

SERFF Tracking Number: ARKS-12555358 State: Arkansas  
Filing Company: 18767 - CHURCH MUTUAL INSURANCE CO State Tracking Number: #390215 \$50  
Company Tracking Number: ICP-25  
TOI: 05.0 Commercial Multi-Peril - Liability & Non- Sub-TOI: 05.0003 Commercial Package  
Liability  
Product Name: Independent Commerical Package Institutional Program  
Project Name/Number: /

## Filing at a Glance

Company: 18767 - CHURCH MUTUAL INSURANCE CO

Product Name: Independent Commerical Package SERFF Tr Num: ARKS-12555358 State: Arkansas  
Institutional Program

TOI: 05.0 Commercial Multi-Peril - Liability & Non-Liability SERFF Status: Closed State Tr Num: #390215 \$50

Sub-TOI: 05.0003 Commercial Package Co Tr Num: ICP-25 State Status: Fees verified and received

Filing Type: Form Co Status: Reviewer(s): Betty Montesi,  
Llyweyia Rawlins, Brittany Yielding  
Author: Disposition Date: 03/21/2008  
Date Submitted: 03/18/2008 Disposition Status: Approved

Effective Date Requested (New): 06/01/2008

Effective Date Requested (Renewal): 08/01/2008

Effective Date (New): 06/01/2008

Effective Date (Renewal):  
08/01/2008

State Filing Description:

## General Information

Project Name:

Project Number:

Reference Organization:

Reference Title:

Filing Status Changed: 03/21/2008

State Status Changed: 03/21/2008

Corresponding Filing Tracking Number:

Filing Description:

Status of Filing in Domicile:

Domicile Status Comments:

Reference Number:

Advisory Org. Circular:

Deemer Date:

## Company and Contact

SERFF Tracking Number: ARKS-12555358 State: Arkansas  
Filing Company: 18767 - CHURCH MUTUAL INSURANCE CO State Tracking Number: #390215 \$50  
Company Tracking Number: ICP-25  
TOI: 05.0 Commercial Multi-Peril - Liability & Non- Sub-TOI: 05.0003 Commercial Package  
Liability  
Product Name: Indepent Commerical Package Institional Program  
Project Name/Number: /

### Filing Contact Information

NA NA, NA@NA.com  
NA (123) 555-4567 [Phone]  
NA, AR 00000

### Filing Company Information

18767 - CHURCH MUTUAL INSURANCE CO CoCode: 18767 State of Domicile: Arkansas  
No Address Group Code: Company Type:  
City, AR 99999 Group Name: State ID Number:  
(999) 999-9999 ext. [Phone] FEIN Number: 99-9999999  
-----

### Filing Fees

Fee Required? No  
Retaliatory? No  
Fee Explanation:  
Per Company: No

SERFF Tracking Number: ARKS-12555358 State: Arkansas  
Filing Company: 18767 - CHURCH MUTUAL INSURANCE CO State Tracking Number: #390215 \$50  
Company Tracking Number: ICP-25  
TOI: 05.0 Commercial Multi-Peril - Liability & Non- Sub-TOI: 05.0003 Commercial Package  
Liability  
Product Name: Independt Commerical Package Institional Program  
Project Name/Number: /

## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved	Llyweyia Rawlins	03/21/2008	03/21/2008

*SERFF Tracking Number:* ARKS-12555358 *State:* Arkansas  
*Filing Company:* 18767 - CHURCH MUTUAL INSURANCE CO *State Tracking Number:* #390215 \$50  
*Company Tracking Number:* ICP-25  
*TOI:* 05.0 Commercial Multi-Peril - Liability & Non- Sub-TOI: 05.0003 Commercial Package  
*Liability*  
*Product Name:* *Indepent Commerical Package Institional Program*  
*Project Name/Number:* /

## **Disposition**

Disposition Date: 03/21/2008

Effective Date (New): 06/01/2008

Effective Date (Renewal): 08/01/2008

Status: Approved

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: ARKS-12555358 State: Arkansas  
 Filing Company: 18767 - CHURCH MUTUAL INSURANCE CO State Tracking Number: #390215 \$50  
 Company Tracking Number: ICP-25  
 TOI: 05.0 Commercial Multi-Peril - Liability & Non- Sub-TOI: 05.0003 Commercial Package  
 Liability  
 Product Name: Independt Commerical Package Institional Program  
 Project Name/Number: /

Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Approved	Yes
Supporting Document	ARKS-12555358		Yes

*SERFF Tracking Number:* ARKS-12555358 *State:* Arkansas  
*Filing Company:* 18767 - CHURCH MUTUAL INSURANCE CO *State Tracking Number:* #390215 \$50  
*Company Tracking Number:* ICP-25  
*TOI:* 05.0 Commercial Multi-Peril - Liability & Non- Sub-TOI: 05.0003 Commercial Package  
*Liability*  
*Product Name:* *Indepent Commerical Package Institional Program*  
*Project Name/Number:* /

## **Rate Information**

Rate data does NOT apply to filing.

SERFF Tracking Number: ARKS-12555358 State: Arkansas  
Filing Company: 18767 - CHURCH MUTUAL INSURANCE CO State Tracking Number: #390215 \$50  
Company Tracking Number: ICP-25  
TOI: 05.0 Commercial Multi-Peril - Liability & Non- Sub-TOI: 05.0003 Commercial Package  
Liability  
Product Name: Independent Commerical Package Institutional Program  
Project Name/Number: /

## Supporting Document Schedules

### Review Status:

**Satisfied -Name:** ARKS-12555358

03/24/2008

**Comments:**

**Attachment:**

ARKS-12555358.pdf

CR# 390215  
\$ 50

ARKS-125555358

CR

Adopted

Ed. 12/19/07

EXPEDITED FILING TRANSMITTAL DOCUMENT  
FOR TERRORISM RISK INSURANCE FORMS AND PRICING

This page applies to the following state(s) **Arkansas**

Indicate Type of Filing

Filing Related to *Certified Losses*

Filing Related to *Non-Certified Losses*

Filing Applicable to Both Certified and Non-Certified Losses

Department Use only

Company Name(s)	Domicile	NAIC #	FEIN #
Church Mutual Insurance Company	Wisconsin	18767	39-0712210
Approved until withdrawn or revoked		<b>RECEIVED</b>	
MAR 21 2008		MAR 18 2008	
Arkansas Insurance Department By: <i>AK</i>		PROPERTY AND CASUALTY DIVISION ARKANSAS INSURANCE DEPARTMENT	

Contact Info for Filer

Name and address of Filer(s)	Telephone #	FAX #	e-mail
Donna J. Cleveland, CPCU 3000 Schuster Lane, PO Box 357 Merrill, WI 54452-0357	800-554-2642, Option 4, Ext. 4594	715-539-44 09	dcleveland@chu rchmutual.com

Filing information

Line of Insurance (see attachment)	Commercial Muti Peril
Company Program Title (Marketing title) (if applicable)	Independent Commercial Package Institutional Program
Filing Type ** see note below	Form (Endorsement)
This application is used with:	See Attached Supplement
Effective Date Requested	06/01/08 New Business; 08/01/08 Renewal Business
Filing date	March 12, 2008
Company Tracking Number	ICP-25
Date filing approved in domiciliary state, if applicable	Currently Filing Countrywide

	Component/Form Name /Description/Synopsis	Form # or Rate Page Include edition date	Replacement Or withdrawn?	If replacement, give form # or rate page(s) it replaces	Previous State Filing Number, if required by state
01	Cap on Losses From Certified Acts of <input checked="" type="checkbox"/>	A 945.2 (01-08)	<input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input checked="" type="checkbox"/> Neither		
02	Cap on Losses From Certified Acts of <input checked="" type="checkbox"/>	A 945.3 (01-08)	<input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input checked="" type="checkbox"/> Neither		
03	Exclusion of Certified Acts of Terrorism <input checked="" type="checkbox"/>	A 9001.1 SF (01-08)	<input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input checked="" type="checkbox"/> Neither		
04	Exclusion of Certified Acts of Terrorsms <input checked="" type="checkbox"/>	A 9001.4 (01-08)	<input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input checked="" type="checkbox"/> Neither		
05	Arkansas Exclusion of Punitive Damages <input checked="" type="checkbox"/>	A 9006 AR (01-08)	<input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input type="checkbox"/> Neither	A 9006 AR (05-03)	



