

Computer Insurance

Policy Document



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The Contract of Insurance

Computer Insurance Policy

Zurich Insurance plc (The Insurer) having accepted the first or any renewal premium for this Policy agrees subject to the terms and conditions herein to indemnify the Insured named in the Schedule if any of the within mentioned contingencies occurs during the Period of Insurance stated in the Schedule or during any subsequent period for which the Insurer shall have accepted the premium required for renewal of the Policy.

Compliance with all the terms provisions conditions and endorsements of the Policy shall be a condition precedent to the right of the Insured to recover under this Policy.

The proposal and declaration signed by the Insured and particulars in writing submitted by or on behalf of the Insured or the Insurer shall be the basis of the contract and be held to be incorporated herein.

For and on behalf of Zurich Insurance plc ('Zurich').

A handwritten signature in black ink, appearing to read 'Ken Norgrove', with a long horizontal stroke extending to the right.

Ken Norgrove

Chief Executive Officer Ireland

For your own protection you are recommended to read your Policy and all its Conditions to ensure that it is in accordance with your intentions.

Cover

This Policy provides cover in respect of

Section 1 – Material Damage

loss of or damage to Computer Equipment and Auxiliary Equipment at the location(s) specified in the Schedule and Computer Media at any situation or in transit anywhere in the world.

Section 2 – Additional Expenditure

additional expenditure necessarily and reasonably incurred by the Insured to

- (a) prevent or minimise the interruption of or interference with the work normally carried out by or on the Computer Equipment

Excluding additional expenditure more specifically described under Section 2b

- (b) recompile or restore data or software or replace third party proprietary software

in consequence of an Accident which manifests itself during the Period of Insurance as indicated in the Cover Schedule.

Definitions

Computer Equipment

Computer equipment (including fixed disks interconnecting wiring and telecommunications equipment) used for electronic processing communication and storage of data the property of the Insured or leased hired or rented to the Insured but excluding any such Computer Equipment controlling any manufacturing process and equipment more specifically described under Auxiliary Equipment and Computer Media.

Auxiliary Equipment

Auxiliary equipment comprising temperature and environmental control power supply and voltage regulating equipment and protective devices exclusively for use with the Computer Equipment the property of the Insured or leased hired or rented to the Insured.

Computer Media

All current and backup Computer Media of all types (other than Fixed disks and paper records) incorporating stored programs and/or information thereon the property of the Insured or leased hired or rented to the Insured.

Accident

- a) loss of or damage to Computer Equipment Auxiliary Equipment or Computer Media
- b) the failure or fluctuation of supply of electricity to the Computer Equipment or Auxiliary Equipment
- c) the failure of any telecommunication system linked to the computer equipment
- d) physical loss of or damage to property in the vicinity of the Computer Equipment or the situation specified or the exercise by any public or Police Authority of its powers for the sole purpose of safeguarding life or property which prevents access to or use of the Computer equipment by the Insured
- e) erasure destruction corruption or distortion of software contained or data stored on fixed disks or Computer Media

Approved Maintenance Agreement

An agreement which provides on-call remedial maintenance encompassing free repair or replacement in the event of breakdown arising out of normal use. The Insured shall supply to the Insurer a copy of such agreement on request.

Limit of Liability

The amount of liability under this Policy shall not exceed in addition to the amounts stated on the Extensions the Sums Insured stated in the Schedule.

Payment of a claim made under this Policy shall not reduce the Sums Insured except upon written notice by the Insurer to the contrary.

Provided that

- a) the Insured shall where the payment exceeds €31,730 pay such additional premium as may be required by the Insurer
- b) the Insured shall take immediate steps to comply with any requirements of the Insurer relating to amendments to the protections of the property insured

Extensions of Cover (Section 1)

The insurance by Section 1 of the Policy is extended to cover.

Transit

computer equipment whilst in transit and whilst at any situation in the world other than the situation specified in the Schedule.

Provided that the amount payable under Section 1 of this Policy shall not exceed.

- a) €6,340 in respect of each occurrence of theft
- b) €31,730 in respect of any one occurrence

Debris Removal

the costs and expenses necessarily and reasonably incurred in

- a) removing debris
- b) dismantling and/or demolishing
- c) shoring up or propping and fencing off

following loss or damage covered by Section 1

Provided that the amount payable in respect of any one occurrence shall not exceed the cost of such loss or damage or €31,730.

