

Computer Insurance

Insurance Product Information Document

Company: Zurich Insurance Europe AG

Product: Computer Insurance

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This document is a summary of the insurance cover and restrictions. It is not personalised to your individual needs. Complete pre-contractual and contractual information on the product is provided in the full policy documentation.

What is this type of insurance?

Insurance for businesses providing cover for damage to computers and auxiliary equipment.



What is insured?

- ✓ Damage to computer and auxiliary equipment at the location(s) specified in the Policy schedule.
- ✓ Additional expense to reduce interruption of the work normally carried out by or on the computer equipment.
- ✓ Recompilation of data lost due to the damage.
- ✓ Transit of the computer equipment anywhere in the world (limits detailed in the policy).
- ✓ Incompatibility of computer media.
- ✓ Recharging of gas cylinders.



What is not insured?

- ✗ The first amount of any claim (known as the excess).
- ✗ Exclusions detailed in the policy. For example some exclusions are:
 - ✗ Breakdown (unless a maintenance agreement is in force).
 - ✗ Damage recoverable under a guarantee or maintenance agreement.
 - ✗ Theft unless involving forcible/violent entry/exit.
 - ✗ Property in vehicles unless certain conditions are met (refer to the policy).
 - ✗ Programming errors or design defects.
 - ✗ Wear and tear.
 - ✗ Pollution.
 - ✗ Nuclear.
 - ✗ War.
 - ✗ Terrorism.
 - ✗ Communicable Disease.



Are there any restrictions on cover?

- ! In the case of inadequate sums insured your claim settlement will be reduced in proportion to the level of underinsurance. This is known as the application of Average.
- ! We will not pay more than the Sum Insured specified in the Schedule of insurance.
- ! Refer to your policy documentation for any other restrictions that may apply. We would draw your attention specifically to the General Exceptions section of the Policy and the exceptions set out in each section of the Policy.



Where am I covered?

- ✓ Damage to property at the address(es) specified in the policy schedule.



What are my obligations?

You have a legal duty to answer all questions asked by us in connection with your application for insurance honestly and with reasonable care. You must also ensure that any information voluntarily provided by you or on your behalf is provided honestly and with reasonable care.

Failure to comply with these requirements and/or any negligent or fraudulent misrepresentation could invalidate your Policy or affect your insurance cover or premium. It could also result in a claim being declined or the amount payable in respect of a claim being reduced or difficulty obtaining insurance in the future. Further information is provided in the Policy Booklet.

You must also (as more fully set out in the Policy Booklet):

- Check your policy documentation when you receive it to make sure you have the cover you need and expect.
- Tell us if any of the information you provided before policy cover commenced or renewed subsequently changes.
- Pay the premium or premium instalments on time.
- In the event of damage notify us immediately.
- Provide all the information and assistance we need to settle your claim.
- Take specific precautions (as detailed in the policy) regarding the back-up and storage of computer records/computer media.



When and how do I pay?

Premium for this policy may be paid through your insurance intermediary.



When does the cover start and end?

The contract commences and ends on the dates stated in the policy schedule. Standard policy duration is 12 months.



How do I cancel the contract?

You can cancel your policy at any time by writing to us. We will cancel the policy on the date we receive your request in writing. We will only charge you for the time on cover.