

## Special Family Occasions (SFO) Insurance Additional Features Annex

This Certificate is an annex to Special Events Insurance Policy and valid only when and if the insured has purchased and paid for the extended coverage provided herein and the Certificate of Insurance of this policy states that this annex is included and valid. Any and all numbers and amounts appearing within the text should be referred to unit of currency as stated in the Certificate of Insurance as may be applicable.

### Definition of Terms

**Any word or expression to which a specific meaning has been attached will bear the same meaning throughout this annex.**

<b>Additional Costs -</b>	The difference between the original cost of the SFO Services and/or Reception and the rearranged SFO Services and/or Reception.
<b>Adverse Weather -</b>	Weather conditions are such that they cause major disruption to travel services i.e. rail, road or bus, thus severely affecting the ability of participants and guests attending the SFO.
<b>Attendants -</b>	Non-professional participants in the SFO. In Wedding, traditionally attendant on the bride or groom.
<b>Bodily Injury -</b>	Shall be injury caused by external, violent and visible means.
<b>Bridal Attire -</b>	Clothing and accessories of a formal nature worn by the bride at the Wedding whether hired or owned.
<b>Ceremonial Attire -</b>	Clothing and accessories of the Honoree, male and female Attendants and the parents of the Honoree, whether hired or owned.
<b>Close Relative -</b>	Your spouse, partner, fiancé(e), parent, parent-in-law, step-parent, son, son-in-law, step-son, daughter, daughter-in-law, step-daughter, grandparent, grandson, granddaughter, brother, brother-in-law, step-brother, sister, sister-in-law or step-sister.
<b>Geographical Limits -</b>	As stated in the Certificate of Insurance.
<b>Home -</b>	Your permanent residential address.
<b>Honoree -</b>	The person(s) for whom the SFO is celebrated
<b>Marquee/Contents -</b>	Shall mean the hired marquee, tent, gazebo or other summer house arrangement with staging, chairs, tables and ancillary equipment hired or leased by You (or by another person on Your behalf) solely for the purpose of Your SFO and for which You (or such other person) are responsible
<b>Material Fact -</b>	Any fact which is known to You, which is likely to influence Us in the acceptance or assessment of this insurance.
<b>Occupational Postings -</b>	Shall mean postings of foreign office employees and military employees including civilian services to the military.
<b>Period Of Insurance -</b>	As specifically defined in the Certificate of Insurance.
<b>Pre-existing Medical Condition -</b>	any ongoing medical condition, or condition which has required medical treatment (including consultations or advice).
<b>Presents -</b>	Gifts for the Honoree presented for the purposes of celebrating the SFO.
<b>SFO Services -</b>	Services traditional to the celebration of a SFO, including, but not limited to, Professional Photography and/or Professional Video Operation, Floral Arrangements, Hired Cars or other Transport and SFO Guest Accommodation.
<b>Venue -</b>	The location at which the SFO is to be held.
<b>Wedding -</b>	A ceremony that creates a contract of marriage.
<b>Wedding Date -</b>	The day specified in the Proposal Form and Schedule for the Wedding to take place.
<b>Wedding Reception -</b>	The social gathering, including but not limited to, room hire and catering, following within no more than twenty four hours of the Wedding, at which the Wedding will be celebrated
<b>Wedding Rings -</b>	The ring(s) exchanged by the bride and groom at the Wedding.
<b>We, Our, Us, Insurers -</b>	Sinclair Insurance Company Limited.
<b>You, Your, Yours, Insured -</b>	The Honoree named in the Schedule or, for the purposes of certain Sections, and where appropriate, any of their relatives who would have made proven, significant, financial contributions on which the SFO arrangements depend.

