

A bride in a white lace wedding dress with a long veil is walking on a path covered in fallen yellow leaves in an autumn park. She is holding a bouquet of flowers. The background shows trees with some yellow leaves and a green bench.

Brides

Consider Wedding Insurance

Never has wedding insurance been such a hot topic than throughout the COVID-19 global pandemic.

Without much notice, many couples across the world were forced to improvise and change their plans when adjusting things for their big day. But what is wedding insurance and how can it help you reduce your risk of losing money when planning your wedding?

Basically, wedding insurance covers a problem with the venue or a supplier. It can also offer financial coverage in the case of a key wedding party member falling ill.

You can work with your local insurance providers to look at the various options on the marketplace.

In most cases, depending on the type of coverage a couple takes out, a wedding will be covered by insurance policies for the following:

- A venue cancels on you.
- A supplier changes plans.
- Cancellation required due to a key guest not being able to attend due to poor health.
- Personal liability and legal expenses.
- Lost, stolen or damaged goods.
- COVID-19-related cancellations.

PROTECT YOURSELF

Let's face it. Weddings are expensive. In order to be cov-



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ered against the risk of losing a big portion of your budget, wedding venues will often actually require that you secure liability insurance to protect yourself and the venue during your big event. This insurance provides you with protection if someone is injured at your wedding or one of your guests

causes property damage to the venue. Many of these policies offer high limits and come with zero deductible.

CANCELLATION OR POSTPONEMENT INSURANCE

One portion of wedding insurance includes cancella-

tion or postponement policies. This gives you an extra level of protection throughout the wedding planning process. Your provider may be able to reimburse you for lost deposits and non-refundable payments if you are forced to postpone or cancel your wedding due to circumstances out

of your control.

Many policies will also cover you if a wedding vendor cancels on you and you need to hire a new, more expensive vendor. This can include additional coverage against loss or damage to wedding photographs and videos, wedding gifts, wedding rings or wedding

Small Ceremony, Big Crowd

The small wedding ceremony is all the rage across the United States as couples look to get back to more intimate celebrations with those closest to them.

There are many benefits to a smaller ceremony, including reduced cost, stress and logistics if you pull it off correctly. You can also get more value for your dollar when it comes to paying for vendors, food and drink. Your wedding planner and decorator may also thank you for a smaller ceremony because there will be less hassle than having to decorate a larger space.

When weighing the options of hosting a smaller wedding, be sure to talk it over with your future spouse. A smaller, more intimate setting means you'll likely have to limit the number of invitations you send out, which can be a stressful experience on its own because you'll need to deal with the potential of leaving important people off your guest list.

MORE CONNECTION WITH YOUR GUESTS

One of the main benefits of a smaller wedding is a more manageable crowd size. You may feel like you are able to spend more time with your guests by limiting the invite list. Many brides and grooms



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will tell you their wedding day was a blur and they regret not spending more time with specific friends or members of their families. A smaller ceremony can help lessen the amount of people you feel obligated to entertain on your special day.

DECIDING ON THE GUEST LIST

Typically, a small wedding lends itself to about 50 people. That's 25 people on each side. If the thought of limiting your list to these numbers makes you cringe, then maybe a smaller wedding isn't for you.

Consider if you want to extend guests to the reception following the ceremony, or if you prefer to keep your wedding party small and exclusive. Finally, be sure to have a plan to address those who don't make the invite list.

Be open and honest with

them about your thoughts behind a smaller ceremony and let them know this doesn't make them any less special to you. As a special gesture, you can send post-wedding photographs or videos to make them feel like they were part of your day.

Selecting the Right Space

When it comes to your wedding reception venue, there's plenty of creative options to make sure all of your needs are met. From churches to barns, boutique hotels or restaurants, your options are limitless.

And while large-group restrictions may be a barrier in being able to secure one of these venues in the short-term, it's never too early to start mapping out how you'd like your perfect day to go.

