

SERFF Tracking Number: CNNA-125465100 State: Arkansas
Filing Company: The Cincinnati Insurance Company State Tracking Number: EFT \$50
Company Tracking Number: CBD-08-6008-AR
TOI: 23.0/24.0 Fidelity & Surety Sub-TOI: 23.0000/24.0000 Fidelity & Surety
Product Name: CBD-08-6008-AR
Project Name/Number: /

Filing at a Glance

Company: The Cincinnati Insurance Company

Product Name: CBD-08-6008-AR

TOI: 23.0/24.0 Fidelity & Surety

Sub-TOI: 23.0000/24.0000 Fidelity & Surety

Filing Type: Form

Effective Date Requested (New): On Approval

Effective Date Requested (Renewal):

SERFF Tr Num: CNNA-125465100 State: Arkansas

SERFF Status: Closed

Co Tr Num: CBD-08-6008-AR

Co Status:

Author: Sharon Grubbs

Date Submitted: 01/29/2008

State Tr Num: EFT \$50

State Status: Fees verified and received

Reviewer(s): Betty Montesi, Llyweyia Rawlins, Brittany Yielding

Disposition Date: 02/11/2008

Disposition Status: Approved

Effective Date (New): 02/11/2008

Effective Date (Renewal):

02/11/2008

State Filing Description:

General Information

Project Name:

Project Number:

Reference Organization:

Reference Title:

Filing Status Changed: 02/11/2008

State Status Changed: 02/11/2008

Corresponding Filing Tracking Number:

Filing Description:

At this time, we wish to file form(s) per the attached memorandum.

Final copies are attached for your review.

Filing fees will be sent through the Electronic Filing Fee System as a (EFT) filing.

Status of Filing in Domicile: Pending

Domicile Status Comments:

Reference Number:

Advisory Org. Circular:

Deemer Date:

SERFF Tracking Number: CNNA-125465100 State: Arkansas
 Filing Company: The Cincinnati Insurance Company State Tracking Number: EFT \$50
 Company Tracking Number: CBD-08-6008-AR
 TOI: 23.0/24.0 Fidelity & Surety Sub-TOI: 23.0000/24.0000 Fidelity & Surety
 Product Name: CBD-08-6008-AR
 Project Name/Number: /

Your approval is respectfully requested for use on policies effective on or after your date of approval.

Company and Contact

Filing Contact Information

Sharon Grubbs, Senior Filings Analyst sharon_grubbs@cinfin.com
 6200 S. Gilmore Road (513) 870-2091 [Phone]
 Fairfield, OH 45014

Filing Company Information

The Cincinnati Insurance Company CoCode: 10677 State of Domicile: Ohio
 6200 S. Gilmore Road Group Code: 244 Company Type:
 Fairfield, OH 45014 Group Name: State ID Number:
 (513) 870-2000 ext. [Phone] FEIN Number: 31-0542366

Filing Fees

Fee Required? Yes
 Fee Amount: \$50.00
 Retaliatory? Yes
 Fee Explanation:
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
The Cincinnati Insurance Company	\$50.00	01/29/2008	17724055

SERFF Tracking Number: CNNA-125465100 State: Arkansas
Filing Company: The Cincinnati Insurance Company State Tracking Number: EFT \$50
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TOI: 23.0/24.0 Fidelity & Surety Sub-TOI: 23.0000/24.0000 Fidelity & Surety
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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Llyweyia Rawlins	02/11/2008	02/11/2008

SERFF Tracking Number: *CNNA-125465100* *State:* *Arkansas*
Filing Company: *The Cincinnati Insurance Company* *State Tracking Number:* *EFT \$50*
Company Tracking Number: *CBD-08-6008-AR*
TOI: *23.0/24.0 Fidelity & Surety* *Sub-TOI:* *23.0000/24.0000 Fidelity & Surety*
Product Name: *CBD-08-6008-AR*
Project Name/Number: /

Disposition

Disposition Date: 02/11/2008
Effective Date (New): 02/11/2008
Effective Date (Renewal): 02/11/2008
Status: Approved
Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: CNNA-125465100 State: Arkansas
 Filing Company: The Cincinnati Insurance Company State Tracking Number: EFT \$50
 Company Tracking Number: CBD-08-6008-AR
 TOI: 23.0/24.0 Fidelity & Surety Sub-TOI: 23.0000/24.0000 Fidelity & Surety
 Product Name: CBD-08-6008-AR
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Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Approved	Yes
Supporting Document	FORM FILING SCHEDULE	Approved	Yes
Supporting Document	MEMORANDUM	Approved	Yes
Form	TERRORISM EXCLUSION	Approved	Yes
Form	TERRORISM EXCLUSION	Approved	Yes
Form	TERRORISM EXCLUSION	Approved	Yes
Form	TERRORISM EXCLUSION	Approved	Yes
Form	TERRORISM EXCLUSION	Approved	Yes

