

EXCLUSION OF CERTIFIED ACTS OF TERRORISM

Named Insured			Endorsement Number
Policy Symbol	Policy Number	Policy Period to	Effective Date of Endorsement
Issued By (Name of Insurance Company)			

Insert the policy number. The remainder of the information is to be completed only when this endorsement is issued subsequent to the preparation of the policy.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

This endorsement modifies insurance provided under the following:

COMMERCIAL UMBRELLA LIABILITY POLICY

The following Exclusion is added to the policy:

This insurance does not apply to:

Terrorism

“Any injury or damage” arising, directly or indirectly, out of a “certified act of terrorism”.

For the purposes of this exclusion, the following definitions are added:

1. “Any injury or property damage” means any injury or damage covered under any Coverage Part or “underlying insurance” to which this endorsement is applicable and includes but is not limited to “bodily injury”, “property damage”, “personal and advertising injury”, injury or damage to the environment as may be defined in any applicable coverage part or “underlying insurance”.
2. “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, to be an act of terrorism pursuant to the federal Terrorism Risk Insurance Act. The criteria contained in the Terrorism Risk Insurance Act for a “certified act of terrorism” include the following:
 - a. The act resulted in insured losses in excess of \$5,000,000 in the aggregate, attributable to all types of insurance subject to the Terrorism Risk Insurance Act; and
 - b. The act is a violent act or an act that is dangerous to human life, property or infrastructure and is committed by an individual or individuals 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.

All other terms and conditions of this policy remain unchanged.

Authorized Representative