
Your cover in a nutshell:

Equipment breakdown insurance is designed for office based businesses and protects you against the electrical or mechanical breakdown of your business equipment at your business premises. We will pay you for equipment breakdown occurring during the period of insurance, up to the amounts shown in the schedule.

Key benefits: what risks are you protected against?

We will pay for loss caused by:

- electrical or mechanical breakdown of equipment, including computers, at the business premises;
- electrical or mechanical breakdown of computers temporarily elsewhere in the United Kingdom of Great Britain and Northern Ireland, the Channel Islands, the Isle of Man or the Republic of Ireland.

We will also pay the reasonable costs for reconstitution of data as a direct result of insured failure or computer derangement.

Significant or unusual exclusions and limitations:

We will not make any payment unless you:

- notify us promptly of any failure which might be covered;
- arrange for urgent repairs to be done.

If you do not make a back-up of the data at least once per week, we will reduce the amount we will pay for the costs of reconstitution of the data by an amount equal to the detriment we have suffered.

You must take reasonable steps to comply with relevant legislation and manufacturers' instructions for your insured equipment, computers, oil tanks and water tanks.

We will not pay for losses arising from:

- wear and tear, inherent defect, rot, fungus, mould, vermin or infestation, or any gradually operating cause;
- vehicles other than aircraft, floating vessels or fork-lift trucks;
- equipment manufactured by you for sale;
- failure caused by a virus;
- any maintenance agreement, warranty or guarantee, which is recoverable or which would be recoverable but for a breach of your obligations.