

This Inland Marine coverage is subject to the terms shown below.  
The Inland Marine General Terms also apply.

**-PLEASE READ THIS CAREFULLY-**

### HOME COMPUTER COVERAGE

Each item that is covered must be described on the declarations page, or on a schedule that is a part of this policy. A coverage amount must be shown for each item. This is the most we will pay for a loss to that item.

### COINSURANCE

You must maintain a minimum coverage amount for each described item. This minimum coverage amount is the full actual cash value of the described item. If the coverage amount at the time of loss is less than the minimum coverage amount we will pay only a part of a loss. Our part of the loss will be determined by dividing the coverage amount by the minimum coverage amount. This percentage will be applied to the final adjusted loss to determine the amount that we will pay. This clause applies to Coverage A and B.

### DEFINITIONS

In addition to the definitions in the Inland Marine General Terms, the following definitions will apply:

1. **Equipment** is a network of machine components that accepts information, processes it according to plan, and produces a desired result.
2. **Media** is the material on which data is recorded such as magnetic tapes, disk packs, drums, paper tapes, cards and programs. This includes **data** stored on the media.
3. **Data** is a fact, concept or instruction that is converted into a form that can be used in a **data** processing operation. It includes programs.

### PROPERTY COVERED

Coverage A. We cover only the described **equipment** for which a coverage amount is shown.

Coverage B. We cover only the described **media**, that belongs to **you**, for which a coverage amount is shown.

### PROPERTY EXCLUDED

We do not cover:

1. accounts, bills, deeds, evidence of debt, valuable papers or records, manuscripts or other documents. We do cover these items if they have been converted to **data** form.
2. **data** or **media** that cannot be replaced with material of like kind and quality.
3. **Equipment, media, or data, used in business.**

### PERILS COVERED

We cover direct physical loss to covered property unless the loss is caused by a peril that is excluded. The loss must be due to an external cause.

**PERILS EXCLUDED**

We do not pay for a loss if one or more of the following excluded perils apply to the loss, regardless of other causes or events that contribute to or aggravate the loss, whether such causes or events act to produce the loss before, at the same time as, or after the excluded peril.

**Coverages A and B.**

The following exclusions apply to Coverages A and B. We do not pay for a loss that results from:

1. mysterious disappearance.
2. corrosion or rust.
3. dampness of atmosphere.
4. extremes of temperature.
5. a processing operation of the data processing system.
6. a process of repair, adjust, service or maintain the equipment or media. If a fire or explosion results, we do cover the loss caused by the fire or explosion.
7. mechanical or machinery breakdown or failure. If a fire or explosion results, we do cover the loss caused by the fire or explosion.
8. electrical currents, other than those caused by lightning, that damage an electrical apparatus or this wiring. If a fire or explosion results, we do cover the loss caused by the fire or explosion.
9. a fault, defect, error or omission in a plan, blueprint, design or specification.
10. a fault or defect in workmanship, installation or material.
11. a change in the electrical power supply that occurs away from the described premises.
12. a continuous leak or seepage from a domestic appliance or a plumbing, heating or air conditioning system that occurs over a period of time.
13. a change in or changing the arrangements of the component parts of the equipment.

**Coverage B.**

The following additional exclusions apply to Coverage B. We do not pay for loss that results from:

1. electrical or magnetic injury, disturbance or erasure of electronic recordings. We do cover loss caused by lightning.
2. breakdown or malfunction of the equipment while the media is being run through the system. If a fire or explosion results, we do cover the loss caused by the fire or explosion.
3. an error or omission in programming or giving improper instructions.

There are other perils that are not covered. These are listed in the Inland Marine General Terms.

**TERRITORY WHERE COVERAGE APPLIES**

Coverage applies while the property is anywhere in the world.