SERFF Tracking Number: CNNA-125465100

State: Arkansas

Filing Company: The Cincinnati Insurance Company

State Tracking Number: EFT \$50

Company Tracking Number: CBD-08-6008-AR

TOI: 23.0/24.0 Fidelity & Surety

Sub-TOI: 23.0000/24.0000 Fidelity & Surety

Product Name: CBD-08-6008-AR

Project Name/Number: /

Form Schedule

Review Status	Form Name	Form #	Edition Date	Form Type	Action	Action Specific Data	Readability	Attachment
Approved	TERRORISM EXCLUSION	NO 303	01 08	Other	Replaced	Replaced Form #:0.00 NO 303 01 06 Previous Filing #: CBD-06-6006-AR		NO303 01-08.pdf
Approved	TERRORISM EXCLUSION	NO 305	01 08	Other	Replaced	Replaced Form #:0.00 NO 305 01 06 Previous Filing #: CBD-06-6006-AR		NO305 01-08.pdf
Approved	TERRORISM EXCLUSION	NO 307	01 08	Other	Replaced	Replaced Form #:0.00 NO 307 01 06 Previous Filing #: CBD-06-6006-AR		NO307 01-08.pdf
Approved	TERRORISM EXCLUSION	NO 309	01 08	Other	Replaced	Replaced Form #:0.00 NO 309 01 06 Previous Filing #: CBD-06-6006-AR		NO309 01-08.pdf
Approved	TERRORISM EXCLUSION	SIB 301	01 08	Other	Replaced	Replaced Form #:0.00 SIB 301 01 06 Previous Filing #: CBD-06-6006-AR		SIB301 01- 08.pdf

ENDORSEMENT

No. _____

Attached to and Forming Part of Policy No.

Effective date of Endorsement

Issued to

TERRORISM EXCLUSION

This endorsement modifies insurance provided under the following:

DEPOSITORY INSTITUTIONS BLANKET BOND

I. DEFINITIONS are amended to include the following:

A. Certified act of terrorism means an act that is certified by the Secretary of the Treasury, in concurrence with the Secretary of State and the Attorney General of the United States, to be an act of terrorism pursuant to the federal Terrorism Risk Insurance Act. The criteria contained in the Terrorism Risk Insurance Act for a certified act of terrorism include the following:

1. The act resulted in insured losses in excess of \$5 million in the aggregate, attributable to all types of insurance subject to the Terrorism Risk Insurance Act; and
2. The act 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.

B. Other act of 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 the civilian population or to influence the policy or affect the conduct of any government by coercion, and the act is not a certified act of terrorism.

II. EXCLUSIONS are amended as follows:

A. Exclusion **B.** is deleted in its entirety and replaced by the following:

This bond does not cover:

Loss due to riot or civil commotion outside the United States of America and Canada unless such loss occurs in transit in the circumstances recited in Insuring Agreement **C.**, and unless, when such transit was initiated, there was no knowledge of such riot or civil commotion on the part of any person acting for the Insured in initiating such transit.

B. The Terrorism Exclusion is added as follows:

This bond does not cover:

Loss or damage caused directly or indirectly by the following. Such loss or damage is excluded regardless of any other cause or event that contributes concurrently or in any sequence to the loss.

A certified act of terrorism or any other act of terrorism.

However, with respect to an other act of terrorism, this exclusion only applies if one or more of the following are attributable to an other act of terrorism:

1. The total of insured damage to all types of property exceeds \$25,000,000. In determining whether the \$25,000,000 threshold is exceeded, we will include all insured damage sustained by property of all persons and entities affected by an other act of terrorism and business interruption losses sustained by owners or occupants of the damaged property. For the purpose of this provision, insured damage means damage that is covered by any insurance plus damage that would be covered by any insurance but for the application of any terrorism exclusions;

2. The other act of terrorism involves the use, release or escape of nuclear materials, or directly or indirectly results in nuclear reaction or radiation or radioactive contamination;
3. The other act of terrorism is carried out by means of the dispersal or application of pathogenic or poisonous biological or chemical materials; or
4. Pathogenic or poisonous biological or chemical materials are released, and it appears that one purpose of the other act of terrorism was to release such materials.

