

## Common Cents



It's common to be nervous about the money you're spending on your wedding and honeymoon. It's also common now for brides or grooms to buy wedding insurance. But do wedding policies exclude more than they cover? That depends on what you buy. But for under \$200, you can be protected against drunken misbehavior, serious bad weather, a no-show photographer and a range of other mishaps.

Most wedding policies won't cover a cold-feet back out, especially if the relationship was rocky before the policy was purchased. This is similar to travel insurance policies. Let's say you buy one and want to cancel a planned trip because you're afraid of terrorist activity in the area. Your travel policy typically won't cover that if you had reason to know when you planned your trip that there were incidents near your destination. Call that "common cents."

There are some wedding policies that include "change of heart" as a covered cause of loss, but you have to shop for them and pay extra. Your venue and caterer should have their own liability insurance, so

don't be shy to ask them and confirm. Some venues require purchase of a separate liability insurance policy, and wedding insurance should suffice if it's got the right language to protect you against claims and lawsuits.

**Bottom line:** If buying wedding insurance will help you stay calm or is required by your venue, comparison-shop for a policy at least a month before the big day. What's excluded in a policy is as important as what's included, so make sure to ask specific questions about what won't be covered.

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