

# Computer Insurance



## What is it?

Computer Insurance will provide cover for loss or damage to computers, servers or associated items such as dedicated air conditioning and telephone systems.

## Who needs it?

Many businesses rely on their contents policy to insure computers, but these only cover incidents such as fire, flood or theft. They don't cover breakdowns, data corruption, data loss, damage by vermin (e.g. rats chewing through network cables) or damage due to power failure.

## What does it cover?

- Damage to software, as well as hardware
- Costs for recreating data lost
- Equipment taken away from the office, including worldwide travel
- An allowance to replace lost or damaged equipment with a modern equivalent
- Staff overtime costs
  
- Business Interruption is not covered but can be included subject to an additional premium.

## What does having Computer insurance mean to you?

Computer Insurance means that your equipment and software is protected, and your cover will support your day to day business operations and any unexpected costs you experience.

**T: 01438 350222**

**E: [info@rhgib.co.uk](mailto:info@rhgib.co.uk)**

**[www.rhgib.co.uk](http://www.rhgib.co.uk)**



RHG Insurance Brokers is a trading name of Richmond House Insurance Brokers Limited. Registered in the UK at Premier House, Argyle Way, Stevenage, Hertfordshire SG1 2AD. Company Number 01262851

Authorised and Regulated by the Financial Conduct Authority. Registration Number 301691