

SERFF Tracking Number: ARKS-12555369 State: Arkansas
Filing Company: 18767 - CHURCH MUTUAL INSURANCE CO State Tracking Number: #390214 \$50
Company Tracking Number: CPP-18
TOI: 05.0 Commercial Multi-Peril - Liability & Non- Sub-TOI: 05.0007 Other CMP
Liability
Product Name: Independent Church Package Program
Project Name/Number: /

Filing at a Glance

Company: 18767 - CHURCH MUTUAL INSURANCE CO

Product Name: Independent Church Package Program SERFF Tr Num: ARKS-12555369 State: Arkansas

TOI: 05.0 Commercial Multi-Peril - Liability & Non-Liability SERFF Status: Closed State Tr Num: #390214 \$50

Sub-TOI: 05.0007 Other CMP Co Tr Num: CPP-18 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-12555369 State: Arkansas
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Liability
Product Name: Independent Church Package 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

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Correspondence Summary

Dispositions

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

SERFF Tracking Number: ARKS-125555369 State: Arkansas
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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-12555369 State: Arkansas
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Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Approved	Yes
Supporting Document	ARKS-12555369		Yes

SERFF Tracking Number: ARKS-12555369 *State:* Arkansas
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Rate Information

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Liability
Product Name: Independent Church Package Program
Project Name/Number: /

Supporting Document Schedules

Review Status:

Satisfied -Name: ARKS-12555369

03/24/2008

Comments:

Attachment:

ARKS-12555369.pdf

CH#390214

\$50

ARMS-125555369

CR



Listening. Learning. Leading.®

March 12, 2008

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

RE: Independent Church Package Program
TRIPRA Filing - Forms
Church Mutual No. CPP-18
NAIC No. 18767
Effective on or After: June 1, 2008, for New Business
August 1, 2008, for Renewal Business

RECEIVED
MAR 18 2008
PROPERTY AND CASUALTY DIVISION
ARKANSAS INSURANCE DEPARTMENT

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,

Donna J. Cleveland

Donna J. Cleveland, CPCU
Director--Commercial Lines

jll

Approved until withdrawn
or revoked

MAR 21 2008

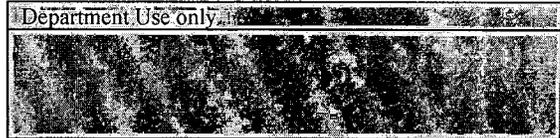
Arkansas Insurance Department
By: *JK*

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

**EXPEDITED FILING TRANSMITTAL DOCUMENT
FOR TERRORISM RISK INSURANCE FORMS AND PRICING**

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

Indicate Type of Filing
<input checked="" type="checkbox"/> Filing Related to <i>Certified Losses</i>
<input type="checkbox"/> Filing Related to <i>Non-Certified Losses</i>
<input type="checkbox"/> Filing Applicable to Both Certified and Non-Certified Losses



Company Name(s)	Domicile	NAIC #	FEIN #
Church Mutual Insurance Company	Wisconsin	18767	39-0712210
Approved until withdrawn or revoked			
MAR 21 2008			
Arkansas Insurance Department			
By: <i>JK</i>			
RECEIVED			
MAR 18 2008			
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 Church Package 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	CPP-18
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 +	E 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 +	E 945.3 (01-08)	<input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input checked="" type="checkbox"/> Neither		
03	Exclusion of Certified Acts of Terrorism +	E 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 +	E 9001.4 (01-08)	<input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input checked="" type="checkbox"/> Neither		
05	Arkansas Exclusion of Punitive Damages +	E 9006 AR (01-08)	<input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input type="checkbox"/> Neither	E 9006 AR (05-03)	