Investigation Costs

the costs (including cost of consultants fees) incurred with the prior consent of the Insurer of conducting investigations and tests in respect of possible repair (whether or not successful) replacement or restoration following loss or damage covered by Section 1 of this policy.

Incompatibility of Computer Media

the cost of

- a) modification of the Computer Equipment or
- b) replacement of Computer Media together with the restoration of data or software on such media

whichever is the lesser amount to achieve compatibility in the event that the loss of Computer Equipment covered by Section 1 has resulted in undamaged Computer media being incompatible with the replacement Computer Equipment.

Provided that the amount payable shall not exceed €63,460 in respect of any one occurrence in respect of Sections 1 and 2.

Recharging of Gas Cylinders

the cost of recharging gas cylinders installed solely for the protection of the property covered by Section 1 following accidental discharge.

But excluding discharge arising

- a) during repairs or alterations to the building in which the cylinders are situated
- b) during installation repair removal alteration extension or testing of all or part of the gas flooding system
- c) during the operation of the gas flooding system with the intention of preventing or extinguishing fire

Provided that the amount payable in respect of any one occurrence shall not exceed €31,730

Additional Equipment

additions to the property insured at the situation specified in the Schedule occurring during the Period of Insurance at no additional charge subject to the increase in Sum Insured under Section 1 in any one Period of Insurance not exceeding €317,300.

Temporary Repair/Repair Expediting

in respect of each claim for damage to the property for which liability is admitted under this Policy the Insurer will subject to the Limit of Liability pay the reasonable cost of effecting temporary repair and of expediting permanent repair including overtime working and the use of express or other means of rapid transport provided that the cost does not exceed €31,730.

Extensions of Cover (Section 2)

The insurance by Section 2 of the Policy is extended to cover

Additional Lease

additional lease or hire charges arising out of the replacement of a lease or hire agreement in respect of the Computer Equipment by a new agreement for similar equipment in consequence of loss or damage covered by Section 1.

Provided that

- a) the period in respect of which such charges shall be paid shall not extend beyond the expiry date of the original agreement
- b) the total additional charges payable in respect of any one occurrence shall not exceed €31,730

Accountants Fees

professional accountants fees necessarily and reasonably incurred for producing any particulars or any other proofs information or evidence as may be required under the Claims Procedure Condition and reporting that such particulars are in accordance with the Insureds books of accounts or other business books or documents.

Provided that the amount payable in respect of any one occurrence shall not exceed €31,730.

Exceptions to Section 1

The Insurer shall not be liable under Section 1 of this Policy in respect of

Breakdown

loss of or damage to any item of Computer Equipment or Auxiliary Equipment occasioned by its own breakdown unless there is in force an Approved Maintenance Agreement in respect of the item.

Guarantee or Maintenance

loss or damage for which

- a) any manufacturer supplier agent or maintenance undertaking is responsible under the terms of a guarantee or maintenance agreement
- b) the Insured is relieved of responsibility under any rental hire or lease agreement

Exceptions to Section 2

The Insurer shall not be liable under Section 2 of the Policy in respect of

Acts of Supply Authorities

any additional expenditure in consequence of a failure or fluctuation of the supply of electricity directly or indirectly due to

- a) a deliberate act of the supply authority not performed for the sole purpose of safeguarding life or protecting any part of the supply system or
- b) a scheme of rationing not necessitated by accidental damage to the supply authority's generating or supply equipment or
- c) the inability of the supply authority to maintain the supply system due to industrial action by any of its employees

Acts of Telecommunication Authorities

any additional expenditure in consequence of a failure of any telecommunications system directly or indirectly due to

- a) a deliberate act of the telecommunication authority or the exercise by the telecommunications authority of its power to withhold or restrict operation of the system
- b) the inability of the telecommunications authority to maintain the system due to industrial action by any of its employees
- c) the use by the Insured of equipment which is not approved by the telecommunications authority
- d) failure of any satellite prior to its obtaining its full operating function or while in or beyond the final year of its design life
- e) atmospheric solar or lunar conditions causing temporary interference with transmission to or from any satellite

Unproven Software

any additional expenditure in consequence of the use by the Insured of software in respect of which development has not been finalised or which has not passed all testing procedures or which has not been successfully proven.

Incorrect Storage

any additional expenditure in consequence of failure to comply with manufacturers recommendations relating to storage of Computer Media.

