

SAY YES TO WEDDING INSURANCE

Your peace of mind is worth it.

The average wedding costs **\$20K to \$35K*** to coordinate. If you wouldn't purchase an item or vehicle for that much money without insuring it, why should your wedding day be any different?

Considering all that goes into a wedding – from vendors to venue and weather to health – it is nearly impossible to have control over all of it. This is why **wedding insurance** is so valuable.

Most wedding insurance contracts provide protection for:

- Repair or replacement of wedding gowns & tuxedos
- Lost or stolen rings
- **Lost deposits (required by SKY Armory)**
- Lost or stolen gifts
- Missing photography and/or videography
- Damage to venue property
- **Liquor liability (required by SKY Armory)**
- **General Liability (required by SKY Armory)**

If your big day is being held at SKY Armory, work with OneGroup experts to discuss the available wedding insurance options and secure the required coverage.

*Source: The Knot

Learn more about protecting your wedding today!
Contact Lisa for a free consultation.



Lisa Losito
Personal Insurance Account Executive
315-413-4460
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FREQUENTLY ASKED Q'S:

My wedding is tomorrow! Can I still insure it?

YES. Coverage is available up until the night before an event.

Alcohol will be served at the reception – am I covered if a guest is involved in an accident?

YES. You can add liquor liability to your policy (subject to conditions and exclusions).

A storm is set to land on my wedding day, will I lose my money for postponing?

NO. Reimbursement is available for non-recoverable expenses due to severe weather.

My fiancé lost our rings... before they lose me too, is replacement an option?

YES. Repair or replacement costs of wedding bands are included. Don't call off the wedding! We've got you covered!



WEDDING INSURANCE SAMPLE PREMIUMS

Guest count will affect total premium if purchasing liquor liability

Special Event Coverages	Limit of Liability
A – Cancellation / Postponement	\$7,500.00
B – Additional Expense	\$1,500.00
C – Event Photographs / Video	\$1,500.00
D – Event Gifts	\$1,500.00
E – Special Attire	\$1,500.00
F – Special Jewelry	\$1,500.00
G – Lost Deposits	\$1,500.00
Special Event Coverage Premium	\$160.00

Optional Endorsements and Coverages	Limit of Liability
Liability Coverage	\$1,000,000.00 Per Occurrence \$1,000,000.00 General Aggregate
Liability Coverage Premium	\$200.00
Property Damage Sublimit	\$1,000,000.00

	51 – 150 Guests	151 – 200 Guests	201-250 Guests	251-300 Guests	301-350 Guests	351-400 Guests
Liquor Liability Coverage	\$50.00	\$65.00	\$80.00	\$95.00	\$110.00	\$125.00

TOTAL PREMIUMS	\$410.00	\$425.00	\$440.00	\$455.00	\$470.00	\$485.00
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For weddings exceeding 400 guests, contact Lisa Losito for pricing.

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