

Electronic Data Exclusion and Vehicle Parts Exclusion



COMMERCIAL MOTOR VEHICLE POLICY ENDORSEMENT

Your policy is amended as follows:

Notwithstanding anything to the contrary in this policy or any endorsement, the following Electronic Data Exclusion applies to all sections/parts of the policy and the following Vehicle Parts Exclusion applies to section 1 of the policy. Any equivalent, corresponding or comparable electronic data exclusion and vehicle parts exclusion (whether in the policy or in any endorsement) are deleted.

Important note: Any equivalent, corresponding or comparable electronic data exclusion and vehicle parts exclusion that apply to your policy may not be called by, or have a heading, with the same name (or may not have any name or heading). For example (and depending on your policy), Electronic Data Exclusion may be named or known as loss of electronic data and the Vehicle Parts Exclusion may be named or known as vehicle parts, vehicle components, breakdown, or mechanical and/or electrical breakdown/failure.

Electronic Data Exclusion

1. This policy does not insure **loss of data** or **loss of data value** or liability of any type in connection with any **loss of data** or **loss of data value**.
2. This policy does not insure any costs or expenses of any type (including defence costs, fines or court costs) arising from any prosecution, claim or liability in connection with any **loss of data** or **loss of data value**.

This exclusion does not apply to **loss of data** that results directly from physical loss or physical damage that is covered by Section 1 of the policy.

The following definitions apply to this Electronic Data Exclusion:

computer system	includes any computer operating system, hardware, programme, software, communications system, information repository, microchip, integrated circuit or similar device in computer equipment or non-computer equipment, including any similar system or configuration of the aforementioned, whether the insured's property or not.
electronic data	means information, facts, concepts, code or any other information of any kind and whether owned by the insured or not that is recorded or transmitted in a form to be used, accessed, processed, transmitted or stored by any computer system .
loss of data	includes any actual or alleged: <ol style="list-style-type: none">1. loss of, alteration of, or damage to any electronic data, or2. cost in correcting or reprogramming any electronic data, or3. reduction in the functionality, availability or operation of any electronic data, or4. cost involved in retrieving electronic data.
loss of data value	means any actual or alleged loss in the value (whether financial or otherwise) of any electronic data .

Continued

Vehicle Parts Exclusion

1. This policy does not insure any physical loss of or physical damage to, or any cost or expense, in connection with any of the following parts (including any components of those parts) of any vehicle:
 - (a) engine and all engine parts,
 - (b) cooling systems, including but not limited to radiators, heat exchangers, cooling fans, pressure caps, water pumps, thermostats and hoses,
 - (c) hydraulic systems, including but not limited to shock absorbers and suspension systems,
 - (d) transmission system, including but not limited to gearbox, drive shafts, axles, differentials, clutches, and wheel hubs,
 - (e) fuel systems,
 - (f) braking systems,
 - (g) electrical or electronic systems, computer systems, and mechanical systems,
 - (h) pumping and vacuuming systems,
 - (i) any fixed plant machinery (including but not limited to food or drink preparation equipment),
 - (j) underground exploratory devices.
2. Exclusion (1) does not apply to any resultant sudden and accidental physical loss or physical damage to any other vehicle part not included in 1 (a)–(j).
3. Exclusion (1) does not apply to any physical loss or physical damage that is caused directly by any of the following:
 - (a) fire,
 - (b) the vehicle or a conveying vehicle overturning,
 - (c) the vehicle suffering an impact or collision with an external object,
 - (d) the vehicle being partly or fully immersed in a body of water,
 - (e) the vehicle being stolen or converted,
 - (f) the vehicle being maliciously damaged by non-electronic means,
 - (g) the vehicle being accidentally operated with the incorrect fuel type, including but not limited to diesel in a petrol engine or petrol in a diesel engine. This does not include operating the vehicle with fuel of the correct type which is contaminated,
 - (h) hail, snow, storm or lightning,
 - (i) earthquake, subterranean fire, hydrothermal activity, geothermal activity, volcanic activity, or tsunami,
 - (j) impact or damage by animals.