

Terrorism Risk Insurance Act Notice

TRIA PREMIUM AMOUNT: \$ _____

We are providing this Notice in compliance with the requirements of the U.S. Federal Terrorism Risk Insurance Act of 2002 enacted on November 26, 2002 ("TRIA").

TRIA requires that we offer coverage for certain losses (the "TRIA Terrorism Losses") that result from an "act of terrorism" (as defined in TRIA). Based on our written quotation to you (the "Quote"), your coverage of terrorism losses would not be broader than coverage of TRIA Terrorism Losses.

The specific charge for including coverage of TRIA Terrorism Losses is shown above. This charge is included within the total premium amount contained in the Quote.

TRIA provides that the U.S. Government will share in the payment of the compensation of insured TRIA Terrorism Losses. Subject to the terms and conditions of TRIA, the U.S. Government's share in the payment of compensation of any TRIA Terrorism Losses which we insure will be equal to 90% of that portion of such TRIA Terrorism Losses that exceeds a statutorily-determined amount which we will pay without U.S. Government compensation. The applicable policy limits will apply to our coverage of TRIA Terrorism Losses, but TRIA also limits the liability of both the U.S. Government and insurance companies like us for the payment of compensation for TRIA Terrorism Losses if the aggregate amount of the insured TRIA Terrorism Losses of all policyholders exceeds \$100 billion in either the period from November 26, 2002 through December 31, 2003, or any subsequent annual period covered by TRIA.

Selection or Rejection of TRIA Terrorism Losses

You have the right to reject coverage for TRIA Terrorism Losses if you do not wish to obtain coverage of such Losses and do not wish to pay the TRIA Premium Amount. In order to exercise this right, you will need to sign where indicated below and return to General Star through your agent. If you choose to reject the coverage of TRIA Terrorism Losses in accordance with this paragraph, effective upon receipt by us of this Notice signed by you, the Quote at that time will be deemed to automatically amended to:

- (1) Eliminate the coverage of TRIA Terrorism Losses from coverage; and
- (2) Eliminate the TRIA Premium Amount from the total premium amount contained in the Quote.

By signing below and returning this form as directed, I am declining the offer of coverage for TRIA Terrorism Losses

Authorized Representative or Applicant