



## Compass Computer Insurance

The failure of IT and telecommunication systems is one of the most frequent disruptions experienced by companies. To keep a businesses' reputation intact, handling an IT and/or telecommunication crisis competently is important and can be costly. Thinking about these key areas can lead to a more prepared business should the worst happen.

### Risk Solutions

**HSB Engineering Insurance**  
[www.hsbeil.com](http://www.hsbeil.com)

Computer insurance from HSB Engineering Insurance, as part of Munich Re, provides comprehensive cover to meet the needs of businesses today. Our policy offers protection for your computer hardware, data losses and increased cost following events affecting your computer systems. With virus and breakdown cover as standard, our policy offers a complete solution for your computer insurance needs.

#### What does the computer policy cover?

The policy provides comprehensive cover for your computer systems and data. Cover is provided for damage/loss of computer hardware, data losses/corruption including accidental or malicious erasure, and increased cost of working following a wide range of causes such as virus, hacking denial of service attack and breakdown.

#### The policy provides cover under four sections:

- Hardware – including portable equipment, equipment at your premises and any software.
- Reinstatement of data.
- Increased cost of working.
- Virus, hacking and denial of service attack.

#### Some of the other extensions and features are:

- Worldwide cover for portable equipment.
- Worldwide cover for temporary removal of your premises based equipment up to a sublimit.
- Cover to locate and remove viruses from your computer system, even if they have not caused any disruption.
- Cover for bespoke software specific to your business provided it is under a support agreement with the supplier.
- Cover to refill any gas flooding systems following accidental discharge.
- Cover to pay for the cost of disposing of damaged hardware properly in accordance with the Waste Electrical and Electronic Equipment Directive.



**HSB Engineering Insurance**





### Contact your Compass Business Development Manager:

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– Cover to pay for the additional cost to address any incompatibility issues with replacement hardware or software following a claim.

– No security conditions relating to your premises.

You may think that general commercial property insurance provides comprehensive cover for computer equipment, but this may not be the case. These policies generally respond to specified perils such as fire or physical damage to tangible property, which means that most risks that affect computer equipment and data on a daily basis may not be covered.

The standard policy definitions include a wide range of static and portable computer equipment and other types of electronic equipment can be included if required.

Cover is available for most trades and businesses.

### How can I access the product?

The Compass computer insurance policy is available to members via an online facility. Access is available through the members section of the Compass website.

Existing Acturis users will also be able to access the system via their usual login.

### How can I get additional information on the product?

For further information on this product, please contact your local HSB Engineering office or Compass Business Development Manager.

### About HSB Engineering Insurance:

- Leading specialist provider of engineering insurance and inspection services in the UK, Ireland and Europe
- UK-based arm of Hartford Steam Boiler, the equipment breakdown insurance and inspection market leader since 1866
- Part of Munich Re, a world leader in risk solutions, consistent risk management and financial stability
- Financially strong and stable - rated A++ (superior) by A.M. Best Company

**NOT IF, BUT HOW**

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