

SERFF Tracking Number: GRTA-125539813 State: Arkansas  
 First Filing Company: Great American Alliance Insurance Company, ... State Tracking Number: # \$0  
 Company Tracking Number: CL-AR-0803-TRIPRA  
 TOI: 05.0 Commercial Multi-Peril - Liability & Non- Sub-TOI: 05.0000 CMP Sub-TOI Combinations  
 Liability  
 Product Name: Terrorism Disclosure Notices  
 Project Name/Number: CL-AR-0803-TRIPRA/CL-AR-0803-TRIPRA

## Filing at a Glance

Companies: Great American Alliance Insurance Company, Great American Assurance Company, Great American Insurance Company, Great American Insurance Company of New York

Product Name: Terrorism Disclosure Notices SERFF Tr Num: GRTA-125539813 State: Arkansas  
 TOI: 05.0 Commercial Multi-Peril - Liability & Non-Liability SERFF Status: Closed State Tr Num: # \$0

Sub-TOI: 05.0000 CMP Sub-TOI Combinations Co Tr Num: CL-AR-0803-TRIPRA State Status: Fees verified and received

Filing Type: Form Co Status: Reviewer(s): Betty Montesi, Llyweyia Rawlins, Brittany Yielding  
 Author: Debbie Caccavari Disposition Date: 03/25/2008  
 Date Submitted: 03/12/2008 Disposition Status: Accepted For Informational Purposes

Effective Date Requested (New): On Approval Effective Date (New): 03/25/2008  
 Effective Date Requested (Renewal): On Approval Effective Date (Renewal): 03/25/2008

State Filing Description:

## General Information

Project Name: CL-AR-0803-TRIPRA Status of Filing in Domicile: Not Filed  
 Project Number: CL-AR-0803-TRIPRA Domicile Status Comments:  
 Reference Organization: Reference Number:  
 Reference Title: Advisory Org. Circular:  
 Filing Status Changed: 03/25/2008  
 State Status Changed: 03/19/2008 Deemer Date:  
 Corresponding Filing Tracking Number:

Filing Description:

Place on file for your information the Terrorism (TRIPRA) Disclosure Notices which are required to be filed on an informational only basis. These notices are being filed for use with our Commercial Lines of Business.

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## Company and Contact

### Filing Contact Information

Debbie Caccavari, Filer dcaccavari@gaic.com  
 49 East 4th street (513) 333-6954 [Phone]  
 Cincinnati, OH 45202

### Filing Company Information

Great American Alliance Insurance Company	CoCode: 26832	State of Domicile: Ohio
580 Walnut Street	Group Code: 84	Company Type: P&C
Cincinnati, OH 45202	Group Name:	State ID Number:
(513) 369-5000 ext. [Phone]	FEIN Number: 95-1542353	

Great American Assurance Company	CoCode: 26344	State of Domicile: Ohio
580 Walnut Street	Group Code: 84	Company Type: P&C
Cincinnati, OH 45202	Group Name:	State ID Number:
(513) 369-5000 ext. [Phone]	FEIN Number: 15-6020948	

Great American Insurance Company	CoCode: 16691	State of Domicile: Ohio
580 Walnut Street	Group Code: 84	Company Type: P&C
Cincinnati, OH 45202	Group Name:	State ID Number:
(513) 369-5000 ext. [Phone]	FEIN Number: 31-0501234	

Great American Insurance Company of New York	CoCode: 22136	State of Domicile: New York
580 Walnut Street	Group Code: 84	Company Type: P&C
Cincinnati, OH 45202	Group Name:	State ID Number:
(513) 369-5000 ext. [Phone]	FEIN Number: 13-5539046	

## Filing Fees

Fee Required? No  
 Retaliatory? No  
 Fee Explanation:

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**Per Company:** No

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COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Great American Alliance Insurance Company	\$0.00	03/12/2008	
Great American Assurance Company	\$0.00	03/12/2008	
Great American Insurance Company	\$0.00	03/12/2008	
Great American Insurance Company of New York	\$0.00	03/12/2008	

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Accepted For Llyweyia Rawlins Informational Purposes		03/25/2008	03/25/2008

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## Disposition

Disposition Date: 03/25/2008  
Effective Date (New): 03/25/2008  
Effective Date (Renewal): 03/25/2008  
Status: Accepted For Informational Purposes  
Comment:

Rate data does NOT apply to filing.

### Overall Rate Information for Multiple Company Filings

Overall Percentage Rate Indicated For This Filing	0.000%
Overall Percentage Rate Impact For This Filing	0.000%
Effect of Rate Filing-Written Premium Change For This Program	\$0
Effect of Rate Filing - Number of Policyholders Affected	0

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Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Accepted for Informational Purposes	Yes
Supporting Document	CL-AR-0803-TRIPRA	Accepted for Informational Purposes	Yes
Form	Disclosure Pursuant To Terrorism Risk Insurance Act	Accepted for Informational Purposes	Yes
Form	Disclosure Pursuant To Terrorism Risk Insurance Act	Accepted for Informational Purposes	Yes
Form	Disclosure Pursuant To Terrorism Risk Insurance Act	Accepted for Informational Purposes	Yes
Form	Policyholder Disclosure Offer Of Terrorism Coverage (Sample for New & Renewal Policies - Non-SFP States as of 12/26/07)	Accepted for Informational Purposes	Yes
Form	Policyholder Disclosure Offer Of Terrorism Coverage (Sample for New & Renewal Policies - SFP States as of 12/26/07)	Accepted for Informational Purposes	Yes
Form	Policyholder Disclosure Offer Of Terrorism Coverage (Excess Liability)	Accepted for Informational Purposes	Yes
Form	Rejection Disclosure Pursuant To Terrorism Risk Insurance Act	Accepted for Informational Purposes	Yes
Form	Policyholder Disclosure Offer Of Terrorism Coverage (TRIA Notice DIC 1-08)	Accepted for Informational Purposes	Yes
Form	Policyholder Disclosure Offer Of Terrorism Coverage (TRIA Notice DIC 1-08) Selection Or Rejection Of Terrorism Insurance Coverage	Accepted for Informational Purposes	Yes
Form	Policyholder Disclosure Offer Of Terrorism Coverage (TRIA Notice Non-SFP 1-08)	Accepted for Informational Purposes	Yes
Form	Policyholder Disclosure Offer Of Terrorism Coverage (TRIA Notice SFP 1-08)	Accepted for Informational Purposes	Yes

