SPECIAL COMPUTER COVERAGE

All Forms Except HO 00 03 with HO 00 15
And HO 00 06 with HO 17 31

THIS ENDORSEMENT: (1) DOES NOT INCREASE THE LIMIT OF LIABILITY WHICH APPLIES TO COVERAGE C, AND (2) DOES NOT MODIFY THE SPECIAL LIMITS OF LIABILITY OR THE PROVISIONS OF PROPERTY NOT COVERED UNDER COVERAGE C.

For an additional premium, the Perils Insured Against which apply to Coverage C are deleted and replaced by the following with respect to "computer equipment":

Perils Insured Against: We cover an "insured's" "computer equipment," as defined in this endorsement, against risk of direct physical loss.

We do not insure, however, for loss:

A. Excluded under SECTION I – EXCLUSIONS.
B. Caused by:
   (1) Freezing of a plumbing, heating, air conditioning or automatic fire protective sprinkler system or of a household appliance, or by discharge, leakage or overflow from within the system or appliance caused by freezing. This exclusion applies only while the dwelling is vacant, unoccupied or being constructed, unless you have used reasonable care to:
      (a) Maintain heat in the building; or
      (b) Shut off the water supply and drain the system and appliances of water;
   (2) Theft in or to a dwelling under construction, until the dwelling is finished and occupied;
   (3) Any of the following:
      (a) Wear and tear, marring, deterioration;
      (b) Inherent vice, latent defect, mechanical breakdown;
      (c) Smog, rust or other corrosion, mold, wet or dry rot;
      (d) Smoke from agricultural smudging or industrial operations;
      (e) Discharge, dispersal, seepage, migration, release or escape of pollutants unless the discharge, dispersal, seepage, migration, release or escape is itself caused by one or more of the Perils Insured Against that would apply under Coverage C of the policy form if this endorsement were not attached to the policy form.

Pollutants means any solid, liquid, gaseous or thermal irritant or contaminant, including smoke, vapor, soot, fumes, acids, alkalis, chemicals and waste. Waste includes materials to be recycled, reconditioned or reclaimed;

   (f) Settling, shrinking, bulging or expansion, including resultant cracking, of pavements, patios, foundations, walls, floors, roofs or ceilings;
   (g) Birds, vermin, rodents or insects; or
   (h) Animals owned or kept by an "insured."

If any of these cause water damage not otherwise excluded, from a plumbing, heating, air conditioning or automatic fire protective sprinkler system or household appliance, we cover loss caused by the water.

Under items (1) through (3), any ensuing loss not excluded or excepted in this policy is covered.

(4) Vandalism and malicious mischief if the dwelling has been vacant for more than 30 consecutive days immediately before the loss. A dwelling being constructed is not considered vacant;

(5) Dampness of atmosphere or extremes of temperature unless the direct cause of loss is rain, snow, sleet or hail;

(6) Refinishing, renovating or repairing property;

(7) Collision, other than collision with a land vehicle, sinking, swamping or stranding of watercraft, including their trailers, furnishings, equipment and outboard engines or motors;

(8) Destruction, confiscation or seizure by order of any government or public authority;

(9) Acts or decisions, including the failure to act or decide, of any person, group, organization or governmental body. However, any ensuing loss not excluded or excepted in this policy is covered.
DEFINITION
With respect to the coverage provided by this endorsement, "computer equipment" means:

1. Electronic data processing hardware and related peripheral equipment, including CRT screens, disc drives, printers and modems; and

2. Discs, tapes, wires, records or other software media used with the equipment in 1. above.

All other provisions of this policy apply.