

# Do you need wedding insurance?

When you are planning your wedding day, the last thing that you want to think about is the possibility of something going wrong. No matter how unpleasant the thought may be, however, it is still a good idea to prepare for the worst-case scenario by investing in a wedding insurance policy.

What could possibly go wrong on your big day that wedding insurance can help you with? Here are five potential disasters that insurance can cover:

## *The Weather*

No matter how much planning you do, the one thing you can't plan on your wedding day is the weather. If there is a freak storm or snow shower, at least your finances can be protected with some wedding policies.

## *A Guest Becomes Injured*

If someone slips on the dance floor while getting a bit enthusiastic, you could be sued as a result.

In fact, any accident that occurs at your wedding, including any damage caused to the property where you are holding your party, could end up costing you a small fortune.

As a result, liability coverage is a must to prevent your wedding bill doubling or tripling due to an accident.

## *The Bride or Groom Falls Ill*

If you wake up on the morning of your wedding feeling absolutely awful, it could just be the nerves kicking in. However, if you are really unlucky, you might have come down with an illness and have to cancel the wedding.

Despite your disappointment, and the fact that all of the planning and preparation could go to waste, at least if you have wedding insurance you won't lose your investment.

This will allow you to plan your wedding for another day without losing out financially.

## *The Wedding Gifts are Damaged*

It's great to look at the table

piled high with wedding gifts and imagine getting back home to go through them all. However, it would be a disaster if something were to go wrong and the presents were to get damaged or stolen.

If you have the right type of insurance then you may be covered for your gifts up to a certain level, so this is certainly worth considering.

## *The Photographs Are Awful*

Even if you hire a professional photographer, accidents can still happen with your photographs. What if all of the photographs are over exposed or they are lost before you get to see them?

With wedding insurance, at least you can cover the cost of these photos. Your insurance

may even pay for you to have the photographs retaken with important members of the wedding party.

## *The Wedding Venue Goes Bankrupt*

If your chosen wedding venue announces a few weeks prior to your big day that it has gone bankrupt, not only will your wedding day be ruined but you may not even receive a refund.

Wedding insurance will protect your investment so that you can book another venue without losing out financially.

No one likes to think about things going wrong on their wedding day. However, by purchasing insurance you will be able to enjoy the planning and preparation with greater peace of mind knowing that you are financially covered should something go wrong.



## **The Copper Room | Yankton, SD** *at Ben's Brewing Co.*

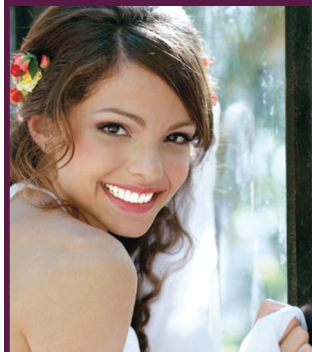


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