

MASSACHUSETTS PROPERTY INSURANCE UNDERWRITING ASSOCIATION

NOTICE TO POLICYHOLDERS

PROVISIONS OF TERRORISM COVERAGE

This Notice has been prepared in conjunction with the implementation of changes related to coverages for terrorism under your policy. It contains a brief synopsis of significant provisions and limitations.

This Notice does **not** form a part of your insurance contract. The Notice is designed to alert you to coverage restrictions and to other provisions in the terrorism endorsement in this policy. If there is any conflict between this Notice and the policy (including its endorsements), the provisions of the policy (including its endorsements) apply.

Carefully read your policy, including the endorsements attached to your policy.

NOTICE – DISCLOSURE OF TERRORISM PREMIUM

This policy covers certain losses caused by terrorism. In accordance with the federal Terrorism Risk Insurance Act of 2002, we are required to provide you with a notice disclosing the portion of your premium, if any, attributable to the coverage for terrorist acts certified under that Act.

DISCLOSURE OF PREMIUM

The portion of your premium attributable to coverage for terrorist acts certified under the Act is **\$0.**

If, upon renewal of your policy, a premium is going to be charged for terrorism coverage, we will provide you with notification of what that premium will be.

DISCLOSURE OF FEDERAL PARTICIPATION IN PAYMENT OF TERRORISM LOSSES

The United States Government, Department of the Treasury, will pay a share of terrorism losses insured under the federal program. The federal share equals 90% of that portion of the amount of such insured losses that exceeds the applicable insurer retention.