



THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

TERRORISM EXCLUSION

This endorsement modifies insurance provided under the following:

MULTINATIONAL CHOICE BUSINESS AUTO COVERAGE FORM

With respect to coverage provided by this endorsement, the provisions of the Coverage Form apply unless modified by the endorsement.

A. Changes In Liability Coverage, Hired Auto Physical Damage Coverage and Medical Payments Coverage

The following Exclusion is added under **Section II – Liability Coverage, Section III – Hired Auto Physical Damage Coverage, Section IV – Medical Payments Coverage**:

TERRORISM

This Coverage Part does not apply to: any injury, damage or loss, arising, directly or indirectly, out of an act of "terrorism", including action in hindering or defending against an actual or expected act of "terrorism". Any such injury, damage or loss is excluded regardless of any other cause or event that contributes concurrently or in any sequence to the loss. The terms and limitations of this exclusion, or the inapplicability of a terrorism exclusion, do not serve to expand the applicable coverage territory or create coverage for any loss or damage which would otherwise be excluded under this Coverage Part or this policy, such as exclusions for nuclear hazards, pollution and war, as may be applicable.

B. Additional definition

As used in this endorsement:

"Terrorism" means activities against persons, organizations or property of any nature:

a. That involves the following or preparation for the following:

- (1) Use or threat of force or violence; or
- (2) Commission or threat of a dangerous act; or
- (3) Commission or threat of an act that interferes with or disrupts an electronic, communication, information, or mechanical system; and

b. When one or both of the following applies:

- (1) The effect is to intimidate or coerce a government or the civilian population or any segment thereof, or to disrupt any segment of the economy; or
- (2) It appears that the intent is to intimidate or coerce a government, or to further political, ideological, religious, social or economic objectives or to express (or express opposition to) a philosophy or ideology.

c. "Terrorism" also includes any act that a government or applicable jurisdictional authority declares or certifies to be an act of terrorism.