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<b>Form</b>	Terrorism Risk Insurance Program Reauthorization Act Of 2007 Disclosure Of Premium And Coverage Endorsement	Accepted for Informational Purposes	Yes
<b>Form</b>	Terrorism Risk Insurance Program Reauthorization Act Of 2007 Rejection Of Coverage Endorsement	Accepted for Informational Purposes	Yes
<b>Form</b>	Policyholder Disclosure Offer Of Terrorism Coverage	Accepted for Informational Purposes	Yes
<b>Form</b>	Policyholder Disclosure Offer Of Terrorism Coverage (Bumbershoot)	Accepted for Informational Purposes	Yes
<b>Form</b>	Policyholder Disclosure Offer Of Terrorism Coverage (Cargo)	Accepted for Informational Purposes	Yes
<b>Form</b>	Policyholder Disclosure Offer Of Terrorism Coverage (Specialty Human Services - For San Francisco, Los Angeles, Philadelphia, Chicago, Boston, Manhattan, NYC, Seattle	Accepted for Informational Purposes	Yes
<b>Form</b>	Policyholder Disclosure Offer Of Terrorism Coverage (Specialty Human Services - For DC and Houston)	Accepted for Informational Purposes	Yes
<b>Form</b>	Policyholder Disclosure Offer Of Terrorism Coverage (Specialty Human Services - Georgia)	Accepted for Informational Purposes	Yes
<b>Form</b>	Policyholder Disclosure Offer Of Terrorism Coverage (Specialty Human Services - Other States)	Accepted for Informational Purposes	Yes

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## Form Schedule

Review Status	Form Name	Form #	Edition Date	Form Type Action	Action Specific Data	Readability	Attachment
Accepted for Information al Purposes	Disclosure Pursuant To Terrorism Risk Insurance Act	IL 72 10	01/08	Disclosure/ New Notice		0.00	IL 72 10 (01-08).pdf
Accepted for Information al Purposes	Disclosure Pursuant To Terrorism Risk Insurance Act	BP 87 42	01/08	Disclosure/ New Notice		0.00	BP 87 42 (01-08).pdf
Accepted for Information al Purposes	Disclosure Pursuant To Terrorism Risk Insurance Act	BP 87 43	01/08	Disclosure/ New Notice		0.00	BP 87 43 (01-08).pdf
Accepted for Information al Purposes	Policyholder Disclosure Offer Of Terrorism Coverage (Sample for New & Renewal Policies - Non-SFP States as of 12/26/07)			Disclosure/ New Notice		0.00	Policyholder Disclosure Offer Of Terrorism Cov (Non-SFP States).pdf
Accepted for Information al Purposes	Policyholder Disclosure Offer Of Terrorism Coverage (Sample for New & Renewal Policies - SFP States as of 12/26/07)			Disclosure/ New Notice		0.00	Policyholder Disclosure Offer Of Terrorism Cov (SFP States).pdf
Accepted for Information al Purposes	Policyholder Disclosure Offer			Disclosure/ New Notice		0.00	Excess Liability.pdf

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Information Of Terrorism

al PurposesCoverage

(Excess Liability)

Accepted for Information Pursuant To al Purposes	Rejection Disclosure	SL 0528B 1/08	Disclosure/ New Notice	0.00	SL 0528B (1-08).pdf
Accepted for Information Of Terrorism al Purposes	Policyholder Disclosure Offer		Disclosure/ New Notice	0.00	TRIA Notice DIC (1-08).pdf
Accepted for Information Of Terrorism al Purposes	Policyholder Disclosure Offer		Disclosure/ New Notice	0.00	TRIA Notice DIC (1-08) Selection-Rejection.pdf
Accepted for Information Of Terrorism al Purposes	Policyholder Disclosure Offer		Disclosure/ New Notice	0.00	TRIA Notice Non-SFP (1-08).pdf
Accepted for Information Of Terrorism al Purposes	Policyholder Disclosure Offer		Disclosure/ New Notice	0.00	TRIA Notice SFP (1-08).pdf
Accepted for Information Program	Terrorism Risk Insurance	GAI 2398	Disclosure/ New Notice	0.00	GAI 2398.pdf

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al PurposesReauthorization

Act Of 2007  
 Disclosure Of  
 Premium And  
 Coverage  
 Endorsement

Accepted Terrorism Risk GAI 2399 Disclosure/ New 0.00 GAI  
 for Insurance Notice 2399.pdf  
 Information Program

al PurposesReauthorization

Act Of 2007  
 Rejection Of  
 Coverage  
 Endorsement

Accepted Policyholder Disclosure/ New 0.00 Policyholder  
 for Disclosure Offer Notice Disclosure  
 Information Of Terrorism Offer Of  
 al PurposesCoverage Terrorism  
 Coverage.pdf

Accepted Policyholder Disclosure/ New 0.00 Policyholder  
 for Disclosure Offer Notice Disclosure  
 Information Of Terrorism Offer Of  
 al PurposesCoverage Terrorism  
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 (Bumbershoot).pdf

Accepted Policyholder Disclosure/ New 0.00 Policyholder  
 for Disclosure Offer Notice Disclosure  
 Information Of Terrorism Offer Of  
 al PurposesCoverage Terrorism  
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Accepted Policyholder Disclosure/ New 0.00 SHS  
 for Disclosure Offer Notice Policyholder  
 Information Of Terrorism Disclosure  
 al PurposesCoverage Offer Of

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(Specialty Human  
 Services - For  
 San Francisco,  
 Los Angeles,  
 Philadelphia,  
 Chicago, Boston,  
 Manhattan, NYC,  
 Seattle

Terrorism  
 Coverage  
 San Fran.pdf

Accepted for Information Of Terrorism al Purposes	Policyholder Disclosure Offer Coverage	Disclosure/ New Notice	0.00	SHS Policyholder Disclosure Offer Of Terrorism Coverage DC-Houston.pdf
	(Specialty Human Services - For DC and Houston)			
Accepted for Information Of Terrorism al Purposes	Policyholder Disclosure Offer Coverage	Disclosure/ New Notice	0.00	SHS Policyholder Disclosure Offer Of Terrorism Coverage Georgia.pdf
	(Specialty Human Services - Georgia)			
Accepted for Information Of Terrorism al Purposes	Policyholder Disclosure Offer Coverage	Disclosure/ New Notice	0.00	SHS Policyholder Disclosure Offer Of Terrorism Coverage Other States.pdf
	(Specialty Human Services - Other States)			





Administrative Offices  
580 Walnut Street  
Cincinnati, Ohio 45202  
Tel: 1-513-369-5000

IL 72 10  
(Ed. 01 08)

**THIS ENDORSEMENT IS ATTACHED TO AND MADE PART OF YOUR POLICY IN RESPONSE TO THE DISCLOSURE REQUIREMENTS OF THE TERRORISM RISK INSURANCE ACT. THIS ENDORSEMENT DOES NOT GRANT ANY COVERAGE OR CHANGE THE TERMS AND CONDITIONS OF ANY COVERAGE UNDER THE POLICY.**

### **DISCLOSURE PURSUANT TO TERRORISM RISK INSURANCE ACT**

#### **A. Rejection Of Offer**

You have rejected the offer of terrorism coverage for Acts of Terrorism that are certified under the Terrorism Risk Insurance Act as an Act of Terrorism. An exclusion of terrorism losses has been made a part of this policy.

#### **B. Disclosure Of Federal Participation In Payment Of Terrorism Losses**

The United States Government, Department of the Treasury, will pay a share of terrorism losses insured under the federal program. The federal share equals 85% of that portion of the amount of such insured losses that exceeds the applicable insurer retention. However, 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), the Treasury shall not make any payment for any portion of the amount of such losses that exceeds \$100 billion. **You have rejected this offer of coverage.**



Administrative Offices  
580 Walnut Street  
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Tel: 1-513-369-5000

BP 87 42  
(Ed. 01 08)

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**DISCLOSURE PURSUANT TO TERRORISM RISK INSURANCE ACT**

**Schedule**

Terrorism Premium (Certified Acts) \$

Additional information, if any, concerning the terrorism premium:

\* Information required to complete this Schedule, if not shown on this endorsement, will be shown in the Declarations.