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

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

	<u>Form</u>	<u>Ed. Date</u>
*General Forms		
Mutual and Common Policy Conditions	E 001	(01-98)
Calculation of Premium	E 002	(06-93)
Policy Declarations	E 010-AR	(03-04)
Binder	E 702	(03-04)
Property Coverage Forms		
Building and Personal Property Coverage - Basic Form	E 101	(04-06)
Building and Personal Property Coverage - Special Form	E 102	(04-06)
Cemetery Endorsement	E 123	(05-96)
Identity Recovery Coverage Form	E 124	(01-08)
Actual Cash Value Endorsement	E 125	(06-93)
Replacement Cost Endorsement	E 126	(06-93)
Earthquake Causes of Loss Endorsement	E 127	(01-98)
Business Personal Property of Your Clergy	E 128	(06-93)
Building Construction Endorsement	E 129	(01-98)
Theft Exclusion Endorsement	E 130	(01-98)
Loss Payable Provisions	E 131	(06-93)
Windstorm or Hail Percentage Deductible	E 133	(08-94)
Multiple Deductible (Fixed Dollar Deductibles)	E 149.1	(10-99)
Systems/Equipment Breakdown Coverage	E 154	(10-99)
General Liability Coverage Forms		
Nuclear Energy Liability Exclusion - Broad Form	E 052	(06-93)
General Liability Coverage Form	E 200	(01-04)
Amendatory Endorsement – Personal Injury	E 200.1	(12-06)
Child Care Facility/Adult Day Care Facility	E 201	(01-04)
Child Care or Adult Day Care Facility Exclusion Endorsement - Medical Expense	E 202	(06-93)
Sexual Misconduct or Sexual Molestation Exclusion Endorsement	E 203	(06-93)
Additional Insured - Owners or Other Interests From Whom Land Has Been Leased	E 204	(01-98)
Additional Insured - Controlling Interest	E 205	(01-98)
Additional Insured - Designated Person or Organization	E 206	(01-98)
Additional Insured – Designated Person or Organization - Excess Insurance	E 206.1	(07-01)
Additional Insured – Designated Person or Organization - Excess Insurance	E 206.2	(01-04)
Additional Insured – Designated Person or Organization	E 206.3	(01-04)
Additional Insured – Designated Person or Organization	E 206.4	(07-01)
Additional Insured – Managers or Lessors of Premises	E 207	(01-98)
Additional Insured – Lessor of Leased Equipment	E 208	(01-98)
Additional Insured - State or Political Subdivisions - Permits	E 209	(01-04)

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

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

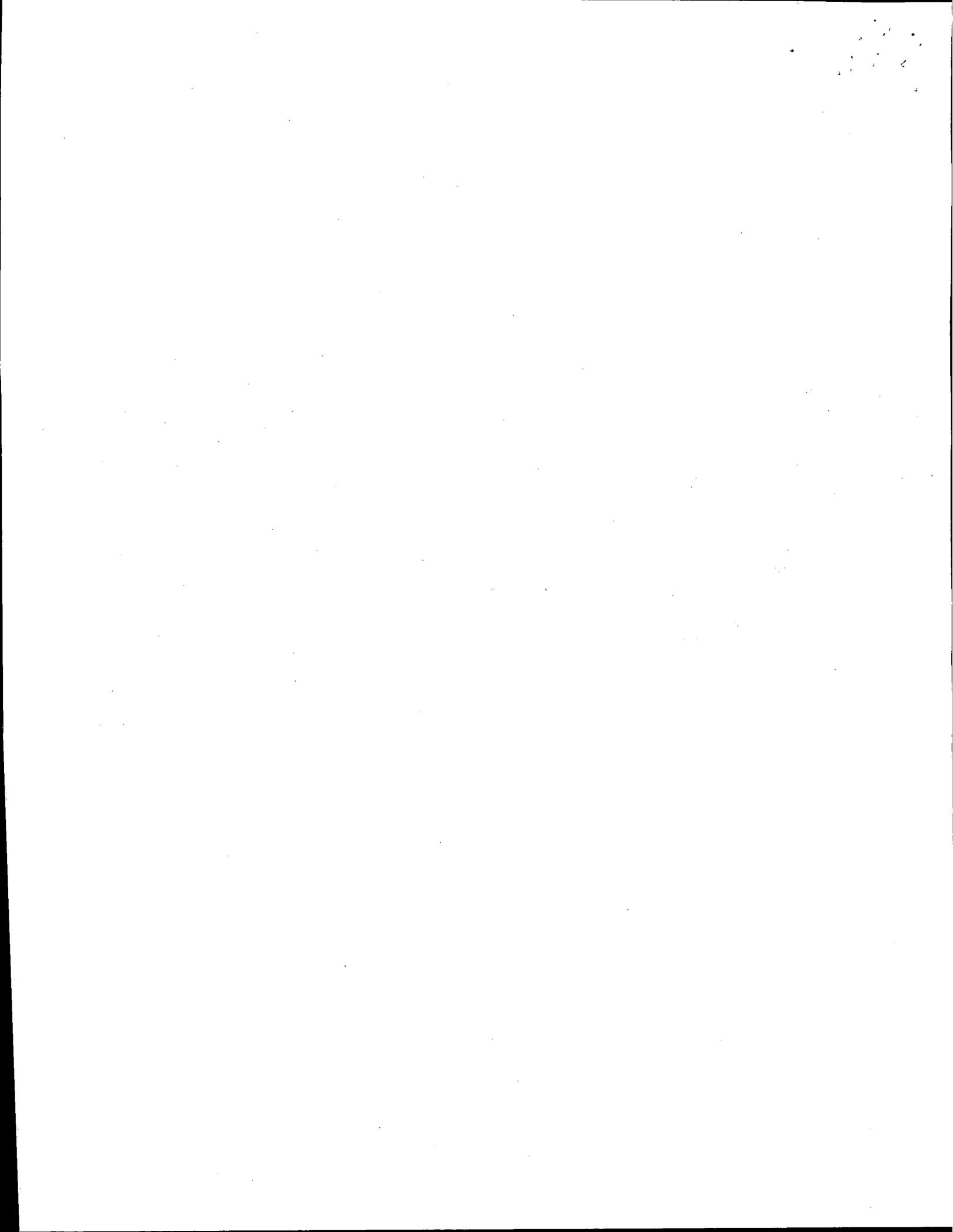
"Any injury or damage" arising, directly or indirectly, out of a "certified act of terrorism."

