

Weather Insurance

Insurance Product Information Document



Company: Integral Insurance Broker GmbH

Product: Rainy Wedding Insurance

This insurance is provided by Integral Insurance Broker GmbH ("Weddie"), who is registered in accordance with sections 94 Z 76 in connection with 137ff Trade Act as: "Insurance Intermediary and Broker" under GISA15204677. Integral Insurance Broker GmbH act as an intermediary for Tokio Marine Europe S.A., and who have the authority under Agreement Number: B1702190001 to sign this contract on behalf of the Insurer. Tokio Marine Europe S.A. is registered in Luxembourg and is authorised and regulated by the Commissariat aux Assurances. Reference Number: 2018 2201 031-99.

For all binding pre-contractual and contractual obligations as well as other content and information, please refer to the insurance application form, the insurance policy and the agreed insurance terms and conditions. All information in this product information sheet is just to give you a simplified overview and is not exhaustive. In order for you to be comprehensively informed, we kindly request you to read all documents provided.

What is this type of insurance?

We offer you a rainy wedding insurance which covers insured weather risks within the scope of the agreed insurance terms and conditions.



What is insured?

A lump sum is agreed upon which shall compensate you for additional costs due to rain.

- ✓ Insured wedding in the United Kingdom of Great Britain or Northern Ireland at the entered date.
- ✓ Between 12.00 and 18.00 local time, a rainfall threshold of 7.5 mm (i.e. 7.5 litres per square meter) is reached or exceeded.

Extended insured weather period and threshold:

- ✓ Between 12.00 and 21.00 local time, a rainfall threshold of 10 mm (i.e. 10 litres per square meter) is reached or exceeded within the insured weather period.

Please find more detailed information also under item 5 of the General Terms and Conditions and in your Schedule.



What is not insured?

- ✗ Damage caused by an intentional act committed by you, a family member, a person insured or a person commissioned by this group of people.
- ✗ Damage caused due to misrepresentation or omission of crucial circumstances before or after inception date of the insurance.

Please find more detailed information also under item 4 of the General Terms and Conditions and in your Schedule.



Are there any restrictions on cover?

- ! The insurance sum (lump sum) shall compensate you for additional costs due to rain. No payment exceeding the lump sum will be made.
- ! The insurance sum (lump sum) can only be transferred to a UK bank account held in your name.
- ! Weather data reports provided by Athenium Analytics LLC are exclusively used for claims settlement.

Please find more detailed information also under item 3.3 of the General Terms and Conditions and in your Schedule.



Where am I covered?

- ✓ Insurance cover is granted only for weddings in the United Kingdom of Great Britain and Northern Ireland.



What are my obligations?

Before conclusion of the contract:

- The application form must be completed in full and truthfully.
- Full and timely payment of the single premium within the period of commitment of the offer. The offer is valid for three weeks starting with receipt thereof and ceases to be valid in any case at the end of the 21st calendar day before the day the insured wedding takes place.

In the event of damage:

- After the insured event, you will receive the weather data report from Athenium Analytics LLC, which will provide feedback on whether or not a claim is justified.
- In case of a justified claim covered by the weather insurance, Weddie will ask you to provide the necessary data for claims settlement.
- As soon as Weddie has received the required data, the insurance sum will be transferred to the account specified by you.

Please find more detailed information also under item 2, 3.2, 3.4 and 5.6 of the General Terms and Conditions and in your Schedule.



When and how do I pay?

A single premium has to be paid within the period of commitment of the offer. You may settle payment by internet or bank transfer, by credit card or instant bank transfer.

Please find more detailed information also under item 5.6 of the General Terms and Conditions and in your Schedule.



When does the cover start and end?

The contract is only successfully concluded upon full and timely payment of the single premium.

Insurance cover exists during the insured weather period.

Please find more detailed information also in your Schedule.



How do I cancel the contract?

Given the short term of contract, there is no statutory right to withdraw from the contract.

Please find more detailed information also under item 5.7 of the General Terms and Conditions.