



## Protect your Wedding: Insure.com Explains Today's Wedding Insurance Options and Costs

August 12, 2020

*58% of respondents spent \$500 or less to protect their significant wedding investment*

**Foster City, CA – August 12, 2020** – [Insure.com](https://www.insure.com), a comprehensive resource for insurance information, recently surveyed 500 newly married people, asking about their wedding budget, mishaps endured, knowledge of and experience with wedding insurance, as well as what financial goals are set and any progress made.

The survey finds that more than one-third of respondents spent at least \$10,000 on their wedding. Approximately 58% of survey participants confess to spending more than initially budgeted, with the largest proportion (36%) splurging up to \$5,000 more than planned.

Other highlights from the study include:

- The mean cost of wedding insurance coverage ranges between \$501--\$700.
- About 37% of respondents said an important friend or relative couldn't attend due to illness or injury.
- At least 16% said a vendor failed to show up.
- Another 11% said a vendor went out of business.
- About 9% of the time, a severe storm forced rescheduling a wedding.

For the entire report, read: [Wedding insurance guide: How to protect your special day](#). "Wedding insurance" is one form of "special event" coverage and can be purchased in one-day, two-day and weekend length terms. General policy types are: liability and cancellation.

Liability coverage includes damages or injuries and illnesses that befall people at the wedding site. It is even possible to purchase protection should an intoxicated guest experience an accident upon leaving the event.

Cancellation insurance provides protection if a wedding is canceled due to family member illness, extreme weather or other unforeseen incidents. This is particularly relevant during the current pandemic because now that coronavirus is a known risk, cancellation due to COVID-19 would not count as an "unforeseen" event.

The report shares alternatives to wedding coverage, including [homeowners](#) and [renters insurance](#) which might cover stolen gifts.

Insure.com's Managing Editor, Les Masterson, is available to elaborate on these research findings, and can comment on the limitations of venue liability insurance.

### Methodology

Insure.com commissioned an Op4G survey of 500 recent brides/grooms in April, 2020.

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