



*Weddie*

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rainy wedding insurance

General Terms and Conditions  
for Rainy Wedding Insurance (“TC-RWI2019”)

## Contents Table

<b>1. Introduction</b>	<b>4</b>
<b>2. Material Information</b>	<b>4</b>
<b>3. Claims</b>	<b>4</b>
3.1 In the event of a claim	4
3.2 Notification of a Claim	4
3.3 Claims Verification	5
3.4 Obligation in the event of a claim	6
3.5 Claim Standard	6
<b>4. General Exclusions</b>	<b>6</b>
4.1 Concealment and Fraud	6
4.2 Intent	6
<b>5. General Policy Conditions</b>	<b>6</b>
5.1 Geography	6
5.2 Term	6
5.3 Contribution	6
5.4 Law and Jurisdiction	6
5.5 Notice	6
5.6 Conclusion of the Contract and Payment of the Premium	6
5.7 Cool-Off Period	7
5.8 Assignment	7
<b>6. Complaints</b>	<b>7</b>
<b>7. Data Protection</b>	<b>8</b>
<b>8. Sanctions</b>	<b>9</b>
<b>9. Definitions</b>	<b>9</b>
<b>Addendum 1 - Athenium Analytics LLC Gridded Data System Model</b>	<b>11</b>

These terms and conditions are the intellectual property of Integral Insurance Broker GmbH.

## General Terms and Conditions for Rainy Wedding Insurance (“TC-RWI2019”)

These are the General and Special Terms and Conditions of **Your** Rainy Wedding Insurance. Together with **Your Schedule**, they explain **Your** cover and other conditions of **Your** Rainy Wedding Insurance in detail.

**Your Schedule** will show **You** which cover the Insurer is providing and the Sums Insured where appropriate. If **You** are interested in increasing or adding elements of cover to **Your Schedule**, please write **Weddie** an email to [hello@weddie-insurance.co.uk](mailto:hello@weddie-insurance.co.uk) to discuss **Your** requirements.

The following General and Special Terms and Conditions apply to **Your** cover. Failure to comply with the conditions may invalidate **Your** claim.

### General Information

#### Insurer

**You** are concluding the insurance contract with 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 the Insurer mentioned below, and who have the authority under Agreement Number: B1702190001 to sign this contract on behalf of the Insurer.

**Weddie** is a trading name of Integral Insurance Broker GmbH (“**Weddie**”)

#### Information on the Choice of Insurer

**Weddie** is acting as a Coverholder (an underwriting agency with contract conclusion authority on behalf of the Insurer) and is authorised to bind insurance contracts on behalf of the Insurer. However, there is no duty to do so on behalf of the Insurer or any other Insurer.

The insurer is Tokio Marine Europe S.A. which is a member of the Tokio Marine HCC Group of Companies. Tokio Marine Europe S.A. is authorised by the Luxembourg Minister of Finance and regulated by the Commissariat aux Assurances (CAA). Registered with the “Registre de commerce et des sociétés, Luxembourg” under No. B221975 and with registered office at 33, Rue Sainte Zithe, L-2763, Luxembourg.

The choice of insurance coverage and the amount of the **Sum Insured** is made during the electronic proposal process at [www.weddie-insurance.co.uk](http://www.weddie-insurance.co.uk) and in accordance with **Your** preferences and demands within the scope of the product offered by **Weddie**.

Please note that **Weddie** offers solely this insurance product in this class of insurance and has not conducted an individual market analysis at the time the proposal was submitted.

## Introduction

In return for payment of the premium shown in the **Schedule**, **We** agree to insure **You**, subject to the terms and conditions contained in or endorsed to this insurance, against loss **You** sustain during **Your Insured Wedding**.

Where words appear in bold in this policy they will have the meanings shown in section 9. 'Definitions'.

This document and the **Schedule** form **Your** policy. This document sets out the conditions of the policy between **You** and **Us**. It should be kept in a safe place.

Please read the whole document carefully. It is arranged in different sections. It is important that:

- **You** check that the insurance cover **You** have requested is included in the **Schedule**;
- **You** check that the information **You** have given **Us** is accurate; and
- **You** comply with **Your** duties under this insurance.

