

IMIA WORKING PARTY

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Electronic Equipment Insurance 1990  
Worldwide Status

A. Turczyn

Electronic Equipment Insurance 1990  
Worldwide Status

NATIONAL SURVEY

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ELECTRONIC COMPUTER INSURANCE

CLASSES OF BUSINESS

ELECTRONIC PROPERTY INSURANCE

ELECTRONIC ADDED COST OF WORKING INSURANCE

COMPUTER DAMAGE, LOSS OF DATA MEDIA AND INFORMATION  
(SOFTWARE INSURANCE)

COMPUTER SOFTWARE ADDITIONAL BENEFITS INSURANCE (TELA)

SPECIAL COMPUTER ADDITIONAL BENEFITS INSURANCE:  
INFORMATICA

ELECTRONICALLY CONTROLLED MACHINE TOOLS

## Electronic Equipment Insurance 1991

### Worldwide Status

Proceeding from the national surveys and excellent support provided by Tela Versicherungs-AG in Munich, the Working Party concentrated in particular on the insurance of electronic data processing facilities. In so doing the Working Party attempted to develop general criteria applicable to most insurance companies in each country and thus representative of the national situation. Endeavouring to cover the entire scope of electronic equipment insurance, the Working Party was also able to determine the specific national features applicable to electronically controlled machine tools.

The General Terms and Conditions for the Insurance of Telecommunications and Other Electronic Equipment (AVFE 1976) applicable in Germany in their December 1986 version (for the English version, see Tela's EEI Electronic Equipment Insurance Policy) and the Terms and Conditions for the Insurance of Electronic Equipment (EIP) applied by the Munich Reinsurance Company and known the world over, served as the basis for this study on the insurance of electronic data processing systems.

The situation prevailing in the following countries

AUSTRIA	BELGIUM
DENMARK	GERMANY
FRANCE	GREAT BRITAIN
ITALY	JAPAN
CANADA	NETHERLANDS
NORWAY	SWITZERLAND
SPAIN	USSR

is presented in the following document.

L Ä N D E R Ü B E R S I C H T  
 E L E K T R O N I K - / C O M P U T E R -  
 V E R S I C H E R U N G

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LÄNDER	EINHEITLICHE VERS. BED.	UNTERSCHIEDL. VERS. BED.	SONDER- BEDING.
AUSTRIA			
BELGIEN			
DÄNEMARK			
DEUTSCHLAND			
FRANKREICH			
GROSSBRITANIEN			
FINNLAND			
NIEDERLANDE			
ITALIEN			
JAPAN			
KANADA			
NORWEGEN			
PORTUGAL			
SCHWEDEN			
SCHWEIZ			
SPANIEN			
UDSSR			
USA			







## COMPARISON OF INSURANCE TERMS AND CONDITIONS

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### AUSTRIA

1. Standard Terms and Conditions of Computer Insurance duly approved by the supervisory authority have been in force in Austria since 1984 and are applied by all Austrian insurance companies. These Terms and Conditions have proved to be most valuable and suitable for the market:

- General Terms and Conditions for the Insurance of Electronic Data Processing Equipment (ADVB)
- General Terms and Conditions for the Added Cost of Working Insurance of Electronic Data Processing Equipment (ADVBM)
- General Terms and Conditions for the Loss of Information and Data Media Insurance in the case of Electronic Data Processing Equipment (ADVBID)
- General Terms and Conditions for the Misuse of Electronic Data Processing Equipment

Currently there are no specific terms and conditions for computer loss of profits insurance in Austria.

New terms and conditions for all-risk electronics insurance are currently being compiled by the Engineering Insurance Division of the Austrian Insurance Association.

The most important deviations from the 1976 TELA Terms and Conditions of Property Insurance (AVFE) are shown in the enclosed list.

### 2. Indemnification

In the event of repair the policyholder receives indemnification for the value as new.  
In the event of a total loss the object insured is replaced at its current value.

According to the relevant terms and conditions, a deduction for amortisation may be made after a computer has been in use for six months. The deduction is 10 % per annum, with a maximum of 70 %.

