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Insurance Services

March 2004

To: CIBA Insurance Services  
 Property and/or Liability Program Participants

Dear Participant,

The Federal Government passed into law