**A. Disclosure Of Premium**

In accordance with the federal Terrorism Risk Insurance Act, we are required to provide you with a notice disclosing the portion of your premium, if any, attributable to coverage for terrorist acts certified under the Terrorism Risk Insurance Act. The portion of your premium attributable to such coverage is shown in the Schedule of this endorsement or in the policy Declarations.

**B. Disclosure Of Federal Participation In Payment Of Terrorism Losses**

The United States Government, Department of the Treasury, will pay a share of terrorism losses insured under the federal program. The federal share equals 85% of that portion of the amount of such insured losses that exceeds the applicable insurer retention. However, 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), the Treasury shall not make any payment for any portion of the amount of such losses that exceeds \$100 billion.

**C. Cap On Insurer Participation In Payment Of Terrorism Losses**

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.

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Administrative Offices  
580 Walnut Street  
Cincinnati, Ohio 45202  
Tel: 1-513-369-5000

BP 87 43  
(Ed. 01 08)

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**DISCLOSURE PURSUANT TO TERRORISM RISK INSURANCE ACT**

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**B. Disclosure of Federal Participation in Payment of Terrorism Losses**

The United States Government, Department of the Treasury, will pay a share of terrorism losses insured under the federal program. You have rejected this offer of coverage. The federal share equals 85% of that portion of the amount of such insured losses that exceeds the applicable insurer retention. However, 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), the Treasury shall not make any payment for any portion of the amount of such losses that exceeds \$100 billion.

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**POLICYHOLDER DISCLOSURE  
OFFER OF TERRORISM COVERAGE**

The Terrorism Risk Insurance Act establishes a program within the Department of the Treasury, under which the federal government shares, with the insurance industry, the risk of loss from future terrorist attacks. The Act applies when the Secretary of the Treasury certifies that an event meets the definition of an act of terrorism. 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.

The United States Government, Department of the Treasury, will pay a share of terrorism losses insured under the federal program. The federal share equals 85% of that portion of the amount of such insured losses that exceeds the applicable insurer retention.

The Terrorism Risk Insurance Act, as amended in 2007, contains a \$100 billion cap that limits U.S. Government reimbursement as well as insurers' 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.

In accordance with the Terrorism Risk Insurance Act, we are required to offer you coverage for losses resulting from an act of terrorism **that is certified under the federal program** as an act of terrorism. The policy's other provisions will still apply to such an act.

See the section of this Notice titled **SELECTION OR REJECTION OF TERRORISM INSURANCE COVERAGE**. If you choose to accept this offer of coverage, your premium will include the additional premium for terrorism as stated in this disclosure.

Failure to pay the premium by the due date will constitute rejection of the offer and your policy will be written to exclude the described coverage.

**SELECTION OR REJECTION OF TERRORISM INSURANCE COVERAGE**

\_\_\_\_\_ I hereby elect to purchase **Terrorism coverage** for acts of terrorism that are certified under the federal program as an act of terrorism for a premium of \$ \_\_\_\_\_. I understand that if the quoted premium is not submitted by \_\_\_\_\_, an **exclusion** of certain terrorism losses will be made a part of this policy.

\_\_\_\_\_ I hereby reject the offer of terrorism coverage. I understand that an **exclusion** of certain terrorism losses will be made part of this policy.

\_\_\_\_\_  
Policyholder/Applicant's Signature

\_\_\_\_\_  
Insurance Company

\_\_\_\_\_  
Print Name

\_\_\_\_\_  
Policy Number

\_\_\_\_\_  
Date

**POLICYHOLDER DISCLOSURE  
OFFER OF TERRORISM COVERAGE**

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The United States Government, Department of the Treasury, will pay a share of terrorism losses insured under the federal program. The federal share equals 85% of that portion of the amount of such insured losses that exceeds the applicable insurer retention.

The Terrorism Risk Insurance Act, as amended in 2007, contains a \$100 billion cap that limits U.S. Government reimbursement as well as insurers' 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.

In accordance with the Terrorism Risk Insurance Act, we are required to offer you coverage for losses resulting from an act of terrorism **that is certified under the federal program** as an act of terrorism. The policy's other provisions will still apply to such an act.

See the section of this Notice titled **SELECTION OR REJECTION OF TERRORISM INSURANCE COVERAGE**. If you choose to accept this offer of coverage, your premium will include the additional premium for terrorism as stated in this disclosure.

Failure to pay the premium by the due date will constitute rejection of the offer and your policy will be written to exclude the described coverage.

In this state, a terrorism exclusion makes an exception for (and thereby provides coverage for) fire losses resulting from an act of terrorism. Therefore, if you reject the offer of terrorism coverage for Acts of Terrorism, that rejection does not apply to fire losses resulting from an act of terrorism --- coverage for such fire losses will be provided in your policy. The additional premium just for such fire coverage is stated in the **SELECTION OR REJECTION OF TERRORISM INSURANCE COVERAGE**. If you reject the offer described above for terrorism coverage, this premium is due.

**SELECTION OR REJECTION OF TERRORISM INSURANCE COVERAGE**

Please note: regardless of your selection, a premium is due. The specific amount is included in the option you choose.

\_\_\_\_\_ **I hereby elect to purchase Terrorism coverage** for acts of terrorism that are certified under the federal program as an act of terrorism **for a premium of \$ \_\_\_\_\_**. I understand that if the quoted premium is not submitted by \_\_\_\_\_, an **exclusion** of certain terrorism losses will be made a part of this policy.

\_\_\_\_\_ **I hereby reject the offer of terrorism coverage**. I understand that an **exclusion** of certain terrorism losses will be made part of this policy. **Premium for certain terrorism losses for fire only coverage** is \$ \_\_\_\_\_.

\_\_\_\_\_  
Policyholder/Applicant's Signature & Date

\_\_\_\_\_  
Policy Number

\_\_\_\_\_  
Print Name

**POLICYHOLDER DISCLOSURE  
OFFER OF TERRORISM COVERAGE**

The Terrorism Risk Insurance Act establishes a program within the Department of the Treasury, under which the federal government shares, with the insurance industry, the risk of loss from future terrorist attacks. The Act applies when the Secretary of the Treasury certifies that an event meets the definition of an act of terrorism. 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 to coerce the government or population of the United States.

The United States Government, Department of the Treasury, will pay a share of terrorism losses insured under the federal program. The federal share equals 85% of that portion of the amount of such insured losses that exceeds the applicable insurer retention.

The Terrorism Risk Insurance Act, as amended in 2007, contains a \$100 billion cap that limits U.S. Government reimbursement as well as insurers' 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.

In accordance with the Terrorism Risk Insurance Act, we are required to offer you coverage for losses resulting from an act of terrorism **that is certified under the federal program** as an act of terrorism. The policy's other provisions will still apply to such an act.

