PERSONAL/FARM COMPUTER ENDORSEMENT

Refer to Supplemental Declarations if information is not shown on this form.
The coverage under this endorsement is subject to the ***terms*** contained in the General Policy Provisions, unless amended by this endorsement.

CAUSES OF LOSS

We insure the described property against covered causes of loss. Covered causes of loss means risks of direct physical loss except as excluded or limited by ***your*** policy. ***We*** insure scheduled computer equipment owned by ***you*** and scheduled computer equipment leased or rented from others and for which ***you*** are legally liable.

DEFINITIONS

1. **Computer Equipment** means programmable electronic devices capable of storing, retrieving, processing and printing information.
2. **Software** means the programs containing the facts, concepts or instructions which have been converted to a form usable by **computer equipment** and which have been commercially purchased.
3. **Media** means all forms of materials on which information is recorded or stored, and includes magnetic tapes, disks, and cards. It does not include information recorded on the media.

COMPUTER EQUIPMENT SCHEDULE

Item	Description	Amount of Insurance

Unscheduled **software** and **media** are insured for an amount not to exceed 10% of the applicable amount of insurance for computer equipment scheduled above.

SPECIFIC COVERAGE

Software and **media** may be insured for a specific amount of insurance in addition to the 10% amount shown above.

	Additional Insurance	Total Insurance
Software	_____	_____
Media	_____	_____

DEDUCTIBLE

From each claim for loss or damage in a single ***occurrence***, ***we*** will deduct $ _____

NEWLY ACQUIRED PROPERTY

This applies for 30 days from the date of acquisition or until the expiration date of the policy, if it occurs first.
We cover newly acquired property that is of a class of property scheduled on this endorsement. ***We*** pay no more than the lesser of:

1. 25 percent of the total amount of insurance shown for the respective class of property; or
2. $5,000.

You must report newly acquired property to ***us*** within 30 days of acquisition and pay the additional premium from the date acquired.

WHAT *WE* DO NOT PAY FOR

We do not pay for loss or damage to:

1. covered property while rented or leased to others; or
2. software or media that cannot be replaced in like kind or quality with readily available commercial products.

EXCLUSIONS

The following exclusions apply in addition to the policy exclusions.
We do not pay for loss:

1. caused by or that results from errors, omissions or deficiencies in design, specifications, materials or workmanship;
2. caused by or that results from programming errors or incorrectly instructing the machine;
3. caused by or that results from artificially generated electrical current, except for ensuing direct loss by fire or explosion;
4. caused by or that results from changes in humidity or temperature;
5. caused by or that results from damage during service or repair. If fire or explosion results, ***we*** pay only for the damage caused by fire or explosion; or
6. caused by or that results from delay, loss of market or loss of use.