TRAVELERS

Wedding PROTECTOR PLAN

Peace of mind for your special day

WEDDING PROTECTOR PLAN®

Why do you need the *Wedding Protector Plan*? Consider what could go wrong.

Becky and Aaron spent months planning their destination wedding to the Bahamas. But on their wedding day, a category four hurricane made their reception site inaccessible. If the couple had the right wedding insurance policy, they could have been reimbursed for lost deposits.

Cindy had just purchased her dream wedding dress. But when she went to pick up her dress a week before the big day, she saw an out of business sign in the window of the dress shop. With the right wedding insurance policy, Cindy could have been reimbursed for the money she lost.

Kelly and Roberto enjoyed their beautiful wedding up until their photographer called to say their wedding photos were ruined during the development process. Having the right wedding insurance policy could have helped to cover the cost to retake the couple's wedding photos.

Wedding insurance helps make things right when something goes wrong.

You've always dreamed of planning the perfect wedding, but no matter how carefully you plan it, there are many things that can go wrong – things that are beyond your control.

What if your reception venue goes out of business a month before the wedding, and you lose your deposit and have to find another location? Or a hurricane causes your wedding to be postponed? What if your bridal shop closes, leaving you without a gown?

A wedding is an investment, and as the average cost of weddings rises, now up to $30,000,* wedding insurance is needed more than ever. After all, you wouldn't buy a new car that costs that much without insuring it against damage.

For as little as $160, your wedding insurance policy can cover a variety of situations, such as:

- **No dress.** You can get repair or replacement cost if the bride's wedding gown or groom's tuxedo is lost or damaged
- **Lost deposits.** We can reimburse your deposit if a vendor goes out of business, declares bankruptcy before your wedding or simply fails to show up
- **Lost rings.** You can receive repair or replacement cost if the bride or groom's wedding bands are lost or damaged

- **Severe weather.** If severe weather (such as a hurricane) forces you to postpone your wedding, we can provide reimbursement for certain non-recoverable expenses
- **Reimbursement is available if a necessary** and unavoidable cancellation or postponement of the event occurs. Reimbursement is available for transportation, food, catering services, property and equipment rentals, hall and location rentals, and more
- **Ruined photos.** If your photographer's film is defective, or negatives are lost or damaged, we can help cover the cost to retake new photos
- **Call to duty.** If the bride or groom is unexpectedly called up to active duty, or has her or his military service leave revoked, forcing you to postpone the event, we can provide reimbursement for non-recoverable expenses
- **Damaged gifts.** You can get repair or replacement cost if your wedding gifts are damaged
- **Sudden illness.** If the wedding needs to be postponed because sudden illness prevents the bride, groom or their parents from attending, you can receive reimbursement for certain non-recoverable expenses
- **Venue requires insurance.** As an additional option to your policy, you can add liability coverage to protect yourself in case a guest is injured or causes damage to property
- **Liquor liability.** As an individual liability option to your policy, you can add this coverage to protect yourself against liability arising from alcohol-related occurrences (subject to policy conditions and exclusions)
- **Additional expense.** If a vendor suddenly becomes unavailable for your event but you can find a last-minute replacement, we can reimburse you for the difference in cost, up to 25 percent of the original contract price

Wedding insurance

There's a lot to know when it comes to buying insurance – the types of options available, how much protection you need and what represents a fair price. That's why it's important to have an independent agent looking out for you and your family. Speak to your agent today about the *Wedding Protector Plan*.

24/7/365 Claim Service

You can rely on Travelers to protect your special day. Our claim professionals are available 24/7/365. Call us anytime at 800.252.4633 (800.CLAIM33).

Your one source for individual insurance needs

In addition to wedding insurance, Travelers can offer you coverage for auto, home, boat and yacht, personal articles, personal liability umbrella, condominium and renters.

Travelers is your one source for individual insurance needs – speak with your agent today!

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