

**POLICYHOLDER DISCLOSURE
NOTICE OF U.S. TERRORISM INSURANCE COVERAGE**

You are hereby notified that under the Terrorism Risk Insurance Act of 2002, effective November 26, 2002, that you have a right to purchase insurance coverage for losses arising out of acts of terrorism, as notified in Section 102(1) of the Act: 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 that is dangerous to human life, property; or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of an air carrier or vessel or the premises of a United States mission; and to have been 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 or to influence the policy or affect the conduct of the United States Government by coercion.

YOU SHOULD KNOW THAT ANY COVERAGE PROVIDED BY THIS POLICY FOR LOSSES CAUSED BY CERTIFIED ACTS OF TERRORISM IS PARTIALLY REIMBURSED BY THE UNITED STATES UNDER A FORMULA ESTABLISHED BY FEDERAL LAW. UNDER THE FORMULA, THE UNITED STATES PAYS 90% OF 2006 (AND 85% OF 2007) COVERED TERRORISM LOSSES EXCEEDING THE STATUTORILY ESTABLISHED DEDUCTIBLE PAID BY THE INSURER PROVIDING THE COVERAGE. THE PREMIUM CHARGED FOR THIS COVERAGE IS PROVIDED BELOW AND DOES NOT INCLUDE ANY CHARGES FOR THE PORTION OF LOSS COVERED BY THE FEDERAL GOVERNMENT UNDER THE ACT.

SELECTION OR REJECTION OF TERRORISM INSURANCE COVERAGE (LIQUOR LIABILITY)

YOU HAVE THE RIGHT UNDER THE ACT TO SELECT OR REJECT THIS TERRORISM COVERAGE. YOU MAY SELECT THIS COVERAGE BY AGREEING TO AND PAYING THE ADDITIONAL PREMIUM NOTED BELOW. YOU MAY ALSO CHOOSE TO DECLINE THIS COVERAGE IN WHICH EVENT, YOU WILL NOT BE CHARGED FOR THE PREMIUM NOTED BELOW AND WE WILL ATTACH A TERRORISM EXCLUSION ENDORSEMENT TO YOUR POLICY. IF YOU DECLINE THIS COVERAGE, YOU WILL NOT BE COVERED FOR LOSSES ARISING FROM ANY CERTIFIED ACTS OF TERRORISM.

<input type="checkbox"/>	I hereby elect to purchase coverage for certified Acts of terrorism for a Terrorism Risk premium of \$ _____
<input type="checkbox"/>	I hereby elect NOT to purchase coverage for certified Acts of terrorism and understand that I will have no coverage for losses arising from any certified acts of terrorism.

Policyholder / Applicant’s Signature

Insurer

Print Name

Policy Number

Date