Hosting a shower for the bride? There are many risks associated with a wedding shower that you may not have thought of:

- Your guests may accidentally damage the venue you have rented. Does your venue require you to provide evidence of insurance? Yikes. Check your rental contract.
- Are you hosting the party at home? Check with your homeowners broker to see if you are covered. Parties over a certain size are most likely excluded.
- Have you rented furniture or a sound system or a marquee? Are you responsible to insure the equipment you have rented? Check your rental contract.
- Your guests could trip on temporary carpeting or slip on a wine spill on the floor and injure themselves. What if your friend or relative is forced to sue you? Awkward? For sure. Will your homeowners insurance cover you? Probably not. Bridal shower event liability insurance will protect you if you are sued by providing a free lawyer to defend you and paying the judgement costs awarded to your injured guest if you are found to be liable.
- Do you need protection for the gifts in case they are stolen?
- What happens if your marquee blows away and injures other people in the park? Lawsuits from a cartwheeling marquee would be covered with bridal insurance.

When hosting a bridal shower most banquet halls and venues such as golf and country clubs will require you to have event insurance in place. Often the hall will tell you in their contract the short term venue liability amount required.

Bridal shower planning should include [online bridal shower insurance](#).

CONSIDER PURCHASING BABY SHOWER INSURANCE: 6 REASONS



1. Baby Shower insurance will protect you against damage your guests accidentally cause to the venue you have rented. Does your venue require you to provide evidence of venue insurance? Yikes. Check your rental contract.
2. Are you hosting the party at home? Check with your homeowners broker to see if you are covered. Parties over a certain size are most likely not covered.
3. Have you rented furniture or the sound system or a marquee? Are you responsible to insure the equipment you have rented? Check your rental contract.
4. Your guests could trip on temporary carpeting or slip on a drink spill on the floor and injure themselves. What if your friend or relative is forced to sue you? Awkward? No doubt. Will your homeowners insurance cover you? Probably not. Baby shower event liability insurance will cover you if you are sued by providing a free lawyer to defend you and paying the judgement costs awarded to your injured guest.
5. Do you need protection for the gifts in case they are stolen?
6. What happens if your tent blows away and injures other people in the park? Lawsuits from a cart-wheeling marquee would be covered with baby shower insurance.

When hosting a baby shower most banquet halls and venues such as a community center or church hall will require you to have event insurance in place. Often the hall will tell you in their contract the short term venue liability amount required.

Baby shower planning should include [online baby shower insurance](#) otherwise known as one day event insurance.

HOW TO PROTECT YOUR WEDDING CAKE



The wedding cake is a centerpiece to any wedding and should certainly be treated with just as much care as other important elements of your wedding, such as the wedding dress, the wedding gifts and the wedding ring. Wedding cakes have been present at wedding ceremonies for centuries and are rife with symbolism. In this article, we'll take a look at some of the interesting history behind the wedding cake, we'll review some examples of awesome cakes from past weddings and we'll conclude with some tips on how to best protect your wedding cake.

THE HISTORY OF THE WEDDING CAKE

Why a wedding cake? Why not some other food to celebrate marriage? Well, the tradition of the wedding cake goes back to Ancient Rome, where a cake of wheat or barley was broken over the bride's head to bring good fortune to the couple.

During the 16th and 17th centuries in Europe, the wedding cake was actually more of a pie, the "bride's pie", normally consisting of an assortment of oysters, lamb testicles and pine kernels. Mmm, tasty! By the 19th century, the bride's pie had transformed into the modern wedding cake that we know today.

For much of history, sugar was too expensive for most families to afford. But by the 19th century, sugar had become cheaper and it was easier for working-class families to imitate the weddings of the rich, such as the wedding of Queen Victoria & Prince Albert in 1840, which featured a prominent white wedding cake.

HOW TO PROTECT YOUR WEDDING CAKE

The first completely edible wedding cake originated at the 1882 wedding of Prince Leopold, Duke of Albany. This wedding cake was created in separate layers with stacked tiers, a groundbreaking innovation for wedding cakes at the time.

EXAMPLES OF AWESOME WEDDING CAKES

If you haven't chosen your wedding cake design yet or if you'd just like some inspiration before your own big day, take a look at some of these impressive wedding cakes throughout history:



Princess Eugenie & Jack Brooksbank's 400-egg treat (wedding 12 October 2018).



Chelsea Clinton & Marc Mezvinsky's gluten-free wedding cake (wedding 31 July 2010).



HOW TO PROTECT YOUR WEDDING CAKE

Princess Diana & Prince Charles' 5-foot+ tall wedding cake (wedding 29 July 1981).



Elvis & Priscilla Presley's 6-level wedding cake (wedding 1 May 1967).



WEDDING CAKE PROTECTION TIPS - BEFORE & DURING THE WEDDING

Let's look at some tips on how to protect your wedding cake from damage before & during the wedding, and also some tips on how to preserve the cake if you choose to do so:

- Make sure your cake table is set and ready by the time your cake arrives. It's ideal to have your cake delivered right before the wedding starts.
- Choose cake display position based on the sun, if outside. E.g., you wouldn't want to put your cake table on the sunny side of your tent, as this will cause melting.
- Choose a lighter colour for your cake, especially if it will be displayed outside in hot weather. Dark-coloured frosting will melt more easily in the sun.

