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## Rob Nuccio, owner of WedSure, talks wedding insurance pros, cons, Bridezillas



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Shamontiel Vaughn  
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Rob Nuccio will be on FOX Business **"Money with Melissa Francis"** today at 4 p.m. CT, on Fri., Jan. 24, to talk about "Change of Heart" wedding insurance.

One deejay charges \$500. The other deejay wants a few thousand for a wedding and reception. One photographer costs a third of the sky-high rates that a more popular wedding photographer costs. But what do you do when someone is paid for a wedding duty and doesn't show up or doesn't provide the promised

product? What if a tornado ruins the venue? This is where wedding insurance comes in.

Rob Nuccio, the owner of **WedSure.com** and **R.V. Nuccio & Associates, Inc.**, spoke in a two-part interview with the **Chicago Relationships Examiner** about the pros and cons of purchasing wedding insurance, how it works and when it's necessary.

**Shamontiel Vaughn: What is it about wedding insurance that's so different from a regular refund if the wedding is canceled?**

**Rob Nuccio:** You wouldn't get a refund on anything. They quit doing that 10 years ago.

"They" meaning the disc jockey, the photographer, the cake maker, the florist, the caterer, the bartender, the facility where you go to have the wedding. Unfortunately when brides are in their "getting married" mode...they no longer will allow to swap dates and get out of it and get your money back. The closer you get to the wedding date, the less likely it is that you're going to get any money back at all. Simple reason is the caterer has bought the food. The florist has bought the flowers. The limousine driver is already scheduled. The facility already has you in the schedule. If you were to try to cancel, maybe if you're six months out, you might get some money back. Most of the high-quality facilities are booked a year and a half to two years out.

**SV: What is the biggest mistake that you see couples make when planning a wedding that always conflicts with wedding insurance?**

**RN:** The bride and the mother usually go shopping for the facility. They go to the Ritz-Carlton or they go to the Four Seasons around the corner in Chicago. The event planner says, "Here are the dates that we have open in 2015 or 2016." The event planner will hand them a contract, and that contract is called a Facility Use Agreement or a Facility Rental Agreement. They're all excited, and they don't read it. Inside that contract there will be an insurance requirement clause....requires you to show proof of liability insurance. And name the Ritz Carlton Hotel as an additional insured on a million-dollar liability policy. And you're supposed to do that two months before the wedding date. About a week before the wedding, you'll get a call from the Ritz-Carlton corporate, and it'll say, "You have four hours to get your certificate of insurance in here, or you lose your date and forfeit your \$15,000 deposit. Now you know where Bridezillas are born.

**SV: What if the wedding planner is supposed to take care of all of that? Do the wedding planners and wedding insurance companies ever clash?**

**RN:** If there is a wedding planner, the real professionals will tell you they want you to have wedding insurance because they don't want you coming after them if the wedding gets canceled and try to get money back from them. The wedding planner also doesn't want to be responsible for that premium. The wedding planner wants you to pay that premium, but that's something that you have to do. [The bride and groom] have to select the limit.

We do a lot of celebrity weddings. The business manager or the attorney will sometimes procure the wedding on behalf of the couple. But he'll be filling out the application as though



he was the bride or groom.

**SV: There was an article on InsuranceJournal.com where a couple got married and then afterwards they found out that the photographer's memory card was wiped out.**

**RN:** That happens all the time. Let me tell you one that's worse than that one. How about the photographer just doesn't show? Or, the most common one is that the photographer does show and he takes all the pictures. You're supposed to get your proofs about six weeks after your wedding. That's how they used to do it when you were on 35mm. Now everything comes back to you digitally a little bit quicker. Several weeks after the wedding, you say to your husband, "We haven't seen our proofs." You call the photographer, and nobody answers. You can't find him. He doesn't exist anymore, and he has all of your pictures.

**SV: With your company, which happens more often? The scam photographer or technical issues?**

**RN:** Where [the photographer] comes and shows up, and then he goes out of business. That one happens a lot.

**SV: For the wedding where there's a technical glitch, in that same article, the company was able to re-create the basic photos. They were able to get some of their pictures back but what is usually the case when that happens? Does wedding insurance usually cover those photos or do they get their money back and that's about it?**

**RN:** Two things happen. There are two different coverages on the policy that address that particular issue. One is called **Photographs and Video**. The other one is called **Loss of Deposit**. Loss of Deposit is for any vendor that takes your money and doesn't show up, or takes your money and goes bankrupt. If you bought that coverage and you bought the limit, then the policy will respond by paying you.

**SV: And when the pictures are just lost?**

**RN:** [Photographs and Video] would pay to fly everybody back, put them in hotels, feed them, re-dress them, re-buy the cake, the flowers, re-rent the facility, pay the photographer

to re-shoot. Or, he would probably have to do that on his own. And it would fly them all home. It will re-stage the wedding, minus the guests.

**SV: How long do you house the people?**

**RN:** It depends on what limit you pick. If you're in Chicago...and half of the wedding party is coming out of California, you got to figure out, "What would it cost me to re-assemble all of these people?"

**SV: What do you say to the people who feel like wedding insurance just isn't necessary?**

**RN:** You don't want to buy wedding insurance unless you have to. You're buying it to secure the financial part of the wedding. You would buy wedding insurance if you can't afford to put on the same wedding twice. If your daughter has appendicitis four days before the wedding and she's in the hospital, there's no wedding. You don't get any money back. But if you have the money to re-stage the whole thing and spend the average \$30,000 again, you don't need wedding insurance.

**SV: Certain wedding insurance companies don't cover weather damage. What doesn't WedSure cover?**

**RN:** You only have three carriers out there. I was the first one out there in 1991. The second one is called Aon **Markel**. They literally copied my product from the early '90s. The third product out there is called **Travelers**, who copied Aon Markel who copied me. The rates are a little higher, and the coverage is a little less.

There are 150,000 insurance brokers in the United States. You can go to any one of them and they'll sell you wedding insurance. Some may go to me. Some may go to Travelers. Some may go to Aon. The company I deal with is **Fireman's Fund**.

One major difference between the three that are out there....[WedSure] policy covers four events over a two-year period for the price of one. You can cover the rehearsal, rehearsal dinner, the wedding and the reception...even if they are weeks apart. We'll sell you the policy two days or two years before the wedding. It doesn't matter to us. But when you get within 14 days of the date of the first event the weather coverage switches off.



The other major difference is that we can cover something called **Change of Heart**, and I introduced that probably about five or six years ago.

**SV: So what is it that you just will not cover—hurricanes, tornado?**

RN: We cover all that. Remember 9/11? All the airports in the country closed down. When I wrote the policy, who the hell would've thought all the airports in the country would close down? I didn't think of that. We had hundreds and hundreds of claims. The groom was in Chicago. The wedding was taking place in Florida. So how was the groom going to get to Florida? He couldn't so the wedding was called off. That was a covered cancellation. When O'Hare closes down for snow...if you can't get to the wedding, that's a covered loss. Volcanic eruption. Earthquake. Hurricane. Tornado. Those were all covered cause of losses.

**SV: What is usually the turnaround for you to get your money back?**

RN: It's not one day. Just proving the loss is e-mails going back and forth, and then you have to determine what is the loss. We had hundreds of losses from Hurricane Sandy. Six weeks after Hurricane Sandy, the facility was wiped off the face of the Earth.

You've got to show us the expenses that you incurred. You have to prove to us that you paid those expenses. And then we reimburse you for those expenses. I don't think I've ever seen one happen in less than two weeks. Once the stuff is in, 30 days is about as long as it should take.

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