

Policy endorsement

As well as the claims conditions, general conditions and general exclusions of the policy, the following terms and conditions of this endorsement apply.

Cover revisions – BIBA (Computer)

Endorsement detail	
Endorsement number	COM-0017
Endorsement applies to	Policy level
Endorsement wording	
<p>The following cover revisions are applicable:</p> <p>Extra hardware</p> <p>The sum insured shown for section 1 is automatically increased by a maximum of:</p> <ul style="list-style-type: none"> - GBP 1,000,000 to include any hardware which you get during the period of insurance at an insured location; or - GBP 500,000 to include any hardware at any new premises owned, leased or occupied by you within the territorial limits which you have accidentally failed to tell us about. <p>Fire brigade charges</p> <p>If we have agreed to pay for damage, we will pay for the charges you have to pay for the fire service, or any other organisation responsible for protecting the public, attending the insured location.</p> <p>The most we will pay for each occurrence is GBP 100,000.</p> <p>Antitheft devices</p> <p>We will pay for the cost of repairing or replacing:</p> <ul style="list-style-type: none"> - anti-theft devices used to protect hardware; - any office furniture or other property to which an anti-theft device has been secured; which is damaged as a result of an insured loss by theft or attempted theft of hardware. <p>The most we will pay for each occurrence is GBP 25,000.</p> <p>Reward following successful recovery</p> <p>If we have agreed to pay for damage to hardware we will pay for the cost of paying a financial reward for information that directly results in its recovery and the cost of advertising the reward as long as:</p> <ul style="list-style-type: none"> - the police have approved the reward and are in the process of pursuing a prosecution; - we receive evidence of the cost of advertising the reward and a receipt, including their full name and address, signed by the person collecting the reward; and -you, your employees or officers, or any relative of these do not benefit from the reward. <p>The most we will pay for any occurrence will be GBP 10,000.</p> <p>Energy efficiency improvements</p>	

If we accept a claim for **damage** to **hardware**, we will pay the reasonable additional cost, as agreed by us in writing, to replace the damaged **hardware** with similar equipment that is better for the environment, safer and more efficient than the **hardware** being replaced.

The most we will pay for each **occurrence** is 10% of the new replacement cost of the damaged **hardware** or 10% of the **sum insured** whichever is less.