### 3. Deductibles

There is no provision for deductibles in property insurance. Deductibles are however provided for in added cost of working, loss of data media and information, misuse and loss of profits insurance.

## BELGIUM

Both general electronic equipment policies and special computer policies are sold in Belgium, the former having a larger share in the market.

With the exception of the Groupe Jose, Assurances Generales and UNAT policies, these are all-risk policies in all cases.

All policies comprise

- property insurance (PI)
- Data media and loss of information insurance (DMLI)
- Added cost of working insurance (ACW)

The policies offered by ABB, GAN, Le Mans, UNAT and Urbaine-UAP also comprise loss of profits coverage of electronic equipment (EELoP). Two companies, UNAT and ALMAVER (brokers), have added package policies to their range, in this way supplementing their PI not only by DMLI, ACW and EELoP, but also by computer misuse and maintenance insurance.

### 1. Scope of cover

The policies generally written in the market provide basically the same coverage as the General Terms and Conditions for the Insurance of Telecommunications and Other Electronic Equipment (AVFE).

The most important deviations are as follows:

Express freight and overtime are excluded as a rule; this also applies to strike, riot, lock-out, civil commotion, terrorism and sabotage (which may however be included by way of a special clause). Maintenance is always excluded, sometimes with and sometimes without a description of the specific maintenance involved (eg Assubel, Abeille Paix). About half the companies operating in Belgium do not include natural disasters (also flooding by surface water) under their basic cover.

Groupe Jose and New Hampshire cover the earthquake risk as one of their standard features. Fire, lightning and explosion, on the other hand, are not included in the basic cover of Urbaine-UAP and New Hampshire.

Some companies limit the risk of theft to burglary alone.

In many cases data media are insured under a property cover.

## 2. Indemnification

Indemnification in the event of a loss is generally based on the replacement of current values in Belgium. Recently, however, there has been a trend towards replacing losses at the value as new. Combinations of the various types of indemnification and policies providing replacement of current values but with a new value option, are relatively unusual.

## 3. Deductible

Deductibles are generally applied with all types of cover.

## DENMARK

The electronic equipment policies used in the Danish market are all-risk computer policies.

The types of cover available are limited to

- property insurance (PI)
- data media and loss of information insurance (DMLI)
- added cost of working insurance (ACW).

### 1. Scope of cover

Conclusion of an electronic equipment insurance requires the existence of a valid full maintenance agreement. Express freight, overtime, simple theft and faulty operation (negligence) are excluded. The exclusion of losses caused by nuclear risks is limited, meaning that this exclusion does not apply if such losses involve plants used for medical or scientific purposes. Data media and loss of information insurance does not include the loss of data due to lightning.

### 2. Indemnification

Indemnification is provided for the value as new in the event of a loss. Should the loss amount exceed 5 % of the sum insured, the sum insured must be reinstated pro rata temporis.

### 3. Deductible

Deductibles are obligatory in the Danish market.

## GERMANY (Munich Re world policy)

The policy used in Germany differs from the General Terms and Conditions for the Insurance of Telecommunications and Other Electronic Equipment (AVFE) by and large through the following features:

### 1. Scope of cover

Simple theft, express freight and overtime are not covered. These hazards may however be included against payment of a loading (5 % in each case) and application of an appropriate clause.

Losses caused by the failure or interruption of public gas, electricity or water supplies are explicitly excluded from the cover.

Further exclusions:

- Strike, lock-out, civil commotion, terrorism
- Gross negligence on the part of the policyholder
- Losses for which the manufacturer or supplier is liable either under statutory or contractual provisions

### 2. Indemnification

Munich Re indemnifies losses only in accordance with their current value. Indemnification for the value of the objects insured as new may be obtained by paying a loading of 10 % and applying the new value clause.

### 3. Deductible

As a rule Munich Re always uses deductibles determined in each case as a function of the sum insured (in per mille of the sum insured).

## FRANCE

Together with Italy, France is the most innovative market within the EC when it comes to different types of cover.

Apart from a general electronic equipment policy, some insurers such as Camat and Concorde also offer a special computer policy. Other insurers make even greater distinctions by subdividing their computer policies into one cover for small and medium-sized data systems and another for large-scale EDP facilities (this is done, for example, by Groupe Azur).

