


Expect the *Unexpected*

The ins and
outs of wedding
insurance

By Lisa Evans





We purchase insurance for our cars, houses, pets and travel plans, but what about our wedding? While the union of two people expressing their love to one another may seem too precious an event to be tarnished by such a harsh word as “insurance,” assuming nothing will go wrong to spoil your special day may end up costing you thousands of dollars in lost deposits. With the cost of the average Canadian wedding sitting at \$32,358 (according to a 2013 survey by *Weddingbells* magazine), it’s no wonder couples are seeking a little protection for their hard-earned cash.

Wedding insurance has been popular in the United States for many years, but is just now making its way into Canada. With only a handful of companies providing wedding insurance and few wedding planners in on the details (of the five Ottawa wedding planners contacted for this article, only one had even heard of wedding insurance), it can be easy for brides and grooms to get confused.

Although Ottawa wedding planner Stacey Price, of Marry Me Productions, says she hasn’t had anyone purchase



wedding insurance in eight years of business, she thinks it could be a good idea for couples looking for some extra reassurance, especially considering weddings are planned so far in advance of the ceremony date. "A year really isn't that long in the wedding world. Some couples plan their wedding two years or more in advance," says Stacey.

Within that time period, the happy couple can expect to dole out a minimum of \$5,000 in deposits to vendors. Stacey says a typical wedding is the culmination of approximately 15 different vendors. The biggest and most expensive being the location of the ceremony, the reception venue and the photographer. Deposits for these vendors are non-refundable and typically range from \$500 to \$1,000 each, paid out at least a year in advance. Other services including the cake, decor, food, and invitations, are typically paid out closer to the wedding day. "At least six months before the wedding, the bulk of your deposits would be doled out," says Stacey. All those deposits come with a hefty price tag, and little recourse if things go wrong.

While it would be nice to think nothing bad would ever ruin your special day, Matthew Taylor of PAL Insurance Brokers Canada Ltd. says such thinking is simply not realistic. He points to the Calgary floods of June 2013 as a prime example. "We received many phone calls from couples who had to cancel their weddings because the venues were closed after the flooding," he says.

PAL is one of a handful of companies in Canada offering wedding insurance. Their program, called Weddinguard, is the largest wedding insurance program in the country and has been offering wedding insurance to couples for the past two years. Matthew says wedding insurance has become popular in Canada, as more and more couples have experienced derailed wedding plans thanks to adverse weather conditions and increased incidence of vendors declaring bankruptcy.

Here, we provide the low-down on what's included and what isn't in wedding insurance.

Wedding cancellation

While wedding insurance does not cover changes of heart, cold feet or runaway brides, there are a number of other reasons for cancellation that are covered under the policy.

Unforeseen circumstances: Weddings cancelled due to an unforeseen death in the immediate family of the bride or groom or international occupational postings, such as an army bride or groom being shipped overseas, are covered by wedding insurance.

Extreme weather: Dozens of Calgary couples were forced to cancel their weddings when the floods of June 2013 caused venues across the city to close down. While extreme weather is covered under the policy, Matthew warns the policy has to be purchased at least 15 days prior to the wedding date for this coverage to kick in.

Your wedding venue goes bankrupt: Tough economic times have spelt ruin for dozens of banquet halls, including one in Hamilton in 2013. "Thirty to 40 couples lost out on their deposits," says Matthew. While Weddinguard only allows clients to purchase wedding insurance a year out from the date of their wedding, the policy will reimburse any deposits lost due to venues falling off the map.

Honeymoon cancellation

Non-refundable honeymoon deposits and flights can be reimbursed if the wedding is cancelled for any of the reasons stated above. If extreme weather conditions have wrecked your honeymoon plans, wedding insurance will kick in as long as you purchased the policy two weeks prior to the event.

Bridal attire

As any bride can attest, the most important element in a wedding is the bridal gown. Damaged gowns, bridesmaid dresses and men's wear are covered by the policy. Lost or damaged rings are also covered, as are wedding presents that are lost or stolen within 24 hours prior and after the wedding.

Photos

What happens if your photographer doesn't show up to the wedding or if your photos are lost? Wedding insurance will cover the cost of getting everyone re-suited to shoot the photos and will reimburse the deposit you paid to the photographer.

When should you purchase insurance? Matthew advises couples purchase wedding insurance in the beginning stages of their planning, but says insurance can only be purchased one year before the ceremony date. Insurance to cover adverse weather must be purchased within two weeks of the wedding date, while rings, flowers, and dress insurance can be purchased within three days prior to the big day.

How much does it cost? The price of wedding insurance varies depending on the type of policy you purchase, but the average wedding can expect to pay \$300 to \$500. PAL's silver package starts at \$200 and covers up to \$4,000, while their platinum package starts at \$900 and covers up to \$50,000. *PC*

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What Could Go Wrong?

While no bride wants to consider even a drop of rain could mess with her big day, in reality, there are a host of misfortunes that threaten to derail even the best laid wedding plans. Check out our three most common wedding disasters and how to plan for them.

Unscrupulous suppliers

Managing several vendors can be the most stressful part of wedding planning. Making sure your supplier is trustworthy and will deliver their part of the bargain can be a time-consuming, but necessary, task. Make sure agreements between you and the vendor are signed by both parties and kept in a safe place for easy access. When selecting vendors, be sure to ask for references. This is a good way of checking up on their credibility. Consider assigning someone in your wedding party the task of delivering final payments to vendors and being the point of contact for the day of.

Dress disaster

Wedding dresses and bridesmaid gowns can fall victim to everything, from red wine to meat sauce stains, but with a few items tucked in a bridesmaid's purse, you may be able to save your wedding from dress distress. Cover oily stains from makeup or sauce with baking soda. Leave on for 10 minutes to allow it to seep through the fabric and then shake off the excess. Stains can be remedied with a wet napkin soaked in club soda. Blot the stain for a few minutes before drying with a hair dryer.

Weather woes

Planning an outdoor wedding is always a risky endeavour, but having a contingency plan can help ease pre-wedding anxiety. Choose a venue that has an indoor option. If the weather turns foul, you can easily relocate without disrupting your wedding day plans too dramatically. A location with a patio or a covered arch for the bride and groom is a great way to be outside while still remaining dry. Renting a tent is a sound defence against rain. Even if you don't end up pitching it, you'll be thankful it's there if the weather turns against you.



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