

IMPORTANT INFORMATION
please read this first

engineering plant business interruption insurance policy

electronic data and terrorism exclusions

Attaching to and forming part of the Engineering Plant Business Interruption Insurance Policy.

Additional Policy Definitions

“**Electronic Data**” means facts, concepts and information converted to a form useable for communications, display, distribution, interpretation or processing by electronic and electromechanical data processing or electronically controlled equipment and includes programmes, software and other coded instructions for such equipment

“**Terrorism**” means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), which from its nature or context is done for, or in connection with, political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.

Additional Policy Exclusions

Notwithstanding any provision to the contrary in the Engineering Plant Business Interruption Insurance Policy or any endorsement thereto, it is agreed that;

7. You are not insured for:

any loss of or damage or Insured Damage to Plant, Electrical, Electronic and Mechanical Plant, Computers and Peripheral Equipment, Boilers and Pressure Plant, Domestic Type Hot Water Systems/Service or Pressure Pipe Systems of whatsoever nature directly or indirectly caused by, resulting from or in connection with Terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss of or damage or Insured Damage to Plant, Electrical, Electronic and Mechanical Plant, Computers and Peripheral Equipment, Boilers and Pressure Plant, Domestic Type Hot Water Systems/Service or Pressure Pipe Systems.

This endorsement also excludes loss of or damage or Insured Damage to Plant, Electrical, Electronic and Mechanical Plant, Computers and Peripheral Equipment, Boilers and Pressure Plant, Domestic Type Hot Water Systems/Service or Pressure Pipe Systems of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to Terrorism.

8. You are not insured for:

- (a) (i) total or partial destruction, distortion, erasure, corruption, alteration, misinterpretation or misappropriation of Electronic Data;
- (ii) error in creating, amending, entering, deleting or using Electronic Data; or
- (iii) total or partial inability or failure to receive, send, access or use Electronic Data for any time or at all;

from any cause whatsoever, regardless of any other contributing cause or event whenever it may occur.

- (b) However, in the event that a peril listed below (being a peril insured by the Engineering Plant Business Interruption Insurance Policy but for this exclusion) is caused by any of the matters described in paragraph (a) above, then We will insure You, subject to all provisions of the Engineering Plant Business Interruption Insurance Policy for Insured Damage to Plant, Electrical, Electronic and Mechanical Plant, Computers and Peripheral Equipment, Boilers and Pressure Plant, Domestic Type Hot Water Systems/Service or Pressure Pipe Systems directly caused by such listed peril.

Further, this exclusion will not apply in the event that a peril listed below (being a peril insured by the Engineering Plant Business Interruption Insurance Policy but for this exclusion) causes any of the matters described in paragraph (a) above.

Fire, Explosion, Lightning, Windstorm, Hail, Tornado, Cyclone, Hurricane, Earthquake, Volcano, Tsunami, Flood, Freezing, Weight of Snow, Impact by Aircraft or other aerial objects dropped therefrom, Impact by any Road Vehicle or Animal, Bursting Overflowing Discharging or Leaking of Water Tanks Apparatus or Pipes, or Theft of Electronic Data solely where such Theft is accompanied by Theft of the computer hardware, firmware, medium, microchip, integrated circuit or similar device containing such Electronic Data.

- (c) In relation to Plant & Computers and Peripheral Equipment including but not limited to cover extensions C1, C2, C3, C4 and C5 when attached to the Engineering Plant Insurance Policy, data stored on media, data records, executable programs, computer code and computer code segment includes electronic data.

Any terrorism exclusion in this policy or any endorsement thereto prevails over this exclusion.