

# Computer Insurance

## Insurance Product Information Document



Company: RSA Insurance Ireland DAC

Product: Computer Policy

RSA Insurance Ireland DAC is regulated by the Central Bank of Ireland (reference C750). A private company limited by shares registered in Ireland under number 148094 with registered office at RSA House, Dundrum Town Centre, Sandyford Road, Dundrum, Dublin 16.

This is a general product summary. Complete pre-contractual and contractual information specific to you is provided in your other documents. Please ensure that you read them carefully.

### What is this type of insurance?

This Policy covers your computer hardware, ancillary equipment and records against Damage by all risks other than what is not insured



#### What is insured?

- ✓ Sum Insured as detailed within the Policy Schedule
- ✓ Damage to Property by all risks other than what is not insured
- ✓ Loss of profit/revenue or increase cost of working as a result of damage to Property, if requested
- ✓ Accidental failure or fluctuation of the public electricity supply and failure in the distribution wiring at the premises
- ✓ Temporary Repairs/Expediting Costs up to the Hardware Sum Insured or €65,000 whichever is the lesser
- ✓ Additional Computer Lease or Rental Charges up to €20,000
- ✓ Automatic reinstatement of the Sum Insured at nil additional premium for losses up to €12,700
- ✓ Additional Property at nil additional premium up to 20% of the Hardware Sum Insured or €317,500 whichever is the lesser
- ✓ Computer Records up to €12,700
- ✓ Debris Removal up to 10% of the Hardware Sum Insured or €65,000 whichever is the lesser
- ✓ Incompatibility of Computer Records up to the Computer Records sum insured or €12,500 whichever is the lesser
- ✓ Accidental discharge of gas up to 10% of the Hardware Sum Insured or €12,500 whichever is the lesser
- ✓ Research & Development Costs up to €6,500
- ✓ Consulting Engineer costs incurred with RSA consent
- ✓ Indemnity applies to parent or subsidiary companies



#### What is not insured?

- ✗ Flood in the Netherlands
- ✗ Insured's Contribution/Excess
- ✗ Pollution or Contamination
- ✗ Loss or Damage recoverable under any guarantee or agreement for maintenance rental hire or lease
- ✗ Property offered for lease/hire/rent/loan or sale
- ✗ Property of others undergoing repair
- ✗ Deliberate withholding or restricting of power supply
- ✗ Failure of telecommunications system
- ✗ Corrosion or Erosion
- ✗ Wear & tear
- ✗ Nuclear Risks, War & Sonic Bangs
- ✗ War and Terrorism
- ✗ Electronic Risk – Damage to Data
- ✗ Biological or chemical contamination
- ✗ Riot Strike and Civil Commotion
- ✗ Radioactive Contamination



#### Are there any restrictions on cover?

- ! Worldwide cover restricted to 10% of the Hardware Sum Insured or €127,000 whichever is the lesser
- ! Theft from unattended vehicles is restricted to €6,350
- ! Cover for physically restraining security devices is limited to €6,350 or 10% of Sum Insured whichever is the lesser



#### Where am I covered?

You are covered in the event of damage to Property during the period of insurance whilst situated or in transit anywhere in the world



#### What are my obligations?

You must

- decide the sums insured
- make an annual declaration at renewal date
- disclose any material information
- take reasonable precautions to prevent damage or loss of information
- maintain the Property in good order and in an efficient operating condition
- observe manufacturers and/or suppliers instructions for use, storage or transit
- back up information at least once every 24 Hours
- maintain a set of back-up software programs in a separate location away from the Premises
- obtain and keep in force and effect a proper and valid licence in respect of any software program in your possession
- give immediate notice to the Company or your Insurance Broker in the event of a loss
- give immediate notice to the policy authority if loss caused by malicious persons
- advise us as soon as you become aware of any alteration which may increase the risk of damage
- advise us if your interest in the risk ceases
- advise us if the business is being wound up



#### When and how do I pay?

Please contact your Insurance Broker or us on 1890 290100 to discuss the payment options available to you



#### When does the cover start and end?

The start and end date is stated on the documents you receive from us



#### How do I cancel the contract?

You may cancel your policy by:

- contacting your Insurance broker
- writing to us at the address shown on your schedule or
- calling the number shown on your schedule