



# **Electronic Equipment Insurance Policy (Retail) Sales Literature**

## Electronic Equipment Insurance Policy (Retail)

Electronic Equipment Insurance Policy covers Electronic equipments owned by you or for which you are responsible.

### What does this Policy cover?

The policy covers accidental, unforeseen and sudden physical loss or damage to any electronic equipment (Including system software). You have an option to include coverage for External Data Media. You can also opt for Increased Cost of Working (ICOW) which will pay for the additional costs which you shall incur in order to ensure continued data processing on substitute equipment.

### Type of equipment covered

- Computer system consisting of CPU, Keyboards, Monitors, Printers, Stabilizers, UPS, System Software etc.
- Medical, Biomedical, Micro- processors;
- Audio/Visual equipments including the value of Systems Software

### Optional Extensions:

- Escalation
- Express Freight
- Air Freight
- Additional custom duty
- Third Party Liability
- Owners Surrounding Property

### Exclusions

- Wilful acts or Gross negligence on the part of you or your representatives;
- War or warlike operations, Nuclear reaction, radiation or radioactive contamination;
- Wear and Tear, Faults or defects existing at the time of commencement of insurance which ought to have been or were known to you, Faults or defect for which the supplier/manufacturer/Maintenance Contractor is responsible either by law or under contract.

The details furnished above do not constitute the entire terms and conditions. For details please refer to our Policy document.