

Wedding Day Litigation

For most couples their wedding day is a day of unparalleled importance in their lives. For most Brides it is their one opportunity to be a princess for the day. Unfortunately in a small number of cases things go wrong and increasingly couples are turning to the law for compensation when things don't go as planned.

The Times (July 2008) reported the unfortunate case of the Italian Bride who suffered disaster when the stitching of her dress gave way during the ceremony revealing her underwear to 100 shocked guests. The couple were unable to take photographs and it was reported that the embarrassment ruined the day. The couple sued the dress shop and were awarded damages in the region of £23,000.

A similarly extreme case was reported in 2002 when a bride was ran over by a golf cart used in the wedding ceremony, destroying her dress in the process. The resulting claim was eventually settled out of court.

There are also those after wedding disasters that are increasingly common. There have been a huge number of cases reported recently involving photographers who fail to produce photographs and dry cleaners who not only fail to clean dresses but often ruin the dress in the process of trying.

Then there's the issue of companies 'going bust', an increasingly common problem in the current economy. In 2008 the wedding gift specialist 'Wrapit' went into liquidation leaving thousands of couples without wedding gifts and guests out of pocket. What then can couples do to resolve these problems or at least get some recompense if things do go wrong?

The obvious decision for couples pre-wedding is to take out wedding insurance. With the average wedding now costing in the region of £19,000 taking out an insurance package with an average cost of around £200 is an obvious choice. Unfortunately, however, some insurance packages are extremely limited in scope and may not adequately cover couples for the losses incurred. In addition the policy may not go as far as covering 'add on' losses such as embarrassment suffered as a result of events going wrong.

If problems occur that cannot be fixed either by the supplier who has caused the issue or by the wedding insurer then another option is to take legal action. Although historically people have been scared of resorting to the courts, put off by costly bills and a fear of the process, the system is now more accessible than ever. Increasingly people have legal insurance included as part of a home insurance or car insurance policy. Mistakenly people often assume that this legal cover is restricted to claims in their home or arising from incidents with their cars but this is not the case and claims arising from wedding mishaps will often be covered too.

If a problem does occur that takes the shine off your big day then speak to us. We can give you an idea of claims you might have and compensation you could expect to receive and can also liaise with your insurance provider to check your levels of cover. Hopefully things will go smoothly on the big day but when things don't you can trust Archers to get things resolved quickly and efficiently.