



Policy Summary

(Note: This is a summary of the standard terms and conditions only. Refer to the policy for full details of cover)

Computer Insurance – Specification COM

What is covered?

Where insured, Computer Equipment includes.....

- Computer equipment belonging to you.
- Software and programs on hard disks or data carrying materials.
- Associated environmental control and gas flooding equipment.
- Data carrying materials.
- Lock down plates and other similar security devices.
- Cost of recharging gas flooding systems following accidental discharge.
- Automatic cover for additional computer equipment.

Where insured, Portable Computer Equipment includes.....

- Laptops.
- Palmtops.
- Notebooks.
- Portable projectors, printers and other portable peripheral devices.
- Personal Digital Assistants (PDAs).
- Removable satellite navigation systems.
- Digital Cameras.

Where insured, Reinstatement of Data includes.....

- The cost of reinstating data following loss or damage to computer equipment, corruption of data or failure / interruption of public electricity supply or transmission network.
- Reasonable costs incurred to deal with incompatibility of existing systems with replacement equipment/software.
- Research and development costs for rewriting data projects following an insured incident.

Where insured, Increased Costs of Working includes.....

- Reasonable costs incurred to minimise or prevent interruption to the business following loss or damage or failure of public electricity supply or transmission network.
- Reasonable costs incurred for auditors fees in supporting a claim.
- Additional rental charge following the replacement of an existing lease/hire agreement with a new agreement following a loss.

Where insured, Virus or Similar Mechanism includes.....

- Costs incurred in the Reinstatement of Data, Increased Costs of Working or damage to Hardware (provided the respective sections are insured) caused by Virus, Hacking or Denial of Service Attack.

What cover does the policy provide?

- Loss or damage to the computer equipment, including breakdown, provided the loss is not covered under a maintenance agreement, warranty or guarantee if one is in place.
- Loss or corruption of data (provided reinstatement of data is insured).
- Loss or damaged caused by failure of the public electricity supply.
- Loss or damage caused by accidental failure of transmission networks.
- Loss or damage caused by Virus, Hacking or Denial of Service Attack.
- Virus seek and destroy costs.
- Incompatibility of Records.
- Research and development costs.
- Auditors fees.
- Additional rental charges.
- Automatic cover for additional equipment at existing premises and any new premises.
- Costs incurred in the disposal of electronic equipment in order to comply with the Waste Electrical and Electronic Equipment Regulations (WEEE Directive).
- Debris removal costs.
- Expediting costs incurred to speed up repair or replacement.
- Costs incurred in taking exceptional measures to prevent or mitigate loss.
- Engineers fees incurred during repair investigations or tests following an incident.



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Where does cover apply?

- Cover applies at the locations specified in the policy schedule.
- Under the temporary removal cover, equipment can be temporarily removed to locations anywhere in the World, including sea or air transit whilst in your custody/control.
- Data carrying materials are insured anywhere in the World including whilst in transit.
- If insured, portable computer equipment is covered anywhere in the World including whilst in transit.
- Failure of transmission networks anywhere in the world.

Are there any significant conditions of cover?

- You must keep regular and verified backup copies of all software and programs.
- You must keep at least two generations of backup records taken no less frequently than 48hrs, one set must be kept off site.
- Virus cover is subject to a suitable Firewall being in full effective operation and virus definitions being updated at least every 7 days.
- Average – If your sum insured is understated then you will bear a proportion of a loss accordingly.
- Misrepresentation/Fraud – Attempted fraud or giving false information will result in cover being void.

What will the policy pay for?

- Computer equipment will be replaced or repaired to the same or nearest higher performance as new.
- Reasonable costs incurred under the reinstatement of data and increased costs of working sections, provided they are insured.
- Costs incurred in Reinstatement of Data, Increased Costs of Working and damage to Hardware resulting from Virus, Hacking or Denial of Service Attack.

What is not covered?

- Consequential losses other than those specifically covered.
- Loss or damage to hardware which is recoverable under any maintenance agreement if one is in place or any warranty or guarantee if applicable.
- Bespoke software / individually tailored software packages unless you have a maintenance agreement in force with the supplier.
- Damage to safety or protective devices (such as fuses) due to their correct functioning.
- Parts requiring periodic renewal.
- Computer equipment controlling manufacturing processes.
- Computer equipment manufactured for sale or held as stock for sale.
- Facsimile or photocopying machines.
- Loss or damage to equipment loaned or hired out.
- Wear and tear, although resultant loss is not excluded.
- Loss or damage due to an intentional act or wilful omission by you.
- Loss or damage due to acts of terrorism.
- Loss or damage caused by acts of War.
- Loss or damage caused by Nuclear / Radioactive contamination.
- Loss or damage to Airborne / Waterborne craft, rig or platform or any property thereon.