With the exception of UNAT, which uses an extended machinery breakdown (MB) policy for writing electronic equipment risks, all other policies are all-risk covers.

As their standard cover, all major companies provide

- property insurance (PI)
- data media and loss of information insurance (DMLI)
- added cost of working insurance (ACW)
- electronic equipment loss of profits insurance (EELoP).

Some insurers also indemnify the policyholder for bank interest paid on loans due to delays in invoicing caused by computer damage (eg Concorde).

Major companies such as GAN and UAP offer a package policy (Globale Informatique) for large enterprises. Apart from the standard cover items, this package policy also covers computer misuse, financial losses and loss of profits caused by computer misuse.

#### 1. Scope of cover

By and large, most policies used in the market provide the same scope of cover as set forth in the General Terms and Conditions for the Insurance of Telecommunications and Other Electronic Equipment (AVFE).

The main exceptions, which vary from one company to another, are as follows:

Express freight and overtime are excluded as a rule (but may be included by way of special clauses).

Simple theft (Baloise) and theft by the insured's own employees (Concorde Groupe Azur) are not covered.

Headcrash is only covered if it involves damage to the electronic equipment itself (Groupe Azur).

Damage to components is excluded wherever only one single component is involved (Concorde).

Coverage of natural hazards (catastrophes naturelles) is obligatory in France, but is not provided by the basic policy as such.

A 9 % loading is charged on every insurance policy and is subsequently transferred to the state-operated Caisse Central de Reassurance (CCR).

Losses caused by catastrophes naturelles are settled by the CCR provided the Journal Officiel de la Republique Francaise confirms that the loss involved was indeed caused by a natural disaster. Should the CCR's reserves not be sufficient for this purpose, liability is assumed by the state. The deductible to be borne for such risks is 10 % any one loss or a minimum of FF 4,500.-.

Riot, strike, lock-out, civil commotion, terrorism and sabotage (concerted actions) are included in the basic cover. Explosion or fire damage caused by these risks is covered by the CCR, while other types of losses are covered by the insurer.

## 2. Indemnification

Indemnification varies depending on the company involved. Most companies indemnify losses occurring within the first two years for their value as new, subsequently providing indemnification for the current value (some companies pay indemnification for the value as new for the first five - and not two - years).

The annual depreciation rate is between 5 and 10 % of the value as new. Total depreciation may not exceed 80 %.

## 3. Deductible

Deductibles are obligatory with all types of cover. We do not know of any exceptions.

## GREAT BRITAIN

Electronic data processing systems in Great Britain are covered by all-risk computer policies comprising

- property insurance (PI)
- data media and loss of information insurance (DMLI)
- added cost of working insurance (ACW).

Electronic systems in general are often covered by office all-risk policies or machinery breakdown (MB) policies (eg in the case of Trinity or National Vulcan).

One exception is Eagle Star, which uses an EEI policy. In addition to the types of cover mentioned above, Trinity offers coverage for electronic equipment loss of profits, statutory liability and errors & omissions (liability for financial losses suffered by third parties on account of the policyholder's deficient data processing).

## 1. Scope of cover

The scope of cover provided by all-risk computer policies differs from the Standard Terms and Conditions for the Insurance of Telecommunications and Other Electronic Equipment (AVFE) mainly through the following items:

- Express freight and overtime are either not covered at all (National Vulcan) or only within certain limits (Royal up to £ 1,000.-; Trinity up to 25 % of the loss).

- Earthquake is included in the basic cover by some companies (eg Trinity, Royal).
- Mobile operation is automatically covered up to an amount of £ 25,000.- (eg by Trinity, National Vulcan).
- Sonic boom is generally excluded.
- Royal demands conclusion of a maintenance contract before coverage is provided. While other companies do not make this requirement, they exclude "internal operating damage", ie, losses caused without an external influence (which also means losses caused by faulty material, design and workmanship), whenever the policyholder has failed to conclude a maintenance contract.
- The cost of removing debris and consulting a specialist (engineer) is also included in the basic cover (but is limited in each case by Royal, for example, to £ 1,000.-, while Trinity does not apply any such limit within the sum insured).
- Fire, lightning and damage to adjacent plant components resulting from wear and tear are excluded (Royal).