Time Limitation

any additional expenditure commencing more than twelve (12) months after the date on which the Accident manifests itself.

General Exceptions

The Insurer shall not be liable under this Policy in respect of

Excess

the amount stated on the Schedule as the Excess in respect of the cost of each and every occurrence for which the Insured is indemnified by this Policy.

Theft from Premises

loss damage or additional expenditure by or in consequence of theft from any premises unless entry to or exit from such premises is by forcible and violent means.

Property in Vehicles

loss or damage to the property insured and any additional expenditure in consequence thereof whilst such property is in a vehicle unless

- a) the property is securely mounted or kept in a suitable container in the vehicle
- b) the vehicle is in a locked garage when left unattended overnight
- c) the doors of the vehicle are locked and all its windows and other openings fully closed and property fastened when unattended
- d) the property is concealed from view in a locked boot in any unattended motor car

Inventory Losses

loss of the property insured and any additional expenditure in consequence thereof by its disappearance or by shortage if such disappearance or shortage is only revealed when an inventory is made or loss of the property insured due to its being stolen or otherwise missing unless such loss is identifiable by the Insured with a specific occurrence which has been the subject of notification under the terms of the Claims Procedure Condition including reporting the matter to the Police Authority.

Programming Errors or Design Defects

- a) the costs of rectifying programming errors or design defects in software
- b) in respect of third party proprietary software only any additional expenditure in consequence of programming errors or design defects but

this exclusion shall not apply to additional expenditure consequent upon erasure destruction corruption or distortion of other software caused by programming errors or design defects in third party proprietary software.

Value of Data

the value to the Insured of the data stored on Computer Equipment of Computer Media.

Wear and Tear

the cost of rectification or making good of wear and tear gradual deterioration due to atmospheric conditions or otherwise rust corrosion or oxidisation or scratching of painted or polished surfaces and any additional expenditure in consequence thereof.

Wilful Act

loss or damage caused by the wilful act or wilful neglect of the Insured.

Pollution

loss or damage caused by pollution or contamination other than loss of or damage to the property insured caused by pollution or contamination.

Consequential Loss

liquidated damages penalties for delay or detention or in connection with guarantees of performance or efficiency or consequential loss or damage not specifically provided for herein.

Sonic Waves

loss or damage occasioned by pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.

Nuclear Risks

loss of or damage to any property whatsoever or any loss or expense whatsoever resulting or arising therefrom or any consequential loss or any legal liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from

- (a) ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel
- (b) the radioactive toxic explosive nuclear assembly or nuclear component thereof

War

any consequence whether direct or indirect of war invasion act of foreign enemy hostilities (whether war be declared or not) civil war rebellion revolution insurrection military or usurped power confiscation commandeering nationalisation or requisition or destruction of or damage to property by or under the order of any Government Public Municipal or Local Authority.

Terrorism

- (a) loss or Damage in the United Kingdom of Great Britain and Northern Ireland other than in Northern Ireland by fire or explosion occasioned by or happening through or in consequence directly or indirectly of **Terrorism**
- (b) loss or Damage in Northern Ireland occasioned by or happening through or in consequence directly or indirectly of
 - (i) riot, civil commotion and (except in respect of Damage by fire or explosion), strikers, locked-out workers or persons taking part in labour disturbances or malicious persons

(ii) Terrorism

For the purposes of this policy **Terrorism** shall mean any act of any person on behalf of or in connection with any organisation with activities directed towards the overthrowing or influencing of any government de jure or de facto by force or violence.

In any action suit or other proceedings where the Insurer alleges by reason of this definition any loss or Damage is not covered by this Policy the burden of proving that such loss or Damage is covered shall be upon the Insured.

Date Recognition

This Policy does not cover

Loss, damage, consequential loss or legal liability of whatsoever nature directly or indirectly caused by or consisting of or contributed to by or arising from the total or partial failure of any computer or other equipment or system for processing, storing, retrieving or otherwise dealing with data or electronic equipment (including embedded chips) whether the property of the Insured or not, and whether occurring before, during or after the year 2000, to do all or any of the following:

- (1) to correctly recognise any date as its true calendar date
- (2) to capture save or retain, and/or to manipulate, interpret or process any date or information or command or instruction as a result of treating any date otherwise than as its true calendar date
- (3) to capture save or retain or correctly process any data as a result of the operation of any command which has been programmed into any computer software, being a command which causes the loss or the inability to capture save retain or correctly process such data on or after any date.

