

POLICYHOLDER DISCLOSURE NOTICE TERRORISM RISK INSURANCE ACT COVERAGE

You are hereby notified that under the Terrorism Risk Insurance Act of 2002, that coverage for "certified acts of terrorism" is automatically included and defined in your current policy.

To the extent that coverage for "certified acts of terrorism" is provided by this policy or Coverage Part, losses caused by "certified acts of terrorism" will be partially reimbursed by the United States Government, Department of Treasury, under a formula established by the Terrorism Risk Insurance Act of 2002. Under this formula, the United States pays 90% 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 covered by the federal government under the Act. However, if coverage for "certified acts of terrorism" has been rejected by you under a policy subject to Standard Fire Policy statutes, a remaining premium may continue to apply only to direct loss or damage by fire to covered property.

SELECTION OR REJECTION OF TERRORISM INSURANCE COVERAGE

UNDER FEDERAL LAW, YOU HAVE THIRTY (30) DAYS TO ACCEPT OR REJECT THIS COVERAGE FOR CERTIFIED TERRORIST ACTS AND TO PAY US THE PREMIUM REQUIRED. IF YOU ELECT NOT TO PAY THE PREMIUM, YOU MUST RETURN THIS SIGNED NOTICE WITHIN 30 DAYS OF THE BILLING DATE. CERTIFIED ACTS OF TERRORISM WILL THEN BE EXCLUDED ON YOUR POLICY. DURING THIS POLICY PERIOD, YOU WILL NOT BE COVERED FOR LOSSES ARISING FROM CERTIFIED TERRORIST ACTS AND OTHER ACTS OF TERRORISM MAY ALSO BE EXCLUDED.

<input type="checkbox"/>	<p>I hereby elect to retain terrorism coverage for a prospective premium of:</p> <p style="margin-left: 20px;">A. Premium through 12/31/05: \$ _____</p> <p style="margin-left: 20px;">B. Estimated Premium * beyond 12/31/05: \$ _____</p> <p style="font-size: small;">* The federal program established by the Terrorism Risk Insurance Act of 2002 is scheduled to terminate at the end of 12/31/05, unless extended by the federal government. If the federal program terminates, or if the level of terms of federal participation change, the estimated premium shown in B. above may change. See the Disclosure Endorsement IL0999 or 41691L attached to your policy for additional information on the possibility of additional or return premium.</p>
<input type="checkbox"/>	<p>I hereby elect to exclude coverage for certified acts of terrorism. I understand that I will have no coverage for losses arising from acts of terrorism that were previously provided under my policy.</p>

- Star Insurance Company
- Savers Property & Casualty Insurance Co.
- Williamsburg National Insurance Company

Policyholder/Applicant's Signature

Insurance Company

Print Name

Policy Number

Date

Disclosure Notice Number