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Electronic Equipment Insurance

ADVICE INSURE INVEST HEALTH
Regulated by the Insurance Regulatory Authority
Organisations today rely heavily on their capability to collect, store and use data to achieve competitive advantage in a very dynamic world of business. Any loss of equipment or data can lead to severe financial losses. To mitigate such losses an Electronic Equipment policy is the most suitable insurance to consider.

The policy provides comprehensive coverage for office electronic equipment. It includes physical loss or damage to all electronic equipment and data media, as well as the increased cost of working resulting from an accidental, unintended and unforeseen sudden physical loss or damage to the electronic equipment.

Who can purchase the cover:
- Owner or owners of electronic equipment
- Organisations leasing electronic equipment
- Bankers or financiers who bear the purchase cost of the equipment

The policy is in three (3) sections

Section I - Material Damage

This section covers the loss or damage to the equipment from any sudden and unforeseen causes other than those specially excluded, in a manner necessitating repair or replacement. The sums insured under this section should be equal to the cost of replacement of the insured items by new items of the same kind, model and capacity.

Notable Exclusions
- Losses caused by natural calamities of earthquake, volcanic eruption, hurricane e.t.c.
- Losses arising prior to commencement of cover.
- Any costs incurred in connection with the maintenance of the insured equipment.
- Electrical or mechanical derangement not caused by accidental means.
- The excess amount applicable for each and every loss (Excess is the amount the Insured shall bear as the first part of each and every claim made under the Policy).
- Consequential loss or liability of any kind.
- Terrorism exclusion.
- Political risks exclusion.
- Wear, tear and depreciation. Any other exclusion as per the policy issued.

Section II - External Data Media

The section covers loss or damage to external data media inclusive of the information stored therein, which can be directly processed in the Electronic Data Processing (EDP) systems as result of any material damage payable under Section 1. This cover includes expenses incurred for restoration and reconstruction of the lost or damaged data.

The Sum Insured is the total cost in aggregate during the year of restoring the external data media by replacing lost or damaged data media by new materials and reconstruction or restoration of the lost information.

Section III - Increased Cost of Working

This section covers the additional expenditure incurred for the use of substitute or hired EDP equipment not covered under the policy, in case of any material damage loss indemnifiable under Section 1 of the policy giving rise to a total or partial interruption of operation of the EDP equipment insured.

The sum insured should be an amount, which the insured would have to pay as additional expenditure for the 12 months use of substitute EDP equipment of similar performance to the EDP equipment insured. The section extends to cover expenses and costs for transportation of materials provided the sums for these costs are advised.

Section Exclusions:

- Additional expenditures arising from:
  - Restrictions imposed by public authorities in relation to the reconstruction or operation of the EDP Equipment insured.
  - Any undue delay on the part of the Insured in repairing or replacing the damaged or destroyed equipment upon settlement under section 1 of this policy.

What is required for quotation and cover placement?

A completed proposal form and a listing of electronic equipment to be insured.

FAQs

- How does Electronic Equipment insurance differ with All Risks Insurance
  All Risks policy only covers the equipment but has no coverage on external data media and increased cost of working. EEQ cover is most appropriate for premises risk machinery with little movement while an All Risks cover is suitable for portable items.

- What are suitable equipment to be covered under EEQ policy
  Generally it covers equipment requiring low voltage and power to operate e.g. computer equipment, and auxiliary equipment like UPS, Audio Visual Equipment, medical equipment eg CT scan, MRI machines e.t.c.