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.

100

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.

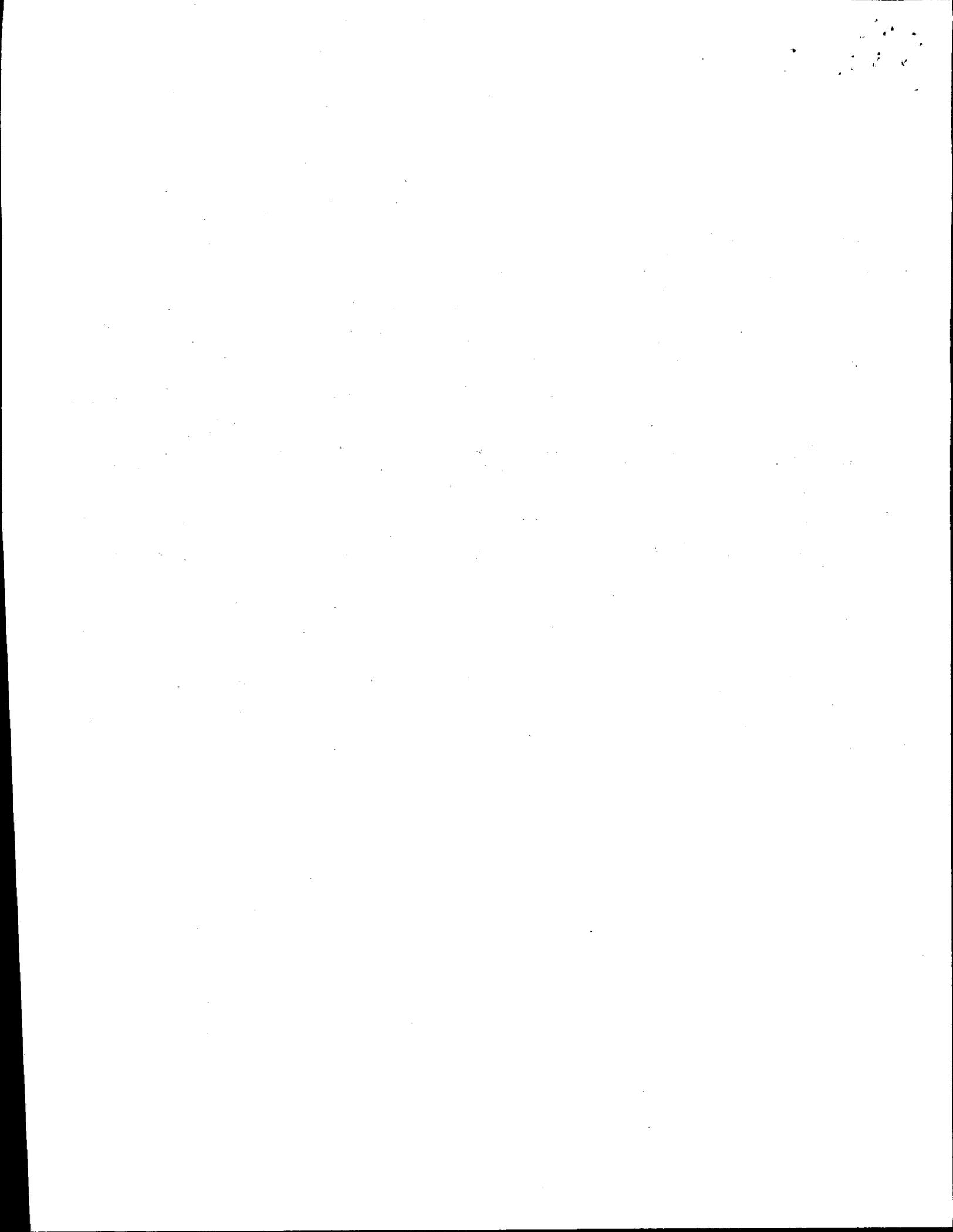
Your policy contains coverage for certain terrorism losses in compliance with the Federal Terrorism Risk Insurance Act; we are required to notify you of the portion of your current premium, if any, attributable to the coverage for terrorist acts certified under the Terrorism Risk Insurance Act. The Act 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 CHURCH PACKAGE PROGRAM**

Terrorism Risk Insurance Act

- **E 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.

- **E 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.

- **E 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.

100

- **E 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.

- **E 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.