March 12, 2008

Listening. Learning. Leading.®

HONORABLE JULIE BENAFIELD BOWMAN  
COMMISSIONER OF INSURANCE  
ARKANSAS DEPARTMENT OF INSURANCE  
1200 W 3RD ST  
LITTLE ROCK AR 72201-1904

**RECEIVED**

MAR 18 2008

PROPERTY AND CASUALTY DIVISION  
ARKANSAS INSURANCE DEPARTMENT

RE: Independent Commercial Package Institutional Program  
TRIPRA Filing - Forms  
Church Mutual No. ICP-25  
NAIC No. 18767  
Effective on or After: June 1, 2008, for New Business  
August 1, 2008, for Renewal Business

Dear Commissioner Bowman:

We are filing exempt forms in accordance with the reauthorization of the Federal Terrorism Act. The Church Mutual forms we are filing simply "mirror" forms that have already been approved for use by the Insurance Services Office. Therefore, all forms are either exempt from normal filing requirements or have already been approved.

- General Rules - Pages 1 and 2 Forms Description.  
Please note our form number and corresponding ISO approved form number are shown next to each other. These are updated for informational purposes, and replaces previously sent pages.
- Forms.  
Each form of this filing is shown on the attached index.
- UN 720 (01-2008) Disclosure Notice (for filing and/or information).

In addition, we are withdrawing previously filed and approved endorsements as listed on the attached "withdrawn" schedule.

An additional copy of this filing is enclosed for you to indicate your approval and return in the enclosed self-addressed, stamped envelope.

Sincerely,

Approved until withdrawn  
or revoked

*Donna J. Cleveland*

MAR 21 2008

Donna J. Cleveland, CPCU  
Director--Commercial Lines

Arkansas Insurance Department

By: *JK*

jll

Enclosures: \$50 Filing Fee  
Expedited Filing Transmittal Document  
Schedule of Withdrawn Forms  
Indexes  
A 9001.1 SF, A 9001.4, A 945.2, A 945.3, A 9006 AR  
GR (TRIA) Pages 1 and 2  
Disclosure Notice  
Self-Addressed, Stamped Envelope

**Supplement to the Expedited Filing Transmittal  
Document For Terrorism Risk Insurance Forms and  
Pricing**

A 101	A 106	A 2000	A 403	A 504	A 520
A 102	A 106.1	A 300	A 500	A 505	A 600
A 103.1 SL	A 107	A 301	A 501	A 511	A 601
A 103.2	A 108	A 401	A 502.1 SL	A 512	
A 105	A 200	A 402	A 503.1 SL	A 516	

06		See attached list of withdrawn forms	<input type="checkbox"/> Replacement <input checked="" type="checkbox"/> Withdrawn <input type="checkbox"/> Neither		
07			<input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input type="checkbox"/> Neither		
08			<input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input type="checkbox"/> Neither		
09			<input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input type="checkbox"/> Neither		
10			<input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input type="checkbox"/> Neither		

To be complete, a filing must include the following:

- A completed Expedited Filing Transmittal Document for each insurer or advisory organization.
- One copy of each endorsement, disclosure form or other policy language, unless the insurer has given an advisory organization authorization to file them on its behalf.
- A copy of the rates, rating systems and supporting documentation.
- The appropriate filing fees, if required
- A postage-paid, self-addressed envelope **large enough to accommodate the return.**

The insurer(s) submitting this filing certifies that it:

- Is in compliance with the terms of the Terrorism Risk Insurance Act, as amended, and the laws of this state; and
- Is in compliance with the requirements of the bulletin containing the voluntary expedited filing procedures.

