

Wedding Planning Insurance - A Free Wedding Planner Guide

Getting married then you would be thinking constantly about ordering a cake, searching for a loving engagement ring, smart formal dress and so on. The last thing to strike you would certainly be - insurance.

Well how important is insurance? Very important I'd say. Insurances can be of different types and as per your needs insurance firms can design it too. Let's see a few of them and find out if you like any of these or not.

Firstly let me speak of event insurance. Even when the ceremony takes place inside a reception hall or similar facility you could use a special event insurance cover. Here in they off load some liability towards you. Your normal home insurance policy shall not be in effect here. If the place you are hosting the ceremony requires you to have a policy then you will have to arrange one. And incase they do not ask for one then it's still recommended that you take one.

This will specially server you well when you are hosting a large function and serving alcohol there. Insurance will cover your reception place, the dinner party as well as wedding ceremony hall if all are differently located. And incase the party is being held at a private house then check with the owner if the insurance policy is not expired and then if additional insurance to be required as precaution.

Now let's read about cancellation insurance that comes under wedding planning insurance too. This insurance is to protect you against any unforeseen circumstances that might require you to cancel the wedding itself.

Unfortunately if you have to cancel the wedding you would be protected from the cancellation money that would be charged from you by the vendors to whom you committed business or some expenses are left outstanding. Almost all vendors have such similar policies to collect refund with in a time frame but thereafter once the wedding date gets nearer it is hard to them collect full refunds. Such insurance can be an expensive proposition but its well worth the price when the need arises.

Some of the other insurances are where vendors are insured. Here in the vendor is required to take an insurance policy for which obviously you will pay and then if he doesn't the work done as per contract or anything them you stand to gain. Also vendors who are regulars at wedding ceremonies take insurance cover for their profession.

When you opt for a wedding planning insurance read the policy details carefully and have all quires resolved or replied before you pay for it. Such insurances can be subscribed from Bridal Association of America, or then ask the insurance agent come over and explain it to you.

A wedding planner guide for free can be obtained from The Bridal Association of America. If you posses any sort of home, auto or renters insurance already then consult with them then only look elsewhere.

I can understand that wedding planning insurance would certainly not be foremost on your list of things to do. But this way you can ensure the limited liability for your family and the guests too. Any policy that helps remove stress during your wedding planning period ensure happiness for one and all.

About the Author

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