HOW TO PROTECT YOUR WEDDING CAKE

- Use a glass cover if your cake is able to fit inside one. If outside, this will prevent bugs from landing on and sticking to your cake. Faux tiers cake
- Have a canopy over the cake table so there is some type of shade, if outdoors.
- Indoors, the venue should definitely have ample air conditioning.
- Consider asking your cake designer about inserting some **faux tiers**. Faux tiers help stabilize a cake and keep it in place.



WEDDING CAKE PRESERVATION TIPS - AFTER THE WEDDING

It is a tradition to save, freeze and store the cake's top tier for after the wedding. In case you'd like to do this, keep these tips in mind:

- Allow the cake to harden before you begin wrapping to preserve the integrity of the icing.
- Remove any ornaments and decorations from the cake before wrapping.
- Cover the cake with plastic wrap and aluminum foil, making sure to wrap airtight.
- Place the cake in an airtight freezer container.
- If storing the cake inside a freezer with other food, include a box of baking soda in the freezer to absorb any smells.
- Talk to your cake designer and/or wedding planner about potentially assisting with the post-wedding cake preservation.

HOW TO BUY WEDDING LIABILITY INSURANCE

Adding a Wedding Enhancement Package onto your [Front Row Wedding Liability Insurance policy](#) will cover the Insured, following loss or damage to any wedding cake during the period of 7 days prior to the wedding date shown on the individual binder of insurance online and up to 24 hours after the reception date shown on the individual binder of insurance issued online, whilst at the Insured's home or at the reception location shown on the individual binder of insurance issued online or in transit between these locations. Policies starting at \$105.

6 TIPS TO PROTECT YOUR WEDDING FLOWERS



THE HISTORY OF THE WEDDING FLOWER

Flowers are an integral part of any wedding. The use of flowers during wedding ceremonies developed out of the ancient practice of adorning brides and grooms with aromatic herbs and garlic, to ward off evil spirits and give the happy couple an auspicious start. Gradually, herbs and spices gave way to aromatic flowers.

The oldest known book on flower-arranging is Japanese and dates from 1445. Flower-arranging as an art form was brought to Japan by Buddhist monks, who learned it while in China.

Golden Apple of Discord: did you know that the practice of the bride throwing a wedding bouquet over her shoulder for a single woman to catch comes from Greek mythology? The goddess Eris tossed an apple in the middle of the feast of the gods at the wedding of Peleus & Thetis as a prize of beauty, thus sparking a dispute among Hera, Athena, and Aphrodite that led to the Trojan War!

Floriography is communication through the use or arrangement of flowers. Ultimately, flowers will have different meanings for different people and cultures, so it's just about selecting what feels right to you. Can't think of the flowers that would make sense for your wedding? Well, you could always consult an [online flower dictionary](#) (in case you didn't know that was a thing).

Arrangements today are used mostly for their decorative and visual appeal. Enter Instagram, Kim & Kanye. Kim's impressive wedding day **flower wall** was built to match her Givenchy dress!



6 TIPS TO PROTECT YOUR WEDDING FLOWERS

MOST POPULAR WEDDING FLOWERS

Some flower types are more suited to weddings than others. Let's review some of the most popular flower types for weddings:

Rose: of course we must begin with the classic rose, widely considered a symbol of beauty & love; you cannot go wrong with these at your wedding.



Nosegay: these small flower bouquets are especially suited to weddings.



Ranunculus: ideal for spring, summer or fall weddings, the budget-friendly & cheerful ranunculus has yellow or white bowl-shaped flowers.



Peonies: showy flowers ideal for spring or summer weddings, traditionally pink, white or red.



Hydrangeas: with rounded or flattened flowering heads of small florets, hydrangeas are a beautiful choice for any wedding.



6 TIPS TO PROTECT YOUR WEDDING FLOWERS

6 TIPS TO PROTECT YOUR WEDDING FLOWERS

Flowers are delicate things and need to be protected. Wedding flowers can be insured as part of a wedding insurance package, but that will only help save the day if you discover the damage in time to submit a claim and order replacements (there are other things insurance can cover—we'll talk about that later). Also, some things that can damage flowers won't be covered by an insurance policy, like mold, mildew & spores, improper handling, or wear and tear. Here are some pro tips to help get those flowers to the ceremony safe and fresh as a dahlia.

1. Unbox & Bucket

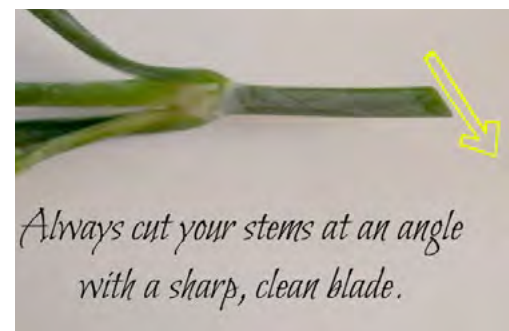
Get your flowers out of their boxes and into water buckets as soon as possible. Keep the boxes so you can transport the flowers later. Remove any plastic wrapping, paper, foam, or string. Store the flowers in buckets of different sizes to match the lengths of the stems and hold the flower bunches together neatly, so they're not squished. The wrong sized bucket can damage your flowers.