CONSIDER THE GUEST EXPERIENCE

Before landing on a specific venue, think about how the day will unfold. Will you want the ceremony and reception in the same location? Will you be allowed to design and decorate the space the way that you want? Is the cost of the venue within your budget? These are all critical questions that can help you narrow down your choices to a select few.

TALK TO A PLANNER FIRST

If organization is not typically your thing, you may consider talking to a wedding planner about getting these key details ironed out.



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Planners are likely more familiar with the capabilities of a space, the layout and the requirements needed to decorate it according to your needs. Planners likely have information on the decision-makers within each space, as well, and are more likely to have a history with negotiating costs with them.

CONSIDER YOUR GOALS

If you're planning a modern wedding, look at venues that fit your vision. Places like art galleries or warehouses can be transformed to fit your design specifications. If you're planning a more natural or rustic wedding, outdoor venues such as parks or a stylish backyard may be a better fit.

Never settle and always research every option to make sure you can secure the best venue for your budget and goals.

KNOW YOUR ACCOMMODATIONS

There is no need in securing a giant venue if you're planning on keeping your guest list

small. Alternatively, if you choose a venue that is too small for your guest list and more guests attend than you were originally expecting, you may be caught in an awkward situation.

The number of expected guests should be a key factor in researching the size and layout of your venue.

Communicating with Vendors

During the planning phase of your wedding, you're going to get to know your vendors very well.

They will come to understand the most intricate plans of your special day and will be committed to making them all happen for you.

When it comes to communicating with them, your main goal should be staying on the same page all the way up to your wedding day. The last thing you want to happen is a mix-up about how many people your caterer will be serving or how many chairs you need for the ceremony.

Communication is key when it comes to wedding vendor management. Ask your vendors what their preferred method of communication is to minimize delays on important decisions and details. Make yourself available as much as possible in case a time-sensitive question comes up during the planning phase.

ORGANIZATION IS CRITICAL

You will accrue multiple documents and emails from your vendors throughout the planning process. If you are sent digital files, be sure to



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print them out and keep all important documentation, including contracts, inside a labeled binder, drawer or box.

You'll probably need to refer back to these documents as you continue through the planning process, so it's imperative you have quick, easy access to them. When it comes to email, make sure

you're checking your inbox and even your spam folder frequently to make sure you're not missing important messages. Create a wedding folder for an easy, convenient way to keep your emails organized.

SHORT ON TIME? ASSIGN A POINT OF CONTACT

Dealing with multiple peo-

ple can confuse the process in a hurry. If you're not the one who will be managing interactions with your vendors, make sure to appoint someone as that key point of contact.

If you decide to hire a wedding planner, this is their role. If you are going with a smaller, more intimate wedding

ceremony that doesn't require a planner, ask someone on your bridal party or in your family if they can take on the task of helping bridge the gap between you and your vendors.

A single point of contact will help streamline the process and keep everyone on the same page.

Storing your Wedding Dress

If you receive your wedding dress well in advance or are experiencing a wedding postponement, you may be wondering how to properly store your dress.

Gowns are a big expense and keeping them properly maintained can give you confidence that you are protecting your investment.

There are some steps to take to ensure your gown is in flawless condition for your special day.

Your boutique or local bridal salon will be able to give you specific instructions on best care and storage, but the best guidance is typically in a dark, dry spot that doesn't have access to direct light.

Something else to keep in mind is that humidity and direct sunlight can cause bleaching or fabric decay. Follow the tips below to make sure you're doing everything you can to keep your gown in perfect shape.

CLOSET STORAGE

If you plan on storing your wedding dress in your closet, experts recommend you use the hanger straps to keep everything in the best shape possible. You should also utilize a breathable fabric storage bag instead of a plastic bag, espe-



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cially throughout the warmer months. This will help keep moisture buildup to a minimum, which will help reduce the chance of stubborn odors creeping in.

STORING HEAVIER GOWNS

Some experts provide speci-

fications for even heavier material, which can include ornate beading or structured lace. These extra items can weigh down the dress and damage it if it's hanging for too long a time period. In that case, you may be better off taking the gown off the hanger, placing a sheet down on your bed and

folding the gown into the sheet for flat storage. Once you have it folded it up, you can place it in your closet or under your bed for safe-keeping.

