



## **ACT OF TERRORISM EXCLUSION**

### **(For Use With Commercial Policies Subject To The Terrorism Risk Insurance Act, As Amended By The Terrorism Risk Insurance Program Reauthorization Act of 2015)**

Refer to Supplemental Declarations if information is not shown on this form.  
The exclusion under this endorsement is subject to the *terms* contained in *your* policy.

This exclusion applies only to an insured loss caused by an *act of terrorism* as defined in Section 102(1) of the Terrorism Risk Insurance Act, as amended in 2015 (the Act).

#### **WHAT WE DO NOT PAY FOR**

*We* do not pay for any actual or alleged loss or damage caused directly or indirectly by an *act of terrorism*. This loss or damage is excluded regardless of any other cause or event that acts in any sequence to the loss or damage or contributes concurrently to the loss or damage.

However, no terrorism exclusion or limitation is permitted to the extent that coverage is otherwise required by law. Accordingly, no such exclusion or limitation is permissible for coverage with respect to the peril of fire that is subject to New York Insurance Law Section 3404 or for workers' compensation insurance. An *insured* cannot voluntarily waive this statutorily mandated coverage.

This policy is not intended to provide coverage for any loss or damage that would be otherwise excluded under this policy by any other exclusion that addresses war, military action or nuclear hazards.

#### **ADDITIONAL DEFINITION**

The term *act of terrorism* means any act that is certified by the Secretary of the Treasury—in consultation with the Secretary of Homeland Security, 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; to have resulted in damage within the United States, or outside the United States in the case of certain air carriers or vessels or the premises of a United States mission; and to have been committed by an individual or individuals 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.

All other *terms* and conditions remain unchanged.