Paragraph 1, immediately preceding, describes the threshold used to measure the magnitude of an other act of terrorism and the circumstances in which the threshold will apply for the purpose of determining whether this exclusion will apply to that other act of terrorism. When this exclusion applies to an other act of terrorism, there is no coverage under this policy.

Multiple incidents of other acts 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.

III. CONDITIONS is amended to include the following:

The terms and limitations of any terrorism exclusion, or the inapplicability or omission of a terrorism exclusion, do not serve to create coverage for any loss which would otherwise be excluded under this policy, such as losses excluded by:

1. Exclusions that address war, warlike action, insurrection, rebellion, revolution, military action, nuclear hazard, nuclear materials, nuclear reaction, radiation, or radioactive contamination;
2. Exclusions that address pollutants, contamination, deterioration, fungi or bacteria; or
3. Any other exclusion,

regardless if the certified act of terrorism or other act of terrorism contributes concurrently or in any sequence to the loss, injury or damage.

IV. SUPERSESION

The exclusion stated in Section II, of this endorsement supersedes any offer of terrorism coverage.

V. SUNSET CLAUSE

If the federal Terrorism Risk Insurance Act expires or is repealed, then this endorsement is null and void for any act of terrorism, except other acts of terrorism, that takes place after the expiration or repeal of the Act.

ENDORSEMENT

No. _____

Attached to and Forming Part of Policy No.

Effective date of Endorsement

Issued to

TERRORISM EXCLUSION

This endorsement modifies insurance provided under the following:

CREDIT UNION BLANKET BOND

I. SECTION II. GENERAL AGREEMENTS is amended to include the following:

The terms and limitations of any terrorism exclusion, or the inapplicability or omission of a terrorism exclusion, do not serve to create coverage for any loss which would otherwise be excluded under this policy, such as losses excluded by:

1. Exclusions that address war, warlike action, insurrection, rebellion, revolution, military action, nuclear hazard, nuclear materials, nuclear reaction, radiation, or radioactive contamination;
2. Exclusions that address pollutants, contamination, deterioration, fungi or bacteria; or
3. Any other exclusion,

regardless if the "certified act of terrorism" or "other act of terrorism" contributes concurrently or in any sequence to the loss, injury or damage.

II. SECTION III. DEFINITIONS is amended to include the following:

A. "Certified act of terrorism" means an act that is certified by the Secretary of the Treasury, in concurrence with the Secretary of State and the Attorney General of the United States, to be an act of terrorism pursuant to the federal Terrorism Risk Insurance Act. The criteria contained in the Terrorism Risk Insurance Act for a "certified act of terrorism" include the following:

1. The act resulted in insured losses in excess of \$5 million in the aggregate, attributable to all types of insurance subject to the Terrorism Risk Insurance Act; and

2. The act 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.

B. "Other act of 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 the civilian population or to influence the policy or affect the conduct of any government by coercion, and the act is not a "certified act of terrorism".

III. SECTION IV. EXCLUSIONS is amended to include the following:

This bond does not cover:

Loss or damage caused directly or indirectly by the following. Such loss or damage is excluded regardless of any other cause or event that contributes concurrently or in any sequence to the loss.

A "certified act of terrorism" or any "other act of terrorism".

However, with respect to an "other act of terrorism", this exclusion only applies if one or more of the following are attributable to an "other act of terrorism":

1. The total of insured damage to all types of property exceeds \$25,000,000. In determining whether the \$25,000,000 threshold is exceeded, we will include all insured damage sustained by property of all persons and entities affected by an

"other act of terrorism" and business interruption losses sustained by owners or occupants of the damaged property. For the purpose of this provision, insured damage means damage that is covered by any insurance plus damage that would be covered by any insurance but for the application of any terrorism exclusions;

2. The "other act of terrorism" involves the use, release or escape of nuclear materials, or directly or indirectly results in nuclear reaction or radiation or radioactive contamination;
3. The "other act of terrorism" is carried out by means of the dispersal or application of pathogenic or poisonous biological or chemical materials; or
4. Pathogenic or poisonous biological or chemical materials are released, and it appears that one purpose of the "other act of terrorism" was to release such materials.

Paragraph 1. immediately preceding, describes the threshold used to measure the

magnitude of an "other act of terrorism" and the circumstances in which the threshold will apply for the purpose of determining whether this exclusion will apply to that "other act of terrorism". When this exclusion applies to an "other act of terrorism", there is no coverage under this policy.

Multiple incidents of "other acts 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.

