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# Avo Worldwide Smooth Travel Protection – Pre-wedding Photoshoot and Wedding Extra Benefit

**Pre-wedding Photoshoot and Wedding Extra Benefit**
The following terms and conditions shall be attached to and form part of the Policy and all other terms, conditions and exclusions of the Policy, except as supplemented or amended by this "Pre-wedding Photoshoot and Wedding Extra Benefit" ("Pre-wedding Benefit"), will remain unchanged and continue in full force. Unless otherwise specified, terms used in this Pre-wedding Benefit shall have the same meanings assigned to such terms in the Policy. This Pre-wedding Benefit is only operative in consideration of payment of additional premium and if it is shown on Your Policy Schedule.

## DEFINITIONS

Certain words in this extra benefit have specific meanings, which are given below:

| | |
|---|---|
| "Insured Guest" | Your invited guest(s) who attend(s) at Your Wedding and/or Wedding Reception held outside Hong Kong. |
| "Wedding" | Any ceremony that creates a contract of marriage that is legally enforceable within Hong Kong or the destination that You travel to, and in which You participate as the bride or groom. |
| "Wedding Attire" | Clothing, shoes and wedding accessories (including jewellery) of You, as the bride or the groom, of a formal nature, worn or to be worn by You, as the bride or the groom at the Wedding, Wedding Reception or Wedding Photo or Video Shoot, whether hired or owned by You. |
| "Wedding Photo or Video Shoot" | The taking of photographs or videos by Wedding Service Provider to celebrate a Wedding either at or before the Wedding ceremony or at the Wedding Reception. |
| "Wedding Reception" | A social gathering, including but not limited to a banquet, held following a Wedding ceremony at which the Wedding is celebrated. |
| "Wedding Service Provider" | The provider of Wedding Photo or Video Shoot, and the provider of services traditional to the celebration of a Wedding: including the providers of floral arrangements, hired cars or transport, toastmaster, venue, wedding cake, Wedding Attire, catering, DJ/disco, band/musician or paid entertainment contracted by You to provide services at the Wedding. |

## BENEFITS

**Section 1 – Cancellation or Postponement**
If You have to unavoidably cancel or postpone Your Wedding Photo or Video Shoot, Wedding and/or Wedding Reception which takes place during the Journey due to Serious Bodily Injury or Serious Sickness occurring to You within thirty (30) days before the departure date of the scheduled Journey, We will reimburse You up to the maximum benefit amount as stated in the "Pre-wedding Photoshoot and Wedding Extra Benefit - Benefit Schedule" below for:

a) the loss of irrecoverable expenses You have incurred for Wedding Photo or Video Shoot, Wedding Reception catering services, entertainment expenses, transport, Wedding flowers, photographs and Wedding Attire hired or booked from Wedding Service Providers but not used; and
b) any administration expenses incurred to postpone Wedding Photo or Video Shoot, Wedding and/or Wedding Reception.

**Condition applicable to Section 1:**
1. This Section 1 of Pre-wedding Benefit will cease automatically once the Journey has commenced.
2. Once a claim is made under this Section 1, no other benefits under Pre-wedding Benefit shall be payable in respect of the same Journey.

**Exclusions applicable to Section 1:**
In addition to GENERAL EXCLUSIONS of this Policy, We shall not be liable for:
1. any loss directly or indirectly arising from Your failure to notify the Wedding Service Provider of the need to cancel or postpone the Wedding Photo or Video Shoot, Wedding and/or Wedding Reception immediately if it is found necessary to do so;
2. any loss in relation to services provided by a service provider other than a Wedding Service Provider as defined herein; or
3. any loss where a written medical report has not been obtained from a Physician confirming that Your Serious Bodily Injury or Serious Sickness prevented You from engaging in the Wedding Photo or Video Shoot, Wedding and/or Wedding Reception which form part of the Journey.

**Section 2 – Closed Down of Wedding Service Providers**
In the event that the scheduled Journey is taken by You to hold a Wedding, a Wedding Reception and/or attend a Wedding Photo or Video Shoot, and a Wedding Service Provider arranged and/or paid by You to provide services in relation to such Wedding, Wedding Reception and/or Wedding Photo or Video Shoot becomes insolvent after the issue date of this Policy and is unable to provide the services, We will reimburse for the unused and non-refundable part of any payment made by You and for which You are liable in relation to such services, up to the maximum benefit amount as stated in the "Pre-wedding Photoshoot and Wedding Extra Benefit - Benefit Schedule" below.

