

This policy covers entire range of Electronic Equipments from a Personal Computer to sophisticated servers and routers. However the policy does not cover mobile electronic equipment like laptops, digital cameras etc

SECTION I - Covers any unforeseen and sudden physical loss or damage to Electronic Equipment's from any cause, other than those excluded.

SECTION II - Covers External Data Media and the expenses for reconstruction and re-recording of information

SECTION III - Covers Increased Cost of Working

General Exclusions

- Acts of Terrorism
- War and Nuclear Risk
- Wilful Act or Negligence
- Partial or Total Cessation of Work
- Loss or damage to the property falling under the terms of the Maintenance Agreement.
- Loss or destruction or damage directly occasioned by pressure wave caused by aircraft and other aerial devices
- Consequential Losses
- Normal wear & tear
- Gradual deterioration due to atmospheric conditions
- Loss or damage due to faulty design
- Contractual liabilities
- Cost of replacement / repair or rectification of defective material and/or workmanship

Exclusions to Section II

Costs arising from false programming, punching, labeling or inserting, inadvertent canceling of information or discarding of data media, and from loss of information caused by magnetic fields

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