

**QUICK GUIDE** 

# Computer



#### Cover

Computer cover can be bought as either a standalone policy via your local Engineering branch, or as an optional section within Commercial Select, our property and casualty proposition for mid-corporate customers. Cover<sup>1</sup> is provided for:

#### Material damage (core)

All risks cover for the loss, theft, damage or breakdown of computers and supporting equipment. Key features of this cover include:

- EU and worldwide transit limit of indemnity (LOI) up to £100,000 for the EU, and up to £50,000 anywhere else in the world.
- Breakdown for non-maintained equipment - up to £10,000 LOI.
- Green trade up limit increased by 10% if computers/equipment are replaced with greener items.
- Additional equipment up to 25% of the limit agreed for computer equipment, or £350,000 LOI (whichever is the lesser).

Cover is provided on a reinstatement basis.

#### **Computer Media (optional)**

All risks cover for the loss, damage or corruption of software, data, and data carrying materials. 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. In addition, we will cover:

 Research and development costs

 up to 20% of the limit agreed for computer media, or £25,000 LOI (whichever is the lesser).

#### **Additional Expenditure (optional)**

All risks 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 - up to 10% of the limit agreed for additional expenditure.

## 1st Party Cyber Liability - E-Risks (optional)

1st party cyber liability cover to seek, destroy and recompile own data after a virus or hacking incident.

Our Computer proposition is designed to protect your client's computers, supporting equipment, software, data and licence agreements. It covers the cost of repair or replacement following loss, damage or corruption as a result of operator error, faulty workmanship, breakdown, or even data corruption as a result of a cyber attack.

#### For Intermediary Use

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Key features of this cover include:

- Seek, destroy and protect up to £10,000 LOI.
- Data/software recompilation up to £100,000 LOI.
- 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)**

All risks cover for financial loss (gross profit or revenue).

#### What we cover

- servers
- PCs/laptops
- smartphones<sup>2</sup>
- removable vehicle satellite navigation systems
- · broadband modems
- digital cameras
- · digital projectors.

#### Additional covers available

- Electronic Equipment
- All Machinery
- Directors & Officers
- Professional Indemnity.

For our mid corporate customers, Computer cover can bought as part of Commercial Select and our sector specific propositions. Visit allianz.co.uk for more details.

#### **Additional services**

- FREE ten minute cyber consultation - on how to strengthen online/system security provided by data loss prevention experts, InteliSecure.
- FREE business support helplines to provide your clients with health and safety and business continuity.
- Allianz Engineering Inspection
   Services plant and machinery
   inspection services in line with
   periodical regulatory requirements
   such as fixed wiring.
- Allianz Engineering Special Services - for machinery not subject to regulatory inspections, we can provide specialist oneoff inspections and advice, alongside bespoke consultation, for pressure and lifting plant, energy, environment, electrical installations and more.
- Free risk management support

   guidance to help your clients
   manage risks to their business,
   employees and customers. Visit:

allianz.co.uk/riskmanagement.



### Making a claim

#### 01483 265825

9am-5pm Monday to Friday claims@allianzengineering.co.uk

We have a specialist team that will handle your client's claim from start to finish. They proactively manage the claims process, keeping you and your client informed every step of the way.

- <sup>1</sup>Please refer to the policy wording for all standard extensions and further details.
- <sup>2</sup>Mobile phones that are used solely for voice calls and sending/receiving texts are not covered by this policy.