## 1. Material Information

In deciding to accept this policy and in setting the terms and premium, **We** have relied on the information **You** have given **Us** in a written **Proposal Form** or in documents supplied to **Us** to support such a **Proposal Form** or in correspondence submitted to **Us** instead of a **Proposal Form**. **You** must take care when answering any questions **We** ask by ensuring that all information provided is, to the best of **Your** knowledge, accurate and complete.

In the event of a culpable breach of this obligation, the Insurer has the right to withdraw from the Insurance Agreement and **Your loss** is not covered in the event that the misrepresented material fact had influence on the occurrence of the insurance event or on the scope of **Your** claim.

If **You** become aware that information **You** have given **Us** is inaccurate, **You** must inform **Us** as soon as practicable.

## 2. Claims

### 2.1 In the event of a claim

Subject always to the terms, conditions and exclusions contained within this policy or endorsed onto this policy:

This insurance is to pay **You** the amount as stated in the **Sum Insured** at the **Insured Wedding** arising solely and directly in consequence of an Insured Weather Peril only provided that:

- the Insured Weather Peril(s) occurs within the **Insured Weather Period** and at the **Insured Weather Location** as stated in the **Schedule**;

Provided always that the maximum amount that **We** will pay shall not exceed the **Sum Insured(s)** stated in the **Schedule** for the relevant **Insured Wedding(s)** nor the **Sum Insured** as stated in the **Schedule**.

### 2.2 Notification of a Claim

After the **Insured Wedding** **You** will receive:

- the **Weather Data Report** from **Athenium Analytics LLC** and **We** will confirm to **You** as soon as is reasonably possible whether or not **Your** claim has been verified;
- if an Insured Weather Peril occurs, **We** will ask **You** to provide **Us** with all information required to handle the claim (e.g. **Your** bank account information); and
- as soon as **We** have all information required, **We** will wire the **Sum Insured** to the named bank account. The indemnification is made on an agreed value basis.

Please note that **We** can only wire monies to a UK bank account.

### 2.3 Claims Verification

You agree that **Athenium Analytics LLC** is to record the Insured Weather Peril at **Your Insured Weather Location** for the **Insured Wedding** and the Weather Report using the 8km x 8km **Gridded Data System Model** of **Athenium Analytics LLC**. The **Athenium Analytics LLC** Model will be the **ONLY Weather Data Report** relied upon in the settlement of a claim under this policy.

The amount of rain at the **Insured Weather Location** is calculated by **Athenium Analytics LLC** with a scientifically recognised, meteorological method (please see details below).

Please note that the **calculated values may differ from the values provide by other weather services and / or weather stations** due to the methodology and procedure of the **Athenium Analytics LLC** Method used and micro-climatic conditions. The **Weather Data Report** produced by **Athenium Analytics LLC** is the only **Weather Data Report** to be relied upon in the settlement of a claim under this policy.

#### About Athenium Analytics LLC

**Athenium Analytics LLC** are an independent company who provide access to historical and real-time global hourly data for more than 500 weather variables and indices across every country and every ocean worldwide. See <https://www.athenium.com/>

#### About the Weather Model

**Athenium Analytics LLC** will use their 8km x 8km **Gridded Data System Model** only for this Weather Policy, the data from which is being used to both price **Your** Weather Policy and to also verify any potential claim. This model is **Athenium Analytics LLC**' first choice for verification as it has consistent coverage and is always available. Specifically, for this Weather Policy, **Athenium Analytics LLC** split the United Kingdom into 8km by 8km grids. **Your Insured Weather Location** (as expressed by a latitude and longitude) will be situated in one of these grids.

**Athenium Analytics** will then analyse the data available within **Your** grid from various sources such as:

- Public Weather Stations (example: NOAA MADIS)
- Airports (example: METAR- METeorological Aviation Report)
- Weather radar (example: National Weather Service NEXRAD Radar network)
- Satellites (example: GOES- Geostationary Operational Environmental Satellite)
- Climate Forecasts (example: CFSR- Climate Forecast System Reanalysis)

**Athenium Analytics LLC** then rationalises the above data and then groups it into the aforementioned data grids.

To do this, **Athenium Analytics LLC** begin by analysing the most accurate data source for **Your Insured Weather Location**. For **Your** policy, it is the 8km by 8km Satellite dataset which is then cross-referenced with nearby Ground Stations/Public Weather Stations to make sure the data is accurate. If data is missing or unavailable, **Athenium Analytics LLC** will use the next highest resolution data source available for the location. For example, if hours 13.00 to 15.00 are missing, **Athenium Analytics LLC** will use another dataset for those specific hours only. **Athenium Analytics LLC** never blend datasets together to produce new "averaged" or "estimated" values.

