Why choose this cover?
It’s unlikely that your client’s property policy provides cover for their computer equipment outside of traditional risks such as fire, flood and theft. Plus, the rising risk of cyber attack means your clients can be left with a gap in cover. Our Computer proposition can help fill this gap.

COVER
Computer is a flexible product that can be bought either as a standalone policy or as an optional section within Commercial Select, our property and casualty proposition for mid-corporate customers.

What is covered?
We cover the following equipment:

- servers
- PCs/laptops
- smartphones*
- removable vehicle satellite navigation systems
- broadband modems
- digital cameras
- digital projectors.

Material Damage (core)
All risks cover for the loss, damage or breakdown of computers and supporting equipment. Key features include:

- EU and worldwide – transit of computers and equipment with a limit of indemnity (LOI) up to £200,000 for the EU, and up to £50,000 anywhere else in the world
- breakdown for non-maintained equipment – cover up to £10,000 LOI if no maintenance agreement is in place
- theft – the cost of employing a specialist investigator if the lost or stolen computer equipment contains confidential data, up to £10,000 LOI
- green trade up – the limit will be increased by 10% if computers/equipment are replaced with greener items
- investigation costs – the cost of investigations and tests for possible repair or replacement options
- debris removal – costs for removing, dismantling and/or demolishing computer debris, up to £50,000 LOI
- additional equipment – cover for additional owned, hired, rented, leased or licensed computer and support equipment, up to 25% of the limit agreed for computer equipment, or £350,000 LOI (whichever is the lesser)
- damage to security devices – we will pay up to 10% of the limit agreed for Material Damage, or £50,000 LOI (whichever is the lesser)

This cover is provided on a reinstatement basis. This means we will pay for repairs or a replacement item of the next highest performance, or the most similar item supplied by the same manufacturer.

Computer Media (optional)
All risks cover for the loss, damage or corruption of software, data and data carrying materials anywhere in the world. In addition, it will cover:

- research and development costs – costs for the reproduction of data and images not held in any other records, up to 20% of the limit agreed for computer media, or £25,000 LOI (whichever is the lesser)

We will pay the necessary costs incurred to recompile data or software programs (including the employment of a specialist company or consultant), or the repurchasing of software.

Additional Expenditure (optional)
Cover for any reasonable costs incurred preventing or minimising the impact on the business following a loss, such as overtime or rental fees for temporary premises. This cover includes:

- loss of interest – reimbursement for identifiable transactions lost as a consequence of an insured event, up to 10% of the limit agreed for additional expenditure

1st Party Cyber Liability – E-Risks (optional)
Cover to seek, destroy and recompile own data after a virus or hacking incident. Key features include:

- seek, destroy and protect – removal of the virus before a loss, includes the costs of employing professional cyber security consultants to recommend improvements to prevent recurrence up to £20,000 LOI
- data/software recompilation – recompilation or repurchasing of data or software £100,000
- increased cost of working – following an attack to minimise disruption to business.

This cover is included as standard within the Commercial Select Computer section when both the Computer Media and Additional Expenditure options are selected.

Business Interruption (optional)
Cover for financial loss (gross profit or revenue) resulting from interruption or interference with the computer operations of the business.

We will pay for either the loss of gross profit or loss of revenue.

Please refer to the policy wording for all standard extensions, policy conditions, limitations and exclusions.

* mobile phones that are used solely for voice calls and sending/receiving texts are not covered by this proposition.
OTHER WAYS WE CAN HELP

The following products are available from Allianz.

Electronic Equipment
Cover for more complex electronic equipment, such as medical scanners or audio-visual and lighting equipment.

All Machinery
Covers a large range of plant and machinery, including air conditioning units, escalators, fork lift trucks, cranes, looms and alternators, within a vast array of situations, such as hospitals, hotels, breweries and factories.

Professional Indemnity
Protects your client in the event that a third party claims to have suffered a loss as a result of their professional negligence.

Directors & Officers Liability
Provides personal liability cover for company directors, officers and managers to protect them from claims that may arise from the decisions and actions taken within the scope of their regular duties.

For our mid-corporate customers, Computer cover can be bought as an optional section within Commercial Select, or our sector-specific propositions:

- Wholesale and Retail
- General Manufacturing
- Metalworking and Precision Engineering
- Professional Services
- Print, Publishing and Media

Visit allianz.co.uk for more information.

ADDITIONAL SERVICES FOR YOUR CLIENTS

With Allianz you will have access to our a wide range of additional services, as well as access to our free online risk management website.

SELF-SERVE RISK MANAGEMENT

On the website, you and your client will find advice on reducing the risks to their business, employees and customers, as well as details of additional services available, including:

- Risk management advice – hints and tips on how to minimise exposure to key risks including fire, security and health and safety
- Topical news and white papers – keeping you and your clients up-to-date with the latest updates to regulations and emerging risks
- Access to a purpose built business impact assessment (BIA) tool – to understand what elements of your client’s business might be vulnerable to interruption.
- Specialist preferred suppliers – discounted rate on a vast range of services and products.

For more information, visit allianz.co.uk/riskmanagement

ALLIANZ ENGINEERING SERVICES

- Special Engineering Services – one-off inspections coupled with bespoke consultation in fields such as electrical testing, energy and environmental services
- Inspection Services – plant and machinery inspection services in line with periodical regulatory requirements such as fixed wiring.
FAST, FAIR AND FLEXIBLE CLAIMS SERVICE

If computer equipment or software is lost, damaged or corrupted the disruption it causes can be devastating. It’s essential claims are dealt with quickly and effectively by computer claims specialists to help minimise the impact.

Key features of our computer claims service:

- **dedicated handlers** – an expert claims handler will be appointed to manage your client’s claim.
- **efficient authorisation of estimates** – fast approval of estimates for repairs.
- **expert legal advice** – specialist legal expertise provided by solicitors.
- **on-site assessments** – specialist loss adjusters to assess loss and agree actions to get the claim moving.
- **quick decisions and payments** – we will ensure swift decisions and fair settlements on items beyond repair.

**CLAIMS EXAMPLE**

When a client’s server broke down, important data was corrupted. Upon further investigation, it was discovered that the data being backed-up had also become corrupt. Allianz paid the cost of recompilation and reinstatement of the corrupt data. The cost to recompilation the corrupt data (and the associated increased cost of working) eventually outstripped the cost of the material damage claim and Allianz paid in excess of £40,000.

**WHY ALLIANZ ENGINEERING, CONSTRUCTION & POWER?**

We are one of the largest general insurers in the UK and part of the Allianz Group, the largest property and casualty insurer in the world. We have been providing engineering solutions since 1925, so we are confident we know our business. If you would like to know more about our Computer proposition, please contact your local Allianz Engineering, Construction & Power office.
Allianz.co.uk

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Allianz Insurance plc is authorised by the Prudential
Regulation Authority and regulated by the Financial
Conduct Authority and the Prudential Regulation Authority.

Financial Services Register number 121849.