See the section of this Notice titled **SELECTION OR REJECTION OF TERRORISM INSURANCE COVERAGE**. If you choose to accept this offer of coverage, your premium will include the additional premium for terrorism as stated in this disclosure.

Failure to pay the premium by the due date will constitute rejection of the offer and your policy will be written to exclude the described coverage.

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**SELECTION OR REJECTION OF TERRORISM INSURANCE COVERAGE**

**I hereby elect to purchase Terrorism coverage** for acts of terrorism that are certified under the federal program as an act of terrorism **for a premium of \$** \_\_\_\_\_. I understand that if the quoted premium is not submitted by \_\_\_\_\_, an **exclusion** of certain terrorism losses will be made a part of this policy.

**I hereby reject the offer of terrorism coverage.** I understand that an **exclusion** of certain terrorism losses will be made part of this policy.

\_\_\_\_\_  
*Policyholder/Applicant's Signature*

\_\_\_\_\_  
*Insurance Company*

\_\_\_\_\_  
*Print Name*

\_\_\_\_\_  
*Named Insured*

\_\_\_\_\_  
*Date*

\_\_\_\_\_  
*Policy Number*

*Excess Liability*

**THIS ENDORSEMENT IS ATTACHED TO AND MADE PART OF YOUR POLICY IN RESPONSE TO THE DISCLOSURE REQUIREMENTS OF THE TERRORISM RISK INSURANCE ACT. THIS ENDORSEMENT DOES NOT GRANT ANY COVERAGE OR CHANGE THE TERMS AND CONDITIONS OF ANY COVERAGE UNDER THE POLICY.**

## **REJECTION DISCLOSURE PURSUANT TO TERRORISM RISK INSURANCE ACT**

### **A. Rejection of Offer**

You have rejected the offer of terrorism coverage for Acts of Terrorism that are certified under the Terrorism Risk Insurance Act as an Act of Terrorism. An exclusion of terrorism losses has been made a part of this policy.

### **B. Disclosure Of Federal Participation In Payment Of Terrorism Losses**

The United States Government, Department of the Treasury, will pay a share of terrorism losses insured under the federal program. The federal share equals 85% of that portion of the amount of such insured losses that exceeds the applicable insurer retention. However, 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), the Treasury shall not make any payment for any portion of the amount of such losses that exceeds \$100 billion. **You have rejected this offer of coverage.**



TRIA Notice DIC (1-08)

## **POLICYHOLDER DISCLOSURE OFFER OF TERRORISM COVERAGE**

The Terrorism Risk Insurance Act establishes a program within the Department of the Treasury, under which the federal government shares, with the insurance industry, the risk of loss from future terrorist attacks. The Act applies when the Secretary of the Treasury certifies that an event meets the definition of an act of terrorism. 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.

The United States Government, Department of the Treasury, will pay a share of terrorism losses insured under the federal program. The federal share equals 85% of that portion of the amount of such insured losses that exceeds the applicable insurer retention.

The Terrorism Risk Insurance Act, as amended in 2007, contains a \$100 billion cap that limits U.S. Government reimbursement as well as insurers' 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.

In accordance with the Terrorism Risk Insurance Act, we are required to offer you coverage for losses resulting from an act of terrorism **that is certified under the federal program** as an act of terrorism. The policy's other provisions will still apply to such an act.

### **Please note:**

A **Difference in Conditions** policy is intended to provide coverage only for certain stated causes of loss not insured under your property insurance policy.

If you elect to purchase Terrorism coverage under this Difference in Conditions policy all the other exclusions in the policy will still apply. These exclusions include but are not limited to fire, explosion, smoke, contact with (or objects propelled by contact with) vehicles or aircraft, civil disturbance or riot, vandalism, sprinkler leakage or any other cause of loss covered by any property insurance policy. Such loss is excluded regardless of any other cause or event (*such as terrorism*) that contributes concurrently or in sequence to the loss.



## **POLICYHOLDER DISCLOSURE OFFER OF TERRORISM COVERAGE**

### **SELECTION OR REJECTION OF TERRORISM INSURANCE COVERAGE**

The Policyholder/Applicant must elect or reject the offer of terrorism coverage by:

1. Checking the elect or reject option below;
2. Signing below;
3. Returning the original executed document to the insurance carrier.

\_\_\_\_\_ **I hereby elect to purchase Terrorism coverage** for acts of terrorism that are certified under the federal program as an act of terrorism.

The additional premium for this coverage is \$\_\_\_\_\_. (This additional premium will be included with the total premium shown on your policy's Declarations page.)

Failure to pay the premium by the due date will constitute rejection of the offer and your policy will be written to exclude the described coverage.

\_\_\_\_\_ **I hereby reject the offer** of terrorism coverage. I understand that an exclusion of certain terrorism losses will be made part of this policy.

\_\_\_\_\_  
Policyholder/Applicant's Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Print Name

\_\_\_\_\_  
Insurance Company

\_\_\_\_\_  
Policy Number



## POLICYHOLDER DISCLOSURE OFFER OF TERRORISM COVERAGE

The Terrorism Risk Insurance Act establishes a program within the Department of the Treasury, under which the federal government shares, with the insurance industry, the risk of loss from future terrorist attacks. The Act applies when the Secretary of the Treasury certifies that an event meets the definition of an act of terrorism. 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.

The United States Government, Department of the Treasury, will pay a share of terrorism losses insured under the federal program. The federal share equals 85% of that portion of the amount of such insured losses that exceeds the applicable insurer retention.

The Terrorism Risk Insurance Act, as amended in 2007, contains a \$100 billion cap that limits U.S. Government reimbursement as well as insurers' 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.

In accordance with the Terrorism Risk Insurance Act, we are required to offer you coverage for losses resulting from an act of terrorism **that is certified under the federal program** as an act of terrorism. The policy's other provisions will still apply to such an act.

### DISCLOSURE OF PREMIUM

If you **elect to purchase** Terrorism Coverage for acts of terrorism that are certified under the federal program as an act of terrorism, the additional premium for this coverage is \$\_\_\_\_\_. (This additional premium will be included with the total premium shown on your policy's Declarations page.)

Failure to pay the premium by the due date will constitute rejection of the offer and your policy will be written to exclude the described coverage.

### REJECTION OF TERRORISM INSURANCE COVERAGE

You may choose to reject this offer of coverage by signing the following rejection statement and returning it to us:

**I hereby reject the offer of terrorism coverage.** I understand that an **exclusion** of certain terrorism losses will be made part of this policy.

\_\_\_\_\_  
Policyholder/Applicant's Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Print Name

\_\_\_\_\_  
Insurance Company

\_\_\_\_\_  
Policy Number



## POLICYHOLDER DISCLOSURE OFFER OF TERRORISM COVERAGE

The Terrorism Risk Insurance Act establishes a program within the Department of the Treasury, under which the federal government shares, with the insurance industry, the risk of loss from future terrorist attacks. The Act applies when the Secretary of the Treasury certifies that an event meets the definition of an act of terrorism. 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.

The United States Government, Department of the Treasury, will pay a share of terrorism losses insured under the federal program. The federal share equals 85% of that portion of the amount of such insured losses that exceeds the applicable insurer retention.

