
it's SIGNED SEALED *and* SECURED

Are you ready to dive into the not-so-glamorous yet oh-so-essential world of contracts, insurance, and licenses? Let's get down to business.

WRITTEN BY A WEDDING PLANNER EXPERT
CASSANDRA MCCOLMAN



signature

CONTRACTS: *your* BUSINESS BESTIE

SETTING THE STAGE

WRITE A CONTRACT

Contracts are like the little black dress of your wedding planning business—timeless, essential, and always in style. They define who does what, when, and for how much, ensuring everyone's on the same page (and avoiding any "I thought you said..." drama).

Must-Have Clauses:

- **Scope of Services:** Spell out exactly what you're offering. Full planning? Day-of coordination? Make it crystal clear to avoid any undesirable moments.
- **Payment Details:** Lay down the deposit amounts, payment schedules, and what happens if someone's late to the payment party.
- **Cancellation Policies:** Life happens. Define what goes down if plans change—refunds, rescheduling, or retaining fees.
- **Liability Limitations:** Protect yourself from mishaps beyond your control, like a vendor no-show or a dance floor tumble.
- **Force Majeure Clause:** Cover your business in case of natural disasters, pandemics, or other unforeseen circumstances that prevent the event from happening.

Secrets from the vault: Invest in a rock-solid contract template tailored for wedding planners. The Wedding Planners Institute of Canada (WPIC) offers detailed contracts that cover all the bases.





YOUR SAFETY NET

HEY FRIEND, YOU NEED INSURANCE



General Liability Insurance: Covers third-party injuries or property damage. Because you never know when a guest might trip over a centerpiece.

- Professional Liability Insurance (Errors & Omissions): Protects against claims of negligence or unfulfilled promises. Like if the DJ you recommended plays "(I've Had) The Time of My Life" on repeat.
- Commercial Property Insurance: Safeguards your office space and equipment from theft or damage.
- Workers' Compensation Insurance: Required if you have employees, ensuring coverage in case of on-the-job injuries.
- Event Cancellation Insurance: Helps cover lost income and client refunds if a wedding gets canceled due to unforeseen circumstances.
- Cyber Liability Insurance: Protects your business from data breaches and cyber threats, especially if you handle client payments and personal information online.

Secrets from the vault: As a WPIC-certified planner, you can access specialized insurance programs designed just for you. Check out HUB International's offerings for WPIC members.



TICKET TO THE PARTY

LICENSES ARE LIKE YOUR VIP PASS

Licenses are like your VIP pass, granting you legal entry into the wedding planning world. Without them, your business could face fines or even shutdowns.

Steps to Get Licensed:

- **Business Registration:** Choose a fabulous name and register your business with your local government. In British Columbia, that's through BC Registry Services.
- **Business License:** Obtain a license to operate in your city. Each municipality has its own rules, so check with Kelowna's local government.
- **Special Permits:** Depending on your services, you might need additional permits:
 - **Liquor License:** Required if you are involved in serving alcohol at events.
 - **Special Event Permits:** Needed if you're hosting weddings in public spaces like parks or beaches.
 - **Fire Department Permits:** Required if using open flames, fireworks, or large-scale event structures.
 - **Health Permits:** Necessary if you coordinate or provide food services at events.



Secrets from the vault: Stay updated on licensing requirements, as they can change. Regularly consult the Insurance Council of BC for the latest info.



LAST *little* LOVE NOTE

Starting your wedding planning business is an exciting venture, but having the right contracts, insurance, and licenses in place is what truly sets you up for long-term success. These aren't just legal formalities—they're the backbone of a professional, credible, and thriving business. So, dot those i's, cross those t's, and build your business with confidence and security. ❤️

Disclaimer: This guide offers general advice. For personalized legal counsel, always consult with a professional.