



THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EXCLUSION – TERRORISM

This endorsement modifies insurance provided under the following:

MULTINATIONAL CHOICE – EMPLOYERS RESPONSIBILITY COVERAGE FORM

A. The following exclusion is added:

TERRORISM

This insurance does not apply to bodily injury arising, directly or indirectly, out of an "act of terrorism", including action in hindering or defending against an actual or expected "act of terrorism". Such loss is excluded regardless of any other cause or event that contributes concurrently or in any sequence to the loss.

This exclusion does not apply with respect to bodily injury that is covered under the United States federal Terrorism Risk Insurance Act, as amended (TRIA).

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.

B. For the purposes of this endorsement, the following definitions are added:

- 1. "Act of terrorism"** means an activity against persons, organizations or property of any

nature that involves the following or preparation for the following:

- a.** Use or threat of force or violence; or
- b.** Commission or threat of a dangerous act; or
- c.** Commission or threat of an act that interferes with or disrupts an electronic, communication, information, or mechanical system;

2. When one or both of the following applies:

- a.** 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
- b.** 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.

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