



GENERAL

1. DEFINITIONS

- 1.1 You/yours/yourself means the policyholder named in the schedule, other insured(s) and/or other parties to whom cover in terms of these sections has been provided.
- 1.2 We/us/our means the insurers.
- 1.3 Headnotes are for reference and do not affect the interpretation of the policy.

2. INTERPRETATION

The policy and schedule must be read as one document. Any word or expression given a specific meaning will have such meaning wherever it appears.

3. OBSERVANCE OF POLICY TERMS

Our liability is conditional on the observance of the policy terms by any person claiming indemnity or benefit.

4. PREVENTION OF LOSS

You must take all reasonable precautions to prevent a loss or damage, bodily injury and accidents, and should effect emergency repairs to your property to prevent further damage.

5. CLAIMS PROCEDURE, REQUIREMENTS AND CONDITIONS

- 5.1 If an event giving rise to or likely to give rise to a claim comes to your knowledge, you must notify us within 30 days and as soon as reasonably possible give us :
 - 5.1.1 particulars of other insurance covering the same event
 - 5.1.2 written details of the event
 - 5.1.3 such proof, information and sworn declarations we may require from time to time
 - 5.1.4 any document or details of any communication received in connection with a claim.
- 5.2 No admission, statement, offer, promise, payment or indemnity may be made or accepted by you without our written consent.
- 5.3 The theft or loss or malicious damage to any insured article must be notified to the police as soon as is reasonably possible.
- 5.4 We may take over and conduct the defence or settlement of any claim and have the right to use your name for this purpose.
- 5.5 You must give all information, documentation and assistance required by us to obtain indemnity from other parties.
- 5.6 You must notify us immediately you become aware of any impending prosecution or inquest in respect of any event which may give rise to a claim.



- 5.7 If we deny liability for any claim made under this policy we will be relieved of liability unless summons is served on us within 90 days of repudiation.
- 5.8 If we deny liability for any claim made under this policy we will be relieved of liability unless summons is served on us within 90 days of repudiation.
- 5.9 We will not be liable under more than one section of this policy in respect of loss or damage arising from the same event in respect of the same liability, loss or damage.
- 5.10 In respect of any section of this policy under which indemnity is provided for liability to third parties, we may, upon the happening of any event pay you the limit of indemnity provided in respect of such an event or any lesser sum for which the claim or claims arising from such event can be settled and we shall thereafter not be under further liability in respect of such event.
- 5.11 If, after payment of a claim in respect of loss or stolen property, the property (the subject matter of the claim) or any part thereof is located, you will render all assistance in the identification and physical recovery of such property if called on to do so by us, provided that your reasonable expenses in rendering such assistance will be reimbursed by us. Should you fail to render such assistance in terms of this condition when called upon to do so, you will immediately become liable to repay us all amounts paid in respect of the claim.
- 5.12 In the event of a claim for which we become liable to provide indemnity for the maximum amount payable under any item(s) or section of the policy, we are not obliged in law or otherwise to provide a refund of the premium for the unexpired period of insurance.

6. MORE THAN ONE POLICY

If the loss, damage or liability is covered by any other insurance we will not pay more than our rateable proportion.

7. REINSATEMENT OF SUM INSURED

The sum insured will not be reduced by the amount of any claim. We may request you to pay a premium on the amount of the claim from the date of the loss or damage to the expiry of the period of insurance.

This condition applies to :

- 7.1 Household Goods (Section 1)
- 7.2 Building (Section 3)
- 7.3 All Risks (Section 4)

8. CANCELLATION/PREMIUM PAYMENT

8.1 CANCELLATION

8.1.1 This policy or section may be cancelled

8.1.1.1 by you at any time given in writing and we will be entitled to retain the customary short term premium or minimum premium.



8.1.1.2 by us by 30 days notice given in writing to you at your last known or nominated address and we will retain pro-rata premium. Notice shall be deemed to have been received by you after 10 days of the dispatch of the notice unless proven by you to the contrary.

8.2 PREMIUM PAYMENT

8.2.1 ANNUAL POLICY

8.2.1.1 premium is payable on or before inception date or renewal date as the case may be. We shall not be obliged to accept premium tendered to us after 15 days from the inception date or renewal date as the case may be.