**Exclusion applicable to Section 2:**
In addition to GENERAL EXCLUSIONS of this Policy, We shall not be liable for:
1. any loss in relation to services provided by a service provider other than a Wedding Service Provider as defined herein;
2. any event or circumstance which is existing or announced before (i) the time of application for this insurance or (ii) You entered into a contractual agreement for the related services with the Wedding Service Provider, whichever is earlier; or
3. any costs where no written contractual agreement exists between You and the Wedding Service Provider.

**Section 3 – Loss of or Damage to Wedding Attire**

In the event that the Journey is taken by You to hold a Wedding, a Wedding Reception and/or attend a Wedding Photo or Video Shoot outside Hong Kong, and Your owned or hired Wedding Attire is worn or brought along by You is accidentally lost, stolen or damaged during the Journey, We will pay You up to the maximum benefit amount and subject to each item, set or pair limit as stated in the "Pre-wedding Photoshoot and Wedding Extra Benefit - Benefit Schedule" below. Provided always that:

3.1 Your owned Wedding Attire

If any damaged article of Wedding Attire owned by You is proven to be beyond economical repair, a claim will be dealt with as if such article was lost. We may make payment or, at Our option, reinstate or repair the Wedding Attire as We may elect (less wear and tear, depreciation in value, and such depreciation shall be applied at sole discretion of Us).

3.2 Hired Wedding Attire

Where You are liable to pay the hiring company for the loss of or damage to the hired Wedding Attire, We will reimburse the reasonable cost of replacement of such article which is paid by You to the hiring company. You must keep all receipts for the Wedding Attire that You hire.

**Conditions applicable to Section 3:**

1. The indemnity for each item or set or pair of any articles of Wedding Attire shall be limited to each item, set or pair limit of the Wedding Attire as stated in "Pre-wedding Photoshoot and Wedding Extra Benefit - Benefit Schedule" below. All related accessories shall be treated as part of one article.
2. In the event of loss of or damage to any article which is part of a pair and set, the measure of loss of or damage to such article shall be a reasonable and fair proportion of the total value of the pair and set and will not be construed to total loss of the pair and set.
3. Upon any payment being made under this Section 3, We shall be entitled to take and retain the benefit an value of any recovered or damaged property and to deal with salvage at Our absolute discretion.

**Exclusions applicable to Section 3:**

In addition to GENERAL EXCLUSIONS of this Policy, We shall not be liable for:

1. any loss not reported to the local police within twenty-four (24) hours upon discovery of the loss and such local report is not obtained;
2. loss or damage while in the custody of a hotel or Public Conveyance carrier, unless You report immediately in writing to such hotel or Public Conveyance carrier within twenty-four (24) hours upon discovery and obtain their written confirmation stating the cause of loss or a "Property Irregularity Report" if incurred on an airline flight;
3. loss of or damage to any items when it is left behind or unattended in a Public Conveyance or vehicle of any other kind or in a public place or as a result of Your failure to take due care and precautions for the safeguard and security of such items;
4. loss of or damage to any items which is either separately mailed or shipped by You, or intentionally arranged to be carried by a Public Conveyance other than the one You are on board;
5. any unexplained loss or mysterious disappearance;
6. loss or damage caused by normal wear and tear (including but not limited to scratches, discoloration, stains, tears or dents to the surface of the item which does not affect how it works), moth, vermin or inherent vice, gradual deterioration or mechanical or electrical breakdown or derangement;
7. loss or damage caused by faulty material, workmanship or design, cleaning, repairing or restoring process, atmospheric or climatic changes;
8. any loss or damage in consequence of delay, confiscation, detention or examination by customs authorities or other official;
9. damage to any property which resumes to function normally after it has been fixed or repaired by a third party with no additional costs incurred by You;
10. any loss in relation to any property for which You are unable to provide receipts or reasonable proof of ownership and/or age;
11. any claims for which the receipts submitted are not under Your name;
12. any claim for damaged property unless You can produce the property for inspection by Us; or
13. any loss for which You are also claiming under Subsection 4.1 "Loss of or Damage to Personal Baggage" for the same cause.