### Conditions applying to the whole Certificate

1. It is a condition that all Material Facts must have been disclosed to Us. Failure to do so may affect Your rights under this insurance. Following a change in Material Fact disclosed to Us by You during the Period of Insurance, We reserve the right to amend or cancel Your insurance, providing You with a pro-rata refund of premium. If You are in any doubt as to whether a fact is 'material', then for Your own protection it should be disclosed to us at the time of arranging cover or immediately circumstances change.
2. Written notice of any event which may give rise to a claim shall be given to Us as soon as practicable and in any event no later than 31 days after the incident giving rise to the loss. All documents, certificates and evidence required in support of a claim, including items being claimed for if required by Us, shall be produced by You and at Your expense.  
Additional action then depends on the type of claim:
  - (a) Theft, loss, malicious damage or vandalism - to be reported to the police within 24 hours of discovery and a crime reference number obtained.
  - (b) Legal liability for injury or damage - forward to Us immediately upon receipt any writ, summons or other legal process issued or commenced against You. You must not negotiate, admit or repudiate any claim without Our written consent

- (c) You must provide Us, at Your expense, with all reasonable details and evidence which We ask for concerning the cause and amount of any loss, damage or injury (including receipts for gifts, money and vouchers).
3. Except with Our written consent, no person is entitled to admit liability on Our behalf or to give any representations or other undertakings binding upon Us. We shall be entitled to conduct all proceedings arising out of or in connection with claims in Your name, and to instruct attorneys of Our own choice for this purpose.
  4. The due observance and fulfillment of all the terms and Conditions of this Insurance by You, or anyone acting on Your behalf, insofar as they relate to anything to be done or complied with by You, or anyone acting on Your behalf, shall be a condition precedent to Our liability to make any payment under this Insurance.
  5. No refund of Premium is allowed (other than in respect of the Premium Refund Guarantee) once the Insurance has been effected.
  6. You must exercise due care and attention at all times for the safety of Your property and take all reasonable steps to prevent accident, Loss or Damage
  7. Our liability shall be conditional upon the observance by You of the terms and Conditions of this Insurance and the truth and completeness of the statements and answers supplied by You and on Your behalf. If a claim is in any respect false or fraudulent or if any false or fraudulent means or devices are used by You or anyone acting on Your behalf to obtain any benefits from this Insurance, all benefits under this Insurance shall be forfeited and **NO RETURN OF PREMIUM SHALL BE DUE**.
  8. This Certificate shall be governed by and construed in accordance with the Law applicable at the Insured habitual residence.
  9. If at the time of any Loss, damage or liability arising under this Insurance there is any other insurance covering the same loss, damage or liability, We will pay only Our rateable proportion.
  10. You may not transfer Your interest in this Insurance.
  11. Our total liability shall not exceed the respective sums stated in the Summary.
  12. You shall submit to medical examination at Your own expense except post mortem which We reserve the right to have undertaken at Our own expense.
  13. We may at Our own expense take proceedings in Your name to recover compensation or secure an indemnity from any third party in respect of any loss or damage covered by this Insurance, and any amount so recovered shall belong to Us.
  14. In the event of a claim, You must produce documentation to show that original contractual obligations with suppliers were evidenced, or that ownership of goods existed, in writing.
  15. You may not claim under more than one Section or Part of this Certificate for the same financial loss.

## Making A Claim

Any incident or Loss, which gives rise, or may give rise, to a claim under your SFO insurance should be notified immediately to us at [claims@sinclairpremium.com](mailto:claims@sinclairpremium.com) or at our website at [www.sinclairpremium.com](http://www.sinclairpremium.com).

If **You** have to make a claim **You** must notify us as above as soon as practically possible after the incident giving rise to the claim, and in any event no later than 31 days after this insurance expires, please refer to each section of cover for requirements specific to that section. **We** will reserve the right to decline liability for any claim notified after this date.

## Cover and Limits

In consideration of the payment of the required premium and subject to the terms, Conditions and Warranty contained herein, We hereby agree to pay or provide indemnity as hereinafter set forth.

