

Why is Wedding Insurance for the Bride & Groom important to me as a photographer?

Weddings? Love or hate them they are the bread and butter of a photographer's existence. Sometimes it can get a bit too much with the bride issuing instructions on one hand and the groom requesting something else – and watch out for the all important mother or mother-in-law too!

One photographer insured with us said, "I always follow what the bride has requested. If anyone else wants anything I tell them to channel it through the bride and as a result I have never had a claim or complaint. After all, it is the bride's big day why shouldn't she have everything the way she wants it?"

This is the way that this photographer works, it might not be the best for you but having a clear defined line of communication helps the couple and you enjoy the day!

It is very important when taking pictures at a wedding that you are protected as a photographer – not just for your own peace of mind with your equipment, Public Liability and Professional Indemnity but what if something goes wrong on the other side? What if the Bride or Groom don't turn up? Fall ill or are hospitalised? Did you get your fee paid in full before you set out that morning? Did you turn down other bookings to be available?

There are some practical steps to making sure YOUR day isn't ruined either, like ensuring the couple have signed a contract with you and that they are insured as well – after all if they don't get married do you think they will still pay the remainder of YOUR fee? And what about the loss of revenue for pictures you might sell after the event to friends and family?

Wedding Insurance will often help to protect members indirectly should their service be contracted. Most Wedding Insurance providers will cover the Bride and Groom for: Cancellation, Rearrangement, Failure of Suppliers, Wedding Rings and Cars, Personal Accident and Wedding Gifts and Personal Liability. Wedding Plan is one of the UK's leading Wedding Insurance providers and provides peace of mind for thousands of couples each year.

Aaduki has information on Wedding Insurance online at www.aaduki.com and we recommend that you ask couples that come to see you to book a wedding to have a look at our website. There is also a link there to an Insurer should they wish to purchase it. We can also provide you with literature to pass to the couple should you want it. Just give us a call in the office and we will arrange to send it to you.

Here are some practical tips to ensure everything goes RIGHT for you:

1) **Ensure the couple sign a contract with you.**

This should limit your liability if anything goes wrong to the fee they have paid. This means that they are unlikely to try and claim thousands of pounds off you if something goes wrong. The average cost of a wedding today is around £18,500 and the last thing you want is the couple trying to claim that you ruined their "big day" and asking for that kind of cost off you!

2) **Ensure you have Professional Indemnity cover.**

If you do something wrong, miss pictures or wipe your hard drive or lose your film the couple will hold you responsible. What if you pack all your equipment away, with all the pictures you have taken and whilst you are shaking hands with the bride and groom someone steals all the equipment out of your car? Whilst they may be sympathetic on the night you can be sure that a solicitor's letter will be on the way to you after their honeymoon! Professional Indemnity ensures that YOU do not have to compensate them yourself – and also helps to protect you against frivolous claims from couples who “over spent” on their honeymoon and now need to get some money back..

3) Get your fee paid IN FULL in advance.

If something goes wrong, or they are not happy on the day, they could refuse to pay you. Even if they have signed a contract, there will be considerable time and energy wasted trying to secure the money back from them and it may involve court proceedings. Get your money in full up front, means that you don't have to worry about this.

4) Consider Legal Expenses Cover.

Legal Expenses cover is available to buy from us for just under £25 a year and will cover you up to £100,000 of legal costs. This will help if you have not been paid correctly or if you need to defend against a claim or someone uses your work without your permission.

5) Insist the couple have Wedding Insurance.

If the couple ask you “are you insured” then your answer should be “yes I am, are you?” In cases like this we suggest that you might like to avoid working for them unless they have Wedding Insurance. After all, if they are so concerned about you – shouldn't you be concerned about them? In any event, this will help them if something goes wrong on the day / night. If they don't have the cover, advise them to look at our website: www.aaduki.com where there is more information available.

It is important to note, that a majority of weddings go off without a hitch but there will always be those where it seems that everything goes wrong, not just for the couple but for the photographer too! By following these 5 simple steps it will help protect your business, and let you get on with the important work of taking photographers secure in the knowledge that should anything go wrong there are Insurers and professionals to advise and deal with it on your behalf.

If you are ever in doubt, then give us a call and we can try and advise you further. If your not insured with us, then give your own Insurers a ring – they should be able to help you too... and remember to say cheese! After all, it's your day too...

Nik Stewert

Nik Stewert is the National Marketing manager for Aaduki Multimedia Insurance and was the previous Scheme Manager for Imaging Insurance. He has over 10 years experience in the insurance market with over 5 years specifically for photographers, journalists and video makers.