

Home / Business / Money

How do you get wedding insurance in Ireland and what does it cover?

With no standalone wedding insurance products on the market, couples have to shop around to find the next-best option



It's possible to increase house contents cover to include items such as wedding gifts. Photo: Getty

Niamh Hennessy

The idea of wedding insurance might not be the first thing that jumps off a couple's to-do list when planning their big day. While it is something that experts say couples should consider, getting it may not be as straightforward as it once was.

Ciara Elliott is head of content at wedding website One Fab Day and says she always suggests couples should get wedding insurance.

"Anything that brings peace of mind to what is undoubtedly a very expensive day is worth it," she says.

She does, however, advise people to shop around and read the small print before signing up for any wedding insurance product.

["Waiting a few weeks can save hundreds over a year": How to pay less for your gym membership](#)

["It's a quick win and can save you hundreds each year": How to switch home insurance providers and get a better deal](#)

[Eoin McGee answers: 'I'm living in London but I want to come home to Ireland in the next five years. What do I need to do to be in a position to buy a home?'](#)

"Make sure you are covered for unexpected events like supplier failure or loss of deposit. Some venues actually specify that you have liability insurance before booking."

Although shopping around is good advice, the market is not exactly swamped with companies offering wedding insurance in Ireland.

One of the main players in Ireland, www.weddinginsurance.ie, has left the market for new customers. White Horse Insurance also said they no longer underwrite wedding insurance for the Irish market.

That said, there are some options available and it would also be worth ringing around insurance brokers to chat about what cover you could get for various aspects of the wedding.

Although it doesn't have a specific wedding insurance product, Aviva Insurance says it includes an increased contents benefit as standard in all its home insurance policies, which it says offers extra protection for events like weddings.

"While we don't offer a standalone wedding insurance product, this benefit ensures customers have additional cover during these important occasions," said a spokeswoman.

Also under Aviva's home insurance policies, which covers buildings and contents, they automatically increase contents cover by 10pc at no extra cost for 30 days before and 30 days after a wedding.

"Customers do not need to contact us to activate this, it is included as standard for anyone permanently residing at the insured property.

"Customers can also choose to add specified or unspecified all-risks cover to their policy for valuable items such as engagement or wedding rings. This optional cover protects items outside the home, with the premium based on the item's value," added the spokeswoman.

Brady Insurance confirmed it has a product that provides public liability cover for civil ceremonies via www.eventinsure.ie.

It is difficult to find specific wedding insurance products in the Irish sector but some insurance firms could launch a product given the gap now in the market.

At a basic level, wedding insurance will provide protection for a couple should something go wrong in relation to their big day.

It could cover things like the cost of the venue should you need to cancel or change for a specified reason like the death of a family member or an accident.

It could also cover damage to a wedding dress due to fire or theft. Other things it may cover could be the wedding car breaking down or rings getting stolen. As with all insurance policies, it is vital to read the finer details in the policy and know what you are paying for.

Ms Elliott says most insurers will allow a couple to extend cover for an overseas wedding.

She says the most common wedding insurance claims would be damage to wedding outfits, the retaking of wedding photos, losing wedding rings, cancellation of the venue due to it being double-booked or wedding presents getting lost or stolen.

She does point out that you can't make a claim for a situation that you already knew about or if either you or your partner gets cold feet. You also can't make a claim if you decide you cannot afford to go ahead with the wedding.

"Most insurers have strict rules on theft, so double-check what's included. For example, some won't cover the theft of a wedding dress from a vehicle unless it was in a locked boot."

According to Ms Elliott, the cost of wedding insurance starts at around €50 and rises to over €200 depending on the level of cover.

Nick Charalambous of Alpha Wealth says some insurers, like Aviva, may increase contents cover for a short period, often around one month before and one month after the wedding and typically by around 10pc, to cover items such as wedding gifts.

"Crucially, home insurance does not extend to the main risks wedding insurance is designed to cover," he says.

"Cancellation of a wedding venue, a band or other suppliers failing to show up, public liability at an alternative venue, illness or extreme weather forcing postponement are all outside the scope of a standard home policy.

"Any cover provided through home insurance is minimal and should not be relied upon as a substitute for dedicated wedding insurance, which is specifically designed to cover cancellation and rearrangement costs.

"It's also important for couples to check that high-value items such as engagement rings and wedding bands are specifically noted on their home insurance policy, as standard contents limits may not be sufficient to cover their full value."

Also, by paying for things on credit card, couples can get some added protection.

If a supplier fails to deliver goods or services, couples may be able to pursue a refund through their card provider via the Visa or Mastercard chargeback process.

"It's important to note that chargebacks are handled through the card networks rather than being a legal right. Outcomes depend on the circumstances, the evidence available and how quickly the claim is made, as strict time limits apply," says Mr Charalambous.

"While paying by credit card can be a useful safety net compared to paying by bank transfer or debit card, it doesn't offer the comprehensive protection that standalone wedding insurance provides and shouldn't be relied on as a substitute."

Shane Tobin, CEO of Lowquotes.ie, says from working with clients at this stage of their lives, a wedding is often one of the biggest financial milestones people experience.

"It can also be a cause of financial stress and should take careful financial planning. By the time couples reach their wedding day, they've usually proven something very important without realising it: the ability to set a plan in place, save consistently towards it and work towards a shared goal together.

"Those habits shouldn't disappear once the day is over and, in many cases, they're the strongest foundation a couple can have financially."

Top Stories

More

Irish News **PREMIUM**

Families left to wait a year for new homes in paperwork row as up to €35m worth of apartments lie idle

Ireland **PREMIUM**

'The best-value hour I spent in a week' - 100 best places to eat, sleep, sip and explore in Ireland in 2026

Courts **PREMIUM**

Shane Phelan: How ex-couple in equestrian centre dispute got tangled up with 'Britain's Bernie Madoff'



Money

Energy-efficient homes worth almost €100,000 more on second-hand market, new report reveals

