

Cover for Theft	蘇黎世產物電子設備綜合保險加保竊盜英文附加條款
Cover of Mobile and Portable	蘇黎世產物電子設備綜合保險流動電子設備英文附加條款
Cover for Earthquake	蘇黎世產物電子設備綜合保險加保地震英文附加條款
Cover for Hurricane, Cyclone and Typhoon	蘇黎世產物電子設備綜合保險加保颱風、洪水、火山爆發或海嘯英文附加條款
Cover of Full Replacement Value	蘇黎世產物電子設備綜合保險重置價格理賠英文附加條款
Cover of Full Replacement Value in Case of a Loss Due to Fire and Allied Perils	蘇黎世產物電子設備綜合保險火災重置價格理賠英文附加條款
Exclusion of Loss or Damage Due to Flood, Inundation, Storm or Tempest	蘇黎世產物電子設備綜合保險水災損失除外英文附加條款
Warranty Concerning Air-Conditioning Plant	蘇黎世產物電子設備綜合保險空調設備英文附加條款
Special Condition Concerning Waiver of Subrogation	蘇黎世產物電子設備綜合保險放棄代位求償權英文附加條款
Warranty for Maintenance Contract	蘇黎世產物電子設備綜合保險維護保養合約英文附加條款
Special Condition Concerning Waiver of Subrogation	蘇黎世產物電子設備綜合保險拋棄代位求償權英文附加條款
Terrorism Exclusion Clause	蘇黎世產物電子設備綜合保險恐怖主義除外英文附加條款
Cyber Exclusion Clause	蘇黎世產物電子設備綜合保險網際網路英文附加條款
Automatic Increase Clause / Waiver of Under-Insurance	蘇黎世產物電子設備綜合保險保險金額自動增加英文附加條款
Coinsurance Clause	蘇黎世產物電子設備綜合保險共保英文附加條款
Debris Removal Costs	蘇黎世產物電子設備綜合保險殘餘物清除英文附加條款
Cover for Loss or Damage due to Strike, Riot and Civil Commotion SRCC	蘇黎世產物電子設備綜合保險加保罷工、暴動、民眾騷擾英文附加條款
Cover of Extra Charges for Overtime, Night Work, Work on Public Holidays, Express Freight	蘇黎世產物電子設備綜合保險加保加班、趕工及加急運費英文附加條款
Cover of Extra Charges for Airfreight	蘇黎世產物電子設備綜合保險加保空運費英文附加條款
Date Recognition Clause	蘇黎世產物電子設備綜合保險電腦系統年序轉換除外不保英文附加條款
Terrorism Exclusion Clause	蘇黎世產物機械保險恐怖主義除外英文附加條款

Cover for Theft

97.1.31 (97)台蘇保行展字第 125806-1 號函備查

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon and subject to the Insured having paid the agreed extra premium, this insurance shall be extended to include the risk of theft of the insured items whilst on the premises provided, however, the Insured informs the police authorities immediately after any loss or damage due to theft is discovered.

Deductible: 25 % of each loss or damage due to theft, minimum
any one occurrence.

Cover of Mobile and Portable Equipment Outside the Premises

97.1.31 (97)台蘇保行展字第 125806-1 號函備查

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon and subject to the Insured having paid the agreed extra premium, this insurance shall be extended to include loss of or damage to the mobile and/or portable equipment as specified under

item(s) No(s)

contained in the schedule of the Policy

whilst stationary or in transit anywhere within the territorial limits of

The Insurers shall not be liable under this Endorsement for

- loss or damage occurring whilst the above items are unattended unless locked inside a building or vehicle,
- loss or damage from any cause whatsoever whilst the above items are installed or carried in or on aircraft or aerial devices or waterborne vessels or craft.

Cover for Earthquake

97.1.31 (97)台蘇保行展字第 125806-1 號函備查

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon and subject to the Insured having paid the agreed extra premium, this insurance shall be extended to include the risk of earthquake, volcanic eruption and tsunami up to a limit of any one event.

Cover for Hurricane, Cyclone and Typhoon

97.1.31 (97)台蘇保行展字第 125806-1 號函備查

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon and subject to the Insured having paid the agreed extra premium, this insurance shall be extended to include the risk of hurricane, cyclone and typhoon up to a limit of any one event.

Cover of Full Replacement Value

97.1.31 (97)台蘇保行展字第 125806-1 號函備查

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon and subject to the Insured having paid the agreed extra premium, where an insured item is totally destroyed or damaged beyond repair, the basis upon which the amount payable under the Policy is to be calculated shall be the full replacement value of the item destroyed or damaged.