The Terrorism Risk Insurance Act, as amended in 2007, contains a \$100 billion cap that limits U.S. Government reimbursement as well as insurers' 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.

In accordance with the Terrorism Risk Insurance Act, we are required to offer you coverage for losses resulting from an act of terrorism **that is certified under the federal program** as an act of terrorism. The policy's other provisions will still apply to such an act.

### DISCLOSURE OF PREMIUM

If you **elect to purchase** Terrorism Coverage for acts of terrorism that are certified under the federal program as an act of terrorism, the additional premium for this coverage is \$\_\_\_\_\_. (This additional premium will be included with the total premium shown on your policy's Declarations page.)

Failure to pay the premium by the due date will constitute rejection of the offer and your policy will be written to exclude the described coverage.

### REJECTION OF TERRORISM INSURANCE COVERAGE

You may choose to reject this offer of coverage by signing the following rejection statement and returning it to us. In this state, a terrorism exclusion makes an exception for (and thereby provides coverage for) fire losses resulting from an act of terrorism. Therefore if you reject the offer of terrorism coverage for Acts of Terrorism, that rejection does not apply to fire losses resulting from an act of terrorism --- coverage for such fire losses will be provided in your policy.

**I hereby reject the offer of terrorism coverage.** I understand that an **exclusion** of certain terrorism losses will be made part of this policy. **Premium for certain terrorism losses for fire only coverage** is \$\_\_\_\_\_. (This premium will be included with the total premium shown on your policy's Declarations page.)

\_\_\_\_\_  
Policyholder/Applicant's Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Print Name

\_\_\_\_\_  
Insurance Company

\_\_\_\_\_  
Policy Number

**TERRORISM RISK INSURANCE PROGRAM REAUTHORIZATION ACT OF 2007  
DISCLOSURE OF PREMIUM AND COVERAGE ENDORSEMENT**

THIS ENDORSEMENT IS ISSUED IN REPSONSE TO THE DISCLOSURE REQUIREMENTS OF THE TERRORISM RISK INSURANCE PROGRAM REAUTHORIZATION ACT OF 2007. THIS ENDORSEMENT DOES NOT GRANT ANY COVERAGE OR CHANGE THE TERMS AND CONDITIONS OF ANY COVERAGE UNDER THE POLICY.

**DISCLOSURE PURSUANT TO TERRORISM RISK INSURANCE PROGRAM  
REAUTHORIZATION ACT OF 2007**

Terrorism premium (Certified Acts) \$

**A. Disclosure of Premium**

In accordance with the federal Terrorism Risk Insurance Reauthorization Act of 2007, we a re required to provide you with a Notice disclosing the portion of your premium, if any, attributable to coverage for terrorist acts certified under that Act. The portion of your premium attributable to such coverage is as shown above or in the policy Declarations.

**B. Disclosure of Federal Participation in Payment of Terrorism Losses**

The United States Government, Department of the Treasury, will pay a share of terrorism losses insured under the federal program. The federal share equals 85% of that portion of the amount of such insured losses that exceeds the applicable insurer retention.

**All other terms and conditions remain unchanged**

**TERRORISM RISK INSURANCE PROGRAM REAUTHORIZATION ACT OF 2007  
REJECTION OF COVERAGE ENDORSEMENT**

THIS ENDORSEMENT IS ISSUED IN REPSONSE TO THE DISCLOSURE REQUIREMENTS OF THE TERRORISM RISK INSURANCE PROGRAM REAUTHORIZATION ACT OF 2007. THIS ENDORSEMENT DOES NOT GRANT ANY COVERAGE OR CHANGE THE TERMS AND CONDITIONS OF ANY COVERAGE UNDER THE POLICY.

**DISCLOSURE PURSUANT TO TERRORISM RISK INSURANCE PROGRAM  
REAUTHORIZATION ACT OF 2007**

**A. Rejection of Offer**

You have rejected the offer of terrorism coverage for Acts of Terrorism that are certified under the Terrorism Risk Insurance program Reauthorization Act of 2007. An exclusion of terrorism has been made a part of this policy.

**B. Disclosure of Federal Participation in Payment of Terrorism Losses**

The United States Government, Department of the Treasury, will pay a share of terrorism losses insured under the federal program. The federal share equals 85% of that portion of the amount of such insured losses that exceeds the applicable insurer retention.

**All other terms and conditions remain unchanged**

**POLICYHOLDER DISCLOSURE  
OFFER OF TERRORISM COVERAGE**

The Terrorism Risk Insurance Act establishes a program within the Department of the Treasury, under which the federal government shares, with the insurance industry, the risk of loss from future terrorist attacks. The Act applies when the Secretary of the Treasury certifies that an event meets the definition of an act of terrorism. The Act provides that, to be certified, an act of terrorism must cause losses of at least 5 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.

The United States Government, Department of the Treasury, will pay a share of terrorism losses insured under the federal program. The federal share equals 85% of that portion of the amount of such insured losses that exceeds the applicable insurer retention.

The Terrorism Risk Insurance Act, as amended in 2007, contains a \$100 billion cap that limits U.S. Government reimbursement as well as insurers' 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.

In accordance with the Terrorism Risk Insurance Act, we are required to offer you coverage for losses resulting from an act of terrorism **that is certified under the federal program** as an act of terrorism. The policy's other provisions will still apply to such an act.

See the section of this Notice titled **SELECTION OR REJECTION OF TERRORISM INSURANCE COVERAGE**. If you choose to accept this offer of coverage, your premium will include the additional premium for terrorism as stated in this disclosure

Failure to pay the premium by the due date will constitute rejection of the offer and your policy will be written to exclude the described coverage.

**SELECTION OR REJECTION OF TERRORISM INSURANCE COVERAGE**

\_\_\_\_\_ **I hereby elect to purchase Terrorism coverage** for acts of terrorism that are certified under the federal program as an act of terrorism for a **premium of \$**\_\_\_\_\_.  
I understand that if the quoted premium is not submitted by \_\_\_\_\_, an **exclusion** of certain terrorism losses will be made part of this policy.

\_\_\_\_\_ **I hereby reject the offer of terrorism coverage.** I understand that an **exclusion** of certain terrorism losses will be made part of this policy

\_\_\_\_\_  
Policyholder/Applicants Signature

\_\_\_\_\_  
Insurance company

\_\_\_\_\_  
Print Name

\_\_\_\_\_  
Policy Number

\_\_\_\_\_  
Date

**POLICYHOLDER DISCLOSURE  
OFFER OF TERRORISM COVERAGE (BUMBERSHOOT)**

The Terrorism Risk Insurance Act establishes a program within the Department of the Treasury, under which the federal government shares, with the insurance industry, the risk of loss from future terrorist attacks. The Act applies when the Secretary of the Treasury certifies that an event meets the definition of an act of terrorism. The Act provides that, to be certified, an act of terrorism must cause losses of at least 5 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.

The United States Government, Department of the Treasury, will pay a share of terrorism losses insured under the federal program. The federal share equals 85% of that portion of the amount of such insured losses that exceeds the applicable insurer retention. Additionally, if there are applicable policies with underlying or retained limits before this policy applies, you must accept and pay for coverage for losses from acts of terrorism in those policies(y) before accepting and paying for such coverage in this policy.

