

**NOTICE TO POLICYHOLDERS**

**PROVISIONS OF TERRORISM COVERAGE**

This Notice has been prepared in conjunction with the implementation of changes related to coverage for terrorism under your policy. It contains a brief synopsis of significant provisions and limitations.

This Notice does **not** form a part of your insurance contract. The Notice is designed to alert you to coverage restrictions and to other provisions in the terrorism endorsement in this policy. If there is any conflict between this Notice and the policy (including its endorsement), the provisions of the policy (including its endorsements) apply.

Carefully read your policy, including the endorsements attached to your policy.

**NOTICE - DISCLOSURE OF TERRORISM PREMIUM**

This Policy covers losses caused by terrorism. In accordance with the federal Terrorism Risk Insurance Act of 2002, we are required to provide you with a notice disclosing the portion of your premium, if any, attributable to the coverage for terrorist acts certified under that Act.

**DISCLOSURE OF PREMIUM**

The portion of your premium attributable to coverage for terrorist acts certified under the Act is included in your total policy premium.

**DISCLOSURE OF FEDERAL PARTICIPATION IN PAYMENT OF TERRORISM LOSSES**

The United States Government, Department of the Treasury, will pay a share of terrorism losses insured under the federal program. The federal share equals 90% of that portion of the amount of such insured losses that exceeds the applicable insurer retention.