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Miss Havisham, Call Your Agent

Ouch, here comes yet another blow to the notion of marriage as romance. First there was the legalistic prenuptial agreement to protect assets. Now Fireman's Fund is offering a "change of heart" insurance policy to protect against the runaway bride/groom syndrome. It costs just \$26 and covers up to \$25,000 in expenses and deposits for such festivities as the rehearsal dinner and the reception.

Fireman's, like other insurers, already offered insurance against wedding cancelations due to weather and the like. But the company says it got lots of inquiries for a change-of-heart rider after Jennifer Wilbanks famously ditched her fiancé two years ago, claiming she was abducted.

Brides and grooms can't buy the rider, only interested parties, like parents (and, really, who knows better if a kid has cold feet?). There are 2.4 million weddings in the U.S. each year. Maybe 10,000 get called off, says wedding Web site

The Knot.

—Carrie Coolidge