

# AAIS

Date: **July 29, 2003**

Bulletin Number: **03-0269**

# BULLETIN

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Line(s) of

Insurance: **Dwelling Properties  
Personal & Premises Liability**

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## **NEW YORK CERTIFIED TERRORISM LOSS ENDORSEMENT APPROVED**

Reference Bulletin: 02-0550, 03-0089, & 03-0142

Endorsement FL 0670 04 03 replaces endorsement FL 0670 05 03 effective immediately.

### **BACKGROUND**

Due to requirements imposed by the New York Insurance Department, an endorsement specifying that the company will not pay for any portion of certified terrorism loss that exceeds the maximum annual liability as set forth by TRIA could not be filed on a 'file and use' basis. Therefore, at the same time that AAIS submitted endorsement FL 0670 05 03 in New York on a 'file and use' basis, it also submitted endorsement FL 0670 04 03 on a 'prior approval' basis.

The New York Insurance Department has now approved endorsement FL 0670 04 03 which covers certified terrorism loss and includes an exception with respect to property coverages for loss caused by fire resulting from a certified act of terrorism, unless it is determined that coverage for such loss is subject to the terms of Section 103(e)(2) of TRIA or any amendments thereto. The exception for loss caused by fire does not apply to loss of earnings, extra expense, or fire legal liability.

### **EFFECTIVE DATE AND FILING NUMBER**

Endorsement FL 0670 04 03 has been approved for use with the Dwelling Properties and Personal & Premises Liability programs effective immediately. Refer to filing number AAIS-2003-11PA and state file number R2003002155 in all correspondence directed to the insurance department.

### **COMPANY ACTION**

The AAIS filings submitted in this state advised the insurance department that the materials may be provided to affiliated companies in an electronic format. The department was informed that due to differences in printer configurations or other hardware or software differences, the cosmetic appearance of the material may be altered slightly when produced by another system without affecting the content.

Companies that have granted AAIS filing authority for forms and endorsements can adopt these endorsements immediately without notifying the insurance department.

## **SUPPLIES**

The endorsement described in this bulletin has been released to CCH Insurance Services, the exclusive printer of AAIS forms and endorsements. Call CCH Insurance Services at 800/382-2424 to order AAIS forms and endorsements in paper printed format. Call CCH Insurance Services at 800/782-9481 to order the text of AAIS forms and endorsements in a variety of electronic formats.

AAIS also offers the text of forms and endorsements in limited electronic formats. Call Karen Grela at 800/564-AAIS for more information.

Updated forms and endorsements listings are available from AAIS upon request.

### **Direct Questions to:**

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### ***AAISDIRECT AND AAIS PRODUCT ADVISORY***

All AAIS bulletins, forms, manuals, and other resource information for all lines of insurance are now available online. For a two-week trial of our Internet service, *AAISdirect*, or a cost quote, contact Rick Anderer. E-mail Richarda@AAISonline.com or call 800/564-AAIS.

The AAIS e-mail publication, *AAIS Product Advisory*, provides bulletin summaries and other timely information related to products to anyone at your company at no charge. Unlike *AAISdirect*, you can subscribe to *AAIS Product Advisory* whether your company is affiliated or not.

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