DON'T FORGET YOUR BRIDESMAIDS

The same dress storage rules apply for other members of

your bridal party. And on top of storage, experts recommend that you try your dress on once per month, every month until the event.

This will help ensure a proper-fitting dress come wedding time. This can be particularly important advice if you have a dress that has been altered.

Embrace Technology

Technology is one of the greatest tools at our disposal today.

That goes for everything from working online to educating your kids with videos and lesson plans. If used correctly, it can also elevate the wedding planning experience.

There are a slew of online companies offering digital solutions that can bring your wedding planning to the next level, while also making things easier and more convenient for you and your soon-to-be spouse.

BOOK A VENUE TOUR

Many venues will let you book a tour ahead of time, giving you a peak into their environment and atmosphere from the comfort of your own living room. This type of digital tour can even get your parents, grandparents or friends into the mix.

Ask any venue you are considering if they offer a virtual tour and start getting to know your options through the internet. Once you whittle down your list of favorites to a select few venue options, you can devote your time and energy to actually visit them for your final decision-making process.

TRY-ON SERVICES

Take advantage of at-home try-on services for attire. This is a great way to sample the latest trends in wedding dresses, veils, tuxedos, vests, shoes and other options. Search online to find cost-effective companies offering free trials and flexible policies.

Renting wedding attire is always the cheapest option, unless you plan on passing down the clothing to future generations.

Many companies offer rental solutions that let you return items when you're finished trying them out with convenient packaging and free shipping.