"Replacement value" shall mean the costs which would have to be incurred immediately before destruction of or damage to an insured item for replacing the destroyed or damaged item by a new item of a similar kind, capacity, size and quality.

Provided that

- the replacement work shall be commenced and carried out with reasonable dispatch, otherwise no payment shall be made beyond the amount which would have been payable under the Policy if this Endorsement had not been incorporated therein;
- no payment shall be made beyond the amount which would have been payable under the Policy if this Endorsement had not been incorporated therein, if at the time of destruction of or damage to the insured item such destruction or damage is covered by any other insurance effected by or on behalf of the Insured, which is not based on reimbursement of the full replacement value;
- the item involved shall be no older than years at the time of the loss, calculated from the year of construction indicated in the list of machinery attached to the insurance contract; but no payment shall be made beyond the amount which would have been payable under the Policy if this Endorsement had not been incorporated therein, if at the time of the destruction of or damage to the insured item the manufacturer has ceased production of the respective model or if such model is no longer available as a new item from the manufacturer's or supplier's stock;

the amount payable for the replacement of the destroyed or damaged item shall not exceed the sum insured set opposite to that item in the schedule of the Policy.

Cover of Full Replacement Value in Case of a Loss Due to Fire and Allied Perils

97.1.31 (97)台蘇保行展字第 125806-1 號函備查

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon and subject to the Insured having paid the agreed extra premium, where an insured item is totally destroyed or damaged beyond repair by fire and/or allied perils, the basis upon which the amount payable under the Policy is to be calculated shall be the full replacement value of the item destroyed or damaged.

"Replacement value" shall mean the costs which would have to be incurred immediately before destruction of or damage to an insured item for replacing the destroyed or damaged item by a new item of a similar kind, capacity, size and quality.

Provided that

- the replacement work shall be commenced and carried out with reasonable dispatch, otherwise no payment shall be made beyond the amount which would have been payable under the Policy if this Endorsement had not been incorporated therein;
- no payment shall be made beyond the amount which would have been payable under the Policy if this Endorsement had not been incorporated therein, if at the time of destruction of or damage to the insured item such destruction or damage is covered by any other insurance effected by or on behalf of the Insured, which is not based on reimbursement of the full replacement value as defined above;
- the item involved shall be no older than years at the time of the loss, calculated from the year of construction indicated in the list of machinery attached to the insurance contract; but no payment shall be made beyond the amount which would have been payable under the Policy if this Endorsement had not been incorporated therein, if at the time of destruction of or damage to the insured item the manufacturer has ceased production of the respective model or if such model is no longer available as a new item from manufacturer's or supplier's stock;

the amount payable for the replacement of a destroyed or damaged item shall not exceed the sum insured set opposite to that item in the schedule of the Policy.

Exclusion of Loss or Damage Due to Flood, Inundation, Storm or Tempest

97.1.31 (97)台蘇保行展字第 125806-1 號函備查

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon, the Insurers shall not indemnify the Insured in respect of any loss or damage arising from

- flood or inundation and
- storm or tempest.

Warranty Concerning Air-Conditioning Plant

97.1.31 (97)台蘇保行展字第 125806-1 號函備查

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon, the Insurers shall not indemnify the Insured in respect of any loss or damage in regard to electronic equipment, data media and increased cost of working due to the failure of the air-conditioning plant, if this air-conditioning plant is not covered against material damage and has not been equipped, installed or maintained in accordance with the recommendations of the manufacturers of the electronic equipment and air-conditioning plant.

This means that the insured air-conditioning plant

- and the alarm and switch-off devices are maintained by qualified personnel of the manufacturer or supplier at least every six months;
- is equipped with independent sensors to monitor temperature and humidity, to detect smoke and to release visual and acoustical alarms;
- is kept under supervision by trained personnel who are able to take all loss prevention measures necessary in the event of an alarm;
- is provided with an automatic emergency switch-off device complying with the requirements stipulated by the manufacturers of the electronic equipment.

Special Condition Concerning Waiver of Subrogation

97.1.31 (97)台蘇保行展字第 125806-1 號函備查

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon and subject to the Insured having paid the agreed extra premium, the Insurers shall waive all rights of subrogation arising out of loss or damage indemnifiable under the Policy which the Insurers may have against persons using the insured items with the consent of the

Insured.

Warranty for Maintenance Contract

97.1.31 (97)台蘇保行展字第 125806-1 號函備查

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon, a maintenance contract has to be in force during the period of the Policy.

Maintenance as used in this Endorsement is understood to mean the following:

- safety checks
- preventive maintenance
- rectification of loss or damage or faults arising from normal operation as well as from aging, e.g. by repair or replacing of modules, sections, assemblies and components

According to the Policy conditions, costs of such maintenance work are not insurable.

