

CERTIFIED TERRORISM LOSS

1. The following definitions are added to the Definitions section of the Farm Coverage "terms". When this policy includes forms FL-1, FL-2, FL-3, FL-502 and/or FL-6, the following definitions are also added to the Definitions section of those forms.
 - a. "Certified act of terrorism" means an act that is certified by the Secretary of the Treasury, in consultation with the Secretary of Homeland Security, and the Attorney General of the United States:
 - 1) to be an act of terrorism;
 - 2) to be a violent act or an act that is dangerous to human life, property, or infrastructure;
 - 3) to have resulted in damage:
 - a) within the United States; or
 - b) to an air carrier (as defined in section 40102 of title 49, United States Code); to a United States flag vessel (or a vessel based principally in the United States, on which United States income tax is paid and whose insurance coverage is subject to regulation in the United States), regardless of where the loss occurs; or at the premises of any United States mission;
 - 4) 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; and
 - 5) to have resulted in insured losses in excess of five million dollars in the aggregate, attributable to all types of insurance subject to the Terrorism Risk Insurance Act, as amended.
 - b. "Certified terrorism loss" means loss that results from a "certified act of terrorism".
2. The following provisions are added under the Farm Coverage "terms". When this policy includes forms FL-1, FL-2, FL-3, FL-502 and/or FL-6, the following provisions are also added under those forms.
 - a. If the Secretary of the Treasury determines that the aggregate amount of "certified terrorism loss" has exceeded one hundred billion dollars in a calendar year (January 1 through December 31), and "we" have met "our" insurer deductible under the Terrorism Risk Insurance Act, as amended, "we" will not pay for any portion of "certified terrorism loss" that exceeds one hundred billion dollars. If the "certified terrorism loss" exceeds one hundred billion dollars in a calendar year (January 1 through December 31), losses up to one hundred billion dollars are subject to pro rata allocation in accordance with procedures established by the Secretary of the Treasury under the Terrorism Risk Insurance Act, as amended.

With respect to the Farm Coverage "terms", this provision does not apply to "livestock", poultry, or other covered animals or unharvested crops.

This provision does not apply to the coverage provided under forms FL-1, FL-2, FL-3, and/or FL-502 when a residence covered under Coverage A is occupied by its owner or when the policy is issued to a tenant of a residence on the "insured premises".
 - b. Neither the "terms" of this endorsement nor the "terms" of any other terrorism endorsement attached to this policy provide coverage for any loss that would otherwise be excluded by this policy under exclusions that address war, military action, or nuclear hazard or any other exclusion.

- c. The absence of any other terrorism endorsement does not imply coverage for any loss that would otherwise be excluded by this policy under exclusions that address war, military action, or nuclear hazard or any other exclusion.