2. Hydrate, Hydrate, Hydrate!

Flowers are thirsty, and they need clean, fresh water. Check the water levels regularly (every hour or so) when they're fresh out of the box, as they may need to be refilled. The flowers should be sitting in about 4 inches of water. Change the water every 24 hours, and use flower food—if the flowers call for it! You can purchase flower food from any local florist, but speak with them first, as some varieties actually do not like flower food.

3. Trimming and prepping the stems

Angled flowers cut Immediately after getting your flowers in water, you should be trimming and prepping the stems. Remove foliage that falls below the water line, as this may cause bacteria or rot. Use sharp scissors, and trim the tips of the stems at an angle.



6 TIPS TO PROTECT YOUR WEDDING FLOWERS

4. Store in a cool, dry place

Keep your flowers out of direct sunlight. If they're looking perfect, keep them dark and cool. Do not refrigerate flowers, as the temperatures are too cold and may cause damage (unless they're dahlias or peonies that are about to burst – these varieties can handle refrigeration). If they need to bloom a little bit more, put them somewhere warmer and brighter but still out of direct sun, as this may damage the flowers.

Also, keep flowers away from fruits and vegetables. Fruits and veggies emit Ethylene gas as they ripen, and this tells other flowers to drop their petals and turn into fruits and veggies themselves. Or maybe you want to walk down the aisle with a basket of fruits and veggies? Could be... tasteful?

5. Transportation

Keeping flowers cool, fresh, and fed is easy, compared to the perils of transportation. Use those flower boxes you didn't throw away (remember?) to create a carrying case for your arrangements. Cut 'X's into the box lid, and push the arrangements through the 'X's so they're sitting snugly inside the box. Cut smaller 'X's for hand-held arrangements, larger 'X's for vases.

The stems should be tucked safe inside the box with the flowers sitting nicely on top. This prevents the arrangements from shifting around during transportation. You may need two people to move the boxes, depending on how heavy the vases are.

6. Get Wedding Flower Insurance

Adding a Wedding Enhancement Package onto your [Front Row Wedding Liability Insurance policy](#) will cover loss or damage to any wedding flowers during the period of 7 days prior to the wedding date shown on the individual binder of insurance online and up to 24 hours after the reception date shown on the individual binder of insurance issued online. It can also cover costs of rearrangement.

HOW TO PROTECT YOUR WEDDING DRESS



We at Front Row Insurance know that the wedding dress (or bridal gown, or wedding gown) is usually a fairly significant investment for the bride, so it would be wise to also think about how to protect that investment. In this article, we'll review some of the interesting history behind the wedding dress, we'll take a look at some examples of amazing wedding dresses and we'll conclude with some helpful tips on how to best protect your wedding dress – both before and after your wedding.

THE WEDDING DRESS - AN INTRIGUING HISTORY

Have you ever thought – why a dress? And why, for that matter, a white dress? In many societies the colour white has long been associated with purity and virtue, and that is one reason why brides choose to wear white, especially in the West. But in other cultures such as in India, for example, their wedding dress is usually a reddish tone because in Hindu thought, red is considered an auspicious colour.

For most of history, brides rarely purchased a dress specifically for their wedding day, and the dress they wore to their wedding often wasn't white. Prior to the Victorian era, a bride was often married in any colour dress, even black.

The first documented instance of a princess who wore a white wedding dress for a royal wedding ceremony is that of Philippa of England in 1406, when she married Eric of Pomerania.

White didn't become a popular wedding dress colour choice until around 1840, after the marriage of Queen Victoria to Albert of Saxe-Coburg. Up until this time, no woman expected to wear her wedding dress only once and never again – this idea would have been absurd even to the rich. More often than not, a woman got married in the best dress she already owned.

HOW TO PROTECT YOUR WEDDING DRESS

EXAMPLES OF ICONIC WEDDING DRESSES

If you haven't chosen your wedding dress yet or if you'd just like some inspiration before your big day, take a look at some of these impressive wedding dresses throughout history:

Grace Kelly's immaculate wedding dress. Grace Kelly and Rainier III, Prince of Monaco, were married April 19, 1956, in Monaco.



Princess Diana's giant 25-foot train dress. Princess Diana married Prince Charles on July 29, 1981 in London.



Gwen Stefani's creative wedding dress. Stefani married Gavin Rossdale on September 14, 2002 also in London.



Amal Clooney's fashionable wedding dress. Amal married George Clooney on September 27, 2014 in Venice.