The Terrorism Risk Insurance Act, as amended in 2007, contains a \$100 billion cap that limits U.S. Government reimbursement as well as insurers' 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.

In accordance with the Terrorism Risk Insurance Act, we are required to offer you coverage for losses resulting from an act of terrorism **that is certified under the federal program** as an act of terrorism. The policy's other provisions will still apply to such an act.

See the section of this Notice titled **SELECTION OR REJECTION OF TERRORISM INSURANCE COVERAGE**. If you choose to accept this offer of coverage, your premium will include the additional premium for terrorism as stated in this disclosure

Failure to pay the premium by the due date will constitute rejection of the offer and your policy will be written to exclude the described coverage.

**SELECTION OR REJECTION OF TERRORISM INSURANCE COVERAGE**

\_\_\_\_\_ **I hereby elect to purchase Terrorism coverage** for acts of terrorism that are certified under the federal program as an act of terrorism for a **premium of \$\_0\_\_\_\_\_**. I warrant that I am purchasing coverage in the policies which are described in the **Underlying Limits of Insurance**. I understand that if the underlying limits of insurance are not in effect or maintained then this policy will apply in the same manner as if the underlying limits of insurance were still maintained and in effect. I understand that if the quoted premium is not submitted by \_\_\_\_\_, an **exclusion** of certain terrorism losses will be made part of this policy.

\_\_\_\_\_ **I hereby reject the offer of terrorism coverage**. I understand that an **exclusion** of certain terrorism losses will be made part of this policy

In the event of non-return of this Disclosure notice, the policy will be issued with the inclusion of the coverage provided by the Act.

\_\_\_\_\_  
Policyholder/Applicants Signature

Great American Insurance  
Company of New York  
Insurance Company

\_\_\_\_\_  
Print Name

\_\_\_\_\_  
Policy Number

\_\_\_\_\_  
Date

**POLICYHOLDER DISCLOSURE  
OFFER OF TERRORISM COVERAGE (CARGO)**

The Terrorism Risk Insurance Act establishes a program within the Department of the Treasury, under which the federal government shares, with the insurance industry, the risk of loss from future terrorist attacks. The Act applies when the Secretary of the Treasury certifies that an event meets the definition of an act of terrorism. The Act provides that, to be certified, an act of terrorism must cause losses of at least 5 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.

The United States Government, Department of the Treasury, will pay a share of terrorism losses insured under the federal program. The federal share equals 85% of that portion of the amount of such insured losses that exceeds the applicable insurer retention.

The Terrorism Risk Insurance Act, as amended in 2007, contains a \$100 billion cap that limits U.S. Government reimbursement as well as insurers' 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.

In accordance with the Terrorism Risk Insurance Act, we are required to offer you coverage for losses resulting from an act of terrorism **that is certified under the federal program** as an act of terrorism. The policy's other provisions will still apply to such an act. If you elect to purchase terrorism coverage for acts of Terrorism that are certified pursuant to the terms of the Act, you will be required to pay a premium, based on the limit(s) of liability at each warehouse location covered in the policy. In the event you choose to reject the offer of terrorism coverage, for goods outside of the due course of transit we shall provide you with a maximum limit of \$250,000 per occurrence of terrorism coverage for certified acts of terrorism at no additional premium.

See the section of this Notice titled **SELECTION OR REJECTION OF TERRORISM INSURANCE COVERAGE**. If you choose to accept this offer of coverage, your premium will include the additional premium for terrorism as stated in this disclosure

Failure to pay the premium by the due date will constitute rejection of the offer and your policy will be written to exclude the described coverage.

**SELECTION OR REJECTION OF TERRORISM INSURANCE COVERAGE**

\_\_\_\_\_ **I hereby elect to purchase Terrorism coverage** for acts of terrorism that are certified under the federal program as an act of terrorism for a **premium of \$\_\_\_\_\_**.

I understand that if the quoted premium is not submitted by \_\_\_\_\_, an **exclusion** of certain terrorism losses will be made part of this policy.

\_\_\_\_\_ **I hereby reject the offer of terrorism coverage.** I understand that an **exclusion** of certain terrorism losses will be made part of this policy

\_\_\_\_\_  
Policyholder/Applicants Signature

\_\_\_\_\_  
Insurance company

\_\_\_\_\_  
Print Name

\_\_\_\_\_  
Policy Number

\_\_\_\_\_  
Date



**Specialty Human  
Services  
return via fax to  
(888)-513-5593**

For San Francisco Los Angeles Philadelphia, Chicago, Boston, Manhattan, NYC, Seattle, only – this does not get shown on Disclosure

**POLICYHOLDER DISCLOSURE  
OFFER OF TERRORISM COVERAGE**

**Named Insured: Fill in from  
system  
Policy Number: Fill in from  
system**

The Terrorism Risk Insurance Act (the Act) establishes a program within the Department of the Treasury, under which the federal government shares, with the insurance industry, the risk of loss from future terrorist attacks. The Act applies when the Secretary of the Treasury certifies that an event meets the definition of an Act of Terrorism. 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.

The United States Government, Department of the Treasury, will pay a share of terrorism losses insured under the federal program. The federal share equals 85% of that portion of the amount of such insured losses that exceeds the applicable insurer retention.

The Terrorism Risk Insurance Act, as amended in 2007, contains a \$100 billion cap that limits U.S. Government reimbursement as well as insurers' 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.

In accordance with the Terrorism Risk Insurance , we are required to offer you coverage for losses resulting from an act of terrorism that is certified under the Federal program as an Act of Terrorism. All other provisions of this policy will still apply to such an act. That is, a loss will not be excluded or covered just because it was caused by an Act of Terrorism.

See the section(s) of this Notice titled SELECTION OR REJECTION OF TERRORISM INSURANCE COVERAGE. If you do not sign and submit the rejection below prior to acceptance of the insurance policy, your policy will be issued including coverage for certified Acts of Terrorism. The premium indicated is to be paid according to normal billing procedures. You may still reject this coverage if this signed and dated rejection form is submitted to us by: fill in from system

If you choose to reject coverage for certified Acts of Terrorism by the deadline stated above, the terrorism premium will be returned to you on a pro-rata basis, if the policy has been issued. Failure to submit a signed rejection form by the deadline indicated constitutes acceptance of coverage for certified Acts of Terrorism for the policy term. All other terms and conditions of the policy remain unchanged.

**PACKAGE MONOLINE PROPERTY AND MONOLINE LIABILITY –  
SELECTION OR REJECTION OF TERRORISM INSURANCE COVERAGE**

**Policy Number: fill in from system**

In your state, a terrorism exclusion makes an exception for (and thereby provides coverage for) fire losses resulting from an Act of Terrorism. Therefore, if you reject the offer of coverage for certified Acts of Terrorism, that rejection does not apply to fire losses resulting from an Act of Terrorism and subject to all other provisions, coverage for such fire losses will be provided in your policy. The premium for such fire coverage is stated in the SELECTION OR REJECTION OF TERRORISM INSURANCE COVERAGE. If you reject coverage for certified Acts of Terrorism, the premium for fire coverage is included in your quote and cannot be returned.

