



## TERRORISM DISCLOSURE ENDORSEMENT

Refer to Supplemental Declarations if information is not shown on this form.

**We** provide the Terrorism Risk Insurance Act, as extended on December 22, 2005, disclosure information under this endorsement subject to the **terms** contained in **your** policy.

### TERRORISM DISCLOSURE

Coverage for acts of terrorism is already included in **your** current policy. **You** should know that under **your** existing coverage pursuant to the Terrorism Risk Insurance Act, as extended on December 22, 2005, any losses caused by certified acts of terrorism as defined in Section 102(1) of the statute as extended 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, if any, of **your** annual premium that is attributable to coverage for acts of terrorism is shown as a line item on the declarations page of **your** policy.

In connection with both insured losses under the Terrorism Risk Insurance Act, as extended on December 22, 2005, and losses other than insured losses under the statute as extended, no terrorism exclusion or limitation is permitted to the extent that coverage is otherwise required under the New York Insurance 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; motor vehicle liability policies satisfying the financial responsibility requirements of the Vehicle and Traffic Law, including no-fault coverage; and workers' compensation insurance. An **insured** cannot voluntarily waive this statutorily mandated coverage.

The **terms** of this coverage are not intended to provide coverage for any loss or damage that would be otherwise excluded under this Policy by any other exclusion(s) that address war, military action or nuclear hazards.

All other **terms** and conditions remain unchanged.