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## ELECTRONICS

### DEFINITIONS.

For this section

1. You/your/yours/yourself includes members of your family normally resident with you
2. property insured means computers (s) (including its keyboard) monitor , printer and other accessories described in the schedule that belong to you

### COVER PROVIDED

#### 1. INDEMNITY TO YOU

- 1.1 If the property insured is physically damaged and can be repaired, we will pay for the cost of repair less the first amount payable, or the sum insured less the First Amount Payable whichever is the lesser.
- 1.2 If the property insured is lost or physically damaged and cannot be repaired we will pay the current replacement value of a new item of equal performance and/or capacity or, if this is not possible, we will pay the cost of replacement of new property having the nearest equivalent performance and/or capacity to the property lost or damaged less the First Amount Payable or Sum Insured less the First Amount Payable whichever is the lesser.

Provided that

- 1.3 If you are unwilling or unable to replace the property insured or fail to replace within six months of the date of loss or damage the amount payable will be the market value of the property insured immediately before the loss or damage
- 1.4 If at the time of loss or damage the replacement value of the property insured as new is greater than the sum insured you will be your own insurer for the difference and will bear a ratable proportion of the loss or damage.

#### 2. INSURED EVENTS

##### 2.1 Material Damage

Physical loss of or damage to the property insured described in the schedule from causes not specifically excluded

##### 2.2 recompilation of data and/or reinstatement of programmes

All costs and expenses necessarily and reasonable incurred in the recompilation of data and/or all programmes recorded on data carrying media which is lost as a result of accidental erasure subject to a limit of R5 000 in respect of any one occurrence or series of occurrences arising out of any one event



## 2.3 Incompatibility Cover

We will indemnify you for costs incurred in respect of

- 2.3.1 Modifications or alterations to the property insured directly consequent upon loss or damage covered by insured event 2.1 of this section to ensure the operating integrity of the computer
- 2.3.2 Replacement of legal programmes to achieve compatibility with the modified or altered computer, provided such programmes have been listed herein as insured programmes and a replacement value declared therefore
- 2.3.3 The restoration of previously captured data which has become inaccessible due to modifications or to alterations of the computer or in consequence of the replacement or upgrading of legal programmes

Provided always that

- 2.3.4 the costs allowed for in 2.3.1, 2.3.2 and 2.3.3 above shall be necessarily and reasonably incurred to maintain normal working conditions
- 2.3.5 such additional costs shall be incurred as a direct consequence of loss or damage covered in terms of insured events 2.1 and 2.2 of this section.
- 2.3.6 The cover afforded here under shall be restricted to
  - 2.3.6.1 parts or components of the computer system which are not covered by insured event 2.1
  - 2.3.6.2 programmes or data reinstated and not covered under insured event 2.2
- 2.3.7 The amount paid here under, in respect of any one event, shall not exceed R5 000

## **SPECIAL EXCLUSIONS**

We will not be liable for

### 1. IN RESPECT OF MATERIAL DAMAGE

- 1.1 Loss or damage provided for under any maintenance and or lease arrangement
- 1.2 Loss or damaged caused
  - 1.2.1 by vermin, moths, or gradually operating causes
  - 1.2.2 during any process of cleaning or upgrading
  - 1.2.3 by confiscation or detention by any process of law
  - 1.2.4 by wear and tear, development of poor contacts, scratching of painted or polished surfaces
  - 1.2.5 by viruses, Trojans, worms or other similar destructive media
- 1.3 derangement unless accompanied by physical damage otherwise covered by this section



- 1.4 parts having a short life such as (by not limited to) cathode ray tubes, bulbs, fuses or sacrificial buffer circuits. If such parts are damaged as a result of damage to other parts we will indemnify you or the residual value of these parts
- 1.5 property insured lost from an attended motor vehicle unless the property insured was concealed in a locked boot or compartment forming part of a locked vehicle and there is violence and forcible entry into the vehicle.
2. IN RESPECT OF RECOMPILATION OR REINSTATEMENT OF DATA AND/ OR PROGRAMMES  
Accidental erasure caused by programme errors, viruses, Trojans, worms or other similar destructive media, incorrect entry or the inadvertent cancellation or corruption of data

**SPECIAL CONDITIONS**

**1. FIRST AMOUNT PAYABLE**

In respect of any occurrence giving rise to a claim in terms of this section you will be responsible for the first amount payable shown in the schedule.