IV. SUPERSESION

The exclusion stated in Section III. of this endorsement supersedes any offer of terrorism coverage.

V. SUNSET CLAUSE

If the federal Terrorism Risk Insurance Act expires or is repealed, then this endorsement is null and void for any act of terrorism, except "other acts of terrorism", that takes place after the expiration or repeal of the Act.

ENDORSEMENT

No. _____

Attached to and Forming Part of Policy No.

Effective date of Endorsement

Issued to

TERRORISM EXCLUSION

This endorsement modifies insurance provided under the following:

**INDIVIDUAL OR SCHEDULE FIDELITY POLICY
BLANKET CRIME POLICY
COMPREHENSIVE DISHONESTY, DISAPPEARANCE AND DESTRUCTION POLICY**

I. The following definitions are added:

A. "Certified act of terrorism" means an act that is certified by the Secretary of the Treasury, in concurrence with the Secretary of State and the Attorney General of the United States, to be an act of terrorism pursuant to the federal Terrorism Risk Insurance Act. The criteria contained in the Terrorism Risk Insurance Act for a "certified act of terrorism" include the following:

1. The act resulted in insured losses in excess of \$5 million in the aggregate, attributable to all types of insurance subject to the Terrorism Risk Insurance Act; and
2. The act 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,

B. "Other act of 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 the civilian population or to influence the policy or affect the conduct of any government by coercion, and the act is not a "certified act of terrorism".

II. The following exclusion is added:

This policy does not apply to:

Loss or damage caused directly or indirectly by the following. Such loss or damage is excluded regardless of any other cause or event that contributes concurrently or in any sequence to the loss.

A "certified act of terrorism" or any "other act of terrorism".

However, with respect to an "other act of terrorism", this exclusion only applies if one or more of the following are attributable to an "other act of terrorism":

1. The total of insured damage to all types of property exceeds \$25,000,000. In determining whether the \$25,000,000 threshold is exceeded, we will include all insured damage sustained by property of all persons and entities affected by an "other act of terrorism" and business interruption losses sustained by owners or occupants of the damaged property. For the purpose of this provision, insured damage means damage that is covered by any insurance plus damage that would be covered by any insurance but for the application of any terrorism exclusions;
2. The "other act of terrorism" involves the use, release or escape of nuclear materials, or directly or indirectly results in nuclear reaction or radiation or radioactive contamination;
3. The "other act of terrorism" is carried out by means of the dispersal or application of pathogenic or poisonous biological or chemical materials; or
4. Pathogenic or poisonous biological or chemical materials are released, and it

appears that one purpose of the "other act of terrorism" was to release such materials.

Paragraph 1. immediately preceding, describes the threshold used to measure the magnitude of an "other act of terrorism" and the circumstances in which the threshold will apply for the purpose of determining whether this exclusion will apply to that "other act of terrorism". When this exclusion applies to an "other act of terrorism", there is no coverage under this policy.

Multiple incidents of "other acts 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.

III. The following Condition is added:

The terms and limitations of any terrorism exclusion, or the inapplicability or omission of a terrorism exclusion, do not serve to create coverage for any loss which would otherwise be excluded under this policy, such as losses excluded by:

1. Exclusions that address war, warlike action, insurrection, rebellion, revolution, military action, nuclear hazard, nuclear materials, nuclear reaction, radiation, or radioactive contamination;

2. Exclusions that address pollutants, contamination, deterioration, fungi or bacteria; or

3. Any other exclusion,

regardless if the "certified act of terrorism" or "other act of terrorism" contributes concurrently or in any sequence to the loss, injury or damage.

IV. SUPERSESSION

The exclusion stated in Section II. of this endorsement supersedes any offer of terrorism coverage.

V. SUNSET CLAUSE

If the federal Terrorism Risk Insurance Act expires or is repealed, then this endorsement is null and void for any act of terrorism, except "other acts of terrorism", that takes place after the expiration or repeal of the Act.

ENDORSEMENT

No. _____

Attached to and Forming Part of Policy No.

Effective date of Endorsement

Issued to

TERRORISM EXCLUSION

This endorsement modifies insurance provided under the following:

FINANCIAL INSTITUTION BOND Standard Form Numbers: 14, 15 and 25

I. The **GENERAL AGREEMENTS** are amended to include the following:

A. APPLICATION OF OTHER EXCLUSIONS

The terms and limitations of any terrorism exclusion, or the inapplicability or omission of a terrorism exclusion, do not serve to create coverage for any loss which would otherwise be excluded under this policy, such as losses excluded by:

1. Exclusions that address war, warlike action, insurrection, rebellion, revolution, military action, nuclear hazard, nuclear materials, nuclear reaction, radiation, or radioactive contamination;
2. Exclusions that address pollutants, contamination, deterioration, fungi or bacteria; or
3. Any other exclusion,

regardless if the certified act of terrorism or other act of terrorism contributes concurrently or in any sequence to the loss, injury or damage.