**I hereby elect to purchase coverage for Acts of Terrorism that are certified under the**  
Terrorism Risk Insurance Act as an Act of Terrorism, for a premium of:

**I hereby reject the offer of coverage for certified Acts of Terrorism.**

I understand that an exclusion of losses arising from terrorism will be made part of this policy. Premium is included

In your quote for certain terrorism losses for fire only coverage. The premium is : Fill from system

\_\_\_\_\_  
Policyholder/Applicant's Signature

**AUTO  
SELECTION  
OF  
TERRORISM  
INSURANCE  
COVERAGE**

\_\_\_\_\_  
**Policy  
Number:** Print Name

\_\_\_\_\_  
Date

If we are providing auto coverage, this policy includes coverage for Acts of Terrorism that are certified under Terrorism Risk Insurance Act at no premium. No election or rejection is required.

**Fill in from system**

**UMBRELLA/EXCESS - SELECTION OF TERRORISM INSURANCE COVERAGE**

**Policy Number:**

**Fill in from system**



**Specialty Human Services**  
**return via fax to**  
**(888)-513-5593**

For DC and Houston only –  
this does not get shown on I

**POLICYHOLDER DISCLOSURE**  
**OFFER OF TERRORISM COVERAGE**

**Named Insured: Fill in from system**  
**Policy Number: Fill in from system**

The Terrorism Risk Insurance Act (the Act) establishes a program within the Department of the Treasury, under which the federal government shares, with the insurance industry, the risk of loss from future terrorist attacks. The Act applies when the Secretary of the Treasury certifies that an event meets the definition of an Act of Terrorism. 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.

The United States Government, Department of the Treasury, will pay a share of terrorism losses insured under the federal program. The federal share equals 85% of that portion of the amount of such insured losses that exceeds the applicable insurer retention.

The Terrorism Risk Insurance Act, as amended in 2007, contains a \$100 billion cap that limits U.S. Government reimbursement as well as insurers' 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.

In accordance with the Terrorism Risk Insurance , we are required to offer you coverage for losses resulting from an act of terrorism that is certified under the Federal program as an Act of Terrorism. All other provisions of this policy will still apply to such an act. That is, a loss will not be excluded or covered just because it was caused by an Act of Terrorism.

See the section(s) of this Notice titled SELECTION OR REJECTION OF TERRORISM INSURANCE COVERAGE. If you do not sign and submit the rejection below prior to acceptance of the insurance policy, your policy will be issued including coverage for certified Acts of Terrorism. The premium indicated is to be paid according to normal billing procedures. You may still reject this coverage if this signed and dated rejection form is submitted to us by: fill in from system

If you choose to reject coverage for certified Acts of Terrorism by the deadline stated above, the terrorism premium will be returned to you on a pro-rata basis, if the policy has been issued. Failure to submit a signed rejection form by the deadline indicated constitutes acceptance of coverage for certified Acts of Terrorism for the policy term. All other terms and conditions of the policy remain unchanged.

**I hereby elect to purchase coverage for Acts of Terrorism that are certified under the Terrorism Risk Insurance Act as an Act of Terrorism, for a premium of:**

**I hereby reject the offer of coverage for certified Acts of Terrorism.**

I understand that an exclusion of losses arising from terrorism will be made part of this policy.

\_\_\_\_\_  
Policyholder/Applicant's Signature

\_\_\_\_\_  
Print Name

\_\_\_\_\_  
Date

**AUTO - SELECTION OF TERRORISM INSURANCE COVERAGE**

**Policy Number: Fill in from system**

If we are providing auto coverage, this policy includes coverage for Acts of Terrorism that are certified under Terrorism Risk Insurance Act at no premium. No election or rejection is required.

**UMBRELLA/EXCESS - SELECTION OF TERRORISM INSURANCE COVERAGE**

**Policy Number: Fill in from system**

\_\_\_\_\_  
If we are providing umbrella/excess coverage, this policy includes coverage for Acts of Terrorism that are certified under Terrorism Risk Insurance Act at no premium. No election or rejection is required. There should not be boxes around this text.



**Specialty Human  
Services  
return via fax to  
(888)-513-5593**

Georgia only – This should not be shown on notice

**POLICYHOLDER DISCLOSURE  
OFFER OF TERRORISM COVERAGE**

**Named Insured: Fill in from  
system  
Policy Number: Fill in from  
system**

The Terrorism Risk Insurance Act (the Act) establishes a program within the Department of the Treasury, under which the federal government shares, with the insurance industry, the risk of loss from future terrorist attacks. The Act applies when the Secretary of the Treasury certifies that an event meets the definition of an Act of Terrorism. 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.

The United States Government, Department of the Treasury, will pay a share of terrorism losses insured under the federal program. The federal share equals 85% of that portion of the amount of such insured losses that exceeds the applicable insurer retention.

The Terrorism Risk Insurance Act, as amended in 2007, contains a \$100 billion cap that limits U.S. Government reimbursement as well as insurers' 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.

In accordance with the Terrorism Risk Insurance Act, we are required to offer you coverage for losses resulting from an act of terrorism that is certified under the Federal program as an Act of Terrorism. We are offering you this coverage for a premium of \$0. All other provisions of this policy will still apply to such an act. That is, a loss will not be excluded or covered just because it was caused by an Act of Terrorism.

**LIMITATION ON PAYMENT OF TERRORISM LOSSES (APPLIES TO POLICIES WHICH COVER TERRORISM LOSSES INSURED UNDER THE FEDERAL PROGRAM).** The provisions of the Terrorism Risk Insurance Act can limit our maximum liability for payment of losses from certified acts of terrorism. That determination will be based on a formula set forth in the law involving the national total of federally insured terrorism losses in an annual period and individual insurer participation in the payment of such losses. If one or more certified acts of terrorism in an annual period causes the maximum liability for payment of losses from certified acts of terrorism to be reached, and we have satisfied our required level of payments under the law, then we will not pay for the portion of such losses above that maximum. However, that is subject to possible change at that time, as Congress may, under the Act, determine that the payments above the cap will be made.

All other terms and conditions of the policy remain unchanged.



**Specialty Human  
Services  
return via fax to  
(888)-513-5593**

Other States – This should not be shown on notice

**POLICYHOLDER DISCLOSURE  
OFFER OF TERRORISM COVERAGE**

**Named Insured: Fill in from  
system  
Policy Number: Fill in from  
system**

The Terrorism Risk Insurance Act (the Act) establishes a program within the Department of the Treasury, under which the federal government shares, with the insurance industry, the risk of loss from future terrorist attacks. The Act applies when the Secretary of the Treasury certifies that an event meets the definition of an Act of Terrorism. 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.

The United States Government, Department of the Treasury, will pay a share of terrorism losses insured under the federal program. The federal share equals 85% of that portion of the amount of such insured losses that exceeds the applicable insurer retention.

The Terrorism Risk Insurance Act, as amended in 2007, contains a \$100 billion cap that limits U.S. Government reimbursement as well as insurers' 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.

