

**STATE PROPERTY FIRE INSURANCE FUND**  
**“ALL RISK” COVERAGE EXCLUSIONS**  
**COMPUTERS AND MISCELLANEOUS EQUIPMENT**  
(Refer to General Property Coverage Policy for Coverage and Conditions)

**A. COVERED CAUSES OF LOSS**

When “All Risk” Computers and Miscellaneous Equipment is shown in the Declarations, Covered Causes of Loss means RISKS OF DIRECT PHYSICAL LOSS unless the loss is excluded in Section B., Exclusions.

**B. EXCLUSIONS**

The State Property Fire Insurance Fund will not pay for a loss which is due to the following causes:

1. Wear and tear, gradual deterioration, depreciation, insects, or vermin.
2. Fraudulent, dishonest or criminal acts (other than vandalism or malicious mischief) committed alone or in collusion with others by:
  - (a) Your agency, or employees, officers, directors, partners or trustees of your agency, whether or not such acts be committed during regular business hours; or
  - (b) others to whom the covered property may be entrusted (carriers for hire excepted).
3. Error in machine programming or instructions to the machine.
4. Processing operations or work upon the property covered, unless the loss is caused by fire or explosion, and then only for the damage caused by the fire or explosion.
5. Delay, loss of market, loss of income or interruption of business.
6. War and Military Action
  - (a) War, including undeclared or civil war
  - (b) Warlike action by a military force, including action in hindering or defending against an actual or expected attack, by any government, sovereign or other authority using military personnel or other agents; or
  - (c) Insurrection, rebellion, revolution, usurped power, or action taken by governmental authority in hindering or defending against any of these.
  - (d) Seizure or destruction under quarantine or customs regulations, confiscation by order of any government or public authority, or risks of contraband or illegal transportation or trade.
7. Nuclear reaction or radiation or radioactive contamination, however caused. But if loss or damage by fire results, the Fund will pay for that resulting loss or damage.
8. Mechanical breakdown, faulty construction, error or omission in design. The Fund will pay for direct loss caused by resulting fire or explosion.

9. Dryness or dampness of atmosphere, extremes of temperature, corrosion, or rust unless directly resulting from physical damage to the electronic equipment system's air conditioning facilities.
10. Interruption of power supply, power surge, blackout or brown-out, if the cause of such occurrence took place more than 1,000 feet from the described location.
11. Electrical or magnetic injury, disturbance or erasure of electronic recordings, if the cause of such occurrence took place more than 1,000 feet from the described location.