5 Reasons to have Wedding Liability Insurance

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Your big day is supposed to be everything you ever dreamed of, but when disaster strikes, it can be hard to clean up the aftermath. Wedding insurance can heft the bulk of the burden, and ensure that you don't drop hundreds on a ceremony that won't happen. With the proper precautions, you can avoid last-minute panic over vendors, caterers, location, and your attire.

In case you aren't already convinced, here are some common situations where wedding cancellation insurance can be invaluable (note: cold feet aren't covered!)

- **Sickness or injury.** If the bride, groom, or other necessary components to your wedding falls ill or gets injured, it can be hard to carry on the show without them. Wedding insurance can protect you in case the wedding is ruined by a hospitalization, and make sure that your rescheduled day goes on without a hitch. Preexisting conditions do not apply.
- **Weather disasters.** If you're having your wedding in a location that could be ruined by a surprise winter/summer storm, it may be necessary to protect yourself from the downpour. Wedding cancellation insurance can make sure you can reschedule your wedding on a better day, without the additional bills tacked on.
- **Venue Unavailability**. If the church burns down a week before your wedding, it may be too late to find a new location for your special day. This also applies to electrical outages, emergency shutdowns, and any other nasty surprises fate might have in store.
- **Military job interruptions.** For people with loved ones in the military, you may already know that they may be shipped off at any moment. In case your husband or wife-to-be is called off before the wedding can be carried out, wedding insurance can make sure that you won't suffer the consequences for unforeseen events.
- **Vendor Failure.** If your caterer or officiant is a no-show, it can be hard or even impossible to carry on with the wedding. A short-notice replacement can cost three times as much, and when you're paying out of pocket, the extra expense can really dig into your wallet. Wedding insurance can ensure that the show will go on.
- **Attire.** Last minute damage to the wedding dress, tuxes, or bridesmaid dresses can spark panic. Clothes can also be lost, stolen, or even ruined when travelling, so if your destination is far away from home, you may be looking at extra risks. With the proper policy, you can protect yourself and your wedding garb, from unexpected disasters.

Don't put yourself, and your special day, at risk. With wedding coverage so you can have the time of your life, without footing any extra bills.