The cost of restoring data erased maliciously or by mistake (without any property damage to the data media), the cost of developing software (up to £ 1,000.-) and any added cost incurred in this context, may be insured by way of special agreement.

Most of the computer policies in the market also cover added cost of working if it is caused by failure of the public power supply, communication lines or the insured company's own power grid, or if such added cost of working is attributable to damage to the data media as such. (The same applies to electronic equipment loss of profits insurance.)

Coverage is also provided for added cost of working caused by the temporary non-availability of spares, by a shortage of funds, by access restrictions imposed by the authorities and by damage to adjacent buildings (again, this also applies in the case of electronic equipment loss of profits insurance).

## 2. Indemnification

As a rule indemnification is provided for the value as new (although Trinity applies a current value option).

## 3. Deductible

Deductibles are obligatory in the British market. Added cost of working is subject to a time excess of either 24, 48 or 72 hours, depending on the maintenance situation (this also applies to electronic equipment loss of profits insurance).

## ITALY

All companies which belong to the Italian Association of Insurers (nearly all companies are members of this Association) apply the Italian ANIA Terms and Conditions.

The ANIA policy is an all-risk policy comprising

- property insurance (PI)
- data media and loss of information insurance (DMLI)
- added cost of working insurance (ACW)
- electronic equipment loss of profits insurance (EELoP).

Apart from the ANIA policy, Generali's Informatica policy tailored specifically to computers is becoming increasingly significant in the Italian market (see the policy attached).

### 1. Scope of cover

With the exception of the following deviations, the ANIA policy provides the same scope of cover as the General Terms and Conditions for the Insurance of Telecommunications and Other Electronic Equipment (AVFE); express freight, overtime and gross negligence on the part of the policyholder are excluded from coverage.

The same applies to losses for which the manufacturer, supplier or landlord are liable on account of statutory or contractual provisions. Similarly, losses caused by socio-political events (strike, riot, lock-out, civil commotion, terrorism, organised sabotage) are not covered, either.

### 2. Indemnification

Indemnification is provided for the value as new in the first two years after the date of production, following which indemnification is provided for the current value.

### 3. Deductible

Deductibles are obligatory.

## INFORMATICA POLICY

In addition to the regular property insurance, data media and loss of information insurance, added cost of working and electronic equipment loss of profits insurance provided by the ANIA policy, the Informatica policy offers the following coverage:

1. Transport of hardware and data archives (data media)

2. Wanton or fraudulent manipulation/destruction of basic data and programs by employees or third parties
3. Added cost of working and loss of profits following the loss of data (also due to fraudulent manipulation of basic data by employees or third parties)
4. Added cost of working and loss of profits due to failure of power supply
5. Added cost of working and loss of profits due to failure of telephone lines (data lines)
6. Statutory liability (bodily injury and property damage suffered by third parties due to an unforeseen event related to the use of an insured object)
7. Statutory liability claims asserted by third parties (data processing customers) on account of infidelity, errors or omissions on the part of the policyholder's employees
8. Purely financial losses caused by wanton or fraudulent manipulation of data (loss of securities, bank titles, cash, property value, raw materials, semi-finished and finished products, gross profit)

An Informatica policy can only be taken out if the policyholder has a hardware and software maintenance contract.

### JAPAN

Electronic equipment insurance is written in Japan on the basis of the General Terms and Conditions of Machinery Breakdown, Added Cost of Working, Data Media and Loss of Information Insurance, with an additional clause being applied to the Machinery Breakdown Insurance Terms. Up to 1990 computer misuse and software insurance was not available in Japan, a software clause - data loss only, endorsement (software cover) - being developed in 1991 (Japanese computer comprehensive insurance).

#### Scope of cover in the case of large EDP systems:

In this case insurance coverage is extended to include the destruction of data caused by the following events:

- Illegal access to the computer system by a third party, ie, illegal use of the computer via a network. This coverage is only provided, however, if an inspector acknowledged by the respective insurance company determines and substantiates such illegal access. This must be done by way of a log file within six months after access. The risk of computer hackers accessing the system is covered in this way.