B. SUPERSESION

The Terrorism Exclusion stated in Section **II.B.2.** of this endorsement supersedes any offer of terrorism coverage.

C. SUNSET CLAUSE

If the federal Terrorism Risk Insurance Act expires or is repealed, then this endorsement is null and void for any act of terrorism, except other acts of terrorism, that takes place after the expiration or repeal of the Act.

II. The **CONDITIONS AND LIMITATIONS** are amended as follows:

A. Section 1. DEFINITIONS is amended to include the following:

As used in this bond:

1. Certified act of terrorism means an act that is certified by the Secretary of the Treasury, in concurrence with the Secretary of State and the Attorney General of the United States, to be an act of terrorism pursuant to the federal Terrorism Risk Insurance Act. The criteria contained in the Terrorism Risk Insurance Act for a certified act of terrorism include the following:

- a. The act resulted in insured losses in excess of \$5 million in the aggregate, attributable to all types of insurance subject to the Terrorism Risk Insurance Act; and
- b. The act 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.

2. Other act of 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 the civilian population or to influence the policy or affect the conduct of any govern-

ment by coercion, and the act is not a certified act of terrorism.

B. Section 2. EXCLUSIONS is amended as follows:

1. Exclusion **(b)** in Form Numbers **14** and **25** and Exclusion **(c)** in Form Number **15** is deleted in its entirety and replaced by the following:

This bond does not cover:

Loss due to riot or civil commotion outside the United States of America and Canada unless such loss occurs in transit in the circumstances recited in Insuring Agreement **(C)**, and unless, when such transit was initiated, there was no knowledge of such riot or civil commotion on the part of any person acting for the Insured in initiating such transit.

2. The Terrorism Exclusion is added as follows:

This bond does not cover:

Loss or damage caused directly or indirectly by the following. Such loss or damage is excluded regardless of any other cause or event that contributes concurrently or in any sequence to the loss.

A certified act of terrorism or any other act of terrorism.

However, with respect to an other act of terrorism, this exclusion only applies if one or more of the following are attributable to an other act of terrorism:

- a. The total of insured damage to all types of property exceeds \$25,000,000. In determining whether the \$25,000,000 threshold is exceeded, we will include all insured damage sustained by property of all persons and entities affected by an

other act of terrorism and business interruption losses sustained by owners or occupants of the damaged property. For the purpose of this provision, insured damage means damage that is covered by any insurance plus damage that would be covered by any insurance but for the application of any terrorism exclusions;

- b. The other act of terrorism involves the use, release or escape of nuclear materials, or directly or indirectly results in nuclear reaction or radiation or radioactive contamination;
- c. The other act of terrorism is carried out by means of the dispersal or application of pathogenic or poisonous biological or chemical materials; or
- d. Pathogenic or poisonous biological or chemical materials are released, and it appears that one purpose of the other act of terrorism was to release such materials.

Paragraph **a.** immediately preceding, describes the threshold used to measure the magnitude of an other act of terrorism and the circumstances in which the threshold will apply for the purpose of determining whether this exclusion will apply to that other act of terrorism. When this exclusion applies to an other act of terrorism, there is no coverage under this policy.

Multiple incidents of other acts 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.

ENDORSEMENT

No. _____

Attached to and Forming Part of Policy No.

Effective date of Endorsement

Issued to

TERRORISM EXCLUSION

This endorsement modifies insurance provided under the following:

SERVICE INDUSTRY BOND

I. The following Sections are added:

A. APPLICATION OF EXCLUSIONS

The terms and limitations of any terrorism exclusion, or the inapplicability or omission of a terrorism exclusion, do not serve to create coverage for any loss which would otherwise be excluded under this bond, such as losses excluded by:

1. Exclusions that address war, warlike action, insurrection, rebellion, revolution, military action, nuclear hazard, nuclear materials, nuclear reaction, radiation, or radioactive contamination;
2. Exclusions that address pollutants, contamination, deterioration, fungi or bacteria; or
3. Any other exclusion,

regardless if the certified act of terrorism or other act of terrorism contributes concurrently or in any sequence to the loss, injury or damage.

