



COMPUTER/ ELECTRONIC EQUIPMENT

This is an all-risk policy covering sudden, unforeseen physical damage, breakdown, theft, and fire to computers, servers and specialized devices. It protects against Fire, theft, natural calamities and electrical breakdown.

It pays for repairs, replacements, data restoration, business interruption, protecting assets from operational hazards and natural disasters.

This policy has three sections and these are:

Section A: MATERIAL DAMAGE (HARDWARE)

This section covers physical, sudden and unforeseen damage to the electronic equipment covered whether it is in operation, at rest, being dismantled for cleaning or maintenance

Section B: LOSS OF DATA & EXTERNAL DATA MEDIA:

In this regard, compensation will be provided to indemnify the insured for costs which the insured shall incur for replacement of data media, data and regeneration of data if such costs arise in connection with indemnifiable loss or damage (occurring during the period of insurance) to hardware covered.

Section C: INCREASED COST OF WORKING:

This section covers the additional expenditure incurred to maintain business continuity following loss under material damage to the insured hardware. It covers costs for hiring temporary substitute equipment, over time pay or additional transportation costs to keep operations running.

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NIC Insurance is regulated by the Insurance Regulatory Authority