

Wedding Insurance

We are thrilled you have chosen Family Affair Wedding Event Planning, as such we want to be sure we take a moment to review the need for wedding insurance and the limited funds needed to keep you and your event safe from major funds loss.

Some couples think only of a Hurricane – but the odds are much greater that you will have a family life experience that may cause date change, location change or cancellation.

So let's take a moment to review – this subject is too important to be just fine print within your contract – as your guide to a perfect wedding celebration I want to be sure that you have considered some recent real life issues of couples that could have saved the couple/family their money as well as lots of headaches during a personal crisis to find that vendors/venues have a no-refund policy – so with just a few hundred dollars (approx. \$250) to protect their major investment of on average \$25 k contracted for their wedding celebration.

This past year we had the below situations occur that did require a cancellation just weeks before their wedding date:

- Death of a child.
- Hospitalization of a parent while in Key West.
- Groom – Stroke – Unable to travel.
- Bride – car accident that required rehab for 6 months.

We put a couple calls out to a few of the companies that are listed within the link below (also noted in your contract) and the standard policy seems to be as follows:

- insurance covers you for cancellations or postponement that occurs prior to the actual wedding date (so as of midnight the night before your wedding day);
- The cost of insurance seems to be approx. 1% per K – so for \$25 k of coverage – \$250 would be the cost.
- When we checked all of our real-life family crises that are listed above were covered in full.

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