8.2.2 MONTHLY PREMIUM

8.2.2.1 if the premium is not paid on the last date it was due to be paid

8.2.2.1.1 as a result of payment having been stopped by you this policy will be cancelled at 16:00 on the date the premium was due to be paid.

8.2.2.1.2 for any reason other than as described in 8.2.2.1.1 we will debit in the following month and should the outstanding premium not be paid when debited, the policy will be cancelled from the date the first unpaid premium was due to be paid,

9, AUTOMATIC INCREASE MARGIN

The sums insured under Household Goods (Section 1), Building (Section 3) and All Risks general property (Section 5.2.1 General) will be increased automatically on the anniversary/renewal date of this policy by a percentage commensurate with price indices. This does not relieve you of your responsibility to ensure that the sums insured represent the full replacement value of the property at all times.

10. CHANGE IN CIRCUMSTANCES

We may decline to indemnify or compensate you for loss, damage, accident or liability under any item or section if the risk is materially increased without our consent or in the event of any material misdescription, omission, misrepresentation or non-disclosure.

11. RIOT AND STRIKE EXTENSION (excluding cover that may be provided by the South African Special Risks Insurance Association)

Notwithstanding anything to the contrary contained in Exclusion 13.1.3

11.1 The policy is extended to cover loss or damage to property directly occasioned by or through or in the consequence of :

11.1.1 civil commotion, labour disturbances, riot, strike or lockout

11.1.2 the act of any lawfully established authority in controlling, preventing, suppressing in any other way dealing with any occurrence referred to in 11.1.1 above.



11.2 The extension does not cover loss or damage to property

11.2.1 occurring either within the territorial limits of the Republic of South Africa or Namibia or beyond the territorial limits specified in the policy.

11.2.2 resulting from total or partial cessation of work, or the retarding or cessation of any process or operation

11.2.3 occasioned by permanent or temporary dispossession resulting from confiscation

11.2.4 related to or caused by any occurrence referred to in exclusion 13.1.1.2, 13.1.3.3, 13.1.3.4, 13.1.3.5, 13.1.3.6 or the act of any lawfully established authority in controlling, preventing, suppressing or in any other way dealing with any such occurrence

If we allege that by reason of 11.2.1, 11.2.2, 11.2.3, 11.2.4 loss or damage is not covered by this extension, the burden of proving the contrary will rest on you.

11.3 Notwithstanding any provision of this policy including any exclusion, exception or extension or other provision not included herein which would otherwise override a general exclusion, this policy does not cover loss of or damage to property or expense, of whatever nature directly or indirectly caused by, arising out of or in connection with any act of terrorism, regardless of any other cause or event contributing concurrently or in any way sequence to the loss, damage or expense.

For the purpose of this exclusion 11.3 an act of terrorism includes, without limitation, the use of violence or force or the threat thereof whether as an act harmful to human life or not, by any person or group of persons, whether acting alone, or on behalf of or in connection with any organization or government or any other person or body of persons, committed for political, religious, personal or ideological reasons or purposes including any act committed with the intention to influence any government or for the purpose of inspiring fear in the public or any section thereof.

If we allege that be reason of exclusion 11.3 loss of or damage to property is not covered by this policy, the burden of proving the contrary shall rest with you.

12. JURISDICTION

This policy is subject to the jurisdiction of the Republic of South Africa

13. EXCLUSIONS

13.1 We will not be liable for

13.1.1 any claim which is in any respect fraudulent

13.1.2 loss, damage or bodily injury deliberately caused by you or any person acting in collusion with you

13.1.3 loss damage to property related to or caused by

13.1.3.1 civil commotion, labour disturbance, riot, strike lockout or public disorder or any act or activity which is calculated or directed to bring about any of the foregoing