Conditions

Duplicate Records

The Insured shall

- a) back-up data records no less frequently than once every seven days and store such back-up records away from the Situation
- b) retain duplicate records of software and store such duplicate records away from the Situation
- c) store all Computer Media in accordance with the manufacturers recommendations

Renewal Requirement

The Insured shall prior to each renewal date supply the Insurer with the total new replacement value at each Situation of Computer Equipment Auxiliary Equipment and Computer Media.

Observance of Policy Terms

Observance of the terms limitations and conditions of the Policy shall as far as the nature of them respectively will permit to be precedent to any liability of the Insurer.

Misrepresentation Non-disclosure

This Policy shall be avoidable in the event of misrepresentation misdescription or non-disclosure of any material particular.

Alteration of Working Conditions

If any material change in the insured risk takes place during the Period of Insurance or if the Insured proposes any alteration of or addition to or if any defects or conditions of working are discovered which render the risk more than usually hazardous the Insured shall forthwith notify the Insurer and take such actions as circumstances may require.

Access and Reasonable Precautions

The Insured shall afford reasonable facilities for representatives of the Insurer to examine any property insured under this policy. The Insured shall also take and cause to be taken all reasonable precautions to prevent accidents and to safeguard the property insured against loss or damage and to ensure that all statutory or other regulations relating to the property insured are observed.

Suspension of Cover

The Insurer reserves the right at any time to suspend the insurance on any Plant until the requirements of the Insurer for the safe operation of the Plant have been fulfilled.

Cancellation Rights

The Insurer shall not be bound to invite or accept renewal of this Policy and may by fourteen days' notice in writing to the Insured by recorded delivery cancel this Policy at any time. The Insured shall then be entitled to a rebate of premium for the unexpired Period of Insurance.

Instalment Plan Default

Where the Insured has agreed under a separate credit agreement to pay his premium by instalments, any default in the payment on the due date will automatically terminate the Policy cover immediately from the date of such default.

Claims Conditions

Other Insurance

The Insurer shall not be liable for any loss or damage which at the time of the happening of such loss or damage is insured by or would but for the existence of this Policy be insured by any other policy or policies except in respect of any excess beyond the amount which would have been payable under the policy or policies had this insurance not been effected.

Claims Procedure

In the event of any occurrence which may give rise to a claim under this Policy the Insured shall

- (a) give as soon as reasonably practicable notice by telephone and in writing to the Insurer supplying such proofs of claim as may be reasonably required by the Insurer
- (b) preserve any damaged or defective property which might prove necessary as evidence for examination by the Insurer's representatives
- (c) in the case of property lost or stolen or maliciously damaged take all practicable steps (including giving immediate notice to the Police Authority) to discover any guilty person and to trace and recover the missing property
- (d) In the case of any claim made upon the Insured by any third party forward to the Insurer immediately and unacknowledged every written communication or information as to any verbal notice of claim and all proceedings

In the event of any claim being made under Section 2 of this Policy the Insured shall deliver to the Insurer in writing a statement setting forth particulars of his claim together with details of all other insurances covering the event or part of it. The Insured shall also produce and furnish to the insurer such books of account and other business books vouchers invoices balance sheets and other documents proofs information explanation and other evidence as may reasonably be required by the Insurer for the purpose of investigating or verifying the claim together with (if demanded) a statutory declaration of the truth of the claim and of any matters connected therewith. No claim shall be payable unless the terms of this condition have been complied with and in the event of non-compliance any payment on account of the claim already made shall be repaid to the Insurer forthwith.

Control of Claims

The Insurer shall be entitled in the name of the Insured to take all necessary steps for enforcing any rights against any other party before or after meeting the Insured's claim and may at its discretion take over defend or settle any claim by a third party. The Insurer shall be given such information and assistance by the Insured as may be required.

Waiver of Subrogation Rights

Notwithstanding Claims Condition 'Control of Claims' the Insurer agrees to waive any rights against any parent company and/or subsidiary company of the Insured and/or any company whose activities are conducted and/or managed by the Insured in whole or in part and/or any regular shared time users of the Computer Equipment arising out of any payment made under this Policy.

