



TERRORISM DISCLOSURE NOTICE

Your policy includes important coverage changes. Please review this important notice and retain it with your insurance policy.

This disclosure notice is intended to provide information on the Terrorism Risk Insurance Act of 2002, (The Act). 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 are already included in your current policy. You should know that, effective November 26, 2002, any losses caused by certified acts of terrorism, as defined in Section 102(1) of The Act, would be partially reimbursed by the United States under 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 portion of your annual premium currently attributable to coverage for certified acts of terrorism is \$ 0.00. Policyholders are not required to take any action. In the future, if a premium is to be charged for terrorism coverage, we will give you advance notice of the premium amount.

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.

No terrorism exclusion or limitation is permitted to the extent that coverage is otherwise required under the New York Insurance Law.