- Damage to the EDP system.
- Disappearance of data media from data storage rooms after entry by a third party (theft, loss of data media).

### CANADA

Several domestic and foreign insurers write electronic equipment insurance in the Canadian market:

- Continental
- Royal
- St. Paul

Two companies - Gerling Global and Commercial Union - deserve particular emphasis in this context.

Misuse insurance is generally not provided in Canada.

### NETHERLANDS

Apart from the ELTRON policy (a general electronic equipment policy), a special PC policy is available in the Netherlands. Both are all-risk policies covering

- property insurance (PI)
- added cost of working insurance (ACW)
- electronic equipment loss of profits (EELoP),

the last item (EELoP) not being included in the PC policy.

#### 1. Scope of cover

The ELTRON policy differs from the General Terms and Conditions for the Insurance of Telecommunications and Other Electronic Equipment (AVFE) through the following features:

Express freight, overtime and simple theft are excluded. Water damage caused by surface flooding (failure of dikes, etc) is not included in the basic cover. The cost of removing debris and cleaning up is insured up to 10 % of the sum insured.

## 2. Indemnification

As a rule the ELTRON policy provides for indemnification at current value. The PC policy provides indemnification for the value as new in the first three years, indemnification then being reduced to 40 % of the value as new in the fourth year and thereafter to 25 %.

## 3. Deductible

Deductibles are obligatory in the Dutch market. In the case of the PC policy the deductibles are Hfl 100.- for property coverage and Hfl 500.- for data media and loss of information and, respectively, added cost of working.

## NORWAY

The following types of insurance are written in Norway:

- Electronic property damage insurance: Force majeure is covered by the national NATURAL HAZARD POOL.
- Electronic equipment added cost of working insurance.
- Electronic equipment data media and loss of information insurance: special safety standards are provided for electronic equipment insurance.
- Software insurance without preceding property damage is not available.

Losses caused by sabotage are excluded.

## SWITZERLAND

Swiss insurers use standardised terms and conditions for the all-risk insurance of electronic data processing systems (EDP) developed by the Swiss Association of Machinery Insurers in 1986. Conclusion or existence of a maintenance contract is conditional to taking out such an insurance. The Swiss Association of Machinery Insurers represents 95 % of all insurance companies in Switzerland.

The members of the Association do not write misuse insurance.

Property and added cost of working insurance of electronic data processing systems is currently undergoing a complete revision with the objective to reduce premiums to a suitable level.

10-year average loss ratio:

Property insurance: 40 %  
 Added cost of working insurance: 20 %

Currently there would appear to be no need for software insurance in Switzerland.

SPAIN

Leaving aside minor deviations, the Terms and Conditions of Electronic Equipment Insurance in Spain are the same with nearly all companies.

The cover provided is an all-risk cover for electronic equipment (property), data media and added cost of working. We do not know of any electronic equipment loss of profits (EELoP) policies.

1. Scope of cover

Most of the policies in the market have basically the same scope of cover as the General Terms and Conditions for the Insurance of Telecommunications and Other Electronic Equipment (AVFE). The main exceptions are as follows:

Express freight and overtime are excluded as a rule (but may be included by way of a special clause).

Simple theft is often only available as an allied peril included in the cover (eg in the case of CRESA, MAPFRE, PLUS ULTRA).

All policies exclude so-called "consortium risks" (riesgos catastroficos).

"Riesgos catastroficos" are understood to be socio-political events (strike, riot, terrorism, etc), earthquake, volcanic eruption, hurricanes, flood and inundation (surface water) and other natural events of an extraordinary type not covered by standard policies.

Such losses are covered by the Consorcio de Compensacion, since they are deemed to be losses caused by events acknowledged by the government (Poder Publico) as catastrophes or for which a state of natural emergency is proclaimed. In this case liability is assumed by the state.

2. Indemnification

All Spanish electronic equipment policies provide for indemnification according to current value. In some cases the policyholder may opt for indemnification according to the value as new.

3. Deductible

Deductibles are obligatory in Spain.

