

# EXCLUSION OF CERTIFIED ACTS OF TERRORISM

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

- A. The following exclusion is added:  
This Insurance does not apply to:

**TERRORISM**

Any injury or damage arising, directly or indirectly, out of a **certified act of terrorism**.

- B. The following definition is added:

**Certified act of terrorism** means an 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 pursuant to the federal Terrorism Risk Insurance Act of 2002. The federal Terrorism Risk Insurance Act of 2002 sets forth the following criteria for a **certified act of terrorism**:

1. The act resulted in aggregate losses in excess of \$5 million; and
2. The act is a violent act or an act that is dangerous to human life, property or infrastructure and is 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.

**ALL OTHER TERMS AND CONDITIONS OF THE POLICY REMAIN UNCHANGED.**

---

---

The premium for this endorsement is included in the premium shown on the declarations unless a specific amount is shown here: \_\_\_\_\_ Premium \$

ENDORSEMENT NO.: \_\_\_\_\_ Effective: \_\_\_\_\_

is attached to and forms part of your evidence of insurance number: \_\_\_\_\_

Issued by: \_\_\_\_\_

Executive Offices: 55 E. Monroe Street  
Chicago, Illinois 60603

Insured: \_\_\_\_\_

Date Issued: \_\_\_\_\_ Authorized Representative: \_\_\_\_\_