

COMPUTER COVERAGE

(Entries required to complete the Schedule will be shown below or on the "declarations".)

SCHEDULE

For each type of property described below, the "limit" shown is the most that "we" will pay for a loss.

| | | -----Limit----- | | | |
|----|----------|-----------------|--------------|--------------|--------------|
| | | Prem. No. | Bldg. No. | Prem. No. | Bldg. No. |
| 1. | Hardware | \$ _____ | | \$ _____ | |
| 2. | Software | \$ _____ | | \$ _____ | |

AGREEMENT

In return for "your" payment of the required premium, "we" provide the coverage described in this endorsement. This coverage is subject to the "terms" of this endorsement, the Common Policy Conditions, the Common Policy Definitions, and the "terms" applicable to Property Coverages, except as provided below.

PROPERTY COVERED

"We" cover direct physical loss or damage to "your" "hardware" and "software" caused by a covered peril while at a premises shown in the Schedule above.

EXTENSIONS OF COVERAGE

"We" pay for loss or damage to covered "hardware" and "software" while temporarily away from a premises shown in the Schedule above at a location that "you" do not own, control, rent, or lease. This coverage includes property while in transit.

Restrictions --

- "We" only cover loss at such locations within the "basic territory".
- "We" do not cover theft loss from unattended vehicles unless the loss results from forced entry of a securely locked compartment. There must be visible evidence that the entry was forced.

Coverage Limit -- The "limit" that applies to Business Personal Property - Off Premises under Extensions of Coverage in form BP 0100 also applies to this extension of coverage. However, this extension of coverage does not increase the "limit" that applies to Business Personal Property - Off Premises.

COVERAGE C -- LOSS OF INCOME

The "terms" of Coverage C -- Loss of Income are amended to include the following restriction.

Restriction -- With respect to the Loss of Income coverages, a covered peril does not include a peril that applies only to "hardware" or "software".

PERILS COVERED

"We" cover risks of direct physical loss or damage unless the loss is limited or caused by a peril that is excluded.

PERILS EXCLUDED

Under Perils Excluded, only the following provisions apply to the coverage provided by this endorsement:

- a. Civil Authority;
- b. Nuclear Hazard; and
- c. War and Military Action.

ADDITIONAL EXCLUSIONS

1. Under Additional Exclusions, only the following provisions apply to the coverage provided by this endorsement:
 - a. Computer Virus or Computer Hacking;
 - b. Criminal, Fraudulent, Dishonest, or Illegal Acts;
 - c. Data And Computer Errors;
 - d. Defects, Errors, Or Omissions;
 - e. Electrical Damage;
 - f. Indirect Losses; and
 - g. Neglect.
2. In addition to the above exclusions, "we" do not pay for loss or damage if one or more of the following exclusions apply to the loss:
 - a. **Animals** -- "We" do not pay for loss or damage caused by nesting or infestation, discharge or release of waste products or secretions of animals, including birds or insects.

However, "we" do pay for any resulting loss caused by a covered peril.

This exclusion does not apply to "hardware".
 - b. **Contamination Or Deterioration** -- "We" do not pay for loss or damage caused by contamination or deterioration, including corrosion, rust, or any quality, fault, or weakness in property that causes it to damage or destroy itself.

However:

- 1) "we" do pay for any resulting loss caused by a covered peril; and
- 2) this exclusion does not apply to loss or damage caused by contamination or deterioration of "hardware" that results from direct physical damage by a covered peril to the air-conditioning system that services "your" "hardware".

c. **Missing Property** -- "We" do not cover missing property where the only proof of loss is unexplained or mysterious disappearance, shortage discovered upon taking inventory, or any other instance where there is no physical evidence to show what happened to the property.

d. **Pollutants** -- "We" do not pay for loss or damage caused by the release, discharge, seepage, migration, dispersal, escape, or emission of "pollutants" unless the release, discharge, seepage, migration, dispersal, escape, or emission is caused by a covered peril.

However, "we" do pay for any resulting loss caused by a covered peril.

e. **Seepage** -- "We" do not pay for loss or damage caused by, or resulting from, continuous or repeated seepage or leakage of water, or the presence or condensation of moisture, humidity, or vapor, that occurs over a period of 14 days or more.

f. **Settling, Cracking, Shrinking, Bulging, Or Expanding** -- "We" do not pay for loss or damage caused by the settling, cracking, shrinking, bulging, or expanding of pavements, footings, foundations, walls, ceilings, or roofs.

However, "we" do pay for any resulting loss caused by a covered peril.

This exclusion does not apply to "hardware".

g. **Temperature/Humidity** -- "We" do not pay for loss or damage to personal property caused by dampness, dryness, or changes in or extremes of temperature.

However, "we" do pay for any resulting loss caused by a covered peril.

This exclusion does not apply to loss or damage to "hardware" that results from direct physical damage by a covered peril to the air-conditioning system that services "your" "hardware".

h. **Unauthorized Transfer Of Property** -- "We" do not cover loss or damage to property that has been transferred to a person or to a place outside the described premises on the basis of unauthorized instructions.

i. **Voluntary Parting** -- "We" do not pay for loss caused by voluntary parting with title to or possession of any property because of any fraudulent scheme, trick, or false pretense.

j. **Wear And Tear** -- "We" do not pay for loss or damage caused by wear and tear, marring, or scratching.

However, "we" do pay for any resulting loss caused by a covered peril.

This exclusion does not apply to loss to "hardware" resulting from mechanical breakdown.