- 13.1.3.2 war, invasion, act of foreign enemy, hostilities or warlike operations (whether war be declared or not) or civil war
- 13.1.3.3
 - (a) mutiny, military rising, military or usurped power, martial law or state of siege, or any other event or cause which determines the proclamation or maintenance of martial law or state of siege
 - (b) insurrection, rebellion or revolution
- 13.1.3.4 any act (whether on behalf any organization, body or person or group of persons) calculated or directed to overthrow or influence any State or Government or any provincial, local or tribal authority with force or by means of fear, terrorism or violence
- 13.1.3.5 any act which is calculated or directed to bring about loss or damage in order to further any political aim, objective or cause, or to bring about any social or economic change, or in protest against any State or Government or any provincial, local or tribal authority, or for the purpose of inspiring fear in the public or any section thereof
- 13.1.3.6 any attempt to perform any act referred to in exclusion 13.1.3.4 or 13.1.3.5 above
- 13.1.3.7 the act of any lawfully established authority in controlling, preventing, suppressing or in any other way dealing with any occurrence referred to in exclusions 13.1.3.1, 13.1.3.2, 13.1.3.3, 13.1.3.4, 13.1.3.5 and 13.1.3.6 above.

If we allege that by reason of exclusions 13.1.3.1, 13.1.3.2, 13.1.3.3, 13.1.3.4, 13.1.3.5 and 13.1.3.6 and 13.1.3.7 of this exclusion, loss of or damage to property is not covered by this policy, the burden of proving the contrary shall rest with you.

- 13.1.4 loss or damage caused directly or indirectly by or through or in consequence of any occurrence for which a fund has been established in terms of the War Damage Insurance and Compensation Act, 1976 (No. 85 of 1976) or any similar Act operative in any of the territories to which this policy applies.
- 13.2 Notwithstanding any provision of this policy including any exclusion, exception or extension or other provision not included herein which would otherwise override a general exclusion, this policy does not cover loss or damage to property or expense, of whatever nature directly or indirectly caused by arising out of or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any sequence to the loss, damage or expense.

For the purpose of this exclusion 13.2 an act of terrorism includes, without limitation, the use of violence or force or the threat thereof whether as an act harmful to human life or not, by any person or group of persons, whether acting alone, or on behalf of or in connection with any organization or government or any other person or body of persons, committed for political, religious, personal or ideological reasons or purposes including any act committed with the intention to influence any government or for the purpose of inspiring fear in the public or any section thereof.



If we allege that by any reason of exclusion 13.2 loss of or damage to property is not covered by this policy, the burden of providing the contrary shall rest with you.

- 13.3 Except as regards the Personal Accident Section, this policy does not cover any legal liability, loss or damage, cost or expense whatsoever or any consequential loss directly or indirectly caused by or contributed to by or arising from :

13.3.1 ionising, radiations or contamination by radio-activity from any nuclear fuel or from any nuclear waste from the combustion or use of nuclear fuel;

13.3.2 nuclear material, nuclear fission or fusion, nuclear radiation;

13.3.3 nuclear explosives or any nuclear weapon;

13.3.4 nuclear waste in whatever from;

regardless of any other cause or event contributing concurrently or in any other sequence to the loss

For the purpose of this exclusion only, combustion shall include any self-sustaining process of nuclear fission.

13.4 COMPUTER LOSS EXCLUSION

Notwithstanding any provision of this policy including any exclusion or extension or other provision not included herein which would otherwise override a general exclusion, this policy does not cover

- (a) loss or destruction of or damage to any property whatsoever (including a computer) or any loss or expense whatsoever resulting or arising therefrom
- (b) any legal liability of whatsoever nature
- (c) any consequential loss

directly or indirectly caused by or contributed to by or consisting of or arising from the incapacity or failure of any computer, correctly or not at all

- (i) to treat any date as the correct date or true calendar date, or correctly or appropriately to recognize, manipulate, interpret, process, store, receive or to respond to any data or information, or to carry out any command or instruction, in regard to or in connection with any such date, or
- (ii) to capture, save, retain or to process any information or code as a result of the operation of any command which has been programmed into any computer, being a command which causes the loss of data or the inability to capture, save, retain or correctly to process such data in regard to or in connection with any such date, or
- iii) to capture, save, retain or to process any information or code due to programme errors, incorrect entry or the inadvertent cancellation or corruption of data and/or programmes, or



- (iii) to capture, save, retain or to process any data as a result of the action of any computer virus, or other corrupting, harmful or otherwise unauthorized code or instruction including any Trojan horse, time or logic bomb or worm or any other destructive or disruptive code, media or programme or interference.