HOW TO PROTECT YOUR WEDDING DRESS

WEDDING DRESS PROTECTION TIPS - BEFORE & DURING THE WEDDING

Let's now look at some tips on how to best ensure that your dress is kept in great condition before and during your wedding:

- Get a garment bag: make sure your dressmaker provides you with a waterproof bag when you pick up your dress.
- If transporting your dress by car, consider packaging it in a box. Use rolled tissue paper (or something else cylindrical) in the dress folds to avoid creasing.
- As soon as you get your dress, hang it up in a cool, dry place, ideally on a padded hanger.
- Steam your dress only if the dress needs it and the fabric can handle it. Ask your dressmaker to confirm.
- Polish nails at least a day before your wedding. Nail polish on a silk garment can damage the fabric permanently.
- Apply any perfume or hairspray before putting on your dress, as the mist from such products may cause stains.
- Carefully step into your dress and have your bridesmaids put your shoes on for you.
- If you're at an outdoor wedding, protect the bottom of your dress by purchasing a **bridal petticoat** to gently lift the hem off the ground.
- In case it rains on your wedding day and you still want to take photos outside, have some parasols on hand and bring a groundsheet to place on wet ground to stand on.



HOW TO PROTECT YOUR WEDDING DRESS

WEDDING DRESS PRESERVATION TIPS - AFTER THE WEDDING

Assuming your dress survived your wedding day unscathed, don't forget that there are still additional steps to be taken to properly preserve the dress:

- Always use white cotton gloves when handling a wedding dress.
- Lay the dress flat (or hang it properly by loops inside the dress that are connected to sturdy side seams).
- Bring your dress for cleaning & preservation ASAP after your wedding day. Look for a wedding dress cleaning & preservation expert AKA a "preservationist". You could also consider purchasing a "wedding dress preservation kit", which usually includes cleaning & stain removal and an anti-yellowing treatment.
- Wrap your dress in acid-free paper, then place it in an acid-free or pH-neutral box.
- To protect your wedding dress from moths and other harmful elements, you can seal it in an airtight container, box it OR bag it. Each option has its pros & cons:
 1. Sealing the dress protects it from oxygen, but makes inspection difficult.
 2. Boxed dress preservation is perhaps less secure, but allows for periodic refolding of the dress to prevent it from getting creases.
 3. Bagging & hanging the dress is the least secure, but keeps the dress protected from dust & light. The dress remains unfolded, so creasing risks are reduced.

HOW TO BUY WEDDING LIABILITY INSURANCE

Adding a Wedding Enhancement Package onto your [Front Row Wedding Liability Insurance policy](#) will provide coverage for up to the amount stated on the binder of insurance issued online, if any wedding attire is lost or damaged within 48 hours before or after the wedding whilst in the Insured's possession. The Insurer will cover the reinstatement or replacement of the wedding attire or dress hire charges that are necessarily incurred by the Insured. Policies starting at \$105.

HOW TO PREVENT WEDDING CRASHERS



Wedding crashing is the act of attending a wedding celebration without an invitation, particularly when the crashers who show up have a significant impact on the event. This concept was popularized in the 2005 movie *Wedding Crashers* starring Owen Wilson & Vince Vaughn; however, when wedding crashing happens in real life, it is usually no laughing matter, as you'll see in the examples below.

In this post, we'll explain some of the most common motivations behind wedding crashing, we'll provide some examples of real-world wedding crashing incidents and we'll wrap up with 7 tips that you can hopefully use to prevent wedding crashing from happening at your wedding.

MOTIVATIONS FOR WEDDING CRASHING

It's useful to understand some of the many motivations behind wedding crashing so that you can be better prepared and know what to expect. Wedding crashers are most often looking...

- To steal money or gifts from the bride, groom, or guests.
- To witness a person they know, such as a relative, friend, or ex get married, even if they were not invited.
- For something that is offered at the event, such as free catered food or drinks. Some who crash do so only to eat the *hors d'oeuvres*. Crashing only for the *hors d'oeuvres* enables the crasher to eat all s/he wants while blending in.
- For the simple thrill of deviating from social mores & etiquette or defying the culture.
- To get revenge, such as if the bride or groom is an enemy of the wedding crasher.
- To attempt to "win back" the bride/groom who was a former lover and/or current romantic interest of the crasher (such as in *The Graduate*, starring Dustin Hoffman).

HOW TO PREVENT WEDDING CRASHERS

EXAMPLES OF WEDDING CRASHING INCIDENTS

It's important to understand that wedding crashing isn't always fun & innocent, like in the famous 2005 comedy – it often leads to major thefts occurring. For this reason, wedding crashers should be identified and ejected from weddings as expeditiously as possible. Below are some real-life examples of why you should have a zero-tolerance policy for wedding crashers:

In February 2019, [KTLA reported that a well-dressed wedding crasher](#) stole a card box filled with cash gifts worth an estimated \$10,000 from a Monrovia, California-area wedding.

In October 2018, [Erie News Now reported that a woman walked into a wedding reception](#) in Erie, PA, and stole the couple's wedding card gift box. Before the theft, the woman spoke to several people inside the reception and made herself appear as though she belonged there.

In September 2018, [a serial wedding crasher from Eugene, Oregon](#) pleaded guilty to felony charges of aggravated first-degree theft. Brian Keith Starr stole \$18,737 worth of items from five Oregon-area weddings that year.

