
DESANCTIS INSURANCE AGENCY, INC.

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To Our Valued Business Auto Clients:

January 2006

Terrorism Act Extended Commercial Auto Now Excluded

As you may all know, President Bush has signed the Terrorism Risk Insurance Extension Act, which will provide a two-year extension of the Terrorism Risk Insurance Act (TRIA) through December 31, 2007.

Under the new legislation several parts of the Act have been changed effective January 1, 2006. It is now narrower in scope than the original program. One of the insurance lines that will be eliminated in the extension and **excluded from TRIA coverage is commercial auto**. As such, the carriers have included the attached ***Conditional Exclusion of Terrorism*** endorsement.

The endorsement is "conditional" only because it was printed before the terms of the extension became known. It essentially states that **the Exclusion of Terrorism, as provided by this endorsement, now applies to your policy** as the Act "has terminated with respect to the type of insurance provided under this [Business Auto] Coverage Form".

Please read the enclosed *Advisory Notice To Policyholders* and the endorsement itself for additional clarification. Please remember that neither the carrier notice, nor this notice form a part of your policy. They are intended to alert you to coverage restrictions. In the event of any conflict between the notices and the policy, the provisions of the policy and its endorsements apply.

Should you have any questions, please let us know.

Very truly yours,

DeSanctis Insurance Agency, Inc.