## Limits of Cover

### Limits of SFO Comprehensive additional features:

SFO Additional Feature	Sums Insured are up to the following amounts			
	Level A	Level B	Level C	Level D
Cancellation and Rearrangement of the SFO or the reception	5,000	7,500	10,000	12,500
Loss or damage to the Ceremonial Attire (For wedding events only)	2,500	3,500	5,000	7,500
Unforeseen expense for the SFO photographs and video	1,000	1,500	2,000	2,500
Loss of or damage to the wedding rings (For wedding events only)	1,000	1,500	2,000	2,500
Loss of or damage to the SFO presents	2,500	2,500	2,500	2,500
Bankruptcy or liquidation of pre-booked suppliers	2,500	5,000	7,500	10,000
Loss of or damage to the SFO flowers	1,000	1,000	1,000	1,000
Loss of or damage to the wedding cake (For wedding events only)	1,000	1,000	1,000	1,000
Additional costs to cover failed transportation arrangements	1,000	1,000	1,000	1,000
Loss or damage to hired contents and marquee	2,500	5,000	7,500	10,000

## Summary of Cover

## Section 1 Cancellation and Rearrangement of SFO and/or Reception

### PART 1 - CANCELLATION

We will reimburse **You**, up to the amount you purchased, for any irrecoverable expenses incurred by **You** in respect of Ceremonial Attire and Bridal Attire, flowers, photographs, caterers, transport, accommodation and the services from any other SFO supplier booked but not used as a direct result of the unavoidable cancellation or curtailment of the **SFO** as the result of a cause beyond **Your** control, such as:

- (a) The booked venue for the **SFO** being unable to hold **Your SFO** due to an outbreak of infectious or contagious disease, damage to the venue, murder or suicide at the premises or closure of the venue by the relevant authority.
- (b) The death, injury or sickness of the Honoree or their parents, grandparents, siblings, children or other close relative which would make continuance of the **SFO** completely inappropriate.
- (c) The total non-appearance of the booked and paid for professional SFO supplier.
- (d) Accidental loss of or damage to bridal attire, including the bridesmaids' attire and hired menswear, where the purchase or hire of alternatives is not possible (For wedding events only).
- (e) The non-appearance of the officiating minister or registrar.
- (f) The inability of the **SFO** party and guests to reach the **SFO** or **Reception Venue** due to **Adverse Weather** conditions.

### PART 2 – REARRANGEMENT

In the event of cancellation or curtailment of the SFO, Reception or Services for reasons specified in Section 1 above, We will pay up to 50% of the original amount insured to reimburse You for reasonable Additional Costs incurred in rearranging the SFO and/or SFO Reception and/or SFO Services to a *similar standard* to the amount originally budgeted.

Special Claims Condition Applicable to Part 2 Rearrangement

All additional Costs and expenses must be notified to us and agreed in advance of the rearranged SFO.

### Exclusions Applicable to this Section

1. Financial Losses recoverable from any other source.
2. Unemployment other than redundancy as specified in Section 1 (e).
3. Your financial circumstances or those of any person or Company on whom the SFO arrangements depend, except as provided for in Section 1 (e).
4. SFO arrangements not honoured by **Your** employer, other than as provided in Section 1(f)
5. Disinclination to contract to the marriage as agreed or failure to comply with legal requirements or **Your** failure to obtain the relevant legal documentation (For wedding events only).
6. Failure to notify the provider of any goods of service immediately if it is found necessary to cancel or curtail the SFO or reception.
7. Claims caused by pregnancy or childbirth.
8. Anxiety, stress or depression.
9. Pre-existing Medical Conditions or any ongoing medical condition, or condition which has required medical treatment (including consultations or advice).
10. Strikes, labour disputes or government regulated acts.

## Section 2 Ceremonial Attire (For wedding events only)

We will pay up to the amount stated in the Summary for:

1. the reinstatement or replacement (at Our discretion) of Bridal Attire if such attire is lost or damaged whilst in Your possession or that of a Close Relative within 3 months prior to and for the duration of the Wedding and the taking of the photographs immediately following the Wedding by the professional photographer only. In respect of hired Bridal Attire, this cover shall apply for up to 48 hours after the commencement of the Wedding.
2. loss of or damage to Ceremonial Attire within forty eight hours prior to and for the duration of the Wedding and the taking of photographs immediately following the Wedding by the professional photographer only. In respect of hired Ceremonial Attire, this cover shall apply for up to forty eight hours after the commencement of the Wedding.

