



TERRORISM COVERAGE REJECTION FORM

Please type or print.

The Terrorism Risk Insurance Act of 2002 establishes a program within the Department of the Treasury under which the federal government shares, with the insurance industry, the risk of loss from future terrorist attacks. The Act applies when the Secretary of the Treasury certifies that an event meets the definition of an act of terrorism. The Act provides that to be certified as an act of terrorism, the event must cause losses of at least five million dollars and must have been committed by an individual or individuals acting on behalf of any foreign person or foreign interest to coerce the government or population of the United States.

In accordance with the Terrorism Risk Insurance Act of 2002, we have offered you coverage for losses resulting from an act of terrorism **that is certified under the federal program** as an act of terrorism committed by an individual(s) acting on behalf of a foreign person or foreign interest. The policy's other provisions would still apply to such an act. **You may reject this offer of coverage within the first thirty (30) days of the policy period. If you choose to reject this offer of coverage, an exclusionary endorsement will be added to your policy to eliminate coverage for losses caused by acts of terrorism certified under the federal program.**

You may reject this offer by signing the enclosed statement and returning it to your agent, and your policy will be amended to exclude the described coverage. However, state law prohibits us from excluding fire losses resulting from an act of terrorism. Therefore, if you reject the offer of terrorism coverage, that rejection does not apply to fire losses resulting from an act of terrorism – coverage for such fire losses is provided in your policy. The additional premium just for such fire coverage is stated in the **REJECTION OF TERRORISM INSURANCE COVERAGE SECTION** below. If you reject the offer described above for terrorism coverage, this premium is due.

REJECTION OF TERRORISM INSURANCE COVERAGE

Your policy includes terrorism coverage for an additional premium of \$ _____. You may reject this offer of coverage for terrorist acts within the first thirty (30) days of the policy period by checking the box below. In order for this rejection to take effect, you must provide all of the requested information and sign and date the form. If you reject the terrorism coverage, the premium for terrorism (fire only) coverage is \$ _____.

I hereby reject the offer of terrorism coverage, as described above. As a result, I fully understand this policy will now EXCLUDE certain terrorism losses.

Policyholder's Name	
Policyholder's Signature	Date
Insurance Company	Policy #