

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**INTERNATIONAL TERRORISM EXCLUSION ENDORSEMENT**

This endorsement modifies insurance provided under all Coverages, Insuring Agreements, Coverage Forms and Coverage Parts included in this policy.

A. The following Exclusion is added:

This insurance does not apply to:

International Terrorism

“Any injury or damage” arising, directly or indirectly, out of “terrorism”, including any action taken in hindering or defending against an actual or expected incident of “terrorism”, that is committed outside of the United States (including its territories and possessions) and Puerto Rico but within the “coverage territory”.

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

“Any injury or damage” means any injury or damage covered under any Coverage Part to which this endorsement is applicable, and includes, but is not limited to, “bodily injury”, “property damage”, “personal and advertising injury”, “injury” or “environmental damage” as may be defined in any applicable Coverage Part.

“Terrorism” means a violent act or an act that is dangerous to human life, property or infrastructure that is committed by an individual or individuals and that appears to be part of an effort to coerce a civilian population or to influence the policy or affect the conduct of any government by coercion.

Multiple incidents of an act of “terrorism” which occur within a seventy-two hour period and appear to be carried out in concert or to have a related purpose or common leadership shall be considered to be one incident.

“Terrorism” does not include an act that is certified by the Secretary of the Treasury, in accordance with the provisions of the federal Terrorism Risk Insurance Act (“TRIA”), to be an act of terrorism pursuant to TRIA, and which act:

1. resulted in insured losses in excess of \$5 million in the aggregate, attributable to all types of insurance subject to TRIA;
2. resulted in damage outside of the United States on:
 - (a) An air carrier (as defined in Section 40102 of title 49, United States Code) or United States flag vessel (or a vessel based principally in the United States, on which United States income tax is paid and whose insurance coverage is subject to regulation in the United States), regardless of where the loss occurs; or
 - (b) The premises of any United States mission; and
3. is a violent act or an act that is dangerous to human life, property or infrastructure and is committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.