

eCOMPUTERS

COMPUTER INSURANCE DELIVERED VIA RSA ONLINE

Our eComputers product, delivered via RSA Online, is designed to help you trade Computer Insurance with greater flexibility. It provides a fast, online solution where quotes can be generated and cover bound with no need to refer to RSA.

WHY eCOMPUTERS?

- Win new customers with enhanced risk eligibility, increased policy limits and no minimum standard of security
- Reduced minimum premium of £150.00 + IPT
- Ability to flex rate of commission (up to 30%)
- Quote and bind cover online in minutes, with instant policy documentation
- Control for entire policy lifecycle, including mid-term adjustments and renewals
- An effective and efficient claims service* underpinned by speed of action and technical excellence.

* RSA Claims Broker Voice 2015

COVER

Our eComputers Insurance product includes cover for:

- Damage to static and portable computer equipment worldwide
- Additional expenditure including re-instatement of data and increased cost of working
- Virus and hacking cover in respect of loss or damage to computer hardware
- Full theft cover on computer equipment without a forcible or violent entry or exit requirement
- Cover for loss, distortion, corruption or erasure of data and programs, including licence agreements
- Residual breakdown cover on all other computer equipment
- Damage to computer equipment due to over temperature or change in temperature
- An extended property definition including smart phones, tablet computers, portable sat navs, digital cameras and audio-visual equipment.



COVER COMPARISON

What are the benefits of having a standalone computer policy?

Policy Coverage	Example Property Policy*	RSA eComputers Policy
Static Computer Equipment	Cover applies at any Premises in the UK	Worldwide cover provided
Portable Computer Equipment	Extended to provide EU cover with inner limit applying	
Definition of Property	Computer equipment with specific exclusions (i.e. mobile phones & portable sat navs)	Our widest ever definition including smart phones, tablet computers, portable sat navs & digital cameras
Security and Alarm Conditions	Minimum standard of security applies	No premises security requirement
Virus and Hacking Cover	Policy exclusion	Available online
Insured's Contribution	£500	From £100
Computer Virus Seek and Destroy	£5,000	£10,000
Temporary Repairs/Expediting Costs	£25,000	£50,000
Consulting Engineers Costs	Not covered	£50,000
Professional Accountants Charges	£25,000	No inner limit
Research and Development Costs	£25,000	£50,000
Accidental Discharge of Gas Flooding Systems	£25,000	£50,000
Waste Equipment Disposal Costs	£10,000	£15,000
Avoidance of Impending Damage	Not covered	Included
Security Guarding Costs	Not covered	Included

*Based on review of market average

PROPERTY VS COMPUTERS CLAIM EXAMPLE

A city based media company had no specific computer insurance and relied on their property insurances to cover its state of the art IT system. Whilst the overnight security guard took a break, a masked gang entered the unlocked premises and proceeded to remove £30,000 of IT equipment. The client's property policy contained standard security requirements. As these had not been adhered to, the claim was turned down leaving the client with both substantial replacement costs and unquantified increased costs of working.

Our eComputer policy, which gives full theft cover without a forcible or violent entry or exit requirement, would have responded to the theft and the increased costs incurred. The client would therefore have been able to continue trading with minimal interruption to the business. The company also had just cause to pursue the security firm for their loss, which would have been undertaken by RSA on their behalf.

LETS START ETRADING

For access please visit www.rsabroker.com
click RSA online box and follow instructions.