Donna J. Cleveland  
Signature

Donna J. Cleveland, CPCU  
Print Name:

Director---Commercial Lines  
Title:



**CHURCH MUTUAL INSURANCE COMPANY  
SCHEDULE OF WITHDRAWN FORMS AND ENDORSEMENTS  
INDEPENDENT COMMERCIAL PACKAGE INSTITUTIONAL PROGRAM**

<u>Terrorism Form Title</u>	<u>Form</u>	<u>Ed. Date</u>
Limited Exclusion Of Acts Of Terrorism (Other Than Certified Acts Of Terrorism); Cap On Losses From Certified Acts Of Terrorism	A 9002	05-03
Limited Terrorism Exclusion (Other Than Certified Acts Of Terrorism); Cap On Losses From Certified Acts Of Terrorism	A 9002.4	05-03
Exclusion Of Acts Of Biological Or Chemical Terrorism; Cap On Losses From Certified Acts Of Terrorism	A 9003	05-03
Nuclear, Biological Or Chemical Terrorism Exclusion (Other Than Certified Acts Of Terrorism); Cap On Losses From Certified Acts Of Terrorism	A 9003.4	05-03
Exclusion Of Certified Acts And Other Acts Of Terrorism	A 9004	05-03
Exclusion Of Certified Acts of Terrorism And Other Acts Of Terrorism	A 9004.4	05-03
Exclusion Of Certified Acts Of Terrorism And Biological Or Chemical Acts Of Terrorism	A 9005	05-03
Exclusion Of Certified Acts Of Terrorism And Other Nuclear, Biological Or Chemical Acts Of Terrorism	A 9005.4	05-03
Exclusion Of Punitive Damages Related To A Certified Act of Terrorism	A 9006 AR	05-03
Conditional Exclusion of Terrorism (Relating to Disposition of Federal Terrorism Risk Insurance Act)	A 9009	03-06
Exclusion of Terrorism (Not Available until 01-01-06 or Later)	A 9009.1	01-06
Exclusion of War, Military Action, and Nuclear, Biological, or Chemical Terrorism	A 944	06-02
Coverage for Certified Acts of Terrorism; Cap on Losses	A 945	11-02
Exception to Terrorism Exclusion for Certified Acts of Terrorism; Cap on Losses From	A 945.1	11-02

**CHURCH MUTUAL INSURANCE COMPANY  
INDEPENDENT COMMERCIAL PACKAGE INSTITUTIONAL PROGRAM  
INDEX OF FORMS AND ENDORSEMENTS  
GENERAL FORMS**

	<u>Form</u>	<u>Ed. Date</u>
Policy Jacket	FM: UN 609	3-97
Church Mutual Crusader® II Binder	A 702	03-04

**CHURCH MUTUAL INSURANCE COMPANY  
INDEX OF FORMS AND ENDORSEMENTS  
INDEPENDENT COMMERCIAL PACKAGE INSTITUTIONAL PROGRAM**

<u>Terrorism Form Title</u>	<u>Form</u>	<u>Ed. Date</u>
* Cap On Losses From Certified Acts of Terrorism	A 945.2	01-08
* Cap On Losses From Certified Acts of Terrorism	A 945.3	01-08
* Exclusion Of Certified Acts Of Terrorism	A 9001.1 SF	01-08
* Exclusion Of Certified Acts Of Terrorism	A 9001.4	01-08
* Exclusion Of Punitive Damages Related To A Certified Act of Terrorism	A 9006 AR	01-08

# THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

## CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM

This endorsement modifies insurance provided under the following:

### PROPERTY COVERAGE PART INLAND MARINE COVERAGE PART

#### A. CAP ON CERTIFIED TERRORISM LOSSES

"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.

If aggregate insured losses attributable to terrorist acts certified under the Terrorism Risk Insurance Act exceed \$100 billion in a Program Year (January 1 through December 31) and we have met our insurer deductible under the Terrorism Risk Insurance Act, we shall not be liable for the payment of any portion of the amount of such losses that exceeds \$100 billion, and in such case insured losses up to that amount are subject to pro rata allocation in accordance with procedures established by the Secretary of the Treasury.

#### B. 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 Coverage Part or Policy, such as losses excluded by the Nuclear Hazard Exclusion or the War And Military Action Exclusion.

