



Avoid Wedding Catastrophes

Weddings are supposed to be happy events. However, if you do not plan carefully, your happy event can become a catastrophe.

Some keys to help avoid wedding catastrophes are:

- Plan ahead.
- Deal with reputable businesses.
- Get everything in writing.
- Understand what happens if you cancel.

Wedding attire

The most common complaint from consumers getting married is that they do not receive their gowns on time or as ordered.

Choose a bridal shop that has a good reputation. While shopping, be alert to problems other bridal parties may be expressing.

Before you place an order, be sure to ask about refunds, exchanges, and credit policies.

Plan to order your bridal gown nine to twelve months before the wedding. Extra time may be required if alterations are necessary or the manufacturer sends the wrong size or wrong dress.

Bridesmaid dresses should be ordered a minimum of three months before the wedding.

Before you place an order, be sure to ask about refunds, exchanges, and credit policies. You should always get these policies in writing.

Many shops require a non-refundable 50% deposit and do not allow cancellations or exchanges. Since most dresses are special orders or altered, the shop may not be able to find another bride interested in that exact style and size. Most shops cannot afford to bear the expense if the wedding plans change.

Formal wear companies encourage couples to make arrangements two to three months early so the wedding party can be fitted at their leisure. Most shops



recommend fittings be completed at least four weeks before the wedding to ensure availability.

The shop may be able to correct ill-fitting attire, if tried on several days in advance of the wedding.

Photographers

There is risk dealing with unknown wedding photographers or individual photographers because they can go out of business very quickly.

Consider if the photographer is part of a company or firm. If they are, the company may guarantee their reliability or the quality of their work. However, make sure the photographer you like is the person from the company that will be taking the photos on your wedding day.

Ask how long they have been in business. Ask to see sample photos. Ask for references and the names and telephone numbers of recent customers. Call these customers and ask if the photographer fulfilled all the terms of the contract and took all of the promised photos. Was the photographer polite and courteous?

Some photographers ask for more money or may not take the photos you requested. To help avoid problems like this:

- Ask the photographer how long they will work. Some will not stay for the reception unless you ask and you may have to pay an additional fee.
- Make sure the photographer you want is named in the contract. Sometimes the photographer turns

out to be an inexperienced assistant you have not checked out.

- Ask if your friends can take photos. Some contracts do not allow anyone but the photographer to take photos.
- Make sure the photo delivery date is included in the contract.
- Steer clear of contracts requiring you to commit to anything, such as the purchase of a photo album, if the final cost is not disclosed.
- Some photographers have a standard contract, allowing for little negotiation. If you are asked to pay before the photos are delivered, think it over. Suggest paying a third down when signing the contract, another third shortly before the wedding, and the final third when the photos are delivered.
- If a business asks you to post-date your check, ask the business to set up another form of payment, since once a check is signed, it becomes legal tender and may be cashed regardless of the date.

Invitations

When setting up arrangements with the printer, try to make arrangements so you can proofread the documents before they are printed. By proofreading, you decrease the chance of errors.

Make sure the contract specifies the exact date the invitations will be finished. Also, include in the contract who will be responsible for mistakes made by you or the company.

You will want to have the invitations completed well in advance of when you plan to mail them in case something goes wrong with printing.

Flowers

Look at samples before finalizing floral arrangements. Ask to see more than one option within your price range.

Do not be pressured into spending more than you would like. Remember, even little changes to your order can cause additional charges. If the flower is out of season, it may also cost more.

Make sure your florist contract includes specific delivery times and locations. If the flowers are being used both

at the ceremony and the reception, be sure the contract specifies who is responsible for transporting them.

Check with the florist to see what will happen if the flowers you choose are not available. Ask what kind of flowers would replace them and if it would cost you extra money.

Caterers

Ask friends and family for references on caterers or ask the company if you can come to one of their events to observe them at work. Many caterers will set up a time for you to do a tasting when you are trying to make your food decisions.

Make sure the contract includes information on food preparation and service, prices, any beverages that are included, service charge or gratuity details, cancellation and refund policies, and plans in case of bad weather.

Ask your caterer who is responsible if dishes or other items from the caterer get broken, and ask to have this included in your contract.

Honeymoon travel tips

Planning the perfect honeymoon can be stressful. A few ideas to ease the stress:

- Make lists to help you pack wisely. Remember to pack less common items such as extra memory cards for your camera, batteries, and important phone numbers. Making a list will help ensure you do not forget anything.
- When making reservations, tell them you are coming for your honeymoon. Many places will provide extra little perks at no cost if they know it is your honeymoon.
- Avoid having troubles with your name change. Changing your name can take weeks. Make all honeymoon reservations for the bride using her maiden name. This will avoid trouble at airport security with identification matching the flight reservation, for example.
- Take more money than you think you will need. Activities, drinks, food, and tips can end up being more than you planned. Many honeymooners choose an all-inclusive resort. If you do this, make sure you know what exactly is included in the price.

- Consider using a travel agent. They can make all of the arrangements. Many travel agents know where to go depending on what you want out of your honeymoon. Also, if you run into problems along the way, you have someone to call.
- If traveling overseas, be sure to have your passport and up-to-date vaccinations. Passports can take time to get and you are charged extra fees if it needs to be rushed. Make sure your passport is not expired. Vaccinations are required to travel to some countries. Know if you need any vaccinations, and if you do, make sure you have had them.
- If you are on a budget, consider a mini honeymoon. Doing a small weekend getaway until you have the money to afford something more extravagant is a good way to de-stress while still being money savvy.

- Ask for a sample contract and read it over carefully.
- Make sure all costs and delivery dates are specified in the contract.
- Never sign a blank contract.
- Put down as little money as possible.
- Try to pay by credit card. If something goes wrong, you can turn to your credit card company for potential help.
- After signing a contract, stay in touch with the vendor to make sure they are still in business and prepared for your event.

Wedding insurance

With the rising cost of weddings, you may want to consider getting wedding insurance.

Wedding insurance can cover a variety of items. Be sure to read your policy to know exactly what is covered and what could be added on to better fit your wedding.

Typical wedding insurance policies cover bad weather, illness or injury, a missing officiant, missing vendors, and the location for the ceremony and/or reception. Some locations may have their own insurance policies in case of damage to the site or electrical problems.

Riders can be added to policies for military service to cover gowns and tuxedos, gifts, and/or honeymoon. If you are hosting the ceremony or reception, consider liability insurance.

Wedding insurance will not cover cancellation due to cold feet or because of something you knew when taking out the policy.

General booking tips

Here are some general booking tips for planning a wedding:

- Get recommendations from family and friends.
- Ask for names and telephone numbers of recent customers to see if they were satisfied.

Protect yourself

Research bridal shops, reception halls, caterers, jewelers, florists, photographers, limousine services, bakers, printers, and entertainment needs prior to booking. Ask the companies for references you can contact. Check with the Better Business Bureau and the Bureau of Consumer Protection for complaints about the company before choosing to use their services.

For more information or to file a complaint, visit our website or contact:

Wisconsin Department of Agriculture,
Trade and Consumer Protection
Bureau of Consumer Protection
2811 Agriculture Drive, PO Box 8911
Madison, WI 53708-8911

Email: DATCPHotline@wi.gov

Website: datcp.wi.gov

PHONE: (800) 422-7128 TTY: (608) 224-5058

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