

Rate Structure & Coverage Options



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Tips for Choosing a Coverage Level

- Have your customers add up their major wedding expenses for the reception, attire, photographer/videographer, flowers, music, etc. You'll get a good idea of the investment you want to protect from unexpected loss.
- Use the chart (see opposite page) to select the level of coverage that best meets your customers' needs.
- Please note, the options in each coverage level cannot be altered. If your customer is spending a higher amount in certain categories (for example, special attire) they may need to choose a higher level of coverage.





	Level 1	Level 2	Level 3	Level 4	Level 5	Level 6	Level 7	Level 8	Level 9	Level 10
Core Coverage										
Coverage A - Cancellation Postponement	\$7,500	\$15,000	\$25,000	\$35,000	\$50,000	\$75,000	\$100,000	\$125,000	\$150,000	\$175,000
Coverage B - Additional Expense	\$1,500	\$3,000	\$5,000	\$7,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000
Coverage C - Event Photographs/Video	\$1,500	\$2,000	\$2,500	\$3,000	\$3,500	\$4,500	\$6,000	\$7,500	\$9,000	\$10,500
Coverage D - Event Gifts	\$1,000	\$1,500	\$2,000	\$2,500	\$3,000	\$4,000	\$5,500	\$7,000	\$8,500	\$10,000
Coverage E - Special Attire	\$1,500	\$2,000	\$2,500	\$3,000	\$3,500	\$4,500	\$6,000	\$7,500	\$9,000	\$10,500
Coverage F - Special Jewelry	\$1,000	\$1,500	\$2,000	\$2,500	\$3,000	\$4,000	\$5,500	\$7,000	\$8,500	\$10,000
Coverage G - Lost Deposits	\$1,000	\$1,500	\$2,000	\$2,500	\$3,000	\$4,000	\$5,500	\$7,000	\$8,500	\$10,000
Core Coverage Premium	\$160	\$210	\$255	\$300	\$355	\$500	\$615	\$735	\$870	\$1,025

Liability Coverage

Premium For \$1M Liability with \$25k PD*	\$165	\$165	\$165	\$165	\$165	\$165	\$165	\$165	\$165	\$165
Premium For \$1M Liability with \$250k PD*	\$180	\$180	\$180	\$180	\$180	\$180	\$180	\$180	\$180	\$180
Premium For \$1M Liability with \$1M PD*	\$200	\$200	\$200	\$200	\$200	\$200	\$200	\$200	\$200	\$200

Total Premium (core coverage plus liability coverage)

Total Premium (\$25k PD)	\$325	\$375	\$420	\$465	\$520	\$665	\$780	\$900	\$1,035	\$1,190
Total Premium (\$250k PD)	\$340	\$390	\$435	\$480	\$535	\$680	\$795	\$915	\$1,050	\$1,205
Total Premium (\$1M PD)	\$360	\$410	\$455	\$500	\$555	\$700	\$815	\$935	\$1,070	\$1,225

* Note: Liability coverage is optional.



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