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

**CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM**

This endorsement modifies insurance provided under the following:

**GENERAL LIABILITY COVERAGE PART  
HIRED AND NONOWNED AUTOMOBILE LIABILITY COVERAGE PART  
PROFESSIONAL LIABILITY COVERAGE PART**

If aggregate insured losses attributable to terrorist acts certified under the federal Terrorism Risk Insurance Act exceed \$100 billion in a Program Year (January 1 through December 31) and we have met our insurer deductible under the Terrorism Risk Insurance Act, we shall not be liable for the payment of any portion of the amount of such losses that exceeds \$100 billion, and in such case insured losses up to that amount are subject to pro rata allocation in accordance with procedures established by the Secretary of the Treasury.

"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.

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

**EXCLUSION OF CERTIFIED ACTS OF TERRORISM**

This endorsement modifies insurance provided under the following:

PROPERTY COVERAGE PART  
INLAND MARINE COVERAGE PART

**SCHEDULE**

The **Exception Covering Certain Fire Losses** (Paragraph C) applies to property located in the following state(s), if covered under the indicated Coverage Part:

State(s)	Coverage Form, Coverage Part Or Policy

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

**A.** The following definition is added with respect to the provisions of this endorsement:

"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.** The following exclusion is added:

**CERTIFIED ACT OF TERRORISM EXCLUSION**

We will not pay for loss or damage caused directly or indirectly by a "certified 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.

### **C. Exception Covering Certain Fire Losses**

The following exception to the exclusion in Paragraph **B.** applies only if indicated and as indicated in the Schedule of this endorsement.

If a "certified act of terrorism" results in fire, we will pay for the loss or damage caused by that fire. Such coverage for fire applies only to direct loss or damage by fire to Covered Property. Therefore, for example, the coverage does not apply to insurance provided under Business Income and/or Extra Expense coverage forms or endorsements which apply to those forms, or to the Legal Liability Coverage Form or the Leasehold Interest Coverage Form.

If aggregate insured losses attributable to terrorist acts certified under the Terrorism Risk Insurance Act exceed \$100 billion in a Program Year (January 1 through December 31) and we have met our insurer deductible under the Terrorism Risk Insurance Act, we shall not be liable for the payment of any portion of the amount of such losses that exceeds \$100 billion, and in such case insured losses up to that amount are subject to pro rata allocation in accordance with procedures established by the Secretary of the Treasury.

### **D. 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 Coverage Part or Policy, such as losses excluded by the Nuclear Hazard Exclusion or the War And Military Action Exclusion.

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

## **EXCLUSION OF CERTIFIED ACTS OF TERRORISM**

This endorsement modifies insurance provided under the following:

GENERAL LIABILITY COVERAGE PART  
HIRED AND NONOWNED AUTOMOBILE LIABILITY COVERAGE PART  
PROFESSIONAL LIABILITY COVERAGE PART

**A. The following exclusion is added:**

This insurance does not apply to:

**TERRORISM**

"Any injury or damage" arising, directly or indirectly, out of a "certified act of terrorism."

**B. The following definitions are added:**

1. For the purposes of this endorsement, "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 injury," "advertising injury", or "injury" as may be defined in any applicable Coverage Part.

2. "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.

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

**ARKANSAS EXCLUSION OF PUNITIVE DAMAGES  
RELATED TO A CERTIFIED ACT OF TERRORISM**

This endorsement modifies insurance provided under the following:

GENERAL LIABILITY COVERAGE PART  
HIRED AND NONOWNED AUTOMOBILE LIABILITY COVERAGE PART  
PROFESSIONAL LIABILITY COVERAGE PART

**A. The following exclusion is added:**

This insurance does not apply to:

**TERRORISM PUNITIVE DAMAGES**

Damages arising, directly or indirectly, out of a "certified act of terrorism" that are awarded as "punitive damages".

**B. The following definitions are added:**

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. "Punitive damages" means damages that may be imposed to punish a wrongdoer and to deter others from similar conduct.

## NOTICE - DISCLOSURE OF TERRORISM PREMIUM

The Terrorism Risk Insurance Act established a program within the Department of the Treasury, under which the federal government shares, with the insurance industry, the risk of loss from some future terrorist attacks. The Act applies when the Secretary of the Treasury, in concurrence with the Secretary of State and the Attorney General of the United States, certifies that an event meets the definition of an act of terrorism as defined in Section 102(1) of the Act. The Act provides that, to be certified, an act of terrorism must cause losses of at least five million dollars and must have been committed by an individual or individuals as part of an effort to coerce the government or population of the United States.