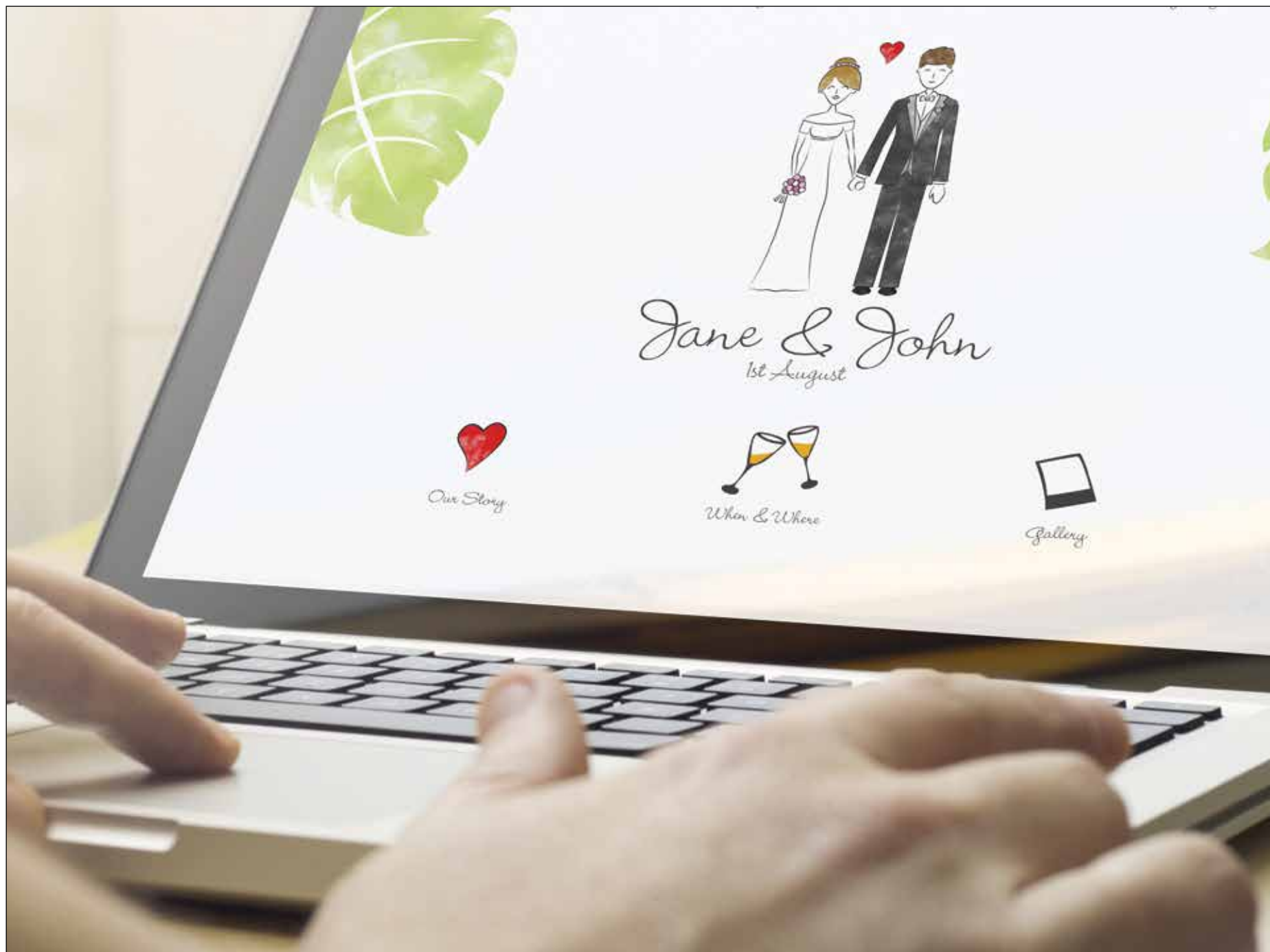
DIGITAL INVITATIONS

One way to save money on your wedding planning is to think digital. Paper printing is expensive, especially if you're inviting a smaller number of guests and can't take advantage of bulk pricing.

You can find online invitation solutions that send digital invites to your guests in

classy, sophisticated designs. You can add animations and design the invite in your wedding colors for a completely custom look.

Technology companies have improved their offerings, which may make it easier to announce your engagement and invite far-away guests to experience your ceremony.



Weddings by the Numbers

Weddings and honeymoons are big business. People are willing to spend handsomely on these events to ensure the experience of a lifetime.

Consider the following research statistics, facts and figures, reported by the award-winning travel information website, TripSavvy. Some of the numbers may surprise you or even inspire you when it comes to planning your special day.

ENGAGEMENT STATISTICS

- 99% of grooms do the proposing.
- 16% of proposals occur in December.
- The average American engagement lasts 15 months.
- The average diamond engagement ring is \$6,163.

WEDDING STATISTICS

- Every year, an average of 2.4 million weddings are performed in the U.S.
- Today's median age for brides is 29 years. For grooms, it's 31 years.
- The median age for remarriage is 34 for brides and 37 for grooms.
- Each weekend an average of 44,230 weddings takes place.
- The most popular months for weddings are September



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and October.

COST STATISTICS

- \$35,329 is the average amount spent on a traditional American wedding.
- Per-guest cost is \$268.
- Bachelor party attendees spend on average \$738.
- Bachelorette party spending averages \$472.
- The average amount each guest spends to attend the wedding is \$703.

• The average amount spent on a wedding gift is in the \$70-\$100 range.

- In 19% of cases, the brides' parents pay for the wedding.
- 32% of brides and grooms pay for the wedding themselves.

DESTINATION WEDDING STATISTICS

- 25% of marriages are destination weddings.

• 340,000 destination weddings take place each year.

- The destination wedding market accounts for \$16 billion in annual spending.
- The average budget for a destination wedding is \$28,000.

• The average number of guests at a destination wedding: 48.

• 9 out of 10 couples say the weather is a key factor in selecting a destination.

• 60% of destination weddings take place in a domestic location and 40% international.

DESTINATION WEDDING LOCATIONS

The leading destinations for out-of-town weddings are:

- Las Vegas (80,000)
- Hawaii (20,000)
- U.S. Virgin Islands (5,100)
- Jamaica (5,000)
- Bahamas (4,000)