In July 2014, in Norristown, PA, [another serial wedding crasher was sentenced to 4 to 8 years](#) in prison. Joseph Patrick Franzone Jr. stole an estimated \$15,000 in cash gifts from multiple Pennsylvania-area weddings. Franzone also stole items of sentimental value and precious moments that can never be replaced.

None of the above examples indicate that the married couple had a wedding liability insurance policy in place, but it certainly would have been advisable to have one, in all cases.

7 TIPS FOR PREVENTING WEDDING CRASHERS

Let's now review some of the main things to keep in mind in order to prevent crashers from successfully infiltrating your wedding:

1. Widespread awareness is the key to swiftly identifying and ejecting wedding crashers. Share an article such as this one with your friends, bridesmaids and/or relatives so they're all at least aware of the wedding crashing risk and know to keep an eye out for anyone suspicious.

HOW TO PREVENT WEDDING CRASHERS

2. Do assigned tables and a guest list, so you know right away who doesn't belong, e.g., setup a table at the door with a hostess or doorman where guests will provide their name and then be assigned to their table. If they're not on the list, they don't get in. OR ask all guests to carry their wedding invitation with them.
3. Relatives of the couple should actively identify guests they don't recognize and strike up conversations with them. Ask how they know the bride/groom and other questions and if the person struggles to come up with some answers, they're probably a crasher.
4. Don't post exactly when and where you're getting married online. OR make your wedding website password protected, including the password on the "Save the Date" or similar deliverable that you mail out to invited guests.
5. Often, crashers will be "accidental"... they may accidentally walk in, looking confused and slowly creep toward the bar to see if it's an open one. Inform the venue bartender(s) to be suspicious of such people.
6. Don't get married in a venue with multiple reception spaces. The more reception spaces there are at your wedding venue, the more likely it is that other party guests will knowingly or unknowingly wander into your wedding area. For this same reason, also don't have your reception in a venue with a restaurant attached.
7. If it is possible to hold a smaller wedding reception with fewer guests, then that should also reduce the likelihood of wedding crashing and theft, as it will be much easier to notice wedding crashers and kick them out.

HOW TO BUY WEDDING LIABILITY INSURANCE

Of course, we at Front Row hope your wedding gifts don't get stolen but in case they do, having a wedding insurance policy in place would make the incident at least a little more manageable.

Under [Front Row's Wedding Liability Insurance policy](#), coverage can be included for the wedding presents for loss or damage up to 7 days prior to the wedding date and up to 24 hours after the reception. Policies starting at \$105.

BENEFITS OF HIRING A WEDDING PLANNER



31% of engaged couples sought the help of a wedding planner to assist with their wedding, compared to less than a third 10 years ago. (*Wedding Wire survey, 2017*) We at Front Row Insurance anticipate that percentage to continue to increase over the coming decade, as more and more couples will come to realize that reducing their stress by hiring a good wedding planner is well worth the investment.

In this post, we'll look at some of the brief history of the wedding planning profession, we'll look at the main benefits of hiring a wedding planner and we'll conclude with some helpful tips on what to look for when hiring a wedding planner.

THE HISTORY OF THE WEDDING PLANNER

Weddings (and the expectations around them) have changed substantially over the past ~50 years. Decades ago, for example, it was a given that a bride's parents would pay for her wedding. This tradition dates back to the dowry system where parents "reimbursed" the groom and his family for taking on the task of supporting their daughter.

The concept of a wedding planner perhaps first came to widespread public attention with the release of the 2001 romcom *The Wedding Planner* starring Jennifer Lopez and Matthew McConaughey. Although the movie received generally negative reviews, it was a box office hit and no doubt helped the wedding planning profession as a whole.

Wedding planning is a relatively young profession, as through most of time weddings were simply planned by the families themselves. But today, with the average wedding costing ~\$28,000 USD, if you're already making such a substantial investment, it makes sense to hire a dedicated consultant to manage the complexity of it all.



BENEFITS OF HIRING A WEDDING PLANNER

Let's look at some of the primary benefits of hiring a wedding planner:

- Time savings: the average wedding takes 200+ hours to plan. As the bride or groom, you'd likely prefer being able to hand off those administrative & coordination duties to an experienced professional, so you can enjoy the anticipation of your wedding.
- Relieves stress: along with purchasing a [Wedding Insurance policy](#), one of the most effective ways to have a less stressful wedding is to hire an experienced wedding planner. You simply won't have to worry about as much and if something does go wrong on the wedding day, a good planner will be there to put out any fires.
- Fresh ideas: wedding planners will usually strive to provide you with a more special & unique wedding than you would have had without hiring one. Planners generally know both the latest trends and classic ideas for wedding inspiration, so they'll attempt to deliver something more than just a "cookie-cutter wedding".
- Valuable advice: an experienced wedding planner will know the "ins and outs" of the wedding industry, including great venues to consider and the best caterers, bands, DJs and florists in the area (or at least acceptable ones to fit your budget).
- Foreign country knowledge: if you're planning a destination wedding where the documentation and paperwork can be complicated, a wedding planner becomes almost essential. Any country where a wedding is held requires different procedures depending on the nationalities of the bride and groom. E.g., US citizens marrying in Italy require an affidavit sworn in front of the US consulate in Italy. A wedding planner can take care of these oft-complicated procedures.