### Exclusions Applicable to this Section

1. Loss or damage which is or but for the existence of this Certificate would be otherwise insured.
2. Any loss (other than by damage) not reported to the police within 24 hours of discovery.
3. Loss or damage by theft or attempted theft from any unattended vehicle.
4. Wear and tear, deterioration, confiscation or detention.
5. Loss or damage by theft or attempted theft of ceremonial attire left in the home, **Wedding venue** or **reception venue**, unless there is evidence of violent, visible and forcible entry thereto.
6. Financial failure of the service provider

## Section 3 SFO Photographs & Video

We will pay up to the amount you purchased to reimburse You for unforeseen expenses necessarily incurred to take/re-take SFO photographs or videos or refund any non-recoverable amount which You originally contracted to pay as a direct and necessary consequence of:

1. non-appearance for any reason of the professional photographer or professional video operator contracted for the SFO
2. loss of or damage to the original film or negatives, or loss or damage to whatever digital media on which the photographic images are being stored, by the professional photographer or professional video operator contracted for the SFO, before copies are made
3. non-development of the original film or negatives or non-development of whatever digital media on which the photographic images are stored (other than as a result of under or over exposure) by the professional photographer or professional video operator contracted for the SFO.

Cover under this Section commences from the date the premium is paid, and applies until completion of SFO and Reception or a claim being made under this Section of the policy, whichever occurs first.

For wedding events only: If it is planned to take photographs of the bride and groom cutting the Wedding Cake, We will pay up to the amount stated in the **Certificate of Insurance** to arrange an alternative photographic session necessitated by damage to the Wedding Cake occurring within forty eight hours before the conclusion of the Reception.

ANY EVENT THAT MAY LEAD TO A CLAIM BEING MADE FOR RETAKING THE PHOTOGRAPHS OF THE CAKE-CUTTING CEREMONY MUST BE NOTIFIED TO US WITHIN FORTY EIGHT HOURS OF OCCURRENCE.

Special Claims Condition Applicable to Section 3 SFO Photographs & Video

All additional costs and expenses must be notified to us and agreed in advance of the re-taking of the photographs.

## Exclusions Applicable to this Section

1. Losses recoverable from any other source.
2. Losses which may effectively be claimed under Section 1 of this annex.
3. Any costs which would have been incurred had the original supplier not failed to meet their contractual obligations.
4. Contracts that were not in writing.
5. Financial failure of the service provider

## Section 4

### Wedding Rings (For wedding events only)

We will pay up to the amount you purchased for loss of or damage to bride and/or grooms **Wedding Rings** which occurs during the day prior to the **Wedding** and expires twenty four hours after the **Wedding**.

Exclusions Applicable to this Section

1. Losses not reported to the police within 24 hours of the discovery.
2. Loss or damage which if or but for the existence of this Certificate would be otherwise insured.
3. Loss or damage by theft or attempted theft from any unattended vehicle.
4. Loss or damage by theft or attempted theft of **Wedding Rings** left in the **Home, Wedding Venue or Reception Venue**, unless there is evidence of violent, visible and forcible entry thereto.
5. Financial failure of the service provider

## Section 5

### SFO Presents

We will pay up to the amount you purchased (subject to a maximum of 250 for any one item and 1500 cash) for Loss of or damage to SFO Presents / Monies due to accident, fire or theft whilst being stored by You or Your Close Relative. This cover also applies whilst gifts are in transit, or on display at the SFO Reception. Cover applies seven days prior to the SFO and for a subsequent twenty-four hours thereafter or until a claim is made under this Section of the policy, whichever occurs first.

Exclusions Applicable to this Section

1. Theft unless removed by visible and forcible means.
2. Losses not reported to the police within 24 hours of the discovery.
3. Loss or damage which if or but for the existence of this Certificate would be otherwise insured.
4. Loss or damage by theft or attempted theft from any unattended vehicle.
5. Loss or damage by theft or attempted theft of SFO Presents left in the Home, SFO venue or reception venue, unless there is evidence of violent, visible and forcible entry thereto.
6. Financial failure of the service provider

## Section 6

### Failure of Suppliers

Following the bankruptcy or liquidation of any pre-booked SFO Service supplier We will pay up to the amount you purchased for irrecoverable deposits, payments for items listed as covered under Your policy and/or additional costs in arranging alternative equivalent services.

