

# Section H - Accidental Damage

The schedule will show if this section applies and the cover is in force

## Definitions

Each time any of the following words or phrases appear in this section in bold type (or in capital letters in the schedule) they will take the meaning shown below or if not defined below in the General Definitions

Where words or phrases are not highlighted in this manner the everyday meaning will apply

**Denial of Service Attack** means any actions or instructions constructed or generated with the ability to damage interfere with or otherwise affect the availability of networks network services network connectivity or information systems

**Hacking** means unauthorised access to any computer or other equipment or component or system or item which processes stores transmits retrieves or receives data whether **Your** property or not

**Item(s) Insured** means the items set out in the 'Accidental Damage' section of the schedule

**Virus or Similar Mechanism** means program code programming instruction or any set of instructions intentionally constructed with the ability to damage interfere with or otherwise adversely affect computer programs data files or operations whether involving self-replication or not

This includes but is not limited to Trojan horses worms and logic bombs

## Cover

**We** will indemnify **You** (by payment up to the value of the **Item(s) Insured** at the time of the **Damage** or at **Our** option by repair reinstatement or replacement) in respect of accidental **Damage** to the **Item(s) Insured** happening during the period of insurance

Provided that **Our** liability in any one period of insurance shall not exceed the sum insured for each item nor the total sum insured for all items

## Exclusions

**We** shall not be liable in respect of

- (a) **Damage** to the **Item(s) Insured** caused by or consisting of inherent vice latent defect depreciation gradual deterioration wear and tear its own faulty or defective design or materials faulty or defective workmanship mechanical or electrical breakdown failure or breakage
- (b) **Damage** caused by or consisting of corrosion rust dust wet or dry rot contamination mildew shrinkage evaporation loss of weight dampness dryness marring scratching chewing tearing fouling vermin insects change in temperature colour flavour texture finish or action of light
- (c) **Damage** caused by delay confiscation or detention by Customs or other officials
- (d) **Damage** caused by or consisting of erasure loss distortion or corruption of information on computer systems or other records programs or software or **Damage** caused by **Virus or Similar Mechanism or Hacking or Denial of Service Attack**
- (e) **Damage** to property resulting from its undergoing any process of cleaning dyeing restoration production packing treatment testing commissioning servicing dismantling or repair
- (f) **Damage** caused by atmospheric and climatic conditions (other than storm)
- (g) **Damage** to any mechanically propelled vehicle caravan trailer watercraft or aircraft
- (h) **Damage** by theft or attempted theft from any unattended vehicle unless
  - (i) the vehicle is locked at all points of access
  - (ii) there are visible signs of forcible and violent entry to the vehicle
  - (iii) the property (unless permanently fixed in position) is out of sight in a locked compartment or locked boot within the vehicle
- (i) **Damage** by malicious persons theft or storm to moveable property left in the open
- (j) consequential loss of any kind
- (k) **Damage to Money**
- (l) any **Damage** not traceable to a specific event
- (m) **Damage** occurring outside the **Geographical Limits**
- (n) **Damage** caused by failure to maintain a sufficient level of nitrogen in flasks
- (o) loss or deterioration or **Damage** to the contents of bulk milk tanks and refrigeration units



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