WEDDING PLANNER SELECTION TIPS

What should you look for when trying to decide on a wedding planner, then? Here are some tips to help you find a good one:

- A free consultation: professional wedding planners will offer a free consultation so they can get to know you and your wedding vision and determine if they're a good fit for you.

BENEFITS OF HIRING A WEDDING PLANNER

- Gauge the “chemistry”: at the consultation, instead of an “all-business meeting”, also try some informal small talk with the planner and get to know them. If conversation flows easily between you, then that is a good sign that there is some chemistry and you’ll be comfortable working with your planner.
- Consider the services: what services will you really need for your wedding, and what does the planner cover? Some planners offer all-encompassing packages, whereas others are more à la carte. Maybe you only need a day-of coordinator instead of someone to pre-plan the entire wedding, for example.
- Review their portfolio: most experienced planners will have some kind of portfolio that you can look at to view their work on past weddings. Ensure that the overall style of at least some of their past weddings matches what you’re going for.
- Check their references: ask the planner to provide you with contact information for a few of the couples they had as prior clients. Take the time to call these references and ask some helpful questions, such as:
 1. What was the planner like to work with?
 2. How quickly did the planner respond to texts, emails, ?
 3. How closely did the planner stick to your budget?
 4. Was the wedding’s style exactly what you wanted?
 5. Any constructive criticism of the planner?

HOW TO BUY WEDDING LIABILITY INSURANCE

Consider adding on your wedding planner as an additional Insured to your wedding insurance policy. A certificate can be issued to the wedding planner. This maintains the professional aspect of everything and protects everyone involved.

Under [Front Row’s Wedding Liability Insurance policy](#), coverage can be included for the wedding planner under a custom Wedding Enhancement Package. Just let us know that you’re interested in adding on your planner as an additional Insured. Policies starting at \$105.

HOW TO PREVENT WEDDING GIFT THEFT



As much as we don't want to think about such things on the "big day" of our wedding, the fact remains that there are people in this world who do bad things such as steal gifts from weddings. At Front Row Insurance, we're interested in helping you prevent such an unfortunate occurrence from happening at your wedding. In this post, we've provided some examples of real-world wedding gift thefts just to set your awareness levels high, as well as tips & tricks on how to prevent thefts at your wedding.

EXAMPLES OF WEDDING GIFT THEFT INCIDENTS

It's easier to understand that wedding gift theft is a very real threat by highlighting some specific examples of such unfortunate incidents occurring. Below are some:

In April 2019, [a couple in St. Peters, Missouri had a gift card box](#) with about \$2,800 cash in it stolen from their wedding. Like many couples, they had included a gift table with a box on it for people to place cards and money inside.

In September 2018, [a serial wedding-gift thief from Eugene, Oregon pleaded guilty](#) to felony charges of aggravated first-degree theft. Brian Keith Starr stole \$18,737 worth of items from five Oregon-area weddings that year.

In January 2018, [a thief was caught on camera stealing and running away with a gift box](#) from a Rosemead, California-area wedding. The gift box was estimated to contain about \$20,000.

None of the above examples indicate that the married couple had a wedding liability insurance policy in place, but it certainly would have been advisable to have one, in all cases.

HOW TO PREVENT WEDDING GIFT THEFT

WEDDING GIFT THEFT PREVENTION TIPS

Let's start with some general tips on preventing wedding gift theft:

- Hire a wedding planner to help you come up with a good plan ahead of time. If you've got a wedding planner, then he or she will know who is moving the gifts and best practices regarding where the gifts should be at all times.
- Make use of a [bridal or wedding registry](#), which assists engaged couples in the communication of gift preferences to guests. You could let the registry know that you prefer to have gifts mailed to your home rather than brought to the wedding at all.
- Assign a gift table attendant OR have multiple family members take on rotating "gift table watch shifts". The attendant can "keep an eye on the goods" and also periodically empty the card box if and when it becomes full. Of course, they should be emptying the cards into a secure, private location, e.g., a locked room or safe.
- If your reception is large (>150 people) and the site is in a high-traffic area, consider hiring security, both to prevent theft and to quash other potential rowdiness. Alternatively, if it is possible to hold a smaller reception with fewer guests, then that should also reduce the likelihood of theft.
- Pick a wedding venue that is covered by surveillance cameras and clearly state in signage that the area is covered by CCTV. This of course doesn't necessarily prevent theft from occurring, but it can at least help with deterrence and after-the-fact investigations.

HOW TO PREVENT WEDDING GIFT CARD & CARD BOX THEFT

As many wedding thefts seem to be gift cards and/or card boxes, a section with tips specifically on preventing this kind of theft is warranted:

- Use a wedding card box but secure it properly. Don't just leave the box sitting unsecured on a gift table. Lock the box to the table and, of course, lock the box door.



