



## Electronic equipment insurance

The world is becoming increasingly reliant on electronics to run most of the processes that affect everyday life. Apart from the electronic items that are found in heavy industrial set-ups, there is a vast range of electronic equipment found in the office environment or in hospitals, etc. Our Electronic Equipment Insurance policy provides cover that is suitable for such non-industrial electronic items.

### What's covered?

- Accidental damage
- Fire
- Internal damage due to short circuiting etc.
- Reinstatement of Loss Clause
- Automatic Additions and Deletions Clause
- Locked Boot Clause

### Is it for me?

It depends on how much you value you place on your electronics. If you've got expensive ones, it's usually worth taking out cover in case of anything.

### What's NOT covered?


- Loss or damage directly or indirectly caused by theft;
- Loss or damage caused by any faults or defects existing at the time of commencement of this Policy within the knowledge of the insured or his representatives, whether such faults or defects were known to the insurers or not;
- Loss or damage directly or indirectly caused by the failure or interruption of any gas, water or electricity service or supply;
- Loss or damage as a direct consequence of the continual influence of operation (e.g. wear and tear, cavitation, erosion, corrosion, incrustation) or of gradual deterioration due to atmospheric conditions;
- Any costs incurred in connection with the elimination of functional failures, unless such failures were caused by an indemnifiable loss of or damage to the insured items;
- Any costs incurred in connection with the maintenance of the insured items, such exclusion also applying to parts exchanged in the course of such maintenance operations;
- Loss or damage for which the manufacturer or supplier of the insured items is responsible either by law or under contract;
- Loss or damage to rented or hired equipment for which the owner is responsible either by law or under a lease and/or maintenance agreement;
- Consequential loss or liability of any kind or description;
- Loss or damage to bulbs, valves, tubes, ribbons, fuses, seals, belts, wires, chains, rubber tyres, exchangeable tools, engraved cylinders, objects made of glass, porcelain or ceramics, sieves or fabrics, or any operating media (e.g. lubrication oil, fuel, chemicals);
- Aesthetic defects, such as scratches on painted, polished or enameled surfaces
- Any costs arising from false programming, punching, labelling or inserting, inadvertent cancelling of information or discarding of data media, and from loss of information caused by magnetic fields;




### Serving you since 1986

We're at the forefront of insurance excellence, providing you with tailored solutions specific to your needs. We continue to innovate on the policy front and are able to offer you a highly bespoke service. Our expertise is driven through the following three pillars:

Fast claims | Bespoke policies | Expert guidance

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