

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

HOME COMPUTER COVERAGE

For an additional premium, we cover your home computer as described below:

Property

Your home computer is defined to include the electronic data processing system designed for use in the home, including peripheral hardware and connecting cables, plug in cartridges and expansion hardware, commercially purchased software, blank tapes, blank disks, disc drives, printers and modems.

Your home computer does not include data or home developed software, any television set used as a computer monitor, and television set used as a computer monitor, and telephone equipment used to connect the computer to a network through telephone lines.

Perils

We cover your home computer against all risks of direct physical loss or damage from any external cause except:

- a. Loss or damage caused by or resulting from wear and tear, an original defect in the property covered, gradual deterioration, insects, vermin, inherent vice, dampness, dryness, cold or heat.
- b. Dishonest acts by any insured or anyone entrusted with the property, except a carrier for hire.
- c. Errors or omissions in processing or machine programming error or instructions to the machine.
- d. Electrical or magnetic injury, disturbance or erasure of electronic recordings, except by a confirmed direct lightning strike to the dwelling in which the home computer is located.
- e. Mechanical breakdown, faulty construction, error or omission in design. A direct loss caused by resulting fire or explosion is covered.
- f. Delay, loss of market, loss of income or interruption of business.
- g. War, including undeclared war, civil war, insurrection, rebellion, revolution, warlike act by a military force or military personnel, destruction or seizure or use for a military purpose, and including any consequence of any of these.
- h. Nuclear hazard, to the extent set forth in the Nuclear Hazard Clause.

Loss Settlement

If at the time of loss, the damaged property is:

- a. Not insured for Replacement Cost Loss Settlement as outlined in **Section I – Conditions**, Loss Settlement, and we give you written notice within 30 days after we receive your signed, sworn proof of loss, we may repair or replace any part of the damaged property with material of like kind and quality.
- b. Insured for Replacement Cost Loss Settlement as outlined in **Section I – Conditions**, Loss Settlement, we will pay the amount of loss, whether or not you repair or replace the damaged property.

Additional Provisions

- a. Business use of your computer is permissible under this endorsement.
- b. Special limits of liability pertaining to property used for “business” purposes and home computer do not apply to coverage provided by this endorsement.
- c. A deductible amount of \$500 applies to coverage provided by this endorsement; however, if the same “occurrence” results in losses to other property insured by this policy to which a deductible applies, unreimbursed losses will be applied to the deductible under this endorsement.

Limit of Liability

Our limit of liability for loss shall not exceed the limit of liability stated in the Declaration page for this

Under Item 1. The following exclusions are added:

- n. We do not cover sudden and accidental discharge or overflow of water or steam from within any portion of a plumbing system or air conditioning system that is either below the surface of the ground or is within or below the slab or foundation.

All other provisions of this policy apply.