A computer includes any computer, data processing equipment, microchip, integrated circuit or similar device in computer or non-computer equipment or any computer software, tools, operating system or any computer hardware or peripherals and the information or data electronically or otherwise stored in or on any of the above, whether your property or not.

Special Extension on the above General Exclusion 13.4

1. Loss or destruction of or damage to the insured property by fire, explosion, lightning, earthquake or by the insured events referred to in 2. Below or indemnified by Personal Accident, Motor, Motor cycle, Trailer/Caravan or Pleasure Craft section is not excluded by this General Exclusion
2. The insured events that are not excluded for the purpose of this Special Exclusion are damage caused by
 - 2.1 Storm, flood, wind, rain, hail or snow excluding loss or damage to property in the open unless the property is designed to exist or operate in the open
 - 2.2 Sudden damage to any building caused by impact

These insured Events do not cover wear and tear or gradual deterioration.

3. The Special Extension will not insure any loss, destruction, damage or consequential loss if it would not have been insured in the absence of this Computer Loss General Exclusion and this Special Extension.
 4. This Special Extension shall not apply to any Personal Liability indemnity.
- 13.5 We will not be liable for consequential loss or damage except as specifically provided.

SASRIA/NASRIA EXCLUSION CLAUSE

It is hereby understood and agreed that Underwriters shall not make any payment for any Claim or Claims which are or could be covered by the South African Special Risks Insurance Association or the National Special Risks Insurance Association.

LSW640 11/96

SEVERAL LIABILITY NOTICE

The subscribing insurers' obligations under contracts of insurance to which they subscribe are several and not joint and are limited solely to the extent of their individual subscriptions. The subscribing insurers are not responsible for the subscription of any co-subscribing insurer who for any reason does not satisfy all or part of its obligations.

LSW 1001 (Insurance) 08/94

SEVERAL LIABILITY CLAUSE

The liability of an insurer under this contract is several and not joint with other insurers party to this contract. An insurer is liable only for the proportion of liability it has underwritten. An insurer is not jointly liable for the proportion of liability underwritten by any other insurer. Nor is an insurer otherwise responsible for any liability of any other insurer that may underwrite this contract.



The proportion of liability under this contract underwritten by an insurer (or, in the case of a Lloyd's syndicate, the total of the proportions underwritten by all the members of the syndicate taken together) is shown in this contract. In the case of a Lloyd's syndicate, each member of the syndicate (rather than the syndicate itself) is an insurer. Each member has underwritten a proportion of the total shown for the syndicate (that total itself being the total of the proportions underwritten by all the members of the syndicate taken together). The liability of each member of the syndicate is several and not joint with other members. A member is liable only for that member's proportion. A member is not jointly liable for any other member's proportion. Nor is any member otherwise responsible for any liability of any other insurer that may underwrite this contract. The business address of each member is Lloyd's, One Lime Street, London EC3M 7HA. The identity of each member of a Lloyd's syndicate and their respective proportion may be obtained by writing to Market Services, Lloyd's, at the above address. Although reference is made at various points in this clause to "this contract" in the singular, where the circumstances so require this should be read as a reference to contracts in the plural.

LMA5096 (Combined Certificate) 07/03/08

WAR AND CIVIL WAR EXCLUSION CLAUSE

Notwithstanding anything to the contrary contained herein this Policy does not cover Loss or Damage directly or indirectly occasioned by, happening through or in consequence of war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any government or public or local authority.

NMA0464 01/01/1938

RADIOACTIVE CONTAMINATION AND EXPLOSIVE NUCLEAR ASSEMBLIES EXCLUSION CLAUSE

This Policy does not cover

- (a) loss or destruction of or damage to any property whatsoever or any loss or expense whatsoever resulting or arising therefrom or any consequential loss
- (b) any legal liability of whatsoever nature

directly or indirectly caused by or contributed to by or arising from

- (i) ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel
- (ii) the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.

