

Case Study

## **Justine and Gwynant**

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## Justine and Gwynant had been planning to have their wedding day at Llanrhaeadr Springs.

A natural retreat for those wishing to escape to a world of calm and luxury, and nestled away in the North Wales Clwydian Range, Llanrhaeadr Springs was going to quite simply be a picture-perfect setting for their wedding day.

With only 6 months until the day of their wedding, Justine and Gwynant were due to make their next deposit payment to Llanrhaeadr Springs. However, the wedding venue had not been in touch with the wedding couple for some time, receiving no notifications about the 6-month deposit that was soon due.

Justine had tried to get in contact with Llanrhaeadr Springs, but failed to get through to anyone and had no response to any of her calls or emails. Being unsuccessful in her efforts, Justine decided to visit Llanrhaeadr Springs to see if she could speak to someone in person.

On arrival she found that Llanrhaeadr Springs was closed for refurbishment, but there did not seem to be any signs of work going on.

Justine and Gwynant had already paid a significant amount of money to the venue, paying a total of £2000 to the venue and were becoming increasingly concerned.

"I was so worried about what was going on. After visiting the venue and seeing that it did not appear to be open, or that any work was going on for a refurbishment, I had no idea what to do next."

Justine was able to find out some information about the venue on social media and start to piece together what was going on. "From everything I had experienced and also seen on social media, it sounded like the venue was closing down. However, I was also told by someone else that the weddings were still going to be honoured and go ahead. But as you can imagine, the absence of any communication from the venue didn't fill me with much hope and I felt everything was spiralling out of control"

Justine got in touch with Lucy Evans, Head of Claims at Event Insurance, to explain the situation and her concerns about her wedding venue and the money that she had invested.

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The team from Event Insurance were extremely helpful. After doing some investigation, they found out that the venue had been repossessed. They were able to confirm to me that no weddings would be honoured and the venue could not be used at all"

This meant that Justine and Gwynant were able to find another venue on a like-for like basis, and with the same wedding date. Lucy was able to provide the couple their lost money which allowed them to put down the deposit on their new venue.

"I know a lot of people don't get it and they probably wonder what the point is but then you can actually see that it does pay to have it in the end and it could be useful for other wedding couples as well. Not only did we not lose our deposits, but with the help of Lucy, we were able to rearrange our wedding."