Special Condition Concerning Waiver of Subrogation

97.1.31 (97)台蘇保行展字第 125806-1 號函備查

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon and subject to the Insured having paid the agreed extra premium, the Insurers shall waive all rights of subrogation arising out of loss or damage indemnifiable under the Policy which the Insurers may have against persons using the insured items with the consent of the Insured.

Endorsement - Terrorism Exclusion Clause

97.1.31 (97)台蘇保行展字第 125806-1 號函備查

Notwithstanding any provision to the contrary within this insurance or any endorsement thereto it is agreed that this insurance excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any of the following regardless of any other cause or event contributing concurrently or in any other sequence to the loss;

- (1) any act of terrorism.

For the purpose of this endorsement an act of terrorism means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.

This endorsement also excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to (1) above.

In any action, suit or other proceeding where Insurer alleges that by reason of the provisions of this exclusion any loss destruction damage liability or expense is not covered by this insurance the burden of proving that such any loss destruction damage liability or expense is covered shall be upon the Insured.

In the event any portion of this endorsement is found to be invalid or unenforceable, the remainder shall remain in full force and effect.

Endorsement - Cyber Exclusion Clause (Clarification Agreement - Munich Re Form)

97.1.31 (97)台蘇保行展字第 125806-1 號函備查

Property Damage covered under this policy shall mean physical damage to the insured property.

This agreement clarifies that damage to data, software, or computer programs in particular any detrimental change that is caused by a deletion, corruption or distortion of the original data, software or computer program is not direct physical damage in terms of this policy.

Consequently, the following are not Ansured under this policy:

- (A) Loss of or damage to data, software or computer programs, in particular any detrimental change in data, software or computer programs that is caused by a deletion, a corruption or a distortion of the original data or software, and any business interruption losses resulting from such loss or damage. Notwithstanding this exclusion, loss of or damage to data, software or computer programs which is the direct consequence of insured direct physical damage to the insured property shall be covered.
- (B) Loss or damage resulting from an impairment in the function, availability, range of use or accessibility of data, software or computer programs, and any business interruption losses resulting from such loss or damage. Notwithstanding this exclusion, impairment in the function, availability, range of use or accessibility of data, software or computer programs which is the direct consequence of insured direct physical damage to the insured property shall be covered.

Automatic Increase Clause / Waiver of Under-Insurance

97.1.31 (97)台蘇保行展字第 125806-1 號函備查

The premium stated in the Policy is a minimum and deposit premium.

- (a) If the final Total Contract Value exceeds the estimated Total Contract Value the Sum Insured therefore shall be automatically increased by the amount of such excess but not exceeding in all % of the Total Contract Value as shown in the Schedule.
- (b) Within three months from the expiry of this Policy the Insured shall supply to the Insurers a declaration of the final Total Contract Value and if such Value exceeds the estimated Total Contract Value the premium shall be adjusted accordingly by applying the agreed premium rate to the difference between the estimated and the final Total Contract Value.
- (c) In consideration of the final premium adjustment, the Insurers hereby waive their right to apply under-insurance. The last paragraph under Section I "Provisions applying to Section I" Memo I - "Sums Insured" is deemed to be deleted.

Coinsurance Clause

97.1.31 (97)台蘇保行展字第 125806-1 號函備查

The term "Company" wherever it appears in this Policy shall mean the "Company" named below:

The liability of the Companies shall in no case exceed in respect of any insured item the sum insured thereon nor in all the total sum insured. The liability of each company named below shall be limited to the percentage set against its name of such amounts as may become payable under the Policy.

ZURICH INSURANCE (TAIWAN) LTD. as the Leading Company is responsible for the issuing of this Policy.

Debris Removal Costs

97.1.31 (97)台蘇保行展字第 125806-1 號函備查

It is hereby understood and agreed that "debris removal costs" (up to on a first loss limit basis, as stated in the Schedule) may include such costs and expenses necessarily incurred by the Insured in:

- removing debris
- dismantling or demolition
- shoring up or propping

Cover for Loss or Damage due to Strike, Riot and Civil Commotion SRCC

97.1.31 (97)台蘇保行展字第 125806-1 號函備查

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon, and subject to the Insured having paid the agreed extra premium, this Policy shall be extended to cover loss or damage due to strike, riot and civil commotion which for the purpose of this Endorsement shall mean (subject always to the Special Conditions hereinafter contained) loss of or damage to the property insured directly caused by

1. the act of any person taking part together with others in any disturbance of the public peace (whether in connection with a strike or lock-out or not) not being an occurrence mentioned in condition 2 of the Special Conditions hereof,
2. the action of any lawfully constituted authority in suppressing or attempting to suppress any such disturbance or in minimizing the consequences of any such disturbance,
3. the willful act of any striker or locked-out worker performed in furtherance of a strike or in resistance to a lock-out,
4. the action of any lawfully constituted authority in preventing or attempting to prevent any such act or in minimizing the consequences of any such act.

