

IT HAZARD CLARIFICATION CLAUSE

Losses arising, directly or indirectly out of

- i.loss of, alternation of, or damage to, or
- ii.a reduction in the functionality, availability or operation of

A computer system, hardware, programme, software, data, information repository, microchip, integrated circuit or similar device in computer equipment or non-computer equipment, whether the property of the policy holder or the reinsured or not, do not in and of themselves constitute an event unless arising out of one or more of the following perils:

fire, lightning, explosion, aircraft or vehicle impact, falling objects, windstorm, hail, tornado, cyclone, hurricane, earthquake, volcano, tsunami, flood, freeze or weight of snow.