### Exclusions Applicable to this Section

1. Any sums recoverable from any other source.
2. Any costs which would have been incurred had the original supplier not ceased trading.
3. Contracts which were are not in writing.

## Section 7

### SFO Transportation, Cakes or Flowers

#### Transport

We will pay any additional costs incurred up to the amount you purchased if the private hire firm or individual with whom the transport arrangements have been made fails to meet its/their contractual obligation(s).

#### Flowers

We will pay any additional costs incurred up to the amount you purchased following the loss of or damage to the **SFO Flowers** during the seven days prior to the **SFO**, or the total non-appearance on the **SFO Day** of the **SFO Flowers**.

#### Cake (For wedding events only)

We will pay any additional costs incurred up to the amount you purchased following the loss of or damage to the **Wedding Cake** during the seven days prior to the **Wedding**, or the total non-appearance on the **Wedding Day** of the **Wedding Cake**.

Cover under this section commences seven days prior to the **SFO** and applies until completion of the **SFO** and **Reception** or a claim being made under this section of the policy, which ever occurs first.

#### Exclusions Applicable to this Section

- 1 Losses not reported to the police within 24 hours of the discovery.
- 2 Loss or damage which if or but for the existence of this Certificate would be otherwise insured.
- 3 Loss or damage by theft or attempted theft from any unattended vehicle.
- 4 Loss or damage by theft or attempted theft of wedding cake or flowers left in the home, SFO venue or reception venue, unless there is evidence of violent, visible and forcible entry thereto.
- 5 Contracts that were are not in writing.
- 6 Financial failure of the service provider

## Marquee and Contents Cover

We will indemnify you up to the amount you purchased in the event of loss of or damage by any cause not specifically excluded, occurring during the period of hire (the period of hire not exceeding 4 days).

Cover under this section includes cancellation/curtailment and re-arrangement as a direct result of Loss of or damage to the marquee.

#### **IMPORTANT**

If at the time of the loss or damage the sum insured is less than the full cost of reinstating the Marquee as new We will reduce the amount We pay for any claim by the proportion that the maximum amount payable bears to the full cost of reinstating the Marquee.

### Exclusions Applicable to this Section

1. The first 250 of each and every claim.
2. Erection and/or dismantling of hired equipment.
3. Theft or attempted theft unless involving forcible or violent entry to or exit from a locked premises.
4. Damage to flooring.
5. Loss or theft from unattended venues or vehicles.
6. Loss or theft not immediately reported to the police.
7. Any wilful or malicious act, any act of vandalism, deliberate acts resulting in material damage
8. Property being confiscated or detained by any government, public or police authority.
9. Accidental damage to china, glass and other brittle items.
10. Mobile telephones, pagers, portable 2 way radio sets, computers and associated equipment, disco equipment, items of clothing, whether owned, borrowed or hired.
11. Any wilful or malicious act, any act of vandalism, deliberate acts resulting in material damage or bodily injury.
12. Inventory or stocktaking shortages or unexplained disappearance or discrepancy.