**Section 4 – Loss of Marriage Certificate**

In the event that the Journey is taken by You to hold a Wedding, a Wedding Reception and/or attend a Wedding Photo or Video Shoot outside Hong Kong, and Your marriage certificate from the Wedding is lost as a direct result of theft, robbery, burglary or Accident during the Journey, We will reimburse You for the replacement cost of such lost marriage certificate charged by the issuing body, up to the maximum benefit amount as stated in the "Pre-wedding Photoshoot and Wedding Extra Benefit - Benefit Schedule" below.

**Exclusions applicable to Section 4:**

In addition to GENERAL EXCLUSIONS of this Policy, We shall not be liable for:

1. loss not reported to the local police within twenty-four (24) hours upon discovery of the loss and such local report is not obtained;
2. loss of or damage to the marriage certificate when it is left behind or unattended in a Public Conveyance or vehicle of any other kind or in a public place or as a result of Your failure to take due care and precautions for the safeguard and security of such marriage certificate; or
3. unexplained loss or mysterious disappearance.

**Section 5 – Liability Arising from Insured Guest**

In the event that the Journey is taken by You to hold a Wedding or Wedding Reception, We will indemnify You against legal liability in respect of

a) accidental death of or bodily injury to a third party at the Wedding and/or Wedding Reception; or
b) accidental loss of or damage to property of a third party at the Wedding and/or Wedding Reception, caused by the negligence of any of Your Insured Guest ("Negligent Insured Guest") whilst attending at Your Wedding and/or Wedding Reception, up to the maximum benefit amount as stated in the "Pre-wedding Photoshoot and Wedding Extra Benefit - Benefit Schedule" below.

Provided always that:

a) no admission of liability, offer, settlement, promise of payment or payment, should be made or agreed without Our prior knowledge and written consent; and
b) send Us any writ summons or other documents in connection with a possible claim immediately.

**Exclusions applicable to Section 5:**

In addition to GENERAL EXCLUSIONS of this Policy, We shall not be liable for any liability, loss or claim:

1. where anyone who has caught any illness or disease from You and/or Negligent Insured Guest;
2. in respect of any loss of or damage to the property of, or injury to or death of, any person arising out of his employment by You or services he provided to You in connection with the Wedding or Wedding Reception (whether as a representative or employee of a Wedding Service Provider or otherwise);
3. in respect of any loss of or damage to properties belonging to or in the care, custody or control of You and/or Negligent Insured Guest;
4. in respect of any liability of Insured Guest to Insured Guest;
5. arising directly or indirectly from:
    a. employers' liability, contractual liability or liability to travel companion, family members, relatives, partner of You and/or Negligent Insured Guest, people who work for or with You and/or Negligent Insured Guest;
    b. pursuit of a trade business or profession;
    c. insanity, the use of any drug (except as medically prescribed but excluding drug addiction) or intoxicating liquor;

d. pollution or contamination;
e. ownership or occupation of lands or buildings (other than occupation only of any temporary residence);
f. ownership, possession, hire, use or operation of vehicles, pedal cycles, electric skateboarding, electric wheelchairs, animal, unmanned aircraft system, aerial photography equipment, remote controlled motorised devices, aircraft, watercraft or weapons;
g. legal costs or penalties resulting from any criminal proceedings;
h. bailment, contractual licences or conveyances of real estate or personal property;
i. incident occurring outside the area reserved for the Wedding or Wedding Reception;
j. the ownership or use of fireworks or other pyrotechnic devices or effects; or
k. judgements which are not in the first instance delivered by or obtained from a court of competent jurisdiction of Hong Kong.

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## Pre-wedding Photoshoot and Wedding Extra Benefit - Benefit Schedule

| Benefits | Maximum benefit amount per Insured Person per Journey (HKD) |
|---|---|
| **Section 1 – Cancellation or Postponement** | **20,000** |
| **Section 2 – Closed Down of Wedding Service Providers** | **20,000** |
| **Section 3 – Loss of or Damage to Wedding Attire** | **10,000** |
| • each item, set or pair limit | 2,000 |
| **Section 4 – Loss of Marriage Certificate** | **2,000** |
| **Section 5 – Liability Arising from Insured Guest** | **2,000,000** |

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# **Avo** 全球暢行旅遊保障 – 婚紗攝影及婚禮附加保障