Provided that

- a) the Insured does not receive any form of indemnity or damages or other compensation from such company and/or user
- b) any such company and/or user shall as though they were the Insured observe fulfil and be subject to the terms limitations and conditions of this Policy

Claims Settlement

The amount payable under Section 1 of this Policy shall be the cost of reinstatement of the property lost or damaged

- a) 'Reinstatement' shall mean:
 - i) replacement of any item lost or damaged beyond repair by new property of equal performance and/or capacity or if such be impossible its replacement by new property having the nearest higher performance and/or capacity to the item lost or damaged
 - ii) repair of any item otherwise damaged
- b) reinstatement shall be carried out without delay and in the most economical manner
- c) where any property is damaged or lost in part only the liability of the Insurer shall not exceed the cost of reinstatement had it been wholly lost
- d) no payment shall be made until reinstatement has been carried out
- e) the Sum Insured shall be the new replacement value of the property insured
- f) if reinstatement is not carried out the amount payable shall be the cost of indemnifying the Insured provided such cost does not exceed the cost or reinstatement

The Insurer shall not be responsible for temporary repairs carried out without the consent of the Insurer and any consequences thereof nor for the cost of any alterations additions improvements or overhauls carried out on the occasion of a repair. Where loss or damage is confined to a part of a machine or structure the Insurer shall be liable for only the value of that part plus the cost of any necessary dismantling and erection for which the Insured is responsible. The Insured shall not be entitled to abandon any property to the Insurer whether taken into possession by the Insurer or not.

Average

If at the time of the loss or damage the sum representing eighty-five per cent (85%) of the new replacement value of the property insured exceeds the Sum Insured thereon the Insured shall be considered as being his own insurer for the difference and shall bear a rateable share of the loss or damage accordingly.

For the purpose of this condition reference to the 'property insured' shall not include additional property for which insurance is provided by Section 1 'Additional Equipment Extension'.

Supplementary Claims Charges

In connection with any claim for loss or damage the Insured is entitled to recover Claims Charges supplementary charges such as custom dues packing freight profit and the like only if and so far as such charges have been provided for in the Sum Insured.

Fraudulent Claims

If any claim be made by or on behalf of the Insured which shall be in any respect unfounded or fraudulently or intentionally exaggerated or if any false declaration or statement be made in support thereof then no claim shall be recoverable hereunder.

Arbitration

If any difference shall arise under this Policy such difference shall be referred to an Arbitrator to be appointed by the parties in accordance with the statutory provisions in that behalf for the time being in force. Where any difference is by this condition to be referred to arbitration the making of any award shall be a condition precedent to any right of action against the Insurer. Claims not referred to arbitration within 12 calendar months from the date of disclaimer of liability shall be deemed to have been abandoned.

Insurance Act 1936

All moneys which become or may become due and payable by the Insurer under this Policy shall in accordance with Section 93 of the Insurance Act 1936 be payable and paid in the Republic of Ireland.

Stamp Duty

Stamp Duty has been or will be paid in accordance with Section 19 of the Finance Act 1950, as amended.

Complaints Procedure

At Zurich, we care about our customers and believe in building long-term relationships by providing quality products combined with a high standard of service.

If it should happen that you have cause for complaint, either in relation to your policy or any aspect regarding the standard of our service, please see the steps outlined below.

- If you have arranged your policy with Zurich through a Broker, you should firstly direct your complaint to the Broker with whom you arranged your policy.
- If you deal with us directly, you should contact the Customer Services Co-ordinator, Zurich, Zurich House, Ballsbridge Park, Dublin 4. Telephone (01) 667 0666.

If the complaint is not resolved to your satisfaction, you should write to the Chief Executive Officer at the aforementioned address, or alternatively you may wish to contact:

- (i) Financial Services Ombudsman's Bureau, 3rd Floor, Lincoln House, Lincoln Place, Dublin 2.
Lo-Call: 1890 88 20 90
- (ii) Central Bank of Ireland, PO Box 559, Dame Street, Dublin 2. Lo-Call: 1890 77 77 77
- (iii) Irish Insurance Federation, 39 Molesworth Street, Dublin 2. Telephone: (01) 676 1914

Your right to take legal action is not affected by following any of the above procedures.

Data Protection

Zurich will hold your details in accordance with our Data Protection and Privacy Policy together with all applicable data protection laws and principles.

Information you supply may be used by us for the purposes of administering your policy (including underwriting, processing, claims handling and fraud prevention) within the Zurich Financial Services Group and our partners inside and outside the European Economic Area.

