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# Wedding insurance sounds safe—till the fine print bites

Policies cover cancellations, accidents and loss of valuables, but for listed, unforeseen events

Khyati Dharamsi  
feedback@livemint.com

**C**lose to 4.6 million weddings are expected to be hosted by the end of the calendar year—and the wedding season is still only halfway through. These large-scale celebrations involve dozens of moving parts, from venues and vendors to guests and travel logistics, raising the risk of things going wrong.

While rare, accidents do happen. Viral videos and reports over the years have shown stage collapses, roof cave-ins, groom's cars catching fire, and more recently, flight delays derailing carefully planned ceremonies.

Most of these mishaps can be insured against. Yet wedding insurance has few takers. According to financial planners *Mint* spoke to, only one in 15 clients agrees to buy wedding insurance when it is pitched.

Much of this reluctance stems from low awareness and a long list of exclusions that make wedding insurance a confusing proposition. But as weddings become increasingly high-cost, high-stakes events, it is a product couples may need to pay closer attention to. Here's a closer look at what wedding insurance covers—and where the fine print can hurt.

## What's covered

A typical wedding insurance policy covers three broad risks: cancellation, accidents and loss of valuables. In simple terms, cancellations due to listed and valid reasons are covered, as are damages to the venue, wedding trousseau or people involved due to events such as fire or other perils. Jewellery or other valuables can also be covered.

"Venue bookings, décor, sound systems, catering and essential arrangement costs are covered to ensure organizers don't face financial burden during unexpected events," said Amarnath Saxena, chief technical officer-commercial, Bajaj General Insurance.

"Standard event policies cover vendor no-shows, cancellations caused by extreme weather, natural calamity, air-space closure, serious illness, but not automatically every travel delay," said Vineet Agarwal, head-insurance at PL Capital.

Some policies exclude cancellations due to air strikes or transportation issues altogether. So what happens if a couple faces flight delays—such as those seen during recent IndiGo disruptions—and the wedding is cancelled?

"The couple can make a claim if the wedding is postponed or cancelled because an essential person (bride, groom, or an immediately related key participant) cannot arrive on time due to a travel disruption. But this is not a standard cover and needs to be opted for since these policies are highly customisable," Agarwal said.

## Illness and loss

For Frank Lodaya, a Vadodara-based businessman, the risks became real in 2018. Two days before his wedding, his grandfather passed away, even as guests were already arriving.

"A fleeting thought of wedding expenses crossed my mind. Barring catering costs, entire venue rental and decoration costs would be lost. Further guests had to be accommodated and provided for until their planned return journey," Lodaya recalled.

## Wedding insurance: When planning meets reality

Despite limitations, wedding insurance can act as a financial backstop, helping families avoid large losses

### Inside India's wedding landscape

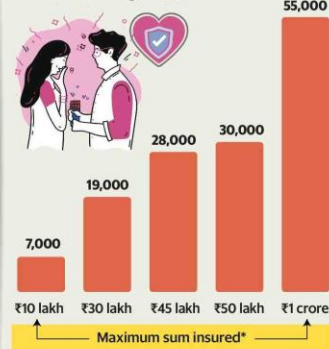
₹39.5 lakh	Average wedding budget
₹58 lakh	Average destination wedding budget.
₹15.5 lakh	Average wedding loan taken for venues, jewellery, decor and catering
420	Average guest size for local weddings
280	Average guest size for destination weddings
₹3.41 lakh	Average spend on pre-wedding trips/honeymoon
8%	Rise in overall wedding spends y-o-y in 2025

<b>Wedding budgets (₹ lakh):</b>	73	38	37	35
	Jaipur	Delhi	Bengaluru & Hyderabad	Mumbai
78.65%	couples financed weddings from savings			
15.2%	financed weddings via loans from banks or friends and family			

Source: WedMeGood's 5th Annual Wedding Report

### How much does wedding insurance cost?

Premium excluding GST (₹)



Source: Policybazaar for Business

\*Sum insured limits apply separately to each category—even cancellation, material damage, personal accident and public liability.

### Major exclusions under wedding insurance

- ▶ Jewellery left unattended
- ▶ Using unregistered vendors
- ▶ Wedding vehicle parked outside the premises
- ▶ No intimacy within time limit
- ▶ Willful negligence
- ▶ Self-inflicted damages
- ▶ Loss due to civil unrest
- ▶ Loss caused outside the wedding venue
- ▶ Voluntary decisions

Insurers do allow cancellation of weddings due to severe illness or death of immediate family members, including the bride, groom, parents and grandparents. However, cancellations due to prolonged illness are typically excluded. Similarly, medical expenses arising from hospitalization due to pre-existing conditions are not covered but only emergencies like food poisoning, accidents, burns or covered mishaps.

Having experienced potential losses firsthand, Lodaya later advised his non-resident Indian friend—who is getting married on 16 January 2026—to buy a wedding insurance.

Still, understanding the fine print is crucial.

"Many families assume everything is covered. In reality, exclusions are extensive," said Ramit Goyal, chief distribution officer, Generali Central Insurance Company.

### What's excluded

Wedding insurance only covers unforeseen risks. Cancellations due to

family disputes, cold feet or voluntary decisions remain outside its scope. Other common exclusions include damages occurring outside the wedding venue, unattended jewellery, use of unregistered vendors, among others.

Some exclusions hinge on interpretation. Take Hrushabh Purohit's Bhopal wedding, which was cancelled due to incessant rainfall. The insurer rejected the claim.

"The Meteorological Department had issued prior warnings. Yet, the insured chose to proceed with the event. Rainfall was seasonal and not unforeseen, so the claim was rejected," Goyal said.

In other cases, exclusions are more straightforward. If firecrackers are burst from a car's sunroof, causing accidents, insurers classify it as self-inflicted damage.

### Valuables clause

Theft of jewellery or cash is listed as an insured event, but claims depend on how valuables were handled.

"If the police report mentions the bag was left in the car from where jew-

ellery was stolen, the claim would be declined as jewellery was supposed to be guarded or kept in a safe place. But if someone was in transit while the theft occurred, it would be covered," said Chaitanya Shalekar, risk management specialist at HNEXT.

### Making it work

Despite its exclusions, wedding insurance can still be useful.

"Think of wedding insurance as an overall hedge against a major event lapse. Insurance would help families avoid liquidating assets to pay for damages," says Valance Fernandes, CEO of Wealix Consulting Group.

Choosing the right sum insured is critical. "Seek guidance to ascertain risk needs based on the scale of the event," Shalekar said. Premiums range between 2–2.5% of the sum insured at the upper end, depending on coverage.



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