



TERRORISM DISCLOSURE NOTICE

This disclosure notice is intended to provide information on the Terrorism Risk Insurance Act, as extended December 22, 2005. You should review your policy carefully. Conflicts between this disclosure notice and the policy shall be resolved by the terms of your policy.

Coverage for certified acts of terrorism as defined in Section 102(1) of the Terrorism Risk Insurance Act, as extended on December 22, 2005, is already included in your current policy. You should know that under the Terrorism Risk Insurance Act, as extended on December 22, 2005, any losses caused by certified acts of terrorism, would be partially reimbursed by the United States under a formula established by federal law. Under this formula, the United States pays 90% (85% in 2007) of covered terrorism losses exceeding the statutorily established deductible paid by the insurance company providing the coverage.

The portion of your annual premium currently attributable to coverage for certified acts of terrorism is \$ 0.00.

Any coverage provided by your policy in compliance with The Act is limited by the terms, conditions, limits, exclusions and other provisions of your policy.

I ACKNOWLEDGE THAT I HAVE BEEN NOTIFIED THAT UNDER THE TERRORISM RISK INSURANCE ACT, AS EXTENDED ON DECEMBER 22, 2005, THAT ANY LOSSES CAUSED BY A CERTIFIED ACT OF TERRORISM UNDER MY POLICY COVERAGE WILL BE PARTIALLY REIMBURSED BY THE UNITED STATES AND I HAVE BEEN NOTIFIED OF THE AMOUNT OF MY PREMIUM ATTRIBUTABLE TO SUCH COVERAGE.

NO TERRORISM EXCLUSION OR LIMITATION IS PERMITTED TO THE EXTENT THAT COVERAGE IS OTHERWISE REQUIRED UNDER THE NEW YORK INSURANCE LAW.

Policyholder/Applicant's Signature

Policyholder/Applicant's Signature

Print Name

Print Name

Date

Date

Name of Insurer: _____

Policy Number: _____