## 2.4 Obligation in the event of a claim

In order to make a successful claim **You** have to comply with the following duties:

- duty to inform: inform **Weddie** via email to hello@weddie-insurance.co.uk without undue delay. **You** may be required to provide **Us** with **Your** claims statement in writing by email: hello@weddie-insurance.co.uk.
- duty to co-operate: co-operate fully with **Us** at all times.

If any obligations under this section are breached **You** will lose the insurance coverage, unless **You** have not breached the obligation intentionally or through gross negligence.

## 2.5 Claim Standard

**We** are proud of **Our** commitment to a first class claims service and will provide assistance to ensure that **Your** claims are handled as smoothly and efficiently as possible and that **You** are kept informed at every stage of the process.

**We** will:

- when **You** first make a claim, respond to **You** within 2 working days and, where appropriate, arrange for the loss to be evaluated within 5 working days;
- explain what should happen and when including how **Your** policy will operate and any action **You** may have to take;
- tell **You** how **Your** claim is progressing;
- reply to **Your** letters and emails within 3 working days; and
- in the unlikely event that **We** refuse all or part of **Your** claim or offer **You** less than **You** have claimed, **We** will explain the reason why.

## 3. General Exclusions

### 3.1 Concealment and Fraud

**We** do not provide cover if **You**, or anyone acting on **Your** behalf has concealed or misrepresented any material fact relating to this policy before or after inception of **Your** policy, which had influence on the occurrence of the insurance event or on the scope of **Your** claim.

### 3.2 Intent

**We** do not cover losses that are caused by intentional acts of **You**, a Family Member or an insured person, or by a person directed by **You**, a Family Member, a Covered Person to cause a loss or damage including but not limited to a decision not to proceed with the marriage or marriage ceremony.

## 4. General Policy Conditions

### 4.1 Geography

This insurance only provides cover for **Insured Weddings** in UK.

### 4.2 Term

**Your** cover under the Rainy Wedding Insurance is operative during the **Insured Weather Period**. Please refer to the **Schedule** for **Your Insured Weather Period**.

### 4.3 Contribution

It is understood and agreed that no other insurance shall be effected by **You** to protect the interest insured under this policy unless prior advice is given to **Us** by **You**. In the event that such other insurance is affected, **We** reserve the right to amend the terms and conditions of this insurance.

The indemnity under this insurance is subject to contribution. Indemnity under this insurance will only be granted if indemnity cannot be claimed under another insurance contract.

### 4.4 Law and Jurisdiction

Unless specifically agreed to the contrary, this policy shall be governed by the laws of England and subject to the exclusive jurisdiction of the courts of England.

### 4.5 Notice

All notices to be made by the policyholder or the loss payee in connection with the insurance contract must be addressed in writing to the address of **Weddie** or to the Insurer.

### 4.6 Conclusion of the Contract and Payment of the Premium

The offer of the Insurer is valid for a period of three weeks and expires in any case at the end of the 21st day prior to the day of the **Insured Wedding** ("binding period"). The contract only becomes operative if the premium is paid in a timely and complete manner. Please note that late payment WILL NOT lead to the conclusion of a **Wedding** Insurance contract.

Please find details to the premium, binding period and bank account in the **Schedule**

#### 4.7 Cool-Off Period

Due to the short term nature of the contract there is no statutory cancellation right

#### 4.8 Assignment

The transfer of **Your** interest in this policy to anyone else is only effective upon **Our** written agreement prior to such a transfer. Without **Our** written approval such a transfer shall be deemed null and void.

### 5. Complaints

#### How to make a Complaint

**Our** aim is to ensure that all aspects of **Your** insurance are dealt with promptly, efficiently and fairly. At all times **We** are committed to providing **You** with the highest standard of service.

If **You** have any questions or concerns about **Your** policy or the handling of a claim **You** should, in the first instance, contact **Weddie** whose contact details are shown in the **Schedule**.

