

## Why Is Wedding Insurance So Important?

Nobody planning their big day would like to think for even one second that something could go wrong.

A wedding day should be perfect in every way and nothing should get in the way of perfection. However, it's important to be realistic about things.

The fact is that things do go wrong, venues can get double booked, dresses can get damaged and florists can go out of business. So, what do you want to run the risk of a small problem completely ruining your day? Choosing not to insure your wedding is a big gamble to take, and is it one that you can afford to take?

Your wedding day should be the happiest day of your life. You have spent weeks, months or even years planning the special day and it is your right to enjoy every last bit of it. No-one ever expects that things can go wrong but the fact of the matter is that things can and do go wrong.

Last year, I read an article about a bride who had been meticulously planning her wedding day. She was super organised and had everything right down the wedding favours all bought, paid for and organised. Everything was all done and dusted months in advance and she - like many other brides - was organising a big event on a small budget.

Whenever something was on sale, she bought it and stored it to save cost. Unfortunately, however, she made cutbacks when it came to wedding insurance.

This is an area in which so many brides decide to take a gamble and not bother splashing out on something that they probably won't need anyway. But, beware because it could make or break your day as was the case with this poor bride. 4 weeks before her wedding the wedding venue was set alight by some locals.

Suffice to say, the entire building including bar area, restaurant area and kitchen area was completely destroyed.

Not having opted for wedding insurance, this poor bride not only lost her wedding venue but also her deposit and at such short notice was not able to find a suitable alternative venue.

The story did have a happy ending because a close friend had just purchased a plot of land and a barn. The barn had recently been converted and was lying vacant. Her guests rallied round and between them were able to arrange table linen, chairs, decoration and caterers.

However, she did end up having to pay through the nose for last minute caterers not to mention the extra expense of calling her guests to advise of the venue location. Despite the dreadful shock and disappointment of this awful tragedy, she had a super wedding day that all went perfectly. But, you may not be so lucky.

Everyone has a budget to stick to when planning a wedding, but when you are making cutbacks try to weigh up which cut backs are sensible and which ones are just silly.

Nearly every wedding goes perfectly but there are weddings that due to circumstances completely out of anyone's control, where things do go wrong.

Best advice is to take out some sort of wedding insurance, even if it only covers the venue, outfits, flowers and photographer. Shop around for the best deal as some wedding insurers do packages from as little as ?50, and this ?50 could be money very well spent!

Source: <http://www.articlecircle.com>

### About the Author

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