

28 August 2002

PROTECT AGAINST A WEDDING WASHOUT

As Britain endures its worst summer since 1988* and with yet more bad weather on the way, research by Marks & Spencer Financial Services shows that the biggest fear for couples looking to get married is that the weather ruins their day. Despite this only 15 percent of couples take out any form of Wedding Insurance to protect against any nasty and unforeseen mishaps.

The average cost of a wedding is at an all time high of more than £11,725, totalling more than £3bn spent on weddings during the year**. Alarming nearly three quarters (71 percent) of couples expect something to go wrong on their big day but less than a third actually know that they can protect against their biggest fears by taking Wedding Insurance.

The biggest fears for couples preparing for their wedding day are:

- Weather ruins the day (55 percent)
- Photographs do not come out (42 percent)
- A close family member falls ill (32 percent).
- Other fears include problems with the venue, a ruined dress, a culinary disaster or lost wedding rings.

Marks & Spencer Wedding insurance covers most eventualities, including if the weather is so bad it prevents guests from attending. The cover also extends to protect against a flooded venue or if presents or bridal party clothes are ruined by the weather.

Lorraine Brannan, Head of Marks & Spencer Marketing, comments: "Nobody wants it to rain on their wedding day, but by taking out insurance you can protect against the weather making your day a total washout. Weddings are becoming an increasingly expensive day for couples and as even the best laid plans can sometimes go to waste we would suggest that for peace of mind couples protect themselves with a comprehensive wedding insurance policy."

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Marks & Spencer Financial Services offers four tiers of Wedding cover. From as little as £54 couples can protect against a number of potential pitfalls such as damage or loss of wedding attire or presents, if a member of the wedding party falls ill or even the failure of the photographer to turn up. As an added bonus, there is no excess payable on all claims and all policies come with a free stress counselling service to help couples manage their preparations.

Marks & Spencer is one of the UK's leading gift registry providers and customers can now sign-up for wedding insurance cover in any of the 63*** Marks & Spencer stores that offer the company's gift registry service, although both services are offered separately. Naturally customers can buy wedding gifts from a list from any of Marks & Spencer's 302 UK stores.

Ends

For further information, contact:

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* Met Office monthly assessment for July 2002

** Average wedding cost £11,7200 (Wedding & Home magazine, April/May 2002 edition)

*** Marks & Spencer stores where you can take out wedding insurance are:

- Marks & Spencer Financial Services is member of the General Insurance Standards Council. Wedding Insurance is underwritten by Ecclesiastical Insurance.

Details of cover

	Tier 1	Tier2	Tier 3	Tier 4
Price	£54.00	£95.00	£150.00	£185.00
Cancellation Cover	£4,000	£7,000	£10,000	£15,000
Wedding Attire	£2,500	£3,500	£4,000	£5,000
Photographs / video	£2,000	£2,250	£2,500	£3,000
Wedding rings	£1,500	£1,500	£2,000	£3,000
Wedding presents	£2,500	£3,000	£4,000	£5,000
Wedding Deposits	£2,000	£2,000	£3,500	£5,000
Public liability	£2.5m	£2.5m	£2.5m	£2.5m
Transport / cake	£2,250	£2,500	£2,750	£3,000
Legal expenses	£10,000	£10,000	£10,000	£10,000
Stress counselling	Yes	Yes	Yes	Yes

Cover subject to certain limits as set out in the full terms and conditions of the policy, details of which are available on request.

Aberdeen	Douglas I.O.M	Kew	Oxford
Bath	Edinburgh	Kingston	Peterborough
Birmingham	Exeter	Leeds	Preston
Blewater Park	Fosse Park	Lisburn	Pudsey
Bolton	Foyleside	Liverpool	Shoreham
Braehead	Gemini Warrington	London Colney	Solihull
Brighton	Glasgow Argyle St	Manchester	Southport
Bromley	Guildford	Marble Arch	Swansea
Camberley	Gyle	Meadowhall	Thurrock
Cardiff	Handforth	Merryhill	Torbay
Carlisle	Harrogate	Metro	Truro
Cheshunt	Hedge End	Middlesbrough	Watford
Chester	Hempstead Valley	Milton Keynes	West Quay
Cribbs Causeway	Ilford	Newcastle	Worcester
Croydon	Inverness	Norwich	York
Culverhouse Cross	Isle of Wight	Nottingham	