



ESSEX INSURANCE COMPANY

TERRORISM EXCLUSION ENDORSEMENT

The following spaces preceded by an asterisk (*) need not be completed if this endorsement and the policy have the same inception date.

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| ATTACHED TO AND FORMING PART OF POLICY NO. | * EFFECTIVE DATE OF ENDORSEMENT | * ISSUED TO |
|--|---------------------------------|-------------|

THIS ENDORSEMENT CHANGES THE POLICY.

This policy does not insure any loss, damage, claims, cost or expense, or any other sum either directly or indirectly arising out of, or relating to:

1. Any act of "Terrorism", or
2. Any action authorized by a governmental authority or agency for the purpose of preventing, terminating, countering or responding to any act of terrorism or for the purpose of preventing or minimizing the consequences of any act or threat of terrorism.

This exclusion applies regardless of whether there is: (a) any physical loss or damage to insured property; (b) any insured peril or cause whether or not contributing concurrently or in any sequence; (c) any loss of use, occupancy or functionality; or (d) any action required, including but not limited to, repair, replacement, removal, cleanup, abatement, disposal, relocation, or steps taken to address medical or legal concerns.

An act of "terrorism" means an activity that involves any violent act, including the threat of an activity or preparation for any activity, that:

1. Causes either:
 - (a) Damage to property; or
 - (b) Injury to person(s) and
2. Appears to be intended to:
 - (c) Intimidate or coerce a civilian population; or
 - (d) Disrupt any segment of an economy;
 - (e) Influence the policy of a governmental by intimidation or coercion; or
 - (f) Affect the conduct of a government by destruction, assassination, kidnapping or hostage-taking; or
 - (g) Advance a political, religious or ideological cause.

An act of "Terrorism" shall also include any incident determined to be such by an official, department or agency that has been specifically authorized by federal statute to make such a determination.

In the event any portion of this endorsement is found to be invalid or unenforceable, the remainder shall remain in full force and effect.

All other terms and conditions remain unchanged.

Nothing herein contained shall be held to vary, alter, waive or extend any of the terms, conditions, provisions, agreements or limitations of the above mentioned Policy, other than as above stated.

In Witness Whereof, the Company has caused this endorsement to be signed by a duly authorized representative of the Company.

AUTHORIZED REPRESENTATIVE