

Rob Nuccio of WedSure: 'Change of Heart' wedding insurance, insurance fraud



(Paula Bronstein/Getty Images)



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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.

Here comes the bride. Or maybe she's gone AWOL. There goes the groom. In his gym shoes running away from the altar. While the couple may change their minds about getting married, the caterer, the deejay, the dress designer, bartender, baker, florist and the wedding venue owner still plan to get paid. So does

anybody get their money back? What about the poor parents of the bride and groom who paid for the whole thing?

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 Change of Heart wedding insurance.

Nuccio discusses Change of Heart wedding insurance: "It doesn't cover if you're

standing at the altar and the bride doesn't show. That's why we call it Limited Change of Heart. You have to make up your mind early on in the process...about nine months out. Most of these weddings are planned two years out and the deposits for the facility—probably the largest expense—has already happened."

"The Change of Heart coverage cannot apply if the bride and the groom are financing the wedding. It's the father of the bride and the mother of the bride that we're trying to protect. The father is totally dumb about what the hell is going on. He doesn't know. He's just writing the check. He doesn't know that the couple is fighting. The financier of the wedding has to be someone other than the bride and the groom because if the bride and the groom by the coverage, then we'll know ahead of time if they're going to break up."

"Let's just say the bride has already made up her mind with her girlfriend she's not going to marry this guy, we don't want her to go and buy a policy. I don't want to pay that claim. That's called a known circumstance. That's fraud. She already knows that she's not going to marry the guy. She wants to get her money back so you buy insurance after the fact."

Nuccio discusses wedding insurance fraud due to change of heart: "We had a guy that canceled his \$30,000 wedding. He claimed his grandmother broke her hip in Seoul, Korea. That would've been a covered loss. We went back to the company that has offices in Seoul, Korea. Couldn't locate the lady. We went back to the guy and said we're trying to find out where your grandmother is. Help us out here. He said, "I'll call you back." We never heard from him again."

Nuccio discusses wedding insurance fraud due to weather: "When you're within 14 days of the date of the first event, the weather coverage switches off. Hurricane Sandy came through on a Tuesday. People were trying to buy coverage for their wedding on Monday. They're buying it because they know they're going to have a loss. That's like trying to buy fire insurance on your house while your house is on fire. It's too late. You should've done that before."

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