HOW TO PREVENT WEDDING GIFT THEFT

- Place the card box in an area that is far away from entrance/exit doors. This will make it more difficult for someone to grab the box and run off.
- After dinner, remove the card box from the gift table and transport it to a more secure location (once cake has been served, most guests have added their card/gift/money to the box - no need to let it sit out there).
- Inform guests that you'd be happy to accept digital gift cards instead of physical cards, if that is something they'd like to consider. This eliminates the threat of physical property theft altogether.

HOW TO BUY WEDDING LIABILITY INSURANCE

Of course, we at Front Row hope your wedding gifts don't get stolen but in case they do, having a wedding insurance policy in place would make the incident at least a little more manageable.

Under [Front Row's Wedding Liability Insurance policy](#), coverage can be included for the wedding presents for loss or damage up to 7 days prior to the wedding date and up to 24 hours after the reception. Policies starting at \$105.

HOST LIQUOR LIABILITY INSURANCE – CONSIDER IT FOR YOUR WEDDING



If you're planning to have alcohol served at your wedding, then it is important to consider adding **host liquor liability insurance** onto your event insurance policy. Your guests will hopefully behave like responsible adults at all times, but in the event that alcohol fuels a fight where someone gets injured or something similarly troublesome, host liquor liability insurance will cover you.

In this post, we'll provide an all-encompassing overview of host liquor liability insurance, including an explanation of why it should be considered for weddings and some helpful tips on how to discourage overdrinking at weddings.

WHAT IS HOST LIQUOR LIABILITY INSURANCE?

Guests will generally expect liquor to be available at weddings and as soon as you become the "host", you suddenly have a burden of responsibility to ensure that nothing bad happens as a result of being connected to the supply of that alcohol.

A host liquor liability insurance policy will protect you against losses or damages in case of claims arising from any alcohol-related incidents that might occur at an event such as a wedding. Such "incidents" might include bodily injury or property damage caused by an intoxicated guest who was served liquor at a wedding.

LIQUOR LIABILITY TERMS TO KNOW

What is the difference between Primary liquor liability coverage and Host liquor liability coverage?

The main difference between these coverages is whether or not the individual or company buying the insurance engages in the serving of alcohol as a business.

Example: a bar, pub or restaurant would require primary liquor liability insurance, whereas a couple who only wanted to "cover their bases" during a wedding could get host liquor liability insurance.

HOST LIQUOR LIABILITY INSURANCE – CONSIDER IT FOR YOUR WEDDING

What does it mean to be “over-served”? This refers to when a customer is served too much alcohol, placing the liability on the bartender. In the US, there is the “Dram Shop Act,” which makes a business which sells alcohol or a host who serves liquor to a drinker who is obviously already intoxicated, strictly liable to anyone injured by the drunken guest. The best protection against a situation like this occurring at your wedding (aside from doing a dry wedding) is to hire an experienced bartender; they generally know when it is time to refuse someone more drinks.

LIQUOR LAWS & LICENSES

A liquor license (or licence) is any license, permit, registration, qualification or other approval required to sell, dispense or distribute alcoholic beverages.

In Canada, multiple provinces require that events (including weddings) that will be serving alcohol have the servers trained under a server training program. This is to ensure that servers are prepared to make informed choices when they sell, serve or offer alcohol. Regulations vary by province. In Ontario for example, there is [Smart Serve](#) and in BC, there is [Serving it Right](#).



In the US, liquor licenses are issued separately by each individual state. In New York for example, there is the New York State Liquor Authority, which offers [30 different permits](#) that can be applied for online. In California, there is the [Department of Alcoholic Beverage Control](#), where alcoholic beverage licenses can be applied for and obtained.

EXAMPLES OF ALCOHOL-FUELED WEDDING INCIDENTS

More and more, the providers of alcohol are being hit with lawsuits due to alcohol-related accidents at weddings. The venue is usually charged, but the couples holding the wedding are often also named. Examples of alcohol-fueled wedding incidents (where lawsuits may or may not have been involved) include:

HOST LIQUOR LIABILITY INSURANCE – CONSIDER IT FOR YOUR WEDDING

In 2018, Daily Mail reported on [a wedding in Ludhiana in Punjab, India](#), where alcohol was being served for free. The wedding day ended in a chaotic brawl (much of it caught on video), with many drunken guests throwing chairs and plates at each other.

In 2014, ABC reported on [a wedding in Hobart, Tasmania](#) that ended with the bride in the hospital and the groom and best man under arrest because of an alcohol-fueled brawl at their wedding reception. It took six police units to bring the situation under control.

None of the above examples indicate that the married couple had a host liquor liability insurance policy in place, but it certainly would have been advisable to have one, in all cases.

HOW TO DISCOURAGE OVERDRINKING AT A WEDDING

Assuming you've ruled out the option of doing a dry wedding (a wedding without any alcohol), then consider these tips to reduce your chances of an alcohol-fueled wedding disaster:

- A cash bar, so guests have to pay at least a small amount
- Limited drink tickets, perhaps 2 or 3 per guest
- Wine- and beer-only bar (no hard liquor shots)
- Hire an experienced bartender (or two)
- Serve a "midnight snack;" the food will help absorb alcohol
- Give guests activities rather than a bar alone, e.g., board games, a photo booth, a scavenger hunt, special dances
- Remove drunk driving as a possibility by providing a shuttle service from the wedding venue back to the hotel where guests are staying

HOW TO BUY HOST LIQUOR LIABILITY INSURANCE

Get started by completing the [Event Insurance quote form](#) at Front Row, indicating that "Yes, alcohol will be served at the event." From there, we'll need to have a third party (usually the wedding venue itself) have their own primary liquor liability policy. This third party must then add you on as an additional insured.

