



THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY

TERRORISM EXCLUSION

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
 EMPLOYEE BENEFITS LIABILITY COVERAGE PART
 MULTINATIONAL CHOICE - COMMERCIAL GENERAL LIABILITY COVERAGE PART
 MULTINATIONAL CHOICE – EMPLOYEE BENEFITS LIABILITY COVERAGE PART

A. The following exclusion is added:

TERRORISM

This insurance does not apply to "any injury or damage" 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 or damage 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 "any injury or damage" 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, such as any exclusions for nuclear hazards, pollution or war, as may be applicable.

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

1. "Any injury or damage" means any injury or damage covered under any Coverage Form or Coverage Part to which this endorsement is applicable, and includes but is not limited to "bodily injury", "property damage", "personal

and advertising injury", "injury", "damages", "wrongful acts" or "environmental damage" as may be defined in any applicable Coverage Form or Coverage Part.

2. "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;

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.