

IMPORTANT NOTICE REGARDING TERRORISM COVERAGE

Insured:

Company:

Producer:

Effective Date:

You are hereby notified that under the Terrorism Risk Insurance Act of 2002 ("The Act"), you have a right to purchase insurance coverage for losses arising out of acts of terrorism, as defined 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 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 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 coverage provided by the policy offered in this quote for losses caused by acts of terrorism, as defined in The Act, is partially reimbursed by the United States under a formula established by The Act. 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 premium charged for this coverage does not include any charges for the portion of the loss covered by the Federal government under The Act.

Your quote includes coverage for losses due to terrorist acts, as defined by The Act, and, will be subject to the limit(s), terms and conditions of your policy. The premium for this terrorism coverage will be displayed on the policy declaration.

Please note that any coverage mandated by applicable Standard Fire Policy laws or Workers Compensation laws in your state will not be affected by your rejection of terrorism coverage.

If you wish to reject this offer of terrorism coverage for the premium quoted, please do **ALL** of the following:

- (1) mark "Reject" option below;
- (2) sign and date below; and
- (3) return the originally signed document to your agent or broker representing the Fireman's Fund Interstate Insurance Companies.

If you have any questions about this or any other insurance matter, please contact your agent or broker representing the Fireman's Fund Interstate Insurance Companies.

TERRORISM COVERAGE REJECTION:

[] I REJECT COVERAGE FOR LOSSES DUE TO TERRORIST ACTS, AS DEFINED IN THE ACT.

Signature: _____

| Title: _____

| Date: _____