If **You** wish to make a complaint to the Insurer, **You** should contact:

David Feldman, Head of Compliance, Tokio Marine Europe S.A. 33, Rue Sainte Zithe, L-2763, Luxembourg, on [tmhcccomplaints@tmhcc.com](mailto:tmhcccomplaints@tmhcc.com)

In the event that **You** remain dissatisfied and wish to make a complaint about **Us**, **You** can do so at any time by referring the matter to the Financial Ombudsman Service (FOS).

The contact details are:

The Financial Ombudsman Service, Exchange Tower, London, E14 9SR

Tel: 0800 023 4567 (calls are free from "fixed lines" in

the UK) or; 0300 123 9123 (call charges may apply in the UK)

E-mail: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

Making a complaint does not affect **Your** right to take legal action.



## 6. Data Protection

The Insurer, Tokio Marine Europe S.A., respects **Your** right to privacy. In **Our** Privacy Notice (available at <https://www.tmhcc.com/en/legal/privacy-policy>) **We** explain who **We** are, how **We** collect, share and use personal information about **You**, and how **You** can exercise **Your** privacy rights. If **You** have any questions or concerns about **Our** use of **Your** personal information, then please contact [DPO@tmhcc.com](mailto:DPO@tmhcc.com).

**We** may collect **Your** personal information such as name, email address, postal address, telephone number, gender and date of birth. **We** may also collect **Your** sensitive personal information such as data relating to **Your** physical or mental health or condition. **We** need the personal or sensitive personal information to enter into and perform a contract with **You**. **We** retain personal information and sensitive personal information **We** collect from **You** where **We** have an ongoing legitimate business need to do so.

**We** may disclose **Your** personal or sensitive personal information to **Our** group companies, third party services providers and partners who provide data processing services to **Us**, or who otherwise process personal or sensitive personal information for purposes that are described in this Privacy Notice or notified to **You** when **We** collect **Your** personal or sensitive personal information; to any competent law enforcement body, regulatory, government agency, court or other third party where **We** believe disclosure is necessary (i) as a matter of applicable law or regulation, (ii) to exercise, establish or defend **Our** legal rights, or (iii) to protect **Your** vital interests or those of any other person; to a potential buyer (and its agents and advisers) in connection with any proposed purchase, merger or acquisition of any part of **Our** business, provided that **We** inform the buyer it must use **Your** personal and sensitive personal information only for the purposes disclosed in this Privacy Notice; and to any other person with **Your** consent to the disclosure.

**Your** personal and sensitive personal information may be transferred to, and processed in, countries other than the country in which **You** are resident. These countries may have data protection laws that are different to the laws of **Your** country. **We** transfer data within the Tokio Marine group of companies by virtue of **Our** Intra Group Data Transfer Agreement, which includes the EU Standard Contractual Clauses.

**We** use appropriate technical and organisational measures to protect the personal information that **We** collect and process about **You**. The measures **We** use are designed to provide a level of security appropriate to the risk of processing **Your** personal information.

**You** have the following data protection rights: access, correct, update or request deletion, object to processing, restrict processing and in some cases request portability.

**You** can opt-out of marketing communications **We** send **You** at any time. **You** can exercise this right by clicking on the “unsubscribe” or “opt-out” link in the marketing e-mails **We** send **You**. Similarly, if **We** have collected and processed **Your** personal or sensitive personal information with **Your** consent, then **You** can withdraw **Your** consent at any time. Withdrawing **Your** consent will not affect the lawfulness of any processing **We** conducted prior to **Your** withdrawal, nor will it affect processing of **Your** personal information conducted in reliance on lawful processing grounds other than consent. **You** have the right to complain to a data protection authority about **Our** collection and use of **Your** personal information.

### Consent to Use Date

**We** use **Your** master data and **Your** other personal data to carry out **Our** services and to execute the policy. Upon conclusion of the Insurance policy **You** have agreed, that:

- a) **We** use **Your** master data and **Your** other personal data for the administration of insurance claims and to administer the insurance portfolio;



- b) **We** use **Your** master data and **Your** other personal data for appropriate offers, services, products, customer satisfaction measurements or services in connection with similar insurance services, which are sent to **You** by e-mail; as well as
- c) For the provision of the services (providing this insurance and the administration of claims or complaints) **Your** master data is sent to: Tokio Marine Europe S.A., 33, Rue Sainte Zithe, L-2763, Luxembourg respectively to any subscribing Insurer.

