

HOME COMPUTER ENDORSEMENT

(The information required below may be shown on a separate schedule or supplemental Declarations.)

This coverage is subject to all policy **terms** that apply to the property coverage unless amended by this endorsement.

DEFINITIONS

The following additional definitions apply to the coverage provided by this endorsement:

1. **Data processing equipment** means a network of machine components capable of accepting information, processing it according to a plan and producing the desired results.
2. **Software** refers to the programs containing the facts, concepts or instructions which have been converted to a form usable by **data processing equipment** and which have been commercially purchased.
3. **Media** means all forms of material on which information is recorded or stored, and includes magnetic tapes, disk packs, paper tapes and cards. It does not include the information recorded on the **media**.

AGREEMENT

We cover the **data processing equipment** and **software** described below for which a limit of liability is indicated. **We** cover this property for risks of physical loss unless otherwise excluded.

Class of Property	Limit of Liability	Premium
1. Data Processing Equipment	\$ _____	\$ _____
	\$ _____	\$ _____
	\$ _____	\$ _____
	\$ _____	\$ _____
	\$ _____	\$ _____
	\$ _____	\$ _____
Total	\$ _____	\$ _____
2. Software	\$ _____	\$ _____
	\$ _____	\$ _____
	\$ _____	\$ _____
	\$ _____	\$ _____
	\$ _____	\$ _____
	\$ _____	\$ _____
Total	\$ _____	\$ _____

INCIDENTAL COVERAGE

As an additional amount of insurance, **we** cover direct physical loss or damage to **media you** own or for which **you** are legally responsible. **We** pay no more than \$250 per **occurrence**, unless a higher amount of insurance is indicated.

Higher Amount Of Insurance On Media (Amount of Increase)\$ _____

DEDUCTIBLE

The following deductible amount will apply to each loss after all other adjustments have been made.

\$ _____

NEWLY ACQUIRED PROPERTY

This applies for 30 days from the date of acquisition or until the expiration date of the policy, if it occurs first.

We cover newly acquired property that is of a class of property scheduled on this endorsement. **We** pay no more than the lesser of:

1. 25 percent of the total limit of liability shown for the respective class of property, or
2. \$5,000.

You must report newly acquired property to **us** within 30 days of acquisition and pay the additional premium from the date acquired.

EXCLUSIONS

The following exclusions apply in addition to the policy exclusions.

We do not pay for loss:

1. caused by or that results from mechanical breakdown or failure or changes in the arrangement of machine

parts. If a fire or explosion results, **we** pay only for the loss caused by the fire or explosion;

2. caused by or that results from errors, omissions or deficiencies in design, specifications, materials or workmanship;
3. caused by or that results from electrical currents other than those caused by lightning. If a fire results, **we** pay only for the damage caused by the fire;
4. caused by or that results from programming errors or incorrectly instructing the machine;
5. caused by or that results from changes in humidity or temperature;
6. caused by or that results from processing operations or that is caused by or results from damage during service or repair. If fire or explosion results, **we** pay only for the damage caused by the fire or explosion;
7. caused by or that results from delay, loss of market, loss of use, loss of income or interruption of business; or
8. to property rented or leased to others while away from the **insured premises**.