## POLICYHOLDER DISCLOSURE NOTICE OF TERRORISM INSURANCE COVERAGE

Date
Dear Policyholder:
We are required to send you this notice pursuant to federal legislation concerning terrorism insurance.
You are hereby notified that under the Terrorism Risk Insurance Act of 2002 (the "Act"), effective November 26, 2003
that you now have a right to purchase insurance coverage for losses arising out of acts of terrorism, as defined
Section 102(1) of the Act ("Terrorism Coverage"): The term "act of terrorism" means any 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; to be a violent act or an act that is dangerous to human life, property; or infrastructure;
have resulted in damage within the United States, or outside the United States in the case of an air carrier or vessel of
the premises of a United States mission; and to have been committed by an individual or individuals acting on behavior and the states are facilities as a faci
of any foreign person or foreign interest, as part of an effort to coerce the civilian population of the United States or the relieve or effect the conduct of the United States Covernment by coercing
influence the policy or affect the conduct of the United States Government by coercion.
YOU SHOULD KNOW THAT TERRORISM COVERAGE REQUIRED TO BE OFFERED BY THE ACT FOR LOSSE CAUSED BY CERTIFIED ACTS OF TERRORISM IS PARTIALLY REIMBURSED BY THE UNITED STATES UNDE A FORMULA ESTABLISHED BY FEDERAL LAW. UNDER THIS FORMULA, THE UNITED STATES PAYS 90% OF COVERED TERRORISM LOSSES EXCEEDING THE STATUTORILY ESTABLISHED DEDUCTIBLE PAID BY THE INSURANCE COMPANY PROVIDING THE COVERAGE. THE PREMIUM CHARGED FOR THIS TERRORISM COVERAGE IS PROVIDED BELOW AND DOES NOT INCLUDE ANY CHARGES FOR THE PORTION OF LOST COVERED BY THE FEDERAL GOVERNMENT UNDER THE ACT.
SELECTION OR REJECTION OF TERRORISM INSURANCE COVERAGE
WHAT YOU NEED TO DO NOW:
PLEASE "X" ONE OF THE BOXES BELOW AND TAKE THE ACTION INDICATED.  I hereby elect to purchase the Terrorism Coverage required to be offered under
the Act for a premium of \$ Action: Please sign and return this
form with your payment for premium to your insurance agent.
I decline to purchase the Terrorism Coverage required to be offered under the Act.  Action: Please sign and return this form to your insurance agent.
Action. Flease sign and return this form to your insurance agent.
Policyholder/Applicant's Signature
Print Name Date