



OREGON MUTUAL INSURANCE COMPANY HOMEOWNER COMPUTER ENDORSEMENT

H059 (6-95)

TOTAL LIMIT \$

The aggregate amount insured under this endorsement.
(See Schedule on p.2)

DEDUCTIBLE \$

(See HOW MUCH WE PAY FOR LOSS OR CLAIM below)

WHAT PROPERTY IS COVERED

1. Personal and incidental business data processing equipment, meaning the permanent, tangible components capable of accepting information, processing it according to a plan, and producing the desired results;
2. Software or programs containing the facts, concepts, or instructions which have been converted to a form usable by data processing equipment and which have been commercially purchased; and
3. Media, forms of material on which information is recorded or stored, including magnetic tapes, disk packs, paper tapes, and cards. It does not include the information recorded on the media.

HOW IT IS COVERED

This policy insures against risk of direct physical loss on a **replacement value** basis subject to the **limits** indicated, unless specifically excluded in LOSSES NOT COVERED.

LOSSES NOT COVERED

We do not pay for loss caused by or that results from:

1. mechanical breakdown or failure or changes in the arrangement of machine parts. If a fire or explosion, results **we** pay only for the loss caused by the fire or explosion;
2. errors, omissions or deficiencies in design, specifications, materials, or workmanship;
3. electrical currents other than those caused by lightning. If a fire results, **we** pay only for the damage caused by the fire;
4. programming errors or entering incorrect commands or instructions into the machine;
5. changes in humidity or temperature;
6. processing operations or damage during service or repair (if fire or explosion results, **we** pay only for the damage caused by the fire or explosion);
7. delay, loss of market, loss of use, loss of income, or interruption of business.

We also do not pay for loss to:

1. property rented or leased to others while away from the **insured premises**;
2. incidental business property exceeding \$2,500; or
3. data processing equipment, software, or media which cannot be replaced with other of like kind and quality.

WHERE COVERED

This policy provides coverage only within the continental limits of the United States of America and Canada, excluding Alaska.

NEWLY ACQUIRED PROPERTY

This applies for 30 days from the date of acquisition or until the expiration date of the policy, if it occurs first.

We cover newly acquired property that is of a class of property scheduled on this endorsement. **We** pay no more than the lesser of:

1. 25% of the total **limit** shown for the respective class of property, or
2. \$10,000.

You must report newly acquired property to **us** within 30 days of acquisition and pay the additional premium from the date acquired.

LOSS DEDUCTIBLE CLAUSE AND TERMS AND CONDITIONS

This endorsement is subject to a \$50 deductible and the terms and conditions of the policy to which this is attached, except that any clauses and conditions in the printed portions of the policy in conflict with the terms of this special attachment do not apply.

HOW MUCH WE PAY FOR LOSS OR CLAIM

1. **Definition - Replacement Value** means the cost to repair or replace the property with new property of equivalent kind and quality to the extent practical, without deduction for depreciation.
2. **Our Limit of Liability - We** pay the least of the following amounts for each covered item;
 - a. the applicable **limit**;
 - b. an amount not greater than your interest in the property;
 - c. the **replacement value** of the property as defined in this endorsement; or
 - d. the amount computed after applying the deductible or other limitation applying to the loss.
3. When the **replacement value** is more than twice the actual cash value of the damaged property, **we** are not liable for more than the actual cash value of the loss until repair or replacement is completed.
4. **You** may make a claim for the actual cash value amount of the loss before repairs are made or replacement is completed. A claim for any additional amount payable under this provision must be made within 180 days after the loss.

SCHEDULE

Total Items Scheduled:

Effective Date:

Article	Description	Limit
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\$

SAMPLE