POLICYHOLDER DISCLOSURE NOTICE OF TERRORISM INSURANCE COVERAGE

Coverage for acts of terrorism is already included in your current policy. You
should know that, effective November 26, 2002, under your existing coverage
any losses caused by certified acts of terrorism would be partially reimbursed by
the United States under a formula established by federal law. 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 portion of your annual premium that is attributable to coverage for acts of
terrorism is: \$
I ACKNOWLEDGE THAT I HAVE BEEN NOTIFIED THAT UNDER THE TERRORISM RISK INSURANCE ACT OF 2002, ANY LOSSES CAUSED BY CERTIFIED ACTS OF TERRORISM UNDER MY POLICY COVERAGE WILL BE PARTIALLY REIMBURSED BY THE UNITED STATES AND I HAVE BEEN NOTIFIED OF THE AMOUNT OF MY PREMIUM ATTRIBUTABLE TO SUCH COVERAGE.

Policyholder/Applicant's Signature	
Print Name	
Date	
lame of Insurer:	

DRAFTING NOTE: An insurer may choose not to use the acknowledgement section for workers compensation.