TELA SOFTWARE INSURANCE

Without property damage to the data media  
coverage of:  
Force majeure

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Deficiency or failure of

data processing systems  
data communication facilities  
data lines  
power supply  
air conditioning  
over- and under-voltage

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x) Faulty operation, eg  
inadvertent fire-fighting  
use of wrong program

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x) Wanton action by third parties, eg  
sabotage  
program manipulation  
data manipulation  
hackers  
computer viruses

x) Indemnification:  
Max 25 % of the sum insured  
Limitation of sum insured:  
Max DM 1.0 mill

## INFORMATICA POLICY

(Requires existence of a hardware and software maintenance contract and software operating records)

### Extension of cover versus AVFE/76:

- |                                       |   |
|---------------------------------------|---|
| 1. Property insurance                 | A) Transport of hardware  |
| 2. Added cost of working              | A) Loss of data (also due to fraudulent manipulation of basic data by employees or third parties)<br><br>B) Failure of power supply<br><br>C) Failure of data lines (telephone lines)   |
| 3. Data media and loss of information | A) Transport of data media<br><br>B) Wanton or fraudulent manipulation or destruction by employees or third parties   |
| 4. Electronic equipment LoP           | A) Loss of data (also due to fraudulent manipulation of basic data by employees or third parties)<br><br>B) Failure of power supply<br><br>C) Failure of data lines (telephone lines)   |
| 5. Statutory liability                | A) Bodily injury and property damage suffered by third parties on account of an unforeseen event related to the use of an insured object<br><br>B) Liability claims asserted by data processing clients on account of losses caused by the policyholder's employees through infidelity, errors or omissions |
| 6. Financial losses                   | Losses caused by wanton or fraudulent manipulation of data (loss of securities, bank titles, cash, property value, raw materials, semi-finished and finished products, gross profit)  |

L Ä N D E R Ü B E R S I C H T  
 E L E K T R O N I K - / C O M P U T E R -  
 M E H R K O S T E N V E R S I C H E R U N G  
 =====

MARKT	DEUTSCHLAND	SCHWEIZ	ÖSTERREICH	ITALIEN
BEDINGUNGEN	AVFEM	ZUSATZBED.	ADVBM	INFORMA TECA GROSS ANLAGEN
GEGENSTAND D. VERS.	MEHRKOSTEN	MEHRKOSTEN	MEHRKOSTEN FÜR ERSATZ- ANLAGE	DATENVER- LUST AUS- FALL STROM AUSFALL DAT. LEITG
VERS. GEFAHREN	ALLRISK	ALLRISK	GEFAHREN KATALOG	ALLRISK ZUSATZ
VERS. SUMME	1. RISIKO	1. RISIKO	1. RISIKO	1. RISIKO
MAX. DECKGS. ZEITR.	VEREINB. HAFTZEIT	VEREINB. HAFTZEIT	VEREINB. HAFTUNGS- ZEIT	VEREINB. HAFTZEIT
ERSATZ- LEIS- TUNG	VEREINB. TE x AT MAX. JE MONAT VER- EINB. ME	VEREINB. TE x AT ----- VEREINB. VS	MAX. VEREINB. TE x AT	VEREINB. TE x AT
SELBST- BEHALT (ZEITL)	JA	JA	JA	JA
HARDWARE WARTG. VERTRAG	NEIN	VORAUS- SETZUNG	NEIN	VORAUS- SETZUNG
SOFTWARE WARTG. VERTRAG	NEIN	NEIN	NEIN	VORAUS- SETZUNG

