

**POLICYHOLDER DISCLOSURE
NOTICE OF TERRORISM
INSURANCE COVERAGE**

You are hereby notified that under the Terrorism Risk Insurance Act, as amended, you have a right to purchase insurance coverage for losses resulting from acts of terrorism. *As defined in Section 102(1) of the Act:* The term “act of terrorism” means any act or acts that are certified by the Secretary of the Treasury—in consultation with the Secretary of Homeland Security, and the Attorney General of the United States—to be an act of terrorism; to be a violent act or an act that is dangerous to human life, property, or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of certain air carriers or vessels, or premises of a United States mission; and to have been 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.

YOU SHOULD KNOW THAT 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. HOWEVER, YOUR POLICY MAY CONTAIN OTHER EXCLUSIONS, WHICH MIGHT AFFECT YOUR COVERAGE, SUCH AS EXCLUSION FOR NUCLEAR EVENTS. UNDER THE FORMULA, THE UNITED STATES GOVERNMENT GENERALLY REIMBURSES [85% through 2015; 84% beginning on January 1, 2016, 83% beginning on January 1, 2017; 82% beginning on January 1, 2018; 81% beginning on January 1, 2019 and 80% beginning on January 1, 2020] OF COVERED TERRORISM LOSSES EXCEEDING THE STATUTORILY ESTABLISHED DEDUCTIBLE PAID BY THE INSURANCE COMPANY PROVIDING THE COVERAGE. THE PREMIUM CHARGED FOR THIS COVERAGE IS PROVIDED BELOW AND DOES NOT INCLUDE ANY CHARGES FOR THE PORTION OF LOSS THAT MAY BE COVERED BY THE FEDERAL GOVERNMENT UNDER THE ACT.

YOU SHOULD ALSO KNOW THAT THE TERRORISM RISK INSURANCE ACT, AS AMENDED, 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.

Acceptance or Rejection of Terrorism Insurance Coverage

X	I hereby elect to purchase certified acts of terrorism coverage for a prospective premium of \$3,551.
	I hereby decline to purchase terrorism coverage for certified acts of terrorism. I understand that I will have no coverage for losses resulting from certified acts of terrorism.
	The following is applicable to Property accounts in Standard Fire Policy (SFP) states where required by state law: I hereby decline to purchase coverage for certified acts of terrorism. However, I understand that by state law coverage will be provided for loss from fire due to an act of terrorism if required. A premium charge of \$ _____ applies.



 Policyholder/Applicant’s Signature
 Shane Fox

 Print Name
 7/20/18

 Date

 Insurance Company
 YXB301190C

 Policy Number

Kim Lester

From: Everette Arnold <elarnold@guilfordiac.com>
Sent: Friday, July 20, 2018 10:31 AM
To: Kim Lester (Kim.Lester@clevelandcounty.com)
Cc: Regina Beer Pettus (Regina.Beer.Pettus@gumc.com); Marcy Phillips
Subject: FW: County of Cleveland
Attachments: YXB301190C - CF - County of Cleveland.pdf; TRIA Disclosure.pdf

Kim,

Attached is the renewal policy from GENESIS, plus the Terrorism form. I will review the policy in August and advise of any concerns.

You or Shane need to sign the Terrorism Form and return to me.

Thanks

Everette

(p) 336-299-1339

(c) 336-580-5573

From: Regina.Beer.Pettus@gumc.com [mailto:Regina.Beer.Pettus@gumc.com]
Sent: Wednesday, July 18, 2018 12:24 PM
To: Everette Arnold
Cc: Andrea.Greer@gumc.com; Jessica.Stewart@gumc.com
Subject: County of Cleveland

Hi Everette -

Enclosed is the copy of the policy for Cleveland. Please have Kim sign and return the TRIA Disclosure.

Thank you for all your hard work on this! Let me know if you need anything else.

Regina

Regina B. Pettus, CPCU, ARM-PE, ERM
Vice President

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