

POLICYHOLDER DISCLOSURE NOTICE OF TERRORISM INSURANCE COVERAGE

Coverage is already included in your current policy for otherwise insured damages arising out of acts of terrorism. You should know that, effective November 26, 2002, under your existing coverage, any damages otherwise insured under your policy caused by certified acts of terrorism would be partially reimbursed by the United States under a formula established by federal law. Under this formula, the United States pays 90% of covered terrorism losses exceeding the statutorily established deductible paid by the insurance company providing the coverage. The portion of your annual premium that is attributable to coverage for acts of terrorism is: \$ NIL.

This Act and this Notice only affects coverage in your policy for otherwise insured damages relating to acts of terrorism. All other terms and conditions of your policy, including applicable limits and deductibles, are not affected and still apply to your coverage under the policy.

I ACKNOWLEDGE THAT I HAVE BEEN NOTIFIED THAT UNDER THE TERRORISM RISK INSURANCE ACT OF 2002, ANY DAMAGES CAUSED BY CERTIFIED ACTS OF TERRORISM THAT OTHERWISE FALL WITHIN MY POLICY COVERAGE WILL BE PARTIALLY REIMBURSED BY THE UNITED STATES AND I HAVE BEEN NOTIFIED OF THE AMOUNT OF MY PREMIUM ATTRIBUTABLE TO SUCH COVERAGE.

Insured's /Applicant's Signature

Print Name of Insured/Applicant

Date

Name of Insurer: Certain Underwriters at Lloyd's, London.

Contract Reference: PI048562

Certificate Policy Number: AHJM053135