We may share with our agents and service providers, members of the Zurich Financial Services Group, other insurers and their agents, and with any intermediary acting for you, and with recognised trade, governing and regulatory bodies (of which we are a member or by which we are governed) information we hold about you and your claims history. This includes the Insurance-Link database and the Irish Insurance Federation's anti-fraud claims matching database. We may also in certain circumstances use private investigators to investigate a claim.

We may also need to collect sensitive personal data (for example, information relating to your physical or mental health or the commission or alleged commission of an offence) to assess the terms of insurance we issue/arrange or to administer claims which arise.

Unless you have advised us otherwise, we may share information that you provide to companies within the Zurich Financial Services Group and with other companies that we establish commercial links with so we and they may contact you (by email, SMS, telephone or other appropriate means) in order to tell you about carefully selected products, services or offers that we believe will be of interest to you.

Please email dataprotectionofficer@zurich.ie or write to us at below address if you do not wish your information to be utilised for these purposes.

You have a right of access to and a right to rectify data concerning you under the Data Protection Acts 1988 and 2003. Should you wish to exercise this right, please write to the Data Protection Officer, Zurich, Zurich House, Ballsbridge Park, FREEPOST, Dublin 4. To access your data, a fee of €6.35 is chargeable under the terms of the Data Protection Acts and cheque should be made payable to Zurich.

By providing us with your information and proceeding with this contract, you consent to all of your information being used, processed, disclosed, transferred and retained for the purposes of insurance administration (including underwriting, processing, claims handling and fraud prevention).

Please note that a copy of our full Data Protection and Privacy Policy can be viewed on our website www.zurich.ie or requested by writing to our Data Protection Officer at Zurich, Zurich House, Ballsbridge Park, FREEPOST, Dublin 4. Alternatively you can email dataprotectionofficer@zurich.ie

Customer Information

Law Applicable to this Contract

The Insurer with which your contract is concluded is Zurich Insurance plc which is established in Ireland. Under the relevant European and Irish Legal Provisions, the parties to this contract of insurance are free to choose the law applicable to the contract. This contract is governed by Irish Law.

Arson Prevention

Each year Insurance Companies pay out in excess of €12.5M in claims for fires started deliberately.

Deliberate fire may be associated with vandalism or burglary and can result in:

- Premises being extensively damaged or destroyed
- People being seriously injured or even killed
- Businesses bankrupted.

Buildings can be the subject of deliberate attack by fire both externally and internally. This can be eliminated or reduced by putting into practice certain preventive measures, a number of which are listed hereunder.

- Strengthen doors, window locks, perimeter walls, fencing and gates. Where necessary install intruder and/or smoke alarms.
- Accompany visitors on and off your premises if possible, or at least monitor their movements. Check anyone you don't recognise.
- Keep all combustible materials under lock and key, if possible – at least remove from open yards.
- Timber pallets should be stored in the open in areas well away from buildings or perimeter fences.
- Hazardous goods such as flammable liquids should be removed and locked up separately at the end of each day.
- Gas cylinders should be locked away in a secure and well ventilated compound.
- Petrol or diesel pumps should be immobilised.
- Draw up a plan to deal with the threat of bombs/incendiary attacks.
- Be vigilant for suspicious objects and notify Gardai if anything is found.

The above measures if implemented where appropriate, should help protect your buildings from deliberate fire.

Laptop Computer Security Recommendations

- Install a personal password to restrict access
- Change the password frequently
- Install a Virus guard especially if unit is used for e-mail
- Put an ID on the case using an Ultraviolet security marker
- Install a homing device
- Note all Serial numbers and keep in a secure place
- Keep the unit away from water or other liquids
- Always check local voltage when abroad
- Don't leave the unit where it may easily fall
- Don't leave the unit unattended in any public place
- Don't leave the unit in view in any vehicle
- When at home always keep in a locked room
- When away keep in a Hotel room or Hotel safe or as a last resort in a locked car boot out of sight
- When carrying use cuffs and a chain to secure unit to wrist

Zurich Insurance plc
Zurich House, Ballsbridge Park, Dublin 4, Ireland.
Telephone: 01 667 0666 Fax: 01 667 0644 Website: www.zurich.ie
Zurich Insurance plc is regulated by the Central Bank of Ireland.