B. DEFINITION OF CERTIFIED ACT OF TERRORISM

Certified act of terrorism means an act that is certified by the Secretary of the Treasury, in concurrence with the Secretary of State and the Attorney General of the United States, to be an act of terrorism pursuant to the federal Terrorism Risk Insurance Act. The criteria contained in the Terrorism Risk Insurance Act for a certified act of terrorism include the following:

1. The act resulted in insured losses in excess of \$5 million in the aggregate, attributable to all types of insurance subject to the Terrorism Risk Insurance Act; and
2. The act 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.

C. DEFINITION OF OTHER ACT OF TERRORISM

Other act of 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 the civilian population or to influence the policy or affect the conduct of any government by coercion, and the act is not a certified act of terrorism.

D. SUPERSESSION

The exclusion stated in Section II, of this endorsement supersedes any offer of terrorism coverage.

E. SUNSET CLAUSE

If the federal Terrorism Risk Insurance Act expires or is repealed, then this endorsement is null and void for any act of terrorism, except other acts of terrorism, that takes place after the expiration or repeal of the Act.

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II. Section 15. EXCLUSIONS is amended to include the following:

This bond does not apply to:

Loss or damage caused directly or indirectly by the following. Such loss or damage is excluded regardless of any other cause or event that contributes concurrently or in any sequence to the loss.

A certified act of terrorism or any other act of terrorism.

However, with respect to an other act of terrorism, this exclusion only applies if one or more of the following are attributable to an other act of "terrorism":

1. The total of insured damage to all types of property exceeds \$25,000,000. In determining whether the \$25,000,000 threshold is exceeded, we will include all insured damage sustained by property of all persons and entities affected by an other act of terrorism and business interruption losses sustained by owners or occupants of the damaged property. For the purpose of this provision, insured damage means damage that is covered by any insurance plus damage that would be covered by any insurance but for the application of any terrorism exclusions;
2. The other act of terrorism involves the use, release or escape of nuclear materials, or directly or indirectly results in nuclear reaction or radiation or radioactive contamination;
3. The other act of terrorism is carried out by means of the dispersal or application of pathogenic or poisonous biological or chemical materials; or
4. Pathogenic or poisonous biological or chemical materials are released, and it appears that one purpose of the other act of terrorism was to release such materials.

Paragraph 1. immediately preceding, describes the threshold used to measure the magnitude of an other act of terrorism and the circumstances in which the threshold will apply for the purpose of determining whether this exclusion will apply to that other act of terrorism. When this exclusion applies to an other act of terrorism, there is no coverage under this policy.

Multiple incidents of other acts 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.

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Filing Company: *The Cincinnati Insurance Company* *State Tracking Number:* *EFT \$50*
Company Tracking Number: *CBD-08-6008-AR*
TOI: *23.0/24.0 Fidelity & Surety* *Sub-TOI:* *23.0000/24.0000 Fidelity & Surety*
Product Name: *CBD-08-6008-AR*
Project Name/Number: /

Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number: CNNA-125465100

State: Arkansas

Filing Company: The Cincinnati Insurance Company

State Tracking Number: EFT \$50

Company Tracking Number: CBD-08-6008-AR

TOI: 23.0/24.0 Fidelity & Surety

Sub-TOI: 23.0000/24.0000 Fidelity & Surety

Product Name: CBD-08-6008-AR

Project Name/Number: /

Supporting Document Schedules

Satisfied -Name: Uniform Transmittal Document-
Property & Casualty

Review Status:

Approved 02/11/2008

Comments:

PROPERTY AND CASUALTY TRANSMITTAL

Attachment:

F777AR_307.pdf

Satisfied -Name: FORM FILING SCHEDULE

Review Status:

Approved 02/11/2008

Comments:

FORM FILING SCHEDULE

Attachment:

F778AR_307.pdf

Satisfied -Name: MEMORANDUM

Review Status:

Approved 02/11/2008

Comments:

MEMORANDUM

Attachment:

MEMOF.pdf

Property & Casualty Transmittal Document

1. Reserved for Insurance Dept. Use Only	2. Insurance Department Use only a. Date the filing is received: b. Analyst: c. Disposition: d. Date of disposition of the filing: e. Effective date of filing: <table border="1" style="width: 100%; border-collapse: collapse; margin-bottom: 5px;"> <tr> <td style="width: 50%; text-align: center;">New Business</td> <td style="width: 50%;"></td> </tr> <tr> <td style="text-align: center;">Renewal Business</td> <td></td> </tr> </table> f. State Filing #: g. SERFF Filing #: h. Subject Codes	New Business		Renewal Business	
New Business					
Renewal Business					