NMA1622 4/4/68

ELECTRONIC DATA ENDORSEMENT B

1. Electronic Data Exclusion

Notwithstanding any provision to the contrary within the Policy or any endorsement thereto, it is understood and agreed as follows:

- (a) This Policy does not insure loss, damage, destruction, distortion, erasure, corruption or alteration of

ELECTRONIC DATA from any cause whatsoever (including but not limited to COMPUTER VIRUS) or loss of use, reduction in functionality, cost, expense of whatsoever nature resulting therefrom, regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

ELECTRONIC DATA means facts, concepts and information converted to a form useable for

communications, interpretation or processing by electronic and electromechanical data processing or electronically controlled equipment and includes programmes, software



and other coded instructions for the processing and manipulation of data or the direction and manipulation of such equipment.

COMPUTER VIRUS means a set of corrupting, harmful or otherwise unauthorised instructions or code including a set of maliciously introduced unauthorised instructions or code, programmatic or otherwise, that propagate themselves through a computer system or network of whatsoever nature. COMPUTER VIRUS includes but is not limited to 'Trojan Horses', 'worms' and 'time or logic bombs'.

- (b) However, in the event that a peril listed below results from any of the matters described in paragraph (a) above, this Policy, subject to all its terms, conditions and exclusions, will cover physical damage occurring during the Policy period to property insured by this Policy directly caused by such listed peril.

Listed Perils

Fire

Explosion

2. **Electronic Data Processing Media Valuation**

Notwithstanding any provision to the contrary within the Policy or any endorsement thereto, it is understood and agreed as follows:

Should electronic data processing media insured by this Policy suffer physical loss or damage insured by this Policy, then the basis of valuation shall be the cost of the blank media plus the costs of copying the ELECTRONIC DATA from back-up or from originals of a previous generation. These costs will not include research and engineering nor any costs of recreating, gathering or assembling such ELECTRONIC DATA. If the media is not repaired, replaced or restored the basis of valuation shall be the cost of the blank media. However this Policy does not insure any amount pertaining to the value of such ELECTRONIC DATA to the Assured or any other party, even if such ELECTRONIC DATA cannot be recreated, gathered or assembled.

NMA 2915 25/01/01

SANCTION LIMITATION AND EXCLUSION CLAUSE

No (re)insurer shall be deemed to provide cover and no (re)insurer shall be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose that (re)insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

LMA3100 15/09/10

COMMUNICABLE DISEASE ENDORSEMENT

1. This policy, subject to all applicable terms, conditions and exclusions, covers losses attributable to direct physical loss or physical damage occurring during the period of insurance. Consequently and notwithstanding any other provision of this policy to the contrary, this policy does not insure any loss, damage, claim, cost, expense or other sum, directly or indirectly arising out of, attributable to, or occurring concurrently or in any sequence with a Communicable Disease or the fear or threat (whether actual or perceived) of a Communicable Disease.
2. For the purposes of this endorsement, loss, damage, claim, cost, expense or other sum, includes, but is not limited to, any cost to clean-up, detoxify, remove, monitor or test:
 - 2.1. for a Communicable Disease, or
 - 2.2. any property insured hereunder that is affected by such Communicable Disease.



3. As used herein, a Communicable Disease means any disease which can be transmitted by means of any substance or agent from any organism to another organism where:
 - 3.1. the substance or agent includes, but is not limited to, a virus, bacterium, parasite or other organism or any variation thereof, whether deemed living or not, and
 - 3.2. the method of transmission, whether direct or indirect, includes but is not limited to, airborne transmission, bodily fluid transmission, transmission from or to any surface or object, solid, liquid or gas or between organisms, and
 - 3.3. the disease, substance or agent can cause or threaten damage to human health or human welfare or can cause or threaten damage to, deterioration of, loss of value of, marketability of or loss of use of property insured hereunder.
4. This endorsement applies to all coverage extensions, additional coverages, exceptions to any exclusion and other coverage grant(s).

All other terms, conditions and exclusions of the policy remain the same.

