

## **ELECTRONICS EQUIPMENT POLICY**

### **Highlights**

- ❖ specially designed policy which covers accidental loss or damage to electronic equipment.

### **What equipment can be covered under this policy:**

1. Electronic data processing machine.
2. Telecommunication equipment.
3. Transmitting and receiving installations(including Radio, TV, Cinema Sound Reproduction and Studio Equipment).
4. Material testing and research equipment.
5. Electro-Medical Installations.
6. Signal and Transmitting units.
7. Office calculators, duplicating machines and Reproduction machines.
8. Control and supervisory units.

**Note:** The above items should not be portable and mobile

### **Who can take this policy:**

- can be taken by the owner, lessor or hirer of electronic equipment.

### **Scope**

**The policy covers sudden and unforeseen physical damage including breakdown to the electronic equipment covered under the policy due to any reason not specifically excluded.**

**Thus it covers damage caused by the following perils:-**

1. Smoke, soot, dust, corrosive gases etc.
2. Water and Humidity.
3. Short circuit and Electrical fire risk.
4. Faulty operations, lack of skill.
5. Falling object and entry of foreign bodies
6. Fire, lightning, explosion.
7. Riot and strike and malicious damage and terrorism.
8. Theft and burglary.
9. Natural calamities – flood, inundation, storm, cyclone and earthquake
10. Subsidence, landslide, rockslide.