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luxury and heritage hotels, starting from ₹20,000 a night per room, and the total expenses can range from ₹45 lakh to ₹2 crore. Some top hotel brands in this segment include the Hyatt, Leela, Taj, JW Marriott, ITC Welcomhotels, among others.

The budget segment includes 3- and 4-star hotels and resorts with costs ranging from ₹8,000-20,000 a night per room, and the total cost adding up to ₹15-45 lakh. These include Radisson, Sterling, Lemon Tree Premier and other local resorts.

While destination weddings are perceived to be more expensive than local weddings, it may not always be the case. Since your guest list for destinations is cut drastically, including only close family and friends, you save on the costs that would have gone into a bigger local wedding with 800-1,000 people. Besides, you can cut down your costs on décor and entertainment if you choose a scenic locale that does not require too many flowers or decorations.

### Need a wedding planner?

While Indians have been planning elaborate weddings on their own for a long time, destination weddings require more evolved planning and logistics to deal with travelling, outstation guests, decoration and entertainment at the location.

Wedding planners charge a flat fee for defined services, which typically add up to 5-10% of the total wedding cost. This is a small price to pay for the convenience that comes from planning and dealing with complex dynamics of a destination wedding. "For our Goa wedding, the planner not only negotiated a good hotel discount, but also handled the transfers of guests without any delays, which is considered a big hassle in Goa," says Bengaluru-based Swati Verma.

Bigger planners usually provide end-to-end services, including guest hospitality, travel and transfers, food and beverages, entertainment, and décor, leaving the host family with a no-stress celebration.

### How to cut costs

Whether it's a luxury or budget destination wedding, there is always a possibility to cut costs (see *Cut your wedding costs...*). While hotel discounts have dried up after Covid as demand has surged, there are other ways you can slash your expenses. "A good option is to negotiate with the hotel during off-season when the demand is low, bringing down your costs by 20-25%," says Vohra. You can also use local vendors and artists, which drastically reduces the travel and stay costs for the staffers you would otherwise carry with you. Choosing a beautiful location can also help you bring down decoration charges.

### How to plan

The planning should begin at least six months before the wedding, starting with fixing your budget, guest, ceremonies, and destination. You will have to do a recce of the shortlisted places along with the wedding planner at this point. After finalising the destination, you will need to go there personally for deciding on the food and beverages, venues for different ceremonies, themes and décor ideas, etc. at least 2-3 months before the wedding. If your plan-

## FAQs on wedding insurance...

For a high expense event like a wedding, it may be a good idea to secure risks by buying an insurance policy.

**Q. What does it cover?**

**Cancellation or postponement:** It will cover your booking amount and advance payments made to décor companies, food vendors, hotels, travel agencies, entertainment artists, among others, if the wedding is cancelled, postponed or rescheduled.

**Damage to property/ valuables:** It covers damage due to fire, explosion, earthquake, etc. to residence, wedding venues or sets and props, as well as loss of valuables due to theft or burglary.

**Personal accident:** This covers accidental partial or complete disability or death of specified members.

**Public liability:** It covers any injury or damage to third parties due to accidents during the wedding.



**Q. How much is the premium?**

The premium will depend on the size and type of cover opted for and will typically be 0.2-0.4% of the sum insured. For instance, a Future Generali policy of ₹40 lakh will cost ₹10,000-15,000 in premium for the duration of the wedding.

**Q. What doesn't it cover?**

Any unnatural cause of injury, loss and injury or death caused by congenital disease, war, terrorism, kidnaping, suicide or pollution are among the standard exclusions in a wedding policy.

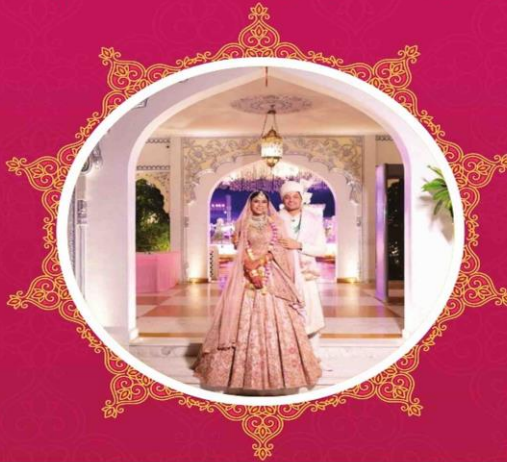
**Q. What is the term of insurance?**

The wedding cover lasts for the duration of the wedding, usually seven days, typically ending on the next day of the wedding.

**Q. Which companies offer wedding insurance?**

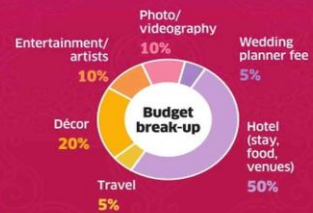
Not many insurers offer wedding insurance in India. Among those who do are Future Generali, ICICI Lombard, Bajaj Allianz, Oriental Insurance and National Insurance Company.

## Navya & Ankrish Kapur, both 27 yrs, Delhi



Destination wedding  
**The Leela Palace, Jaipur, Rajasthan**

No. of days: **3**  
No. of guests: **400**



*"We got as many local vendors as we could from Jaipur, but there were certain people like the make-up artist, photographer and DJ whom we took from our home city."*

NAVYA KAPUR

ner has good contacts with local vendors, it will turn out cheaper and more convenient. Typically, however, people prefer their own make-up and henna artists, choreographers and DJ or singers, who will need to be booked in advance. About a month or 15 days before the wedding, the planner should have finalised all the details without any loose ends.

### Get wedding insurance

While planning extravagant weddings, people often leave out a crucial detail: insurance. "Even if they want to, many are clueless about how and where to get it," says Acharya (see *FAQs on wedding...*).

The sum insured should be roughly the size of expenses incurred for the wedding. "It will cover cancellation or postponement

of wedding, burglary, damage to valuables, accident, death, and even third-party liability," says Raghavendra Rao, Chief Distribution Officer, Future Generali Insurance India. "The policy will cover the non-refundable expenses incurred in connection with the wedding," adds T. A. Ramalingam, Chief Technical Officer, Bajaj Allianz General Insurance.