Provided that it is hereby further expressly agreed and declared that

1. all the terms, exclusions, provisions and conditions of the Policy shall apply in all respects to the insurance granted by this extension save in so far as the same are expressly varied by the following Special Conditions, and any reference to loss or damage in the wording of the Policy shall be deemed to include the perils hereby insured against,
2. the following Special Conditions shall apply only to the insurance granted by this extension, and the wording of the Policy shall apply in all respects to the insurance granted by the Policy as if this Endorsement had not been made thereon.

Special Conditions

1. This insurance shall not cover
 - a loss or damage resulting from total or partial cessation of work or the retarding, interruption or cessation of any process or operation,
 - b loss or damage occasioned by permanent or temporary dispossession resulting from confiscation, commandeering or requisition by any lawfully constituted authority,
 - c loss or damage occasioned by permanent or temporary dispossession of any building resulting from the unlawful occupation by any person of such building,
 - d consequential loss or liability of any kind or description, any payments over and above the indemnity for the material damage as provided herein.

Provided nevertheless that the Insurers are not relieved under b or c above of any liability to the Insured in respect of physical damage to the property insured occurring before dispossession or during temporary dispossession.

2. This insurance shall not cover any loss or damage occasioned by or through or in consequence, directly or indirectly, of any of the following occurrences, namely
 - a war, invasion, act of foreign enemy, hostilities or warlike operations (whether war be declared or not), civil war,
 - b mutiny, civil commotion assuming the proportion of or amounting to a popular rising, military rising, insurrection, rebellion, revolution, military or usurped power,
 - c acts of terrorism committed by a person or persons acting on behalf of or in connection with any organisation.

In any action, suit or other proceeding, where the Insurers allege that by reason of the provisions of this condition any loss or damage is not covered by this insurance, the burden of proving that such loss or damage is covered shall be upon the Insured.

3. This insurance may at any time be terminated by the Insurers on notice to that effect being given by registered post at the Insured's last known address, in which case the Insurers shall be liable to repay a ratable proportion of the premium for the unexpired term from the date of termination.
4. The limit of indemnity any one occurrence as stated below shall be understood to limit the indemnity for all loss or damage covered by this Endorsement during a consecutive period of 168 hours.

The aggregate liability of the Insurers during the period of cover of this Policy shall be limited by twice the limit of indemnity any one occurrence.

Cover of Extra Charges for Overtime, Night Work, Work on Public Holidays, Express Freight

97.1.31 (97)台蘇保行展字第 125806-1 號函備查

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon, and subject to the Insured having paid the agreed extra premium, this insurance shall be extended to cover extra charges for overtime, night work, work on public holidays and express freight (excluding airfreight).

Provided always that such extra charges are incurred in connection with any loss of or damage to the insured items recoverable under the Policy.

If the sum(s) insured of the damaged item(s) is (are) less than the amount(s) required to be insured, the amount payable under this Endorsement for such extra charges shall be reduced in the same proportion.

Cover of Extra Charges for Airfreight

97.1.31 (97)台蘇保行展字第 125806-1 號函備查

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon, and subject to the Insured having paid the agreed extra premium, this insurance shall be extended to cover extra charges for airfreight.

Provided always that such extra charges are incurred in connection with any loss of or damage to the insured items recoverable under the Policy.

Provided further that the amount payable under this Endorsement in respect of airfreight shall not exceed _____ during the period of insurance.

Deductible: 20 % of the indemnifiable extra charges,
Minimum _____ any one occurrence.

Date Recognition Clause

97.1.31 (97)台蘇保行展字第 125806-1 號函備查

In no case shall this insurance cover injury, loss, damage, cost, expense or liability of whatever nature caused by, consisting of, contributed to or by or arising from, whether directly or indirectly, the use, operation or failure of any computer, computer system, computer software, data processing equipment, media, microchip, integrated circuit, processor or similar device, whether the property of the Insured or not and whether occurring before during or after the year 2000 as a consequence of

(a) a change of date or day.

(b) any change or modification in relation to any date or day to any computer, computer system, computer software, data processing equipment, media, microchip, integrated circuit, processor or similar device.

(c) any failure to make or make correctly any changes or modifications in relation to any date or day to any computer, computer system, computer software, data processing equipment, media, microchip, integrated circuit, processor or similar device.