

- **What is Computer Cover?**
- The Computer All Risks policy offers protection for computer systems.
- This means all parts of the electronic data processing installation including tapes, cards, disks, and disk packs, and any other data carrying media, air conditioning temperature and environmental control equipment, power supply and voltage regulating control equipment and interconnecting wiring.
- It is divided into three sections:
- **Material damage** to the computer hardware and ancillary equipment (e.g air conditioning plant)
- **Replacement** of data media and reconstruction of data, following material damage to or misuse or contamination of the computer system.
- **Additional costs** for the continuation of computer operations following material damage to the computer system, using other installations, including rental, overtime and data media.
- The main hazards are fire, water damage, theft and faulty or incorrect operation.
- **Items in red are covers not normally provided on a commercial combined policy.**



- **Typical Extensions and Limits**

**Accidental discharges of gas flooding systems** – up to the greater of 10% of sum insured or £10,000

**Additional property** – up to 20% of the sum insured, to a maximum of £250,000, for no additional premium up to renewal

**Additional rental charges** – up to £25,000

**Automatic reinstatement of sum insured** – up to £10,000 for no additional premium

**Computer virus seek and destroy (removal of virus)** – up to the greater of 10% of sum insured or £5,000

**Consulting engineers/repair investigation** – full, reasonable costs agreed by us, whether successful or not

**Debris removal** – up to the greater of 10% of the sum insured or £50,000

**Incompatibility of computer records** – up to £50,000

**Misuse or contamination of computer systems** – up to £100,000

**Payment on account** – included  
**Professional accountants' charges** – reasonable costs

**Temporary repairs** – up to the greater of 10% of the sum insured or £50,000