

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EXCLUSION OF CERTIFIED ACTS OF TERRORISM

This endorsement modifies insurance provided under the following:

BLANKET TUITION REFUND COVERAGE

- A. The following exclusion is added and supersedes any terrorism exclusion clause in the policy contract or added by endorsement:

This insurance does not apply to:

TERRORISM

Any injury or damage arising, directly or indirectly, out of "a certified act of terrorism".

- B. The following definition is added and supersedes any terrorism definition in the policy contract or added by endorsement:

1. "Certified act of terrorism" means an act that is certified by the Secretary of the Treasury, in concurrence with the Secretary of State and the Attorney General of the United States, to be an act of terrorism pursuant to the federal Terrorism Risk Insurance Act. The criteria contained in the Terrorism Risk Insurance Act for a "certified act of terrorism" include the following:

- a. The act resulted in insured losses in excess of \$5 million in the aggregate, attributable to all types of insurance subject to the Terrorism Risk Insurance Act; and
- b. The act is a violent act or an act that is dangerous to human life, property or infrastructure and is 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.

- C. Any definition for "Other Act of terrorism" is hereby deleted.