*Exclusions applying to the whole Certificate*

1. Claims (for You or anyone else upon whom Your SFO depends) arising directly or indirectly from:
  - a) Any Pre-Existing Medical Condition
  - b) Awaiting results of tests or medical investigations.
  - c) being on a hospital waiting list for treatment.
  - d) Having received a terminal prognosis.
  - e) Pregnancy or childbirth.
  - f) Anxiety, stress or depression.
2. Circumstances of which You are aware at the time of effecting this Certificate.
2. Losses directly or indirectly occasioned by, happening through, or in consequence of war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), terrorism, civil war, rebellion, revolution, insurrection, military or usurped power or confiscation by nationalisation or requisition and/or destruction of or damage to property by or under the order of any Government or local authority or riot or civil commotion.
4. Losses directly or indirectly occasioned by, happening through or in consequence of winter sports, hazardous activities which shall include but not be limited to: kite surfing, rugby, bungee jumping, rock climbing or mountaineering (ordinarily necessitating the use of ropes or guides), pot-holing, rafting or canoeing involving white water rapids in excess of grade three, underwater activities involving the use of breathing apparatus and in excess of thirty metres, motor sports or competitions, yachting or boating outside territorial waters, manual work or hazardous occupations, professional sports, aerial activities (hang gliding, parachuting, parascending or hot air ballooning) or aviation (other than as a fare-paying passenger in a duly certified passenger-carrying aircraft flown in the course of licensed operation for transportation of passengers by air by a properly licensed crew).
5. Losses directly or indirectly occasioned by, happening through, or in consequence of alcoholism, the use of intoxicating drink or drugs (other than drugs taken in accordance with treatment prescribed and directed by a registered Medical Practitioner, but not for drug addiction) or self exposure to needless peril (except in an attempt to save human life).
6. Any Property more specifically insured.
7. Incidents that may give rise to a claim not notified in writing to Us (or Our Claims Service) within thirty one days of the expiry of this Insurance (other than as specified in Section 3).
8. Any claim arising directly or indirectly from injury, illness, death, loss, expense or other liability attributable to sexually transmitted disease.
9. Losses arising as a result of any unlawful act by You or criminal proceedings against You or any other person on whom the SFO plans depend (other than in the event of Your obligation to attend a Court of Law under subpoena as a witness, unless such obligation to attend falls within Your occupation or professional or other similar capacity).
10. Persons acting against the advice of a Medical Practitioner.
11. Willful or malicious acts and any acts of vandalism by persons invited to the SFO or Reception by You.
12. Any circumstance manifesting itself after the date of the SFO or Reception booking but prior to the date of issue of this Certificate.
13. Third party rights and no party other than You may claim benefit under the terms of this Insurance.
14. Any claims arising directly or indirectly from anxiety, stress or depression.
15. Loss or theft from unattended venues unless involving forcible or violent entry to or exit.
16. Loss or theft from unattended vehicles.
17. Claims arising from the ownership or use of:
  - (a) bouncy castles and other inflatables.
  - (b) firearms, fireworks or other pyrotechnic devices or effects.
18. Any part of a claim which is unproven or unsubstantiated.
19. Losses, whether directly or indirectly, arising out of Your financial incapacity.
20. Inventory or stocktaking shortages or unexplained disappearance or discrepancy.
21. Any Property You are not legally responsible for.
22. Losses directly or indirectly occasioned by pressure waves caused by aircraft or other flying devices traveling at sonic or supersonic speeds.
23. Losses directly or indirectly occasioned by, happening through or in consequence of nuclear fission, nuclear fusion or radioactive contamination.
24. Losses arising as a result of consequential loss of any kind.
25. Losses arising as a result of any unlawful act by You or criminal proceedings against You or any other person on whom the SFO plans depend (other than in the event of Your obligation to attend a Court of Law under subpoena as a witness, unless such obligation to attend falls within Your occupation or professional or other similar capacity).
26. We will not cover any claim or expense of any kind caused directly or indirectly by pollution or contamination other than caused by a sudden, identifiable, unintended and unexpected incident which takes place in its entirety at a specific time and place during the Period Of Insurance. All pollution or contamination which arises out of one incident shall be deemed to have occurred at the time such incident takes place.
27. loss of or damage to the property insured due to or arising from:
  - i) wear and tear, inherent defect, ii) rot, mildew, rust, corrosion, frost, soiling iii) insects, woodworm, vermin, moth
  - iv) dyeing, renovation, v) electronic, electrical or mechanical breakdown, failure or derangement, v). faulty manipulation, design, plan, specification or materials, vii) gradual deterioration, market depreciation,
  - viii) atmospheric conditions, ix) shrinkage or change of colour, x) confiscation, detention or any process of cleaning, restoration or repair