



TERRORISM EXCLUSION ENDORSEMENT

When the Declaration Page indicates that the "Terrorism Exclusion Endorsement" has been added to this policy the Property and Liability Sections of this policy are amended as follows.

Notwithstanding any provision on this policy or any endorsement attached thereto it is agreed that:

PROPERTY COVERAGE Including BUSINESS INTERRUPTION/LOSS OF INCOME

Definitions:

"Terrorism" means an ideologically motivated unlawful act or acts, including but not limited to the use of violence or force or threat of violence or force committed by or on behalf of any group(s), organization(s) or government(s), for the purpose of influencing any government and/or instilling fear in the public or a section of the public.

Loss or Damage Not Insured

We do not insure loss or damage:

caused directly or indirectly, in whole or in part, by Terrorism or by any activity or decision of a government agency or other entity to prevent, respond to or terminate Terrorism. Such loss or damage is excluded regardless of any other cause or event that contributes concurrently or in any sequence to the loss or damage.

LIABILITY COVERAGE

Definitions:

"Terrorism" means an ideologically motivated unlawful act or acts, including but not limited to the use of violence or force or threat of violence or force committed by or on behalf of any group(s), organization(s) or government(s), for the purpose of influencing any government and/or instilling fear in the public or a section of the public.

The following Exclusion is added to Exclusions for Coverage A (Bodily Injury and Property Damage), Coverage B (Personal Injury), Coverage C (Medical Payments) and Coverage D (Tenants Legal Liability).

Exclusions:

This insurance does not apply to:

"Bodily Injury" or "Property Damage" arising directly or indirectly, in whole or in part, from Terrorism or from any activity or decision of a government agency or other entity to prevent, respond to or terminate Terrorism. This exclusion applies regardless of any other contributing or aggravating cause or event that contributes concurrently or in any sequence to the "Bodily Injury" or "Property Damage".

PROPERTY AND LIABILITY COVERAGE

In the event any portion of this endorsement is found to be invalid or unenforceable, the remainder shall remain in full force and effect.

All other terms and conditions of this policy remain unchanged