INSURER: Zurich Municipal
PERIOD OF INSURANCE: 1st August 2018 - 31st July 2019

COVER
Any computer and associated equipment and data carrying material owned by or in the custody or control of the University as advised to Insurers.

Risks Insured
A. Accident.
B. Fire Perils.
C. Residual Breakdown
D. Breakdown.
E. Denial of Access.
F. Failure of Electricity Supply.
G. Failure of Telecommunications.
H. Erasure.

Material Damage – A, B, C
Data & Information – A, B, D, E, F, G, H

TERRITORIAL LIMITS
1. Any premises owned, occupied or leased by the Insured in Great Britain, Northern Ireland, the Isle of Man and the Channel Islands.
2. Portable Equipment anywhere in the world including whilst in transit.

LIMIT OF INDEMNITY

<table>
<thead>
<tr>
<th>Equipment</th>
<th>Limit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Laptops</td>
<td>GBP 2,421,303</td>
</tr>
<tr>
<td>Other Computer Equipment</td>
<td>GBP 31,184,076</td>
</tr>
<tr>
<td>Data &amp; Information</td>
<td>GBP 500,000</td>
</tr>
<tr>
<td>Additional Expenditure</td>
<td>GBP 2,000,000</td>
</tr>
</tbody>
</table>

EXCESS
£250

PRINCIPAL ENDORSEMENTS

Theft
Extension for Full Theft Cover at Premises

Material Damage
So far as concerns Other Computer Equipment used in connection with the business and accompanying authorised personnel territorial limits is extended to anywhere in the world provided that the sum insured under this Provision will not exceed £100,000 at any one time.
SPECIAL PROVISIONS/CONDITIONS

Back-Up
It is a condition precedent to the liability of the insurer for any loss or expenditure in consequence of Erasure of software or data that:

a)  i) duplicate copies of software are held where allowed under the terms of the relevant software licence; and
   ii) data is backed-up no less frequently than once every 7 days or as otherwise agreed by the insurer; and
   iii) duplicate software and backed-up data is stored off-site and maintained in accordance with makers’ recommendations; and
b)  testing is carried out at least monthly to ensure that all critical data is correctly backed-up and recoverable.

System Security
It is a condition precedent to the liability of the insurer for any loss or expenditure in consequence of Erasure of software or data that:

a)  a documented information security policy must be maintained and this must be approved by management, published and communicated to all employees using Computer Equipment
b)  firewalls must be in place to prevent unauthorised access on all connections from internal networks and systems to external networks
c)  anti-virus software must be installed on all desktops and mission critical servers to protect against denial of service attack, hacking or virus or similar mechanism and it must be installed on all entry points including e-mail attachments and internet downloads.

PRINCIPAL

GUARANTEE OR MAINTENANCE

EXCLUSIONS

Damage for which:
1)  Any manufacturer, supplier, agent or maintenance undertaking is responsible under the terms of guarantee of Maintenance Agreement
2)  The Insured is relieved of responsibility under any rental, hire or lease agreement.

Software Licences
Replacement of software licence agreements unless otherwise agreed by the Insurer.

Theft from Unattended Motor Vehicles
Damage, Additional Expenditure, Additional Interest or loss of Revenue caused by the theft or attempted theft from any unattended motor vehicle unless:

a)  The property insured is concealed in a glove compartment or locked luggage compartment; and
b)  All doors are locked; and
c)  All windows and the roof are closed and fastened; and
d)  All security devices are put in full and effective operation; and
e)  All keys or any other removable ignition device of the vehicle are removed.
**Unexplained Losses**
Damage caused by or consisting of or Additional Expenditure, Additional Interest or loss of Revenue arising directly or indirectly from disappearance, unexplained or inventory shortage, misfiling or misplacing of information or shortages due to error or omission.

**Wear, Tear and Corrosion**
The cost of rectifying or making good:

a) Wear and tear or scratching of painted or polished surfaces
b) Any form of corrosion or erosion howsoever arising

But not damage resulting therefrom or Additional Expenditure, Additional Interest or loss of Revenue in consequence of such damage unless otherwise excluded.