TE = TAGESENTSCHÄDIGUNG  
 VS = VERSICHERUNGSSUMME

ME = MONATSENTSCHÄDIGUNG  
 AT = AUSFALLTAG

L Ä N D E R Ü B E R S I C H T

D A T E N T R Ä G E R - U N D I N F O R -  
M A T I O N S V E R L U S T - V E R S I C H E R U N G

MARKT	DEUTSCHLAND	SCHWEIZ	ÖSTERREICH	ITALIEN	
BEDIN- GUNGEN	ZUSATZKL. 638	ZUSATZBED.	ADVBID	INFORMA- TIONEN GROSS- HANDEL	
VERS. SACHE	DATENTRÄ- GER DATEN	DATENTRÄ- GER DATEN	DATENTRÄ- GER DATEN	DATENTR.+ DATENVERL	
VERS. GEFAHREN	ALLRISK	ALLRISK	GEFAHREN- KATALOG	ALLRISK + ZUSATZ	
VERS. SUMME	1. RISIKO	1. RISIKO	1. RISIKO	1. RISIKO	
VERSI- CHERGS. ORT	BETR/AUS- LAGERGS. STÄTTEN TRANSP. WEGE	SÄMTL. AUFBE- WAHRGS. STÄTTEN WEGE	AUFSTEL- LUNGS- RAUM	SÄMTL. AUFBE- WAHRGS. STÄTTEN WEGE	
ERSATZ- LEIS- TUNG	WIEDER- BESCHAFFG. WIEDER- EINGABE	WIEDER- BESCHAFFG. WIEDER- AUFBRING.	MATERIAL- WERT Z.ZW. WIEDER- AUFBRING.	WIEDER- BESCHAFFG WIEDER- AUFBRING.	
SELBST- BEHALT (FINANZ)	JA	JA	JA	JA	
HARDWARE WARTUNG	NEIN	VORAUS- SETZUNG	NEIN	VORAUS- SETZUNG	
SOFTWARE WARTUNG	NEIN	NEIN	NEIN	VORAUS- SETZUNG	
SOFTWARE KONTROLL OPERA- TING AUF- ZEICHNG.	NEIN	NEIN	NEIN	VORAUS- SETZUNG	

ZW = ZEITWERT

L Ä N D E R Ü B E R S I C H T

V E R S I C H E R U N G

ELEKTRONISCH GESTEUERTE ARBEITSMASCHINEN (NC)

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H A F T U N G S U M F A N G :							
LÄNDER	MB	ELEKTRO- NIK	MIT WARTG	OHNE WARTG	MIT INN. SCHAD	OHNE INN. SCHAD	SONDER- KLAUSELN
AUSTRIA	MB						KLAUSELN
DEUTSCHLAND	MB						KLAUSELN
GROSSBRITANIEN			AB 85000 US \$	BIS 85000 US \$	VARIANTEN		
ITALIEN	- 50% E.ANT MB	ÜBER 50% EL					
JAPAN		ROBOTER VERS.					
KANADA							
NORWEGEN	MB	EL	VARIANTEN				
SCHWEDEN	MB						
SCHWEIZ	MB		VARIANTEN				
SPANIEN	MB	ROBOTER VERS.					
UDSSR							

## ELECTRONICALLY CONTROLLED MACHINE TOOLS

(Eg machines with CNC control, etc)

### SPECIAL CLAUSE

#### AUSTRIA:

##### **Special Provision for the Insurance of Electronically Controlled Machines/Systems**

Deviating from Section 2 (1) and supplementing Sections 1 (3) and 2 (2) of the General Terms and Conditions for the Insurance of Machines, Mechanical Equipment and Apparatus (AMB), the following is agreed for electronic memory, regulating and control systems/facilities:

1. Indemnification is provided for sudden and unforeseen damage or destruction, impairment or loss of function of the electronic equipment (system insured) only if it is substantiated that such electronic equipment/system (components/modules) has been affected from outside by an insured peril, as defined in Section 2.
2. Indemnification is provided for consequential losses caused to the machine/system insured by damage, destruction, impairment or loss of function of the electronic equipment/system.
3. Permanently installed data media are covered within the meaning of item 1 above; coverage is however not provided for the information and data stored thereon.

External data media and the data kept thereon are excluded from the cover.

#### GERMANY

##### Section 2, item 3:

Indemnification for electronic components (modules) of the objects insured is only provided if an insured peril has affected an exchange unit (the unit generally to be replaced in the event of repair) or the object insured as a whole from outside. Should it be impossible to prove such circumstances, it shall be sufficient to show that in all likelihood the damage is attributable to the effect of an insured peril acting externally.

Indemnification is however provided for consequential damage to further exchange units.