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## COMPUTER COVERAGE

This policy is amended to include the following "terms". All other "terms" of the policy apply, except as amended by this endorsement.

The coverage provided by this endorsement does not:

1. increase the Coverage C "limit"; or
2. change the "terms" under Limitations On Certain Property or Personal Property Not Covered.

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### DEFINITIONS

The following definition is added with respect to the coverage provided by this endorsement:

"Computer equipment" means:

- a. computer hardware, software, operating systems, or networks; and
- b. other electronic parts, equipment, or systems designed solely for use with or connected only to equipment described in a. above.

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### PROPERTY COVERAGES

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#### PERILS INSURED AGAINST

The Perils Insured Against that apply to Coverage C are deleted and replaced by the following with respect to "computer equipment":

"We" cover an "insured's" "computer equipment" for risks of direct physical loss, unless the loss is excluded under the Exclusions That Apply To Computer Equipment.

#### a. Exclusions That Apply To Computer Equipment

- 1) "We" do not pay for loss excluded under the Exclusions That Apply To Property Coverages.
- 2) "We" do not pay for loss caused by:
  - a) freezing of, or the resulting discharge, leakage, or overflow from, a plumbing, heating, air-conditioning, or automatic fire protective sprinkling system or a domestic appliance, except as stated in (1) and (2) below.

(1) When the building is protected by an automatic fire protective sprinkling system, this exclusion does not apply if "you" have taken reasonable care to:

- (a) maintain heat in the building; and
- (b) continue the water supply.

(2) When the building is not protected by an automatic fire protective sprinkling system, this exclusion does not apply if "you" have taken reasonable care to:

- (a) maintain heat in the building; or
- (b) shut off the water supply and completely empty water from all systems and appliances.

With respect to this exclusion and the exceptions stated in (1) and (2) above, plumbing systems and domestic appliances do not include roof drains, gutters, downspouts, or like equipment or sumps, sump pumps, or related equipment;

- b) theft in or to a residence being built until the residence is completed and occupied;
  - c) vandalism or malicious mischief; or loss that ensues from a wrongful act committed intentionally in the course of vandalism or malicious mischief, if the residence was vacant for more than 60 days in a row just before the loss. A residence being built is not vacant;
  - d) dampness of atmosphere or extremes of temperature. This does not apply to loss caused directly by rain, snow, sleet, or hail;
  - e) a process to repair, refinish, or renovate the covered property;
  - f) collision, sinking, swamping, or stranding of watercraft, regardless of type, including their trailers, furnishings, equipment, and outboard engines or motors. This does not apply to collision of watercraft with a land vehicle;
  - g) an act or decision of any person, group, organization, or governmental body, or the failure of any person, group, organization, or governmental body to act or decide;
  - h) any of the following:
    - (1) wear and tear, marring, or deterioration;
    - (2) mechanical breakdown, latent defect, inherent vice, or any quality, fault, or weakness in property that causes it to damage or destroy itself;
    - (3) rust or other corrosion or smog;
    - (4) smoke from agricultural smudging or industrial operations;
    - (5) settling, shrinking, bulging, or expanding, or the resultant cracking, of bulkheads, pavements, patios, footings, foundations, walls, floors, roofs, or ceilings;
    - (6) release, discharge, dispersal, seepage, migration, or escape of "pollutants", unless the release, discharge, dispersal, seepage, migration, or escape is caused by a Peril Insured Against that would apply to property covered under Coverage C if this endorsement were not attached; or
    - (7) animals owned or kept by an "insured", birds, vermin, rodents, or insects.
- b. **Exceptions To Exclusions That Apply To Computer Equipment**
- 1) "We" pay for an ensuing loss that results from a cause or event excluded under exclusions a), b), g), or h) above, unless the ensuing loss itself is excluded.
  - 2) Unless the loss is otherwise excluded by this policy, "we" pay for loss to "computer equipment" that results from water or steam that, due to a cause or event excluded under h) above, accidentally discharges or overflows from:
    - a) a storm drain, or a water, steam, or sewer pipe, away from the "described location"; or
    - b) a plumbing, heating, air-conditioning, or automatic fire protective sprinkling system, or a domestic appliance, on the "described location".

"We" do not pay for loss to the system or appliance from which the water or steam escaped.

In this exception, plumbing systems and domestic appliances do not include roof drains, gutters, downspouts, or like equipment or sumps, sump pumps, or related equipment.

Under Exclusions That Apply To Property Coverages, 1) and 3) of the Water Damage exclusion do not apply with respect to loss by water covered under this exception.