

CERTIFIED ACT OF TERRORISM EXCLUSION

1. The following definition is added.

"Certified act of terrorism" means an act that is certified by the Secretary of the Treasury, in concurrence with the Secretary of State and the Attorney General of the United States:

- a. to be an act of terrorism;
- b. to be a violent act or an act that is dangerous to human life, property, or infrastructure;
- c. to have resulted in damage:
 - 1) within the United States; or
 - 2) to an air carrier (as defined in section 40102 of title 49, United States Code); to a United States flag vessel (or a vessel based principally in the United States, on which United States income tax is paid and whose insurance coverage is subject to regulation in the United States), regardless of where the loss occurs; or at the premises of any United States mission; and
- d. to have been committed by an individual or individuals acting on behalf of any foreign person or foreign interest, as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

2. Under Property Coverages, the following exclusion is added.

CERTIFIED ACT OF TERRORISM EXCLUSION

"We" will not pay for loss or damage caused directly or indirectly by a "certified act of terrorism". A loss may be caused by a chain of causes. If a covered peril is the dominant cause of such a loss, "we" will not deny coverage on the basis that a secondary cause in that chain is not a covered peril.

3. Under Property Coverages, the following provisions are added.

- a. Neither the "terms" of this endorsement nor the "terms" of any other terrorism endorsement attached to the Property Coverages section of this policy provide coverage for any loss that would otherwise be excluded by the Property Coverages section of this policy under:
 - 1) exclusions that address war, military action, or nuclear hazard; or
 - 2) any other exclusion; and
- b. the absence of any other terrorism endorsement does not imply coverage for any loss that would otherwise be excluded by the Property Coverages section of this policy under:
 - 1) exclusions that address war, military action, or nuclear hazard; or
 - 2) any other exclusion.

4. Under Commercial Liability Coverages, the following exclusion is added.

**CERTIFIED ACT OF TERRORISM
EXCLUSION**

"We" will not pay for any injury or damage caused directly or indirectly by a "certified act of terrorism". If the injury or damage is caused by a chain of events, and the dominant cause of such injury or damage is not otherwise excluded, "we" will not deny coverage on the basis that a secondary cause of the injury or damage is excluded under this insurance.