3. Group Name	Group NAIC #
The Cincinnati Insurance Company	0244

4. Company Name(s)	Domicile	NAIC #	FEIN #	State #
The Cincinnati Insurance Company	Ohio	0244-10677	31-0542366	03

5. Company Tracking Number	CBD-08-6008-AR
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Contact Info of Filer(s) or Corporate Officer(s) [include toll-free number]

6.	Name and address	Title	Telephone #s	FAX #	e-mail
	Sharon Grubbs 6200 South Gilmore Road Fairfield, Ohio 45014	Senior Filing Analyst	513-870-2091	513-870-2097	sharon_grubbs@cinfin.com
7.	Signature of authorized filer		<i>Sharon Grubbs</i>		
8.	Please print name of authorized filer		Sharon Grubbs		

Filing information (see General Instructions for descriptions of these fields)

9. Type of Insurance (TOI)	Bond
10. Sub-Type of Insurance (Sub-TOI)	Bond
11. State Specific Product code(s) (if applicable)[See State Specific Requirements]	n/a
12. Company Program Title (Marketing title)	n/a
13. Filing Type	<input type="checkbox"/> Rate/Loss Cost <input type="checkbox"/> Rules <input type="checkbox"/> Rates/Rules <input checked="" type="checkbox"/> Forms <input type="checkbox"/> Combination Rates/Rules/Forms <input type="checkbox"/> Withdrawal <input type="checkbox"/> Other (give description)
14. Effective Date(s) Requested	New: UPON APPROVAL Renewal:
15. Reference Filing?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
16. Reference Organization (if applicable)	n/a
17. Reference Organization # & Title	n/a
18. Company's Date of Filing	01-29-08
19. Status of filing in domicile	<input type="checkbox"/> Not Filed <input checked="" type="checkbox"/> Pending <input type="checkbox"/> Authorized <input type="checkbox"/> Disapproved

Property & Casualty Transmittal Document—

20. This filing transmittal is part of Company Tracking #	CBD-08-6008-AR
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21. Filing Description [This area can be used in lieu of a cover letter or filing memorandum and is free-form text]
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See Memorandum

22. Filing Fees (Filer must provide check # and fee amount if applicable) [If a state requires you to show how you calculated your filing fees, place that calculation below]

Check #: EFT FILING

Amount: \$50

Refer to each state's checklist for additional state specific requirements or instructions on calculating fees.

*****Refer to the each state's checklist for additional state specific requirements (i.e. # of additional copies required, other state specific forms, etc.)**

FORM FILING SCHEDULE

(This form must be provided ONLY when making a filing that includes forms)
 (Do not refer to the body of the filing for the forms listing, unless allowed by state.)

1.	This filing transmittal is part of Company Tracking #	CBD-08-6008-AR			
2.	This filing corresponds to rate/rule filing number (Company tracking number of rate/rule filing, if applicable)	N/A			
3.	Form Name /Description/Synopsis	Form # Include edition date	Replacement or Withdrawn?	If replacement, give form # it replaces	Previous state filing number, if required by state
01	TERRORISM EXCLUSION (Depository Institutions Blanket Bond)	NO 303 01 08	<input type="checkbox"/> New <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	NO 303 01 06	CBD-06-6006-AR
02	TERRORISM EXCLUSION (Credit Union Blanket Bond)	NO 305 01 08	<input type="checkbox"/> New <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	NO 305 01 06	CBD-06-6006-AR
03	TERRORISM EXCLUSION (Individual or Schedule Fidelity Policy, Blanket Crime Policy, and Comprehensive Dishonesty, Disappearance and Destruction)	NO 307 01 08	<input type="checkbox"/> New <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	NO 307 01 06	CBD-06-6006-AR
04	TERRORISM EXCLUSION (Financial Institution Bond Standard Form Numbers 14, 15 and 25)	NO 309 01 08	<input type="checkbox"/> New <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	NO 309 01 06	CBD-06-6006-AR
05	TERRORISM EXCLUSION (Service Industry Bond)	SIB 301 01 08	<input type="checkbox"/> New <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	SIB 301 01 06	CBD-06-6006-AR
06			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
07			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
08			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
09			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
10			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		

