



## Why Wedding Insurance?

**Ever had a sleepless night, worrying about what could go wrong?**

Unfortunately, some of what you've imagined can happen. A bride's most common "nightmare" is usually dress-related...it's damaged or defective, or the bridal salon goes out of business. Severe weather can wash out your big day. These are just some of the risks for one of the biggest investments you'll ever make (the average U.S. wedding is \$27,000\*). You'd protect your car, why not your wedding?



The Wedding Protector Plan from Travelers can protect you against the following wedding "disasters" and can help ensure that your day goes right.

- [No Dress](#)
- [Lost Deposits](#)
- [Lost Rings](#)
- [Severe Weather](#)
- [Transportation Shutdown](#)
- [Ruined Photos](#)
- [Call to Duty](#)
- [Damaged Gifts](#)
- [Sudden Illness](#)
- [Venue Requires Insurance](#)
- [Additional Expense](#)

## Plan Ahead

**Have a plan...for the rest of your life.**

Everything changes once you're a couple. How will you handle your money? Adjust to married life? Get ready for more of life's major milestones?

Help is here. Sign up for our complimentary e-newsletter. It's a mix of lifestyle and smart money management tips designed to help you two get off to a great beginning together.

Contact us to find out how to protect yourself and how to sign up for a complimentary e-newsletter. It's a mix of lifestyle and smart money management tips designed to help you to get off to a great beginning together.

For questions about the Wedding Protector Plan and a personalized quote contact:

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### Subscribe and learn:

- newlyweds' biggest financial risk
- how to survive pre-wedding jitters and post-wedding blues
- 5 smart things to do with your wedding cash
- what to do before you buy a home
- how to talk to your spouse about money
- how to survive the holidays (and all your new relatives!)



For 24/7/365 Claim Service Call 1-800-CLAIM33. You can rely on Travelers to protect your special day. Our claim professionals are available 24 hours a day, 365 days a year.



## Frequently Asked Questions

**Q: Do I have to be a U.S. resident to obtain coverage?**

**A:** Yes, the purchaser must live in the U.S. and be a U.S. resident (Residents of Alaska may not purchase coverage).

**Q: Does my wedding have to be in the U.S.?**

**A:** No. You are covered if your ceremony and reception are held in the U.S., Canada, Puerto Rico, a U.S. Territory, or aboard a cruise ship departing a port in one of these locations. For a nominal extra premium, you also may insure ceremonies and receptions held in the United Kingdom, Mexico, the Caribbean Islands, or cruises departing one of these locations (except for Cuba or Haiti). Please note, liability coverage is not available in these extended territories. See [sample policy](#) for more details.

**Q: How old do I have to be to get coverage?**

**A:** The purchaser, bride and groom must be at least 18 years old.

**Q: Basically, what does the Wedding Protector Plan<sup>SM</sup> cover?**

**A:** The plan can reimburse you if an important item related to your wedding (for example, your ring) is lost or damaged before you get married. The plan can reimburse you in case you lose your deposit if a vendor (for example, your florist) goes out of business before your wedding. You also can receive funds if events beyond your control cause you to postpone your wedding.

You may add coverage to protect you in case someone at your wedding is injured or causes damage to property of others. Of course, certain terms and conditions apply to these coverages, which you will want to review before you purchase your Wedding Protector Plan<sup>SM</sup>. [read sample policy](#)



**Q: What's not covered?**

**A:** The Wedding Protector Plan<sup>SM</sup> typically covers things beyond your control. So, for example, if you or your fiancé decide not to get married, you are not covered.

Of course, you will want to familiarize yourself with other details about what is and is not covered before you purchase your Wedding Protector Plan<sup>SM</sup>. [read sample policy](#)

**Q: Am I covered in case of bad weather on my wedding day?**

**A:** The Wedding Protector Plan<sup>SM</sup> makes a distinction between a rainy day and truly severe weather, like a hurricane. If it rains on your wedding day, you are not covered. However, if for example, a hurricane causes you to postpone, we can provide reimbursement for non-recoverable expenses.

**Q: My fiancé is in the military? What if he/she is called up right before the wedding?**

**A:** If circumstances beyond your control (for example, an unforeseen deployment) cause you to postpone your wedding, we can provide reimbursement for non-recoverable expenses.

**Q: Do I have to buy liability insurance?**

**A:** You are not required to elect liability coverage as part of your Wedding Protector Plan<sup>SM</sup>. However, you may wish to contact the locations where you will hold your ceremony and reception, as they may require you to show proof of liability insurance.

**Q: Basically, what does liability insurance cover?**

**A:** Liability insurance can protect you from liability for property damage/personal injuries to third parties at the location of your ceremony and reception.

**Q: Can I get liability insurance for my wedding without buying the Wedding Protector Plan<sup>SM</sup>?**

**A:** No, Travelers does not sell stand-alone wedding liability insurance. Liability coverage is offered as an endorsement to the Wedding Protector Plan<sup>SM</sup>.

**Q: Doesn't my homeowners insurance provide liability protection?**

**A:** It may or may not cover you. You may want to talk to an insurance agent to decide how best to cover your liability exposure. [find agent](#)

**Q: Why might I choose Travelers' wedding insurance over another plan?**

**A:**

- **No deductible**—If you have a claim, there is no deductible. That means covered losses are paid from the first dollar up to the applicable limit.
- **Fair price**—Shop around. You will find the Wedding Protect Plan<sup>SM</sup> premium compares favorably with other policies. [calculate premium](#)

- **Easy application**—You can apply in a matter of minutes and have your policy via email. [purchase](#)

- **Agent support**—If you care to discuss your needs before you buy, there are over 8,600 Travelers agents nationwide can help. [find agent](#)

- **Trusted source**—You have a nationally known and respected insurer, Travelers, standing behind your policy. check out [Travelers.com](#)

**Q: When is the right time to purchase my insurance?**

**A:** You can buy your policy as soon as you begin spending towards your wedding.

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