In accordance with the Terrorism Risk Insurance Act, we are required to offer you coverage for losses resulting from an act of terrorism that is certified under the Federal program as an Act of Terrorism. We are offering you this coverage for a premium of \$0. All other provisions of this policy will still apply to such an act. That is, a loss will not be excluded or covered just because it was caused by an Act of Terrorism.

All other terms and conditions of the policy remain unchanged.



SERFF Tracking Number: GRTA-125539813 State: Arkansas  
First Filing Company: Great American Alliance Insurance Company, ... State Tracking Number: # \$0  
Company Tracking Number: CL-AR-0803-TRIPRA  
TOI: 05.0 Commercial Multi-Peril - Liability & Non- Sub-TOI: 05.0000 CMP Sub-TOI Combinations  
Liability  
Product Name: Terrorism Disclosure Notices  
Project Name/Number: CL-AR-0803-TRIPRA/CL-AR-0803-TRIPRA

## Supporting Document Schedules

**Bypassed -Name:** Uniform Transmittal Document-  
Property & Casualty  
**Bypass Reason:** N/A - Terrorism Disclosure Notice informational filing  
**Comments:**

**Review Status:**  
Accepted for Informational Purposes 03/25/2008

**Satisfied -Name:** CL-AR-0803-TRIPRA  
**Comments:**

**Review Status:**  
Accepted for Informational Purposes 03/25/2008

Attached please find our cover letter, a list of the Disclosure Notices and the Expedited Filing Transmittal.

### Attachments:

Letter.pdf  
Expedited Filing Transmittal.pdf  
TRIA Forms List.pdf

Specialty Operations  
49 East Fourth Street  
Dixie Terminal North Building  
6<sup>th</sup> Floor  
Cincinnati, OH 45202-3803  
PO Box 5425  
Cincinnati, OH 45201-5425  
1-800-605-6713  
513.333.6996 fax



March 12, 2008

Honorable Julie Benafield Bowman  
Commissioner of Insurance  
Arkansas Insurance Department  
1200 West Third Street  
Little Rock, Arkansas 72201-1904

Re: **Great American Insurance Company**  
**Great American Insurance Company of New York**  
**Great American Assurance Company**  
**Great American Alliance Insurance Company**  
**Commercial Lines**  
**Informational Filing - Terrorism Disclosure Notices**  
**GAI Filing # CL AR 0803 TRIPRA**

Dear Ms. Bowman:

The above captioned companies hereby place on file for your information the TRIA Disclosure Notices we intend to use for our Commercial Lines of Business.

Please find attached for your information a forms list along with copies of the Disclosure Notices. We have also attached the Expedited Filing Transmittal Document For Terrorism Risk Insurance.

Please use the enclosed duplicate to indicate your receipt and acknowledgment.

Sincerely,

A handwritten signature in cursive script that reads "Debbie Caccavari".

Debbie Caccavari  
Product Technician  
Product Development and Compliance  
Phone: (513) 333-6954  
Email: [dcaccavari@gaic.com](mailto:dcaccavari@gaic.com)

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

This page applies to the following state(s) AR

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

Department Use only

Company Name(s)	Domicile	NAIC #	FEIN #
Great American Insurance Company	Ohio	16691	31-0501234
Great American Insurance Company of New York	New York	22136	13-5539046
Great American Assurance Company	Ohio	26344	15-6020948
Great American Alliance Insurance Company	Ohio	26832	95-1542353

**Contact Info for Filer**

Name and address of Filer(s)	Telephone #	FAX #	e-mail
Debbie Caccavari Product Technician 49 East Fourth Street, DTN-6 Cincinnati, Ohio 45202-3803	513-333-6954	513-333-6996	dcaccavari@gaic.com

**Filing information**

Line of Insurance (see attachment)	Commercial Lines
Company Program Title (Marketing title) (if applicable)	Terrorism
Filing Type ** see note below	Disclosure Notices
This application is used with:	Commercial Lines
Effective Date Requested	Upon Receipt
Filing date	March 12, 2008
Company Tracking Number	CL-AR-0803-TRIPRA
Date filing approved in domiciliary state, if applicable	Not Required to File

	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	Please see attached forms list.		<input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input type="checkbox"/> Neither		
02			<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 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.

*Debbie Caccavari*

Signature

Debbie Caccavari  
Print Name:

Product Technician  
Title:

**TERRORISM DISCLOSURE NOTICES  
INFORMATIONAL FILING**

**FORMS LIST  
COMMERCIAL LINES**

<b><u>Notice Number</u></b>	<b><u>Notice Title</u></b>
IL 72 10 (Ed. 01/08)	Disclosure Pursuant To Terrorism Risk Insurance Act
BP 87 42 (Ed. 01/08)	Disclosure Pursuant To Terrorism Risk Insurance Act
BP 87 43 (Ed. 01/08)	Disclosure Pursuant To Terrorism Risk Insurance Act
N/A	Policyholder Disclosure Offer Of Terrorism Coverage (Sample for New & Renewal Policies - Non-SFP States as of 12/26/07)
N/A	Policyholder Disclosure Offer Of Terrorism Coverage (Sample for New & Renewal Policies - SFP States as of 12/26/07)
N/A	Policyholder Disclosure Offer Of Terrorism Coverage (Excess Liability)
SL 0528B (1/08)	Rejection Disclosure Pursuant To Terrorism Risk Insurance Act
N/A	Policyholder Disclosure Offer Of Terrorism Coverage (TRIA Notice DIC 1-08)
N/A	Policyholder Disclosure Offer Of Terrorism Coverage (TRIA Notice DIC 1-08) Selection Or Rejection Of Terrorism Insurance Coverage
N/A	Policyholder Disclosure Offer Of Terrorism Coverage (TRIA Notice Non-SFP 1-08)
N/A	Policyholder Disclosure Offer Of Terrorism Coverage (TRIA Notice SFP 1-08)
GAI 2398	Terrorism Risk Insurance Program Reauthorization Act Of 2007 Disclosure Of Premium And Coverage Endorsement
GAI 2399	Terrorism Risk Insurance Program Reauthorization Act Of 2007 Rejection Of Coverage Endorsement
N/A	Policyholder Disclosure Offer Of Terrorism Coverage

**TERRORISM DISCLOSURE NOTICES  
INFORMATIONAL FILING**

**FORMS LIST  
COMMERCIAL LINES**

Page 2

<b><u>Notice Number</u></b>	<b><u>Notice Title</u></b>
N/A	Policyholder Disclosure Offer Of Terrorism Coverage (Bumbershoot)
N/A	Policyholder Disclosure Offer Of Terrorism Coverage (Cargo)
N/A	Policyholder Disclosure Offer Of Terrorism Coverage (Specialty Human Services - For San Francisco, Los Angeles, Philadelphia, Chicago, Boston, Manhattan, NYC, Seattle)
N/A	Policyholder Disclosure Offer Of Terrorism Coverage (Specialty Human Services - For DC and Houston)
N/A	Policyholder Disclosure Offer Of Terrorism Coverage (Specialty Human Services - Georgia)
N/A	Policyholder Disclosure Offer Of Terrorism Coverage (Specialty Human Services - Other States)