LMA5393 25 March 2020

PROPERTY CYBER AND DATA EXCLUSION

- 1 Notwithstanding any provision to the contrary within this Policy or any endorsement thereto this Policy excludes any:
 - 1.1 Cyber Loss;
 - 1.2 loss, damage, liability, claim, cost, expense of whatsoever nature directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with any loss of use, reduction in functionality, repair, replacement, restoration or reproduction of any Data, including any amount pertaining to the value of such Data;regardless of any other cause or event contributing concurrently or in any other sequence thereto.
- 2 In the event any portion of this endorsement is found to be invalid or unenforceable, the remainder shall remain in full force and effect.
- 3 This endorsement supersedes and, if in conflict with any other wording in the Policy or any endorsement thereto having a bearing on Cyber Loss or Data, replaces that wording.

Definitions

- 4 Cyber Loss means any loss, damage, liability, claim, cost or expense of whatsoever nature directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with any Cyber Act or Cyber Incident including, but not limited to, any action taken in controlling, preventing, suppressing or remediating any Cyber Act or Cyber Incident.
- 5 Cyber Act means an unauthorised, malicious or criminal act or series of related unauthorised, malicious or criminal acts, regardless of time and place, or the threat or hoax thereof involving access to, processing of, use of or operation of any Computer System.
- 6 Cyber Incident means:
 - 6.1 any error or omission or series of related errors or omissions involving access to, processing of, use of or operation of any Computer System; or
 - 6.2 any partial or total unavailability or failure or series of related partial or total unavailability or failures to access, process, use or operate any Computer System.



- 7 Computer System means:
- 7.1 any computer, hardware, software, communications system, electronic device (including, but not limited to, smart phone, laptop, tablet, wearable device), server, cloud or microcontroller including any similar system or any configuration of the aforementioned and including any associated input, output, data storage device, networking equipment or back up facility,
- owned or operated by the Insured or any other party.

- 8 Data means information, facts, concepts, code or any other information of any kind that is recorded or transmitted in a form to be used, accessed, processed, transmitted or stored by a Computer System.

LMA5401 11 November 2019

CYBER and DATA TOTAL EXCLUSION ENDORSEMENT

- 1 Notwithstanding any provision to the contrary within this Policy or any endorsement thereto this Policy does not apply to any loss, damage, liability, claim, fines, penalties, cost or expense of whatsoever nature directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with any:
- 1.1 **Cyber Act** or **Cyber Incident** including, but not limited to, any action taken in controlling, preventing, suppressing or remediating any **Cyber Act** or **Cyber Incident**; or
- 1.2 loss of use, reduction in functionality, repair, replacement, restoration, reproduction, loss or theft of any **Data**, including any amount pertaining to the value of such **Data**;
regardless of any other cause or event contributing concurrently or in any other sequence thereto.
- 2 In the event any portion of this endorsement is found to be invalid or unenforceable, the remainder shall remain in full force and effect.
- 3 This endorsement supersedes any other wording in the Policy or any endorsement thereto having a bearing on a **Cyber Act**, **Cyber Incident** or **Data**, and, if in conflict with such wording, replaces it.
- 4 If the Underwriters allege that by reason of this endorsement that loss sustained by the Insured is not covered by this Policy, the burden of proving the contrary shall be upon the Insured.

Definitions

- 5 **Computer System** means any computer, hardware, software, communications system, electronic device (including, but not limited to, smart phone, laptop, tablet, wearable device), server, cloud or microcontroller including any similar system or any configuration of the aforementioned and including any associated input, output, data storage device, networking equipment or back up facility, owned or operated by the Insured or any other party.
- 6 **Cyber Act** means an unauthorised, malicious or criminal act or series of related unauthorised, malicious or criminal acts, regardless of time and place, or the threat or hoax thereof involving access to, processing of, use of or operation of any **Computer System**.
- 7 **Cyber Incident** means:
- 7.1 any error or omission or series of related errors or omissions involving access to, processing of, use of or operation of any **Computer System**; or
- 7.2 any partial or total unavailability or failure or series of related partial or total unavailability or failures to access, process, use or operate any **Computer System**.
8. **Data** means information, facts, concepts, code or any other information of any kind that is recorded or transmitted in a form to be used, accessed, processed, transmitted or stored by a **Computer System**.

LMA5468 4 November 2020