**You** may revoke **Our** consent in writing to **Weddie** at any time; please send the signed revocation to [hello@weddie-insurance.co.uk](mailto:hello@weddie-insurance.co.uk)

## 7. Sanctions

**We** shall not provide any benefit under this contract of insurance to the extent of providing cover, payment of any claim or the provision of any benefit where doing so would breach any sanction, prohibition or restriction imposed by law or regulation.

## 8. Definitions

### Athenium Analytics LLC

are an independent company who provide access to historical and real-time global hourly data for more than 500 weather variables and indices across every country and every ocean worldwide. See <https://www.athenium.com/>

### Consumer

means private individuals acting for the purposes outside of their trade, business or profession

### Gridded Data System Model

is the model that **Athenium Analytics LLC** uses to split the United Kingdom into 8km by 8km grids. **Your Insured Weather Location** (as expressed by a latitude and longitude) will be situated in one of these grids.

**Athenium Analytics LLC** will then analyse the data available within **Your** grid from various sources such as: Note **We** are getting this list up-dated so relevant to UK only...

- Public Weather Stations (example: NOAA MADIS)
- Historical Climatological Network (GHCN) ground stations
- Global 8x8km geographic grids which comprise data from geostationary satellites (example: GOES- Geostationary Operational Environmental Satellite)
- Global 30x30km gridded Climate Forecasts (example: CFSR- Climate Forecast System Reanalysis)
- Local Airport ground stations (example: METAR- METeorological Aviation Report)

**Athenium Analytics LLC** then rationalises the above data and then groups it into the aforementioned data grids.

To do this, **Athenium Analytics LLC** begin by analysing the most accurate data source for **Your Insured Weather Location**. For **Your** policy, it is the 8km by 8km Satellite dataset which is then cross-referenced with nearby Ground Stations/Public Weather Stations to make sure the data is accurate. If data is missing or unavailable, **Athenium Analytics LLC** use the next highest resolution data source available for the location. For example, if hours 13.00 to 15.00 are missing, **Athenium Analytics LLC** will use another dataset for those specific hours only. **Athenium Analytics LLC** never blend datasets together to produce new “averaged” or “estimated” values.

<b>Insured Weather Location</b>	Means an 8km x 8km grid that corresponds to the specific location of the <b>Insured Wedding</b> as identified by the longitude and latitude as defined in the <b>Schedule</b> .
<b>Insured Weather Risk</b>	the weather parameters as mentioned in the <b>Schedule</b> , as follows:  Rain: 7.5 millimetre or more occurring within the <b>Insured Weather Period</b> at the <b>Insured Weather Location</b>
<b>Insured Weather Period(s)</b>	means the time(s) as defined in the <b>Schedule</b> with exact date and time, when the Insured Weather Peril must occur at the <b>Insured Weather Location</b> . Where hours are specified in the <b>Insured Weather Period</b> in the <b>Schedule</b> it refers to the Standard Time of the day at the <b>Insured Weather Location</b> . Where Daylight Saving Time is in use, Standard Time shall mean Daylight Saving Time. An hour always starts in the hour (e.g., 12:00) and runs until 59 minutes past the hour (e.g., 12:59) both minutes inclusive.
<b>Proposal Form</b>	means a form filled out by <b>You</b> when applying for insurance or correspondence submitted by <b>You</b> to <b>Us</b> in place of the <b>Proposal Form</b> . The Weather Insurance <b>Proposal Form</b> is available from <b>Weddie</b> .
<b>Schedule</b>	means the document which gives details of the cover and the <b>Sum Insured</b> which <b>You</b> have chosen.
<b>Sum Insured</b>	means the amount as stated in the policy <b>Schedule</b>
<b>Verified Weather Loss</b>	means a claim under this <b>wedding</b> weather insurance policy which has been verified by a <b>Athenium Analytics LLC Weather Data Report</b>
<b>Weather Data Report</b>	a report produced by <b>Athenium Analytics LLC</b> using the 8km x 8km <b>Gridded Data System Model</b> and it is the only <b>Weather Data Report</b> to be relied upon in the settlement of a claim under this policy
<b>We, Us, Our</b>	means the Subscribing Insurer being Tokio Marine Europe S.A.
<b>Weddie</b>	means the insurance intermediary through whom <b>You</b> purchased this policy whose name and address is:  Integral Insurance Broker GmbH 11-12 Tokenhouse Yard, London, EC2R 7AS Great Britain  <b>Weddie</b> is a trading name of Integral Insurance Broker GmbH. The aforementioned company is registered with Austrian commercial registration under FN 141519.
<b>You or Your, or insured Bridal Couple</b>	means the insured bridal couple or the insured, as defined in the policy.
<b>Wedding</b>	means the <b>Insured Wedding</b> after <b>wedding</b> celebration after the official and / or church marriage. The following <b>wedding</b> celebrations are also deemed as an <b>Insured Wedding</b> : the celebration after the registration of the partnership of same-sex couples; a celebration of the anniversary of the <b>wedding</b> , starting with the silver <b>wedding</b> and ending with the Golden <b>Wedding</b> (25th to 50th anniversary of the <b>wedding</b> )
<b>Insured Wedding</b>	means the <b>Insured Wedding</b> as defined in the policy <b>Schedule</b>

