

Software Coverage for Musical Instruments

This Endorsement Modifies the Anderson Group Musical Instruments Coverage Form
Please Review this Endorsement Carefully

1. Coverage

We will pay for direct physical loss or damage, caused by or resulting from any of the Covered Causes of Loss, to property consisting of owned "software" for which you have provided a description and value shown on the Schedule of Covered Instruments, Accessories and Equipment.

The most we pay for scheduled "software" is its scheduled value. These values are in addition to the Scheduled Property Limit of Insurance.

2. Special Exclusions Applicable to "Software"

The following exclusions are added to the **Exclusions** section of the Coverage Form and are applicable to the "software" coverage described in the preceding paragraph.

Computer Virus or Computer Hacking

We do not pay for any loss caused by or resulting from "Computer Virus" or "Computer Hacking".

Power Supply Disturbance

We do not pay for loss caused by or resulting from a power supply disturbance. A power supply disturbance means the interruption of the power supply, blackout, brown out, or power surge that damages, erases, or disturbs "software". But if an excluded cause of loss results in a Covered Cause of Loss, we will pay for the loss or damage caused by that Covered Cause of Loss.

Programming Error or Omission

We do not pay for loss caused by or resulting from any error or omission in programming "software" or providing incorrect instruction to any computer or instrument.

3. Definitions

The following are added to and made part of **Definitions**.

a) "**Computer virus**" means the introduction of any self-replicating and/or malicious electronic data processing code into "software" that is intended to, but not limited to:

- i) Delete, destroy, modify any "software" or the data, programs, applications or information stored in an electronic format on that software;
- ii) Alter, contaminate, corrupt, degrade, or destroy the integrity, quality or performance of any software or any data, programs, applications or information stored in an electronic format on that program;
- iii) Damage, destroy, degrade or corrupt any hardware used in association with that "software"; or
- iv) Deny access to or deny access from your hardware or your computer network.

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b) “Computer hacking” means the unauthorized intrusion of any person(s), employed by you or not, into a computer or its networks, or your “software” that results, or is intended to result, in the:

- i) Deletion, destruction, generation or modification of the “software”, or the files, applications, or information stored in an electronic format on that property;
- ii) Destruction, reduction of or damage to the quality, integrity, or performance of any program or “software”;
- iii) Scanning, copying or observation of any information contained on such “software;” or
- iv) Damage, destruction, degradation or corruption of any hardware or software; deny access to or service from your hardware or “software”.

c) “Software” means the following:

1. Processing, storage or recording media used with musical instruments;
2. Tapes, films, cards, discs, cartridges, drums or cells;
3. Audio or VST plugins and virtual instruments. Audio or VST or Visual Studio Technology Instrument or VSTi Instrument plugin means a software plugin that provides an interface for integrating audio synthesizer and effects plugins with a digital audio workstation or DAW to receive midi musical instrument digital interface data and emulate hardware outboard external effects units or gear that alter musical instrument polyphonic content;
4. Music synchronization license sync license, a copy protection method that can be either a electronic (virtual) dongle or USB (hardware) dongle, granted from the holder of the copyright of a musical composition (the song), giving a licensee the right to synchronize the song, enabling a licensed user of a software application to use the software on different media or hardware; or
5. Proprietary programs that you developed which are stored on such media.

The definition of “**software**” does not mean and does not include finished musical recordings for which a duplicate does not exist.

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