

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**TERRORISM RISK INSURANCE ACT OF 2002
CERTIFIED ACTS OF TERRORISM EXCLUSION ENDORSEMENT**

Do not attach this form to a policy. It is for informational use only.

- A. **SECTION VI - EXCLUSIONS** is amended to add the following exclusion:

This insurance does not apply to "claims" arising out of any "certified act of terrorism".

- B. **SECTION VII - DEFINITIONS** is amended to add the following definition:

"Certified Act Of Terrorism" means an act that is certified by the Secretary of the Treasury, in concurrence with the Secretary of State and the Attorney General of the United States, to be an act of terrorism pursuant to the federal Terrorism Risk Insurance Act of 2002. The federal Terrorism Risk Insurance Act of 2002 includes the following criteria for such an act of terrorism:

1. The act resulted in aggregate losses in excess of \$5 million; and
2. The act is a violent act, or an act that is dangerous to human life, property or infrastructure, and is committed by an individual or individuals acting on behalf of any foreign person or foreign interest, as part of an effort to coerce the civilian population of the United States of America, including its territories and possessions and Puerto Rico, or to influence the policy or affect the conduct of the United States Government by coercion.

ALL OTHER TERMS AND CONDITIONS REMAIN UNCHANGED.

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