Your policy contains coverage for certain terrorism losses in compliance with the Federal Terrorism Risk Insurance Act; we are required to notify you of the portion of your current premium, if any, attributable to the coverage for terrorist acts certified under the Terrorism Risk Insurance Act. The Act also requires us to provide disclosure of federal participation in payment of terrorism losses.

Where coverage is provided by this policy for losses resulting from certified acts of terrorism, such losses may be partially reimbursed by the United States government under a formula established by federal law. Under the formula, the United States government generally reimburses 85% of covered terrorism losses exceeding the statutorily established deductible paid by Church Mutual. The premium charged for this coverage does not include any charges for the portion of loss that may be covered by the federal government under the Act.

You should know that the Terrorism Risk Insurance Act, as amended, contains a \$100 billion cap that limits U.S. government reimbursement, as well as insurer's liability for losses resulting from certified acts of terrorism when the amount of such losses in any one calendar year exceeds \$100 billion. If the aggregate insured losses for all insurers exceed \$100 billion, your coverage may be reduced.

The portion of your premium that is attributable to coverage for terrorist acts certified under the Terrorism Risk Insurance Act is shown on your **Common Policy Declarations Page in Item 6. Premium**, under the Summary of Additional Charges (included in the Annual Premium) section.

The premium for certified acts of terrorism coverage is calculated based in part on the federal participation in payment of terrorism losses as set forth in the Terrorism Risk Insurance Act. The federal program established by the Act is scheduled to terminate December 31, 2014, unless extended by the federal government. If the federal program terminates or if the level or terms of federal participation change, the premium shown on the Common Policy Declarations Page in Item 6. Premium may not be appropriate.

CHURCH MUTUAL INSURANCE COMPANY  
INDEPENDENT COMMERCIAL PACKAGE INSTITUTIONAL PROGRAM

Terrorism Risk Insurance Act

- **A 945.2 (IL 09 52) Cap on Losses From Certified Acts Of Terrorism**

**DESCRIPTION**

This endorsement provides a cap on losses for certified acts of terrorism. It applies to the Property and Inland Marine lines of business.

**ELIGIBILITY**

This endorsement should be attached at the time of a policy's inception or renewal if the insured accepts the offer of coverage for certified acts of terrorism.

- **A 945.3 (CG 21 70) Cap on Losses From Certified Acts Of Terrorism**

**DESCRIPTION**

This endorsement provides a cap on losses for certified acts of terrorism. It applies to the General Liability, Hired and Nonowned Automobile Liability, and Professional Liability lines of business.

**ELIGIBILITY**

This endorsement should be attached at the time of a policy's inception or renewal if the insured accepts coverage for certified acts of terrorism.

- **A 9001.1 SF (IL 09 53) Exclusion Of Certified Acts Of Terrorism**

**DESCRIPTION**

This endorsement provides an exclusion for certified acts of terrorism. It applies to the Commercial Property and Commercial Inland Marine lines of business.

**ELIGIBILITY**

This endorsement should be attached at the time of a policy's inception or renewal if the insured rejects the offer of coverage for certified acts of terrorism.

- **A 9001.4 (CG 21 73) Exclusion Of Certified Acts Of Terrorism Endorsement**

**DESCRIPTION**

This endorsement provides an exclusion for certified acts of terrorism.

**ELIGIBILITY**

This endorsement should be attached at the time of a policy's inception or renewal if the insured rejects the offer of coverage for certified acts of terrorism.

- **A 9006 AR (CG 21 76) Exclusion of Punitive Damages Related to a Certified Act of Terrorism**

**DESCRIPTION**

This endorsement excludes coverage for punitive damages related to a certified act of terrorism. It applies to the General Liability, Hired and Nonowned Automobile Liability, and Professional Liability lines of business.

**ELIGIBILITY**

This endorsement should be attached to all policies to exclude punitive damages arising out of a certified act of terrorism.