

NOTE TO AGENT:

It is required by federal law that you provide this document to the insured.

**POLICYHOLDER DISCLOSURE NOTICE OF TERRORISM
INSURANCE COVERAGE**

Coverage for acts of terrorism is included in your policy. You are hereby notified that under the Terrorism Risk Insurance Act, as amended in 2007, the definition of act of terrorism has changed. As defined in Section 102(1) of the Act: The term "act of terrorism" means any 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; to be a violent act of an act that is dangerous to human life, property or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of certain air carriers or vessels or the premises of a United States mission; and to have been 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. Under your coverage, any losses resulting from certified acts of terrorism may be partially reimbursed by the United States Government under a formula established by the Terrorism Risk Insurance Act, as amended. However, your policy may contain other exclusions which might affect your coverage, such as an exclusion for nuclear events. Under the formula, the United States Government generally reimburses 85% of covered terrorism losses exceeding the statutorily established deductible paid by the insurance company providing the coverage. The Terrorism Risk Insurance Act, as amended, contains a \$100 billion cap that limits U.S. Government reimbursement as well as insurers' liability for losses resulting from certified acts of terrorism when the amount of such losses exceeds \$100 billion in any one calendar year. If the aggregate insured losses for all insurers exceed \$100 billion, your coverage may be reduced.

THIS IS NOTIFICATION THAT UNDER THE TERRORISM RISK INSURANCE ACT, AS AMENDED, ANY LOSSES RESULTING FROM CERTIFIED ACTS OF TERRORISM UNDER THE POLICY COVERAGE MAY BE PARTIALLY REIMBURSED BY THE UNITED STATES GOVERNMENT, MAY BE SUBJECT TO A \$100 BILLION CAP THAT MAY REDUCE THE COVERAGE AND THE POLICYHOLDER HAS BEEN NOTIFIED OF THE PORTION OF THE PREMIUM ATTRIBUTABLE TO SUCH COVERAGE.

The portion of your annual premium that is attributable to coverage for acts of terrorism is:

Property	
Inland Marine	
Crime	Excluded
General Liability	0
Garage	Excluded
Total	0

Name of Insurer: Century Surety Company

Policy Number:

NOTE: YOU MUST COMPLETE, SIGN AND RETURN THIS NOTICE EVEN IF YOU DECIDE NOT TO PURCHASE TERRORISM INSURANCE COVERAGE.

This is the only Notice you will receive on this subject. Thank you for your attention to this matter and prompt response.

Please check the appropriate box below:

_____	I hereby elect to purchase Terrorism Insurance Coverage for an additional premium of \$_____.
_____	I hereby waive my right to purchase Terrorism Insurance Coverage. I understand that I will have no coverage of losses arising from "acts of terrorism" as defined in the Policy or by Endorsement.

The following must be signed by an owner or corporate officer of the Named Insured.

Policyholder Signature

Print Name & Position/Title

Date