

Travelers PI FAQs

WEDDING FAQs

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POLICY BASICS

What is wedding insurance, and why do I need it?

The cost of a wedding can be considerable, and tying the knot often means being tied to specific dates and financial commitments with a variety of vendors.

A basic wedding insurance policy (or “core coverage”) can reimburse you for non-recoverable deposits and purchases if covered circumstances beyond your control cause your wedding to be postponed or canceled. It also provides protection against no-show or bankrupt vendors, damage to wedding attire, gifts and much more, including:

- Postponement due to family illnesses or travel delays
- Products or services that failed to arrive when promised, like flowers or food
- Bakers, caterers, bridal boutiques and wedding venues that go out of business
- No-show photographers, DJs, musical acts and other services
- Lost or damaged wedding rings, dresses and attire
- Damaged wedding cake or spoiled food

Working with [an agent](#) to create a wedding insurance policy that fits your individual needs and budget can protect you and your loved ones against many wedding-day mishaps.

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How much wedding insurance do I need?

You should choose a coverage level equal to the amount you would stand to lose if you were forced to reschedule your wedding at the last minute. Consider the cost of all purchases and deposits you have made for your venue, gown, wedding rings, caterers, entertainment, flowers, cake, invitations, postage and more.

[Your agent](#) can help you determine which coverages and policy limits best fit your needs and budget.

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Why should I choose Travelers for wedding insurance?

Choosing a wedding insurance policy that fits your needs starts with choosing the right insurance company.

Travelers has been an insurance leader, committed to keeping pace with the ever-changing needs of our customers, for over 160 years. As one of the nation's largest casualty companies, we offer a variety of competitive policy options and packages to ensure you get the right coverage at the right price. Best of all, our wedding insurance policies have no deductibles, which means covered losses are paid from the first dollar up to the applicable limit — whereas many other insurance providers have high deductibles.

We also understand that having insurance is about more than just protecting your special day. It is about making the process after any incident as simple and stress-free as possible. We're here to support our customers when the unexpected occurs — with fast, efficient claim services and insurance specialists available 24 hours a day, 365 days a year.

Who can purchase wedding insurance?

It depends. Any resident of the United States may purchase a basic policy. Our Wedding Protector Plan®, however, is not currently available to residents of Alaska, Hawaii and Louisiana.

The wedding insurance policyholder, bride and groom must be at least 18 years of age. The named insured on the policy can be either the bride or groom (also known as “the honorees”) or anyone who has a financial stake in the wedding, such as a parent. The bride or groom will always be insured by the policy, but may or may not be the named insured.

When should I buy wedding insurance?

Coverage can be purchased as early as two years or as late as 24 hours before your planned wedding day. It is best to purchase coverage as soon as you begin making deposits and purchases for your wedding.

Purchases you have already made will be covered, as long as you have the receipts and did not know of any impending or existing claim situations prior to purchasing your policy.

I live in one state, but my wedding will be in a different state. In which state should I get my policy?

You should get your wedding insurance policy in the state where you live. Please note that our Wedding Protector Plan® is not currently available to residents of Alaska, Hawaii and Louisiana.

Can I insure a wedding that will be outside of the United States?

Yes. You can purchase basic coverage for weddings in the following locations at no additional cost:

- The U.S., its territories and possessions*
- Puerto Rico
- Canada
- United Kingdom
- Mexico
- Bermuda
- The Bahamas
- Turks & Caicos
- The Caribbean Islands (excluding Cuba & Haiti)
- Cruise ships leaving from a port in any of these locations

**Note that our Wedding Protector Plan® is not currently available to residents of Alaska, Hawaii and Louisiana.*

Can I insure a same-sex wedding?

Yes, as long as the policyholder and both brides or grooms are 18 years of age or older. Any resident of the United States may purchase a basic policy. Our Wedding Protector Plan®, however, is not currently available to residents of Alaska, Hawaii and Louisiana.

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How will I receive my wedding insurance policy documentation?

Upon purchase, your policy and all related documents will be emailed to the email address you provided during the application process.

What is the refund policy for the Wedding Protector Plan®?

Policy premium, taxes and any other charges are fully earned once the policy is issued, with exception for residents of New York and Oregon.

How do I get a quote for wedding insurance?

Getting a wedding insurance quote from Travelers is easy. Just [contact one of our agents](#) or use our [online quoting tool](#) to start creating a policy that offers the protection you need at a price you can afford.

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VENUE & LIABILITY INSURANCE

What is liability coverage, and do I need it?

Special event liability coverage is an optional addition to your Wedding Protector Plan® that covers bodily injury, property damage and personal injuries to third parties at the venues where your wedding ceremony, reception and rehearsal dinner will be held — however, you should contact these venues, as they may require you to show proof of liability insurance.

