

Your Money: Wedding insurance can cover all sorts of things



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Sandra Block

By **Sandra Block**, USA TODAY

If your idea of the perfect wedding venue is a drive-through chapel in Vegas, this column is not for you. If, however, the wedding of your dreams involves a June ceremony with a dozen attendants, a sit-down dinner for 400 guests and an open bar, perhaps you should consider wedding insurance.

Wedding insurance will cover your losses if bad weather, airport delays, a military call-up or a sudden illness prevents you or your intended from getting to the church on time. If your caterer is shut down by the local health department, most insurance policies will cover the extra cost of finding a last-minute vendor to feed your guests.

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Travelers Insurance added wedding insurance to its product line in February. Fireman's Fund Insurance plans to announce this week that it will expand its existing policy for weddings and other special events. WedSafe, a unit of Aon, also offers a wedding insurance policy.

The growth of these policies reflects the rising cost of weddings. The average amount spent on a wedding in 2006 was \$27,852, according to the Condé Nast Bridal Group (see box). Nearly a third of couples pay the entire cost of their wedding, and 36% end up spending more than they had planned, according to Condé Nast. Premiums range from \$95 to more than \$1,000, depending on the size of your wedding and the level of coverage you buy. Some costs that wedding insurance will cover:

• **Liability.** Liability coverage will protect you from lawsuits if an exuberant guest slips and falls in the conga line. Some reception venues include liability in the rental cost, but many of them require you to have your own coverage, says Rob Nuccio, CEO of RV Nuccio & Associates, program administrator for the Fireman's Fund policy.

• **Sudden death or illness.** If the groom has an appendicitis attack the day before the wedding, wedding insurance will cover the cost of non-refundable deposits. Likewise, insurance will cover your expenses if a parent's death or illness forces you to postpone the wedding.

• **Lost or damaged formalwear.** If the bridal store files for bankruptcy before you pick up your Vera Wang gown, wedding insurance will cover the cost of a new dress. Alan Tuvin, vice president of product management for Travelers, says lost or damaged wedding dresses are the most common types of claims Travelers has received since it started offering wedding insurance.

• **Photography mishaps.** Your wedding photos are supposed to provide a lifetime of memories, but what if they're all out of focus? Or the photographer simply disappears? Wedding insurance policies will cover the cost of reassembling your wedding party and retaking the photos or videos.

• **Stolen or damaged wedding gifts.**

There are also some things wedding insurance won't cover, including:

• **Change of heart.** Traditionally, wedding insurance has excluded deposits forfeited because of runaway brides or reluctant grooms. Wedding insurance is intended to cover events that are out of your control, such as a hurricane that makes your wedding site inaccessible, Tuvin says. "You have control over change of heart," he says. Insurance companies say the exclusion is also necessary to prevent fraud.

Fireman's Fund, however, plans to announce this week that it will provide "change of heart" coverage under certain circumstances. To qualify, Nuccio says, a policyholder would have to show that he or she was an innocent party.

For example, if the father of the bride finances the wedding and the groom gets cold feet, the policy would cover the father's

losses, Nuccio says.

• **Existing medical conditions.** If your mother has a chronic health condition that worsens before the wedding, your policy probably won't cover the costs of postponing the event. "If somebody has a heart attack, and it's their first one, that's covered," Tuvin says. "If it's a pre-existing condition, that's excluded."

Limiting losses

Even if you don't buy wedding insurance, there are other ways to protect your investment. The Better Business Bureau offers these recommendations:

• **Research vendors thoroughly.** Get references from relatives and friends and obtain a reliability report on prospective vendors from the BBB.

• **Keep your deposit as small as possible.** Because most deposits are non-refundable, limiting the size of your deposit will protect you from a large loss if you cancel or reschedule your wedding.

• **Use a credit card for as many expenses as possible.** That way, you can dispute charges for unsatisfactory service. When you pay with a check, getting your money back is much harder, says Paula Fleming, spokeswoman for the BBB. Save your receipts so you'll have documentation to support your case.

Sandra Block covers personal finance for USA TODAY.



Enlarge Walt Disney via Reuters

Models playing roles at Disney World don't need wedding insurance, but you might.

BIGGEST INCREASES IN WEDDING COSTS

Average wedding costs that have risen the most since 1999:

	1999	2006	% chg.
Photography/video	\$1,263	\$3,509	178%
Attendants' gifts	\$299	\$616	106%
Wedding rings	\$1,060	\$2,079	96%
Bouquets/other flowers	\$775	\$1,177	52%
Bride/groom attire	\$1,049	\$1,580	51%

Source: Condé Nast Bridal Group