

Wedding Insurance - Say "I Do"

Contributed by Sheilah Marshall
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Many brides ask whether or not they should purchase wedding insurance. In my opinion the answer should be an unequivocal "Yes." According to TheWeddingReport.com the average cost of a wedding today is more than \$26,000. That's more than some people pay for a car, and you wouldn't think of not insuring your brand new car, would you? It just makes sense, then, to purchase a wedding insurance policy that will cover many of your wedding costs if you need to postpone or cancel the ceremony and reception. This type of wedding insurance is crucial especially if your cost of rescheduling the wedding will be very high.

Many couples overlook wedding insurance when planning a wedding because they don't believe they will need it. After all, there is nothing romantic or exciting about wedding insurance and what could possibly go wrong. If you were to ask couples who had their wedding and reception planned in New Orleans before Hurricane Katrina hit, what advice do you think they would give you. Now a hurricane is an extreme weather condition, but wedding insurance provides coverage for just such a weather event. Wedding insurance, however, will not cover postponement of your wedding due to a rainy day.

Once you've selected your vendors and submitted your deposits, you have made a serious investment. Wedding insurance protects your investment throughout the planning process, and the event itself. Consider these events that are covered in your wedding insurance policy.

*the caterer or your reception venue closes down unexpectedly before your wedding

*your wedding photographs are damaged or lost

*a family or wedding party member is injured or becomes ill or dies

lost or stolen wedding rings

*your wedding attire (if your dress is damaged or fails to arrive)

Sorry kids, you're out of luck if either of you gets cold feet. Changing your mind at the last minute is not covered by wedding insurance.

Just like any other type of insurance, you can purchase wedding insurance in a number of different policies. When compared to the cost of the event itself, wedding insurance is relatively inexpensive and as important to your special day as your bridal gown, cake and flowers. Whether you are having a destination wedding or a large wedding in your home town it is a good idea to purchase insurance for your wedding and a small price to pay for peace of mind.

About The Author

Sheilah Marshall is a wedding planner/decorator and webmaster. For wedding supplies and more wedding related advice visit us at <http://www.allthatsclassy.com>