**ARKANSAS
FIDELITY BOND
FORMS MEMORANDUM**

NEW FORM	OLD FORM	TITLE/DESCRIPTION OF CHANGE
NO 303 01 08	NO 303 01 06	<p>TERRORISM EXCLUSION</p> <p>(Depository Institutions Blanket Bond)</p> <p>Under Section I.A., reference to TRIA and TRIA extensions was shortened to Terrorism Risk Insurance Act. Revised "that" Act to "Terrorism Risk Insurance" Act.</p> <p>Under Section I.A.1., revised "aggregate" losses to "insured" losses. Added the words: "in the aggregate, attributable to all types of insurance subject to the Terrorism Risk Insurance Act".</p> <p>Under Section I.A.2., deleted the words: " acting on behalf of any foreign person or foreign interest".</p> <p>Under Section III., added item 2. and renumbered subsequent item.</p> <p>Under Section V., reference to TRIA and TRIA extensions was shortened to Terrorism Risk Insurance Act.</p>
NO 305 01 08	NO 305 01 06	<p>TERRORISM EXCLUSION</p> <p>(Credit Union Blanket Bond)</p> <p>Under Section I., added item 2. and renumbered subsequent item.</p> <p>Under Section II.A., reference to TRIA and TRIA extensions was shortened to Terrorism Risk Insurance Act. Revised "that" Act to "Terrorism Risk Insurance" Act.</p> <p>Under Section II.A.1., revised "aggregate" losses to "insured" losses. Added the words: "in the aggregate, attributable to all types of insurance subject to the Terrorism Risk Insurance Act".</p> <p>Under Section II.A.2., deleted the words: " acting on behalf of any foreign person or foreign interest".</p> <p>Under Section V., reference to TRIA and TRIA extensions was shortened to Terrorism Risk Insurance Act.</p>

NEW FORM

OLD FORM

TITLE/DESCRIPTION OF CHANGE

NO 307 01 08

NO 307 01 06

TERRORISM EXCLUSION

(Individual or Schedule Fidelity Policy; Blanket Crime Policy; and Comprehensive Dishonesty, Disappearance and Destruction Policy)

Under Section I.A., reference to TRIA and TRIA extensions was shortened to Terrorism Risk Insurance Act. Revised "that" Act to "Terrorism Risk Insurance" Act.

Under Section I.A.1., revised "aggregate" losses to "insured" losses. Added the words: "in the aggregate, attributable to all types of insurance subject to the Terrorism Risk Insurance Act".

Under Section I.A.2., deleted the words: " acting on behalf of any foreign person or foreign interest".

Under Section III., added item 2. and renumbered subsequent item.

Under Section V., reference to TRIA and TRIA extensions was shortened to Terrorism Risk Insurance Act.

NO 309 01 08

NO 309 01 06

TERRORISM EXCLUSION

(Financial Institution Bond Standard Form Numbers 14, 15 nad 25)

Under Section I.A., added item 2. and renumbered subsequent item.

Under Section I.C., reference to TRIA and TRIA extensions was shortened to Terrorism Risk Insurance Act.

Under Section II.A.1., reference to TRIA and TRIA extensions was shortened to Terrorism Risk Insurance Act. Revised "that" Act to "Terrorism Risk Insurance" Act.

Under Section II.A.1.a., revised "aggregate" losses to "insured" losses. Added the words: "in the aggregate, attributable to all types of insurance subject to the Terrorism Risk Insurance Act".

Under Section II.A.1.b., deleted the words: " acting on behalf of any foreign person or foreign interest".

NEW FORM	OLD FORM	TITLE/DESCRIPTION OF CHANGE
SIB 301 01 08	SIB 301 01 06	<p data-bbox="846 283 1170 315">TERRORISM EXCLUSION</p> <p data-bbox="846 346 1127 378">(Service Industry Bond)</p> <p data-bbox="846 409 1292 472">Under Section I.A., added item 2. and renumbered subsequent item.</p> <p data-bbox="846 504 1427 619">Under Section I.B., reference to TRIA and TRIA extensions was shortened to Terrorism Risk Insurance Act. Revised "that" Act to "Terrorism Risk Insurance" Act.</p> <p data-bbox="846 651 1427 766">Under Section I.B.1., revised "aggregate" losses to "insured" losses. Added the words: "in the aggregate, attributable to all types of insurance subject to the Terrorism Risk Insurance Act".</p> <p data-bbox="846 798 1427 892">Under Section I.B.2., deleted the words: " acting on behalf of any foreign person or foreign interest".</p> <p data-bbox="846 924 1427 1016">Under Section I.E., reference to TRIA and TRIA extensions was shortened to Terrorism Risk Insurance Act.</p>