

# Computer Summary of cover

**This is a summary of cover and does not contain the full terms and conditions of the cover, which can be found in the policy document. It is important that you read the policy document carefully when you receive it.**

## What is Computer Insurance?

When computers go wrong or missing, replacing the computer equipment is relatively easy. Recovering the all-important data within the equipment often proves to be the greater challenge. Protect your computer equipment with this flexible policy.

## Significant benefits and features

### Covers: (if selected)

#### Damage to Equipment

- ✓ Your computer and portable equipment is covered for loss, destruction or damage whilst at the premises and on a temporary basis worldwide. This includes mainframes, personal computers, smartphones and tablets.

#### Additional benefits automatically included

- ✓ Accidental Discharge of Gas Systems up to £50,000
- ✓ Additional Equipment up to 25% of the Sum Insured or £300,000, whichever is the lower
- ✓ Anti-theft Devices up to £50,000
- ✓ Debris Removal up to £50,000
- ✓ Incompatibility of Software or Programs up to £50,000
- ✓ Waste Electrical and Electronic Equipment Disposal Costs up to £50,000
- ✓ Breakdown of non-maintained Equipment up to £10,000
- ✓ Security Guard Costs up to £25,000

#### Business Interruption

Loss of revenue as a result of damage to equipment, accidental or malicious erasure of data or failure of distribution equipment

#### Increased Cost of Working

Additional expenditure you incur to avoid or reduce interruption to your business following:

- ✓ Breakdown or loss of, or damage to computer equipment, portable equipment or data storage materials

- ✓ Accidental failure of the internal distribution wiring at your premises

#### Additional benefits automatically included for Business Interruption and Increased Cost of Working

- ✓ Additional rental charge up to 25% of the Business Interruption Sum Insured and £50,000 for Increased Cost of Working.
- ✓ Auditors and Professional Accountants charges
- ✓ Action by Police, Government or other Competent Authority up to £50,000

Optional covers include failure of the electricity supply and accidental failure of telecommunication systems

#### Reinstatement of Data

Provides cover for the cost of reinstating data following loss or damage

#### Additional benefits automatically included:

- ✓ Incompatibility of Data up to £50,000

#### Virus, Hacking and Denial of Service Attacks

Cover for damage to equipment caused by virus, hacking or denial of service attack, including locating and removing a virus or similar mechanism. Includes costs to avoid or reduce any interruption to your business and to reinstate any damaged data.

- ✓ Cover up to £100,000

#### Terrorism cover is also available

## Significant benefits and features

The most significant exclusions & limitations are listed below. Please refer to the policy wording for the full list of exclusions and limitations.

- ✘ Temporary Removal is limited to
  - £5,000 for theft from unattended vehicles
  - £50,000 for other loss or damage
- ✘ Action by Police, Government or other Competent Authority provided under the Business Interruption and Increased Cost of Working covers if selected, is limited to £50,000.
- ✘ Cover excludes
  - equipment held as stock
  - customer's equipment
  - equipment not used for processing electronic data such as facsimile and photocopying machines
  - equipment controlling or monitoring any manufacturing or other industrial process
  - interruption to your business following breakdown of any item of equipment which has not completed one month's trouble-free operation

Certain limitations apply to the policy. This will be shown on your schedule, for example:

The excess (the amount you have to pay on any claim).

## Businesslaw – Online legal documents, templates and guides

### Businesslaw:

Website - <https://avivabusinesslaw.farill.io/>

**This service (provided by DAS Businesslaw and powered by Farillio) is built specifically to help businesses manage a wide range of business and legal issues. You'll get access to:**

- ✓ unlimited legal advice via the legal advice helpline
- ✓ a range of regularly updated business and legal guides, document builders, interactive checklists and videos that can help you with the day-to-day running of your business, as well as helping you to manage your exposure to legal risk
- ✓ easy to use templates to build legal documents including employee contracts, health and safety policies, dismissal letters
- ✓ topics range from branding, crowdfunding, financial and tax planning, to marketing strategy to help build and grow your business
- ✓ email alerts on changes in law, legislation and regulation

### To register:

1. Visit <https://avivabusinesslaw.farill.io/>
2. Enter the voucher code DASBAVI100 into the 'First time using Aviva Businesslaw?' box and click 'Validate Voucher'
3. Fill out your name, email address, and create a password
4. Validate your email address by pressing the link in the confirmation email that you receive.

## Your Obligations

This is a summary of the actions you must take to make sure your policy cover operates fully.

- You must make a fair presentation of the risk to us, which includes telling us of any circumstances which we would take into account in our assessment or acceptance of this insurance. If you fail to make a fair presentation of risk this could affect the extent of cover provided or invalidate your policy
- You must also make a fair presentation to us in connection with any variations, e.g., changes you wish to make to your policy
- You must notify us promptly of any event which might lead to a claim and follow the claims procedure set out in your policy
- For further details and any specific obligations relating to your trade or business activities following our assessment of your risk, please refer to your policy documents

## How long does my Aviva Business Insurance last for?

Your policy will remain in force for 12 months from the date of commencement (or as otherwise shown on your Insurance Cover Document) and for any period for which you renew the policy, as long as you continue to pay your premium.

## Making a Claim

Should you need to make a claim under this policy, please contact us using the appropriate telephone number shown below:

Claims can be reported:

Telephone: **0800 015 1498\***

A 24 hour, 365 days a year claims line providing you with emergency assistance whenever it is required. When we know about your problem, we will start to put the solutions in place.

Calls to 0800 numbers from UK landlines and mobiles are free. For our joint protection telephone calls may be recorded and/or monitored

Email: **[engineering.claims@aviva.com](mailto:engineering.claims@aviva.com)**

## How do I make a complaint?

If for any reason you are unhappy with the product or service, please get in touch as soon as possible. For contact details and more information about the complaints procedure please refer to your policy documents.

Where a complaint cannot be resolved to your satisfaction you may be able to ask the Financial Ombudsman Service (FOS) to carry out an independent review. Whilst firms are bound by their decision you are not. Contacting them will not affect your legal rights. You can contact the FOS on 0800 023 4567 or visit their website at **[www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)**, where you will find further information

## Where am I covered?

This will depend on the product and choices you have made. Please refer to the policy booklet for details of where you are covered.

## When and how do I pay?

Payment options should be discussed with your insurance adviser.

## How do I cancel the contract?

You can cancel your policy on 30 days' notice at any time during your period of cover, subject to the notice period shown in your policy. To cancel your policy, please contact your insurance adviser.

## Would I receive compensation if Aviva were unable to meet its liabilities?

Depending on the circumstances of your claim you may be entitled to compensation from the Financial Services Compensation Scheme (FSCS) if we cannot meet our obligations. See **[fscs.org.uk](http://fscs.org.uk)**