

Help make your dreams a reality with wedding insurance

(ARA) - Getting married is a dream. Who hasn't fantasized about the dress, the jewelry, your dad walking you down the aisle, the music, the cake, the reception following the ceremony?

Because people travel so much these days, weddings aren't always local any more. Destination weddings on the beaches of Hawaii or the Bahamas, or in a castle in Scotland or even in a 900-year-old bed and breakfast in Ireland are extremely popular, which can make planning a bit more difficult due to the distance. Often couples are not able to travel to the wedding location prior to the ceremony to get everything organized, and rely on telephone and email conversations.

Not being able to directly interact face to face with wedding organizers at the church and reception hall, and vendors who will be handling the cake, photos and flowers, to name a few, can make planning a bit more of a challenge.

Wedding dreams can turn into nightmares well before the wedding - your wedding dress shop, the caterer or even the venue goes out of business - or the day of - a tornado strikes the church where the wedding was to be held. But sometimes the nightmares end up to be extremely funny stories that will be retold time and time again - and they can happen whether the wedding is taking place locally, or halfway across the country.

Stories like the bride, who shortly before the wedding, discovered her brother thought her dress needed a bit of extra color, and took his finger paints to the beautiful white fabric. Or the cat that decided to give birth -

nestled into the folds of the bride's wedding gown.

"Wedding disasters occur on a daily basis," says Robert Nuccio, president of R.V. Nuccio & Associates, Inc., the exclusive program manager of the Fireman's Fund wedding insurance program in the U.S. "Weather, vendors going out of business, the father of the bride not being able to attend due to sudden illness - you name it, it's happened. You can't plan for these disasters. But you can have a plan B."

Under one policy through Wedsure.com, a division of R.V. Nuccio and Associates, couples can pick and choose a la carte up to nine wedding insurance coverage options they want and may need. In addition to cancellation and additional expense, the coverage options also include gifts, jewelry, loss of deposits, photographs and video, professional counseling, rented property, special attire and personal liability

and medical payments.

Weather is the biggest offender causing wedding cancellations. If a hurricane, snowstorm, ice storm, tornado or airport closure forces you to move or postpone your destination or travel wedding, Wedsure.com wedding insurance pays all the nonrefundable expenses you incur, including the honeymoon.

Having a plan B can save you plenty of ups and downs on the emotional roller coaster if something turns your dream wedding into a nightmare. For example, if the wedding gifts were to be stolen from the reception, wedding insurance can help protect you from experiencing grief.

"If the photographer fails to appear, or he does show up and takes pictures but is nowhere to be found several weeks later when you want your wedding photo proofs, the policy will pay to restage the wedding," says Nuccio, who is the au-

thor of the policy. "This includes flying everyone back, putting them up in hotels, feeding them, re-dressing them, rebuying the cake, rebuying the flowers, re-renting the facility, rehiring a photographer and flying everyone home. Basically photographs and video coverage will pay to recreate the entire fairytale just for the photographs."

Planning a wedding takes a lot of time and energy, especially when you and many members of the family have to travel for the event. While a disaster could disrupt the dream event, it doesn't have to cause you financial devastation. Be prepared with a plan B and anticipate that this special time of your life will proceed just like it did in your childhood dreams.



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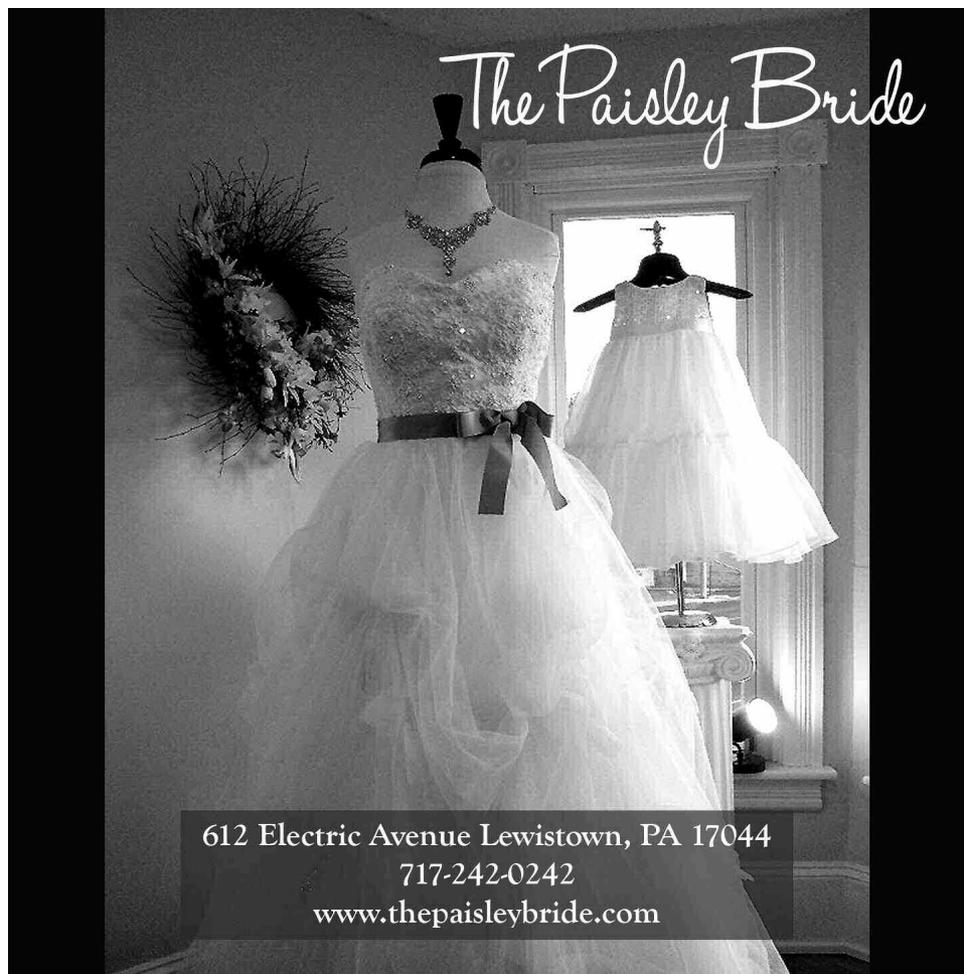
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