

# HSB Computer Insurance

## Insurance Product Information Document

### Company: HSB Engineering Insurance Limited

Registered in England and Wales: 02396114, Chancery Place, 50 Brown Street, Manchester M2 2JT.  
Registered as a branch in Ireland: 906020, 28 Windsor Place, Lower Pembroke Street, Dublin 2.

HSB Engineering Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority in the United Kingdom, and is authorised and regulated by the Central Bank of Ireland as a third country branch in the Republic of Ireland.

### Product: HSB Computer Insurance

This Insurance Product Information Document provides an overview of the main features of the HSB Computer Insurance policy, and does not go into detail about all of the terms and conditions. You should read the policy document and the policy schedule for full details of cover, the sums insured and any endorsements which will be specific to you.

## What is this type of insurance?

The HSB Computer Insurance policy provides cover for hardware, data and increased cost of working. The policy is designed to offer protection for your computer systems and data which are important to your business. Issues can range from damage or loss of a laptop to a large scale data loss.



### What is insured?

There are four sections of cover available, however in order to have the cover provided by sections 2, 3 or 4, you must first have selected cover under section 1. The cover offers you flexibility so that you can choose different levels of cover, within the sections, to ensure you get the protection that you require for your business. Cover is provided up to the sum insured or limit shown in the policy document, quotation or schedule.

#### Section 1 - Hardware

- ✓ Cover against loss, damage, theft and breakdown to your hardware (including portables and electronic office equipment) at the insured location and whilst temporarily removed from the insured location.
- ✓ Cover for additional hardware acquired after the commencement of the period of insurance.
- ✓ Modification costs resulting from incompatibility following damage.

#### Section 2 - Reinstatement of data

- ✓ The cost of reconfiguring your computer system and reinstating your data following corruption; loss of or damage or breakdown to hardware; or failure in the supply of electricity or telecommunications networks owned and operated by you.

#### Section 3 - Increased costs of working

- ✓ Increased costs incurred in minimising or preventing interruption or interference with the computer operations of your business.



### What is not insured?

Below you will find information that highlights the main exclusions of the policy.

- ✗ In respect of sections 2, 3 and 4, cost or loss caused by or resulting from an external network failure, unless resulting from physical damage to the network or other property.
- ✗ Extortion or ransom demands.
- ✗ Losses caused by atmospheric or environmental conditions causing interference with satellite signals.
- ✗ Cost covered by any manufacturer's warranty or maintenance contract.
- ✗ Loss or damage resulting from infectious agents or pandemics.
- ✗ Loss or damage resulting from intentional acts.
- ✗ Loss, damage or expense caused by or in consequence of war.
- ✗ The excess.



#### Section 4 – Virus hacking and denial of service attack

- ✓ Damage to hardware, the cost of reinstating data and increased costs of working resulting from virus, hacking or denial of service attack.

##### All sections

- ✓ Costs incurred to remove viruses and get specialist advice to prevent viruses or hacking following an incident.



#### Are there any restrictions on cover?

If you do not comply with certain conditions of the policy it may be cancelled or we may not pay your claim. Below you will find details of restrictions that apply to the policy.

- ! If you (or anyone acting for you) make a claim that you know is in any way false or exaggerated, we will not pay the claim and we may cancel the policy.
- ! There is a limit which is the most we will pay for any one occurrence of damage caused by virus, hacking or denial of service attack.
- ! You must ensure that your hardware is maintained, inspected and tested as recommended by the manufacturer, keep a record of maintenance and data back-up procedures and not continue to use hardware after damage. You must back up your data at intervals of no less than seven days.
- ! Your computer system must be protected by a virus-protection software package and protected by a firewall on all external gateways to the internet.



#### Where am I covered?

- ✓ You are covered at the premises, and within the territorial limits; these are shown in the quotation or schedule.



#### What are my obligations?

##### – Your responsibility to provide us with a fair presentation of the risk

You must do everything reasonably possible to make sure that all of the information you give us is complete and accurate, and that you have not withheld any important facts. This is important before you take out the policy as well as during the period of insurance. You should also regularly review the cover provided to make sure it meets your needs, if your circumstances change you must tell the person who arranged your insurance for you, or us.

##### – If you have a claim or an incident has occurred

As soon as you know about any incident or circumstance that may result in a claim you must tell us, providing full details, as soon after the incident or circumstance as possible.

When making a claim it is very important that you meet all of the requirements of the policy, particularly the condition precedent set out in claim condition 1 – ‘Reporting a claim’. If you don’t, we may not pay part or all of your claim. You must report your claim to either the person who arranged this insurance for you, or to us.

**Tel:** +44 (0) 330 100 3432  
(calls to this number are charged at the same standard landline rate as 01 or 02 numbers)

**E-mail:** new.loss@hsbeil.com

**Address:** Claims Department,  
HSB Engineering Insurance Limited  
Chancery Place  
50 Brown Street  
Manchester M2 2JT

##### – Change in circumstances or alteration in risk

As soon as you (or anyone acting for you) become aware of any change in circumstance which may affect your policy, you must tell us as soon as possible and keep to any extra terms and conditions.

##### – Right to survey and request risk improvements

If we ask, you must give us access to your location at an agreed date and time to carry out a risk survey. You must also comply with any risk improvement requirements that we request.



#### When and how do I pay?

You must pay the premium on or before the start date of the period of insurance, or on dates agreed by us, to the person who arranged this insurance for you. If you do not pay the premium on time, we may cancel the policy.



### **When does the cover start and end?**

The length of time covered by the policy will be shown in the schedule (usually for a period of 12 months). This policy does not renew automatically.



### **How do I cancel the contract?**

You have 14 days to make sure that you are happy with the cover provided – this 14 day period is known as the ‘cooling-off period’. You can cancel the policy by telling the person who arranged this insurance for you or by telling us in writing and returning the schedule.

If you do cancel the policy within the cooling-off period, as long as you have not made a claim, we will refund all the premium you have paid. If you have made a claim, you will not get a refund.

You can cancel your policy at any time after the cooling-off period by telling the person who arranged this insurance for you, or by telling us in writing, and returning the schedule. If you have made a claim, you will not get a refund. If you have not made a claim, when we receive your notice and schedule, we will cancel the policy and send you a refund.