

PERSONAL COMPUTER COVERAGE

For an included additional premium, we cover your personal computer equipment. Our limit of liability is shown on the declarations page for this endorsement.

PROPERTY COVERED. If owned by or leased to you, we cover:

1. Hardware, meaning electronic data processing equipment.
2. Software, meaning electronic data processing media and programs that you have bought, including instructions.

This coverage applies to any legal use of the covered property.

PROPERTY NOT COVERED. We do not cover **hardware** or **software**:

- that is rented to others.
- that is held for rental.

COVERAGE B PERSONAL PROPERTY. The 10% or \$1,000 off-premises limit does not apply to coverage under this endorsement.

DEDUCTIBLE. \$100 deductible applies to each loss under this coverage. No other policy deductible applies to this coverage.

PERILS INSURED AGAINST. We insure against risks of direct physical loss to **hardware** and **software**, unless excluded in this endorsement.

EXCLUSIONS. We do not cover loss caused by:

1. mechanical breakdown, faulty construction, error in **hardware** or **software** design.

2. wear and tear, deterioration on any quality in property that causes it to damage or destroy itself.
3. rust, rot, mold or other fungi.
4. rats, mice, termites, moths or other insects.
5. war. This includes:
 - a) undeclared war or civil war.
 - b) insurrection, rebellion, revolution.
 - c) warlike act by military personnel.
 - d) destruction or seizure or use for a military purpose.
 - e) any consequence of acts shown in a. through d. above. Discharge of a nuclear weapon will be deemed a warlike act, even if accidental.
6. nuclear reaction, radiation or radioactive contamination. All whether controlled or uncontrolled, or however caused. We do cover loss by fire resulting from nuclear reaction, radiation, or radioactive contamination.
7. We do not cover loss of use or indirect loss of any kind.

OTHER INSURANCE. The following is added:

If a loss is covered under both this endorsement and the policy to which this endorsement is attached, the policy will pay only when the limit of this endorsement has been exhausted.

All other terms of this policy apply.