You can add venues to your policy as named insureds at no additional cost. Extra protection, such as liquor liability insurance, can be purchased separately.

Your agent can help you determine which additional coverage options and limits best fit your needs and budget.

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What is liquor liability insurance, and do I need it?

Liquor liability coverage is designed to protect you and your immediate family (parents, children and grandparents) against the potentially high cost of injuries, damage or lawsuits resulting from alcohol-related accidents that may occur during your wedding ceremony, reception or rehearsal dinner. This coverage can be added to your basic liability policy for a nominal fee, and is recommended if alcohol will be served at any of your wedding events.

Does the Wedding Protector Plan® liability insurance have a deductible?

No. There is no deductible with Travelers Wedding Protector Plan® liability insurance coverage — whereas many other event insurance providers have high deductibles.

My event is running past midnight. How long do I have liability coverage?

The liability portion of your policy remains in force until 2am the morning following your insured event date. Any accidents, damages or losses occurring after this time will not be covered.

Can I add wedding venues and vendors to my policy?

The Wedding Protector Plan® offers coverage for the named insured and the honorees (i.e. the bride and groom). The venues where your wedding ceremony, reception and dinner rehearsal will be held can be insured under your policy at no additional cost. Other vendors, such as DJs, bands, caterers, photographers and more, cannot be added to the policy.

My venue requires special wording on or to be added to my policy. Is this acceptable?

The venues where your wedding ceremony, reception and dinner rehearsal will be held can be insured under your policy at no additional cost. In most cases, special wording is not a problem either — however, you should contact your agent, call our customer service line or email us for assistance with the specific language requirements so we can determine if the terms are acceptable.

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My venue requires me to show proof of liability insurance for my wedding. Is special event liability insurance appropriate for this?

Yes, you can add the venues where your ceremony, reception and rehearsal dinner will be held to the liability endorsement on your policy at no additional cost.

COVERED CIRCUMSTANCES

Am I covered if I have already signed contracts and put down deposits for the wedding?

Yes. Deposits you have already made will be covered, as long as you have the contracts and receipts and did not know of any impending or existing claim situations prior to purchasing your policy.

Am I covered if the bride and groom cannot make the ceremony due to a transportation shutdown?

If the wedding is postponed because a commercial transportation shutdown prevents the honorees (i.e. the bride or groom) or the parents, grandparents or children of the honorees from getting to the event, you may be reimbursed for non-recoverable expenses.

Does wedding insurance provide coverage for injury or illness of the bride and groom?

Yes. Coverage is available if there is an unexpected illness, injury or death that prevents the honorees (i.e. the bride or groom), their parents, grandparents and children or ceremony officials from attending the wedding. Speak with your agent or refer to your policy for full details regarding the exclusion of coverage for pre-existing conditions.

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My fiancé is in the military. What if s/he is called to duty right before the wedding?

If circumstances beyond your control, such as an unforeseen deployment or withdrawal of leave, cause you to postpone your wedding, you may be reimbursed for non-recoverable expenses.

If there is bad weather on my wedding day, am I covered?

Coverage under the Wedding Protector Plan® makes a distinction between a rainy day and a truly severe weather event, such as a hurricane. If a catastrophic weather event forces you to postpone your wedding, you may be reimbursed for non-recoverable expenses.

Does wedding insurance provide any coverage if I cannot go on my honeymoon?

If your wedding is canceled due to a necessary and unavoidable covered reason, any non-recoverable honeymoon expenses, such as travel and accommodations, may be covered under the Cancellation/Postponement provision of your Wedding Protector Plan®, up the policy limits. Postponement or cancellation of the honeymoon for any other reason will not be covered.

Does the Wedding Protector Plan® cover "Change of Heart"?

Wedding insurance does not provide coverage if either the bride or groom changes their mind and does not want to proceed with the wedding.

Many people are helping to pay for my wedding. Will their deposits be protected?

Deposits of the honorees (i.e. the bride or groom) and their "immediate family" could be covered. Immediate family is defined in the Special Provisions of your policy as the parents, children or grandparents of an honoree who has paid for or signed a contract for any item, service or location covered under the policy.

It is important to keep all receipts and contracts in the case you must file a claim.

General References

<https://www.travelers.com/personal-insurance/wedding-insurance/frequently-asked-questions.aspx>

<https://www.travelers.com/personal-insurance/wedding-insurance/index.aspx>

<https://www.travelers.com/personal-insurance/wedding-insurance/why-wedding-insurance.aspx>

<https://www.travelers.com/personal-insurance/wedding-insurance/private-event-insurance.aspx>

