Electronic Data Exclusion

Fire · https://datapolis.id/database/perasuransian/electronic-data-exclusion/

ELECTRONIC DATA EXCLUSION

Notwithstanding any provision to the contrary in the policy or any endorsement thereto, it is understood and agreed as follows;

a. This policy does not insure:
   (i.) Total or partial destruction, distortion, erasure, corruption, alternation, misinterpretation or misappropriation of ELECTRONIC DATA
   (ii.) Error in creating, amending entering, deleting or using ELECTRONIC DATA, or
   (iii.) Total or partial inability failure to receive, send or use ELECTRONIC DATA for any time at all
   From any cause whatsoever, regardless of any other contributing cause or event whenever it may occur

   ELECTRONIC DATA means facts, concepts and information converted to a form usable for communication, display, distribution, interpretation, or processing by electronic and electromechanical data processing or electronically controlled equipment and includes programs, software and other coded instructions for such equipment

b. However, in event that a peril listed below (being a peril insured by this policy but for this exclusion) is caused by any of the matters described in paragraph (a) above, this policy, subject to all its provisions, will insure:
   (i.) Physical loss of or damage or destruction to Property Insured directly caused by such listed peril, and/ or
   (ii.). Consequential loss insured by This Policy

   Further, this exclusion does not apply in the event that a peril listed below (being a peril insured by this policy but for this exclusion) causes any for the matters described in paragraph (a) above.

Fire, Explosion, Lightning, Windstorms, Hail, Tornado, Cyclone, Hurricane, Earthquake, Volcano, Tsunami, Flood, Freezing, Weight Of Snow, Impact By Aircraft, Or Other Aerial Objects Dropped The form, Impact By Any Road Vehicle, Or Animal, Bursting Overflowing, Discharging Or Leakage Of Water Tanks Apparatus Or Pipes, Or Theft Of Electronic Data solely where such Thefts accompanied by Theft of the computer hardware, firmware, medium microchip, integrated circuit, or similar device containing such Electronic Data.

c. For the purposes of the basis of Settlement provision I this policy, computer systems records includes Electronic Data as defined in paragraph (a) above.

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