DISCOUNT/COUPON CODES

These coupons give you money off the broker fee for each insurance policy. NOTE that coupons are valid in **Canada only** at this time; **except for Quebec, Ontario, Saskatchewan and New Brunswick.** Coupons are **excluded** in those provinces.

Policy: [Weddings https://events.frontrowinsurance.com](https://events.frontrowinsurance.com)

Discount Code: CANADAWED

Value: \$25

Policy: [Events https://events.frontrowinsurance.com](https://events.frontrowinsurance.com)

Discount Code: FREV101

Value: \$15

Policy: [Workplace https://workplaceinsure.frontrowinsurance.com](https://workplaceinsure.frontrowinsurance.com)

Discount Code: FRWP101

Value: \$50

Policy: [Photography https://photographer.frontrowinsurance.com](https://photographer.frontrowinsurance.com)

Discount Code: FRPH101

Value: \$50

Citations:

<https://weddingsforliving.com/the-history-of-the-wedding-planner>
https://en.wikipedia.org/wiki/Wedding_planner
<http://www.fashioned-events.com/blog/2017/3/17/8-benefits-of-hiring-a-wedding-coordinator>
<http://classifieds.usatoday.com/blog/services/10-reasons-hire-wedding-planner/>
<https://www.brides.com/story/what-to-look-for-in-wedding-planners>
<https://www.theknot.com/content/how-to-hire-a-wedding-planner>
https://en.wikipedia.org/wiki/Wedding_cake
<https://www.telegraph.co.uk/culture/tvandradio/8461212/The-history-of-the-wedding-cake.html>
<https://www.telegraph.co.uk/news/2018/10/12/royal-wedding-cake-princess-eugenie-jack-brooksbanks-400-egg/>
<https://www.foodnetwork.ca/fun-with-food/photos/most-expensive-celebrity-wedding-cakes>
<https://www.marthastewartweddings.com/600794/how-to-preserve-wedding-cake>
<https://www.charminggraceevents.com/blog/protect-your-wedding-cake>
<https://www.weddingwire.com/wedding-ideas/10-expert-tips-to-avoid-a-summer-wedding-cake-meltdown>
<https://gethitched.com.mt/weddings-malta/anniversary/how-to-correctly-preserve-the-top-tier-of-your-wedding-cake/>
https://en.wikipedia.org/wiki/Flower_bouquet
https://en.wikipedia.org/wiki/Apple_of_Discord
<https://www.shutterfly.com/ideas/common-wedding-flowers/>
<https://www.fiftyflowers.com/blog/the-history-of-wedding-flowers/>
<https://www.fiftyflowers.com/blog/flower-care-and-transportation-tips-from-fiftyflowers/>
<https://lovenfreshflowers.com/flower-farm/flower-care-tips/>
<https://foxbhollowcottage.com/tips-and-ideas-for-making-cut-flowers-last.htm>
https://en.wikipedia.org/wiki/Wedding_dress
<https://allthatsinteresting.com/history-of-wedding-gowns>
<https://www.lifestorage.com/blog/storage/wedding-dress-preservation-tips/>
<https://www.theknot.com/content/preserving-your-wedding-dress>
<https://daily.jstor.org/a-natural-history-of-the-wedding-dress/>
<https://www.preownedweddingdresses.com/blog/1-most-iconic-wedding-dresses-of-all-time>
<https://www.hccmis.com/blog/travel/how-to-travel-with-a-wedding-dress/>
<http://allbridesbeautiful.com/caring-for-your-gown/>
<https://www.heritagegown.com/wedding-gown-preservation-options/>
https://en.wikipedia.org/wiki/Gate_crashing#Wedding_crashing
<https://www.glamour.com/story/5-ways-to-prevent-wedding-cras>
<https://emmelinebride.com/planning/secure-wedding-card-box/>
<https://www.giftcards.com/gcgf/stolen-wedding-giftcards>
<https://www.theknot.com/content/how-to-prevent-wedding-gift-theft>
<https://howmuch.net/costs/liquor-liability>
<https://www.lawinsider.com/dictionary/liquor-license>
<https://www.edgarsnyder.com/blog/2015/07/02-prevent-drunk-driving-wedding.html>
https://en.wikipedia.org/wiki/Dram_shop



FRONT ROW



About: *Front Row Insurance Brokers Inc. is an independent insurance broker that provides wedding insurance for the lowest possible cost. Should a claim occur, Front Row ensures that client receives the money they are owed per the policy, as quickly as possible. Front Row has offices in Vancouver, Toronto, Montreal and Halifax. <https://www.frontrowinsurance.com>*

© 2021 Front Row Insurance

