

If any part of this exclusion is not valid or cannot be enforced, the other parts will still be effective.

#### **4 Excess**

We will not pay the first €350 of any claim (unless otherwise shown in the policy or schedule).

We will not pay for the first €5,000 of any claim for subsidence, landslip or ground heave.

Claims for water escaping from , or frost damage, to a fixed water, drainage or heating installation, washing machine, dish washer, fridge freezer, waterbed or fish tank are subject to a €1,000 excess.

#### **5 Date change exclusion**

We will not pay for any loss of or damage to any computer equipment, software or microchip-controlled electrical appliance you own or control, or for any data lost from any computer, software, database or similar equipment, caused by or arising from that equipment failing to treat any calendar date as the correct date.

#### **6 Risks to computers**

This policy does not apply to liability, loss, damage, costs or expense directly or indirectly caused by or in connection with:

- a the loss or alteration of or damage to; or
- b a reduction in how a system works of  
a computer system, hardware programme, software, data-information store, microchip, integrated circuit or similar device in computer equipment or non-computer equipment that results from deliberately or negligently transferring (electronic or otherwise) a computer programme that contains any damaging code including computer viruses, worms, logic bombs, or trojan horses.

#### **7 Wear and Tear**

Your policy is intended to cover you against unforeseen events like fire or theft. It does not cover wear and tear or damage that occurs gradually over time.