### Addendum 1 - Athenium Analytics LLC Gridded Data System Model

**You** agree to employ **Athenium Analytics LLC** to record the Insured Weather Peril at **Your Insured Weather Location** for the **Insured Wedding** and produce the Weather Report using the 8km x 8km **Gridded Data System Model** of Athenium Analytics that will be the **ONLY Weather Data Report** relied upon in the settlement of a claim under this policy.

The amount of rain at the **Insured Wedding** location is calculated by **Athenium Analytics LLC** with a scientifically recognised, meteorological method

**Athenium Analytics LLC** will use their 8km x 8km **Gridded Data System Model** only for this Weather Policy, the data from which is being used to both price **Your** Weather Policy and to also verify any potential claim. This model is **Athenium Analytics LLC**' first choice for verification as it has consistent coverage and is always available. Specifically, for this Weather Policy, **Athenium Analytics LLC** split the United Kingdom into 8km by 8km grids. **Your Insured Weather Location**, as expressed by latitude and longitude) will be situated in one of these grids.

**Athenium Analytics LLC** will then analyse the data available within **Your** grid from a global and localized database of 40 years' worth of historical gap-free data updated hourly. The database consists various sources such as:

- Public Weather Stations (example: NOAA MADIS)
- Historical Climatological Network (GHCN) ground stations
- Global 8x8km geographic grids which comprise data from geostationary satellites (example: GOES- Geostationary Operational Environmental Satellite)
- Global 30x30km gridded Climate Forecasts (example: CFSR- Climate Forecast System Reanalysis)
- Local Airport ground stations (example: METAR- METeorological Aviation Report)

**Athenium Analytics LLC** then rationalises the above data and then groups it into the aforementioned data grids.

To do this, **Athenium Analytics LLC** begin by analysing the most accurate data source for **Your Insured Weather Location**. For **Your** policy, it is the 8km by 8km Satellite dataset which is then cross-referenced with nearby Ground Stations/Public Weather Stations to make sure the data is accurate. If data is missing or unavailable, **Athenium Analytics LLC** use the next highest resolution data source available for the location. For example, if hours 13.00 to 15.00 are missing, **Athenium Analytics LLC** will use another dataset for those specific hours only. **Athenium Analytics LLC** never blend datasets together to produce new "averaged" or "estimated" values.

Upon notification of a claim under this policy, **We** will request a **Weather Data Report** from **Athenium Analytics LLC** and **We** will confirm to **You** as soon as is reasonably possible whether or not **Your** claim has been verified, confirming either:

- Claim Triggered, meaning that **Your** claim has been verified
- Weather Avoided, meaning that **Your** claim has been denied

If **You** are still not satisfied and there are potential grounds for an additional review, e.g. The rainfall during the insured time period was very close to triggering a claim but did not, the **Weather Data Report** will be reviewed by the senior meteorology team. All reviewers will then use any data sources available to compile a report representative of the **Insured Weather Location** including any nearby **Ground Stations** which meet **Athenium Analytics LLC**'s required data standards.

It is at the sole discretion of the senior meteorologists to approve the report or change the report.