婚紗攝影及婚禮附加保障

以下條款及細則附加於本***保單***並構成本***保單***的一部分。除婚紗攝影及婚禮附加保障所作補充或修改的條款之外，所有本***保單***之條款、條件及不保事項將維持不變。除非另有說明，本附加保障所使用的詞彙與本保單所定義的詞彙具有相同含意。當收妥額外保費後及列明於***你的***保單列表上，本附加保障才會適用。

## 釋義

就本附加保障而言，以下詞語具有特定含義：

| | |
|---|---|
| 「***受保來賓***」 | 應***你***邀請前往***你***在香港境外舉行的***婚禮***或***婚宴***之來賓。 |
| 「***婚禮***」 | ***你***以新娘或新郎身份進行締結婚姻之任何儀式，並在***香港***或***你***前往之目的地附有法律效力。 |
| 「***婚禮服飾***」 | ***你***作為新娘或新郎在***婚禮***、***婚宴***或***婚紗攝影或錄像拍攝***所穿著或將要穿著並具有正規性質之服裝、鞋及***婚禮***配飾（包括珠寶首飾），不論是***你***擁有的或租借的。 |
| 「***婚紗攝影或錄像拍攝***」 | 為結婚留念，***婚禮服務供應商***在***婚禮***儀式上或之前、或在***婚宴***上進行的照片或錄像拍攝。 |
| 「***婚宴***」 | 在***婚禮***後慶祝結婚而舉行，包括但不限於宴會之社交聚會。 |
| 「***婚禮服務供應商***」 | ***婚紗攝影或錄像拍攝***之供應商，及為***婚禮***慶典提供傳統服務之供應商，傳統服務包括***你***承包在***婚禮***上提供服務之：插花、租用車輛或交通工具、主持人、場地、結婚蛋糕、***婚禮服飾***、餐飲、唱片騎師 /的士高、樂隊/演奏者或已付娛樂服務。 |

## 保障

第 **1** 節 – 取消或延期

若***你***在原定***旅程***出發日期前三十（30）天內，因蒙受***嚴重身體受傷***或患上***嚴重疾病***而無可避免地取消或延遲原定***旅程***中舉行的***婚紗攝影或錄像拍攝***、***婚禮***及/或***婚宴***，***我們***將根據以下「婚紗攝影及婚禮附加保障 – 保障列表」所列的最高賠償額為上限向***你***賠償：

a) ***你***向***婚禮服務供應商***已支付及已預訂但未曾使用並無法退回之***婚紗攝影或錄像拍攝***、***婚宴***餐飲服務、娛樂費用、交通、***婚禮***鮮花、照片、***婚禮服飾***租借的費用損失； 及

b) 因延遲***婚紗攝影或錄像拍攝***、***婚禮***及/或***婚宴***而產生的任何行政費用。

條款只適用於第 **1** 節：

1. 若***你***已開始其***旅程***，本節的保障便不再生效。
2. 本保障一經索償，本公司將無須就同一***旅程***支付本附加保障下之其他保障。

不保事項只適用於第 **1** 節：

除本***保單***一般不保事項外，***我們***亦不負責賠償：

1. 任何已知必須取消或延遲***婚紗攝影或錄像拍攝***、***婚禮***及/或***婚宴***，但未有即時通知***婚禮服務供應商***而造成的直接或間接損失；
2. 任何並非與本附加保障釋義之***婚禮服務供應商提供***之服務有關的損失；
3. 任何未有從***醫生***獲得書面醫療報告以確認***你***因蒙受***嚴重身體受傷***或患上***嚴重疾病***而無法在***旅程***期間進行***婚紗攝影或錄像拍攝***、***婚禮***及/或***婚宴***之損失。

第 **2** 節 **–** ***婚禮服務供應商***倒閉

如***你***計劃在原定***旅程***期間於***香港***境外舉行***婚禮***、***婚宴***及/或進行***婚紗攝影或錄像拍攝***，而為***你***提供***婚禮***、***婚宴***及/或***婚紗攝影或錄像拍攝服務***之服務供應商在本***保單***簽發日期後清盤，***我們***將賠償***你***已預付或須支付該***婚禮服務供應商***而未曾使用及無法退回之費用，惟費用不得超過以下「婚紗攝影及婚禮附加保障 – 保障列表」所列的最高賠償額。

不保事項只適用於第 **2** 節：

除本***保單***的一般不保事項外，***我們***亦不負責賠償：

1. 任何並非與本附加保障釋義之***婚禮服務供應商***提供之服務有關的損失；
2. (i)在申請本保險時或 (ii)在***你***與***婚禮服務供應商***訂立合約協議前（以較早者為準）已發生或已宣佈會發生的任何事件或情況；或
3. 任何在***你***與***婚禮服務供應商***之間沒有書面合同協議而衍生之費用。

第 **3** 節 **–** 遺失或損毀的***婚禮服飾***

如***你***在***旅程***期間於***香港***境外舉行***婚禮***、***婚宴***及/或進行***婚紗攝影或錄像拍攝***，而***你***穿戴或攜帶其擁有或租借之***婚禮服飾意外***遺失、被盜或損毀，***我們***將根據本附加保障以下「婚紗攝影及婚禮附加保障 – 保障列表」所列的最高賠償額為上限及每件、每組、每套物品的賠償限額向***你***賠償。但前提是：

3.1 你擁有的婚禮服飾

如任何***你***擁有已損毀的***婚禮服飾***的修補費用已證實並不符合經濟效益，有關索償將視作損失整件服飾處理。***我們***有權根據***婚禮服飾***的損耗及折舊程度賠償其重估價值或維修該物品。

3.2 你租借的婚禮服飾

如***你***因***婚禮服飾***的損失或損毀而需要賠償給租借公司，***我們***將支付***你***向租借公司更換該***婚禮服飾***的合理費用，但***你***必須保留租借***婚禮服飾***的所有收據。

條款只適用於第 **3** 節：

1. 每件或每套或每對***婚禮服飾***物品的賠償額將根據以下「婚紗攝影及婚禮附加保障 – 保障列表」所列的每件、每組、每套物品的賠償額為賠償上限。所有相關***婚禮服飾***配件應視為同一件物品之一部分。
2. 如任何遺失或損毀的物品是包含在一組物品時，則該物品的損失或損毀應為該物品對或該套物品成正比的金額，亦不會理解為該組物品的全部損失。
3. 在支付第 3 節下的賠償後，***我們***有權收回和保留任何回收或受損財產的利益和價值，並由***我們***全權處理損餘。

不保事項只適用於第 **3** 節：

除本***保單***一般不保事項外，***我們***亦不負責賠償：

1. 發現遺失後二十四（24）小時內未向當地警方報案及未能提供有關報告的任何損失；
2. 在酒店或***公共交通工具***機構保管下的財物損失或損毀，除非發現事故後二十四（24）小時內以書面通知該酒店或***公共交通工具***機構並獲得其發出之書面確認說明損失原因，如該機構為航空公司，亦需獲得由該航空公司發出之財物紊亂報告；
3. 於無人看守下放置在***公共交通工具***或任何其他種類的車輛內或公眾地方的任何物件，或因***你***未有採取適當措施予以安全保管其物件而導致任何的損失或損毀；
4. ***你***獨立郵寄或寄運、或蓄意安排經非其乘搭之***公共交通工具***托運之物件的損失或損毀；
5. 任何原因未明的遺失或神秘消失；
6. 損耗（包括但不限於物品表面的刮擦、變色、污漬、撕裂或弄凹但不影響其操作）、蟲蛀、寄生蟲、固有缺陷、逐漸退化或機件或電子失靈或故障所引致的損失或損毀；
7. 有問題物料、手工或設計欠佳、清洗維修或翻新過程、大氣或氣候轉變所引致的損失或損毀；
8. 任何因遭受海關、有關公共機構或政府官員拖延、充公、扣留、徵用或銷毀而導致的損失或損毀；
9. 已獲第三者機構提供維修服務，使操作回復正常的物品，而且***你***無需承擔額外費用；
10. ***你***無法提供收據或擁有權的合理證明和/或物齡證明的任何財產有關的任何損失；
11. 提交沒有***你的***姓名之收據的任何索償；
12. 任何損毀的個人財物，如***你***未能提供損毀的個人財物讓***我們***檢查其損壞程度；或

13. *你*根據分項 4.1「遺失或損毀的個人行李」同一原因索償的任何損失。

第 **4** 節 **–** 損失結婚證書

如*你*在*旅程*期間於*香港*境外舉行*婚禮*、*婚宴*及/或進行*婚紗攝影或錄像拍攝*，而*你*因盜竊、搶劫、爆竊或*意外*而直接導致*你*損失婚禮的結婚證書，*我們*將根據以下「婚紗攝影及婚禮附加保障 – 保障列表」所列的最高*賠償額*為上限向*你*賠償由發行機構收取補領結婚證書所需之行政費用。

不保事項只適用於第 **4** 節：

除本*保單*一般不保事項外，*我們*亦不負責賠償：

1. 發現遺失後二十四（24）小時內未向當地警方報案及未能提供有關報告的損失；
2. 於無人看守下放置在*公共交通工具*或任何其他種類的車輛內或公眾地方的結婚證書，或因*你*未有採取適當措施予以安全保管其結婚證書而導致的任何損失或損毀；或
3. 原因未明的遺失或神秘消失。

第 **5** 節 **–** 受保來賓所引起之責任

如*你*在*旅程*期間於舉行*婚禮*或*婚宴*，*我們*將賠償*你*以下方面的法律責任：

a) 在*婚禮*及/或*婚宴*中第三者*意外*死亡或*受傷*；或

b) 在*婚禮*及/或*婚宴*中第三者的財物*意外*損失或損毀，前提是以上責任是*受保來賓*出席*你的婚禮*及/或*婚宴*時因其疏忽而導致的 **(**統稱「*疏忽的受保來賓*」**)**，並根據以下「婚紗攝影及婚禮附加保障 – 保障列表」所列的最高賠償額為上限。

*你*及/或*受保來賓*必須：

a) 未經*我們*知悉及書面同意前，不能作任何責任承認、提議、達成和解協議、承諾付款或付款；及

b) 立即將與索償可能有關的任何傳訊令狀或其他文件發送給*我們*。

不保事項只適用於第 **5** 節：

除本*保單*一般不保事項外，*我們*亦不會支付以下賠償：

1. 從*你*或*疏忽的受保來賓*身上感染了任何疾病的任何人；
2. 任何因受聘予*你*或於*你的婚禮*或*婚宴*提供服務有關之任何人士（不論是*婚禮服務供應商*的代表或僱員）的*受傷*或身亡、或與上述人士有關的損失或損毀；
3. *你*或*疏忽的受保來賓*所管理、保管或控制的財產；
4. *受保來賓*對*受保來賓*的任何責任；
5. 由下列各項直接或間接引起：
    a. *你*或*疏忽的受保來賓*對*直屬家庭成員*、親戚、伴侶、*旅遊夥伴*或為*你*或*疏忽的受保來賓*工作或與*你*或*疏忽的受保來賓*一起工作的人的僱主責任、合約性責任或責任；
    b. 從事商業貿易或職業；
    c. 精神錯亂、使用任何藥物（*經醫生處方的藥物*除外，但不包括毒癮），或醉酒；
    d. 污染或污染損毀；
    e. 擁有或佔用土地或建築物（暫時佔用作臨時居所則除外）；
    f. 擁有、佔用、租用、使用或操作車輛、腳踏車、電動滑板、電動輪椅、動物、無人機、航拍機、遙控機動設備、飛機、船隻或武器；
    g. 進行任何刑事訴訟涉及的法律費用或罰款；
    h. 委託保管、合約牌照、產業或個人財產的轉讓；
    i. 在*婚禮*或*婚宴*預留的區域以外發生的事件；
    j. 因擁有或使用煙花或其他煙火裝置或效果而產生的責任；或
    k. 並非由*香港*具司法管轄權的法院作出初審的判決。

**Avo Insurance Company Limited**
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## 婚紗攝影及婚禮附加保障 – 保障列表

| 保障 | 最高賠償額<br>每名受保人每次受保旅程<br>（港元） |
|---|---|
| 第 **1** 節 **–** 取消或延期 | **20,000** |
| 第 **2** 節 **–** 婚禮服務供應商倒閉 | **20,000** |
| 第 **3** 節 **–** 遺失或損毀的婚禮服飾 | **10,000** |
| • 每一件/一組/一套之上限 | 2,000 |
| 第 **4** 節 **–** 損失結婚證書 | **2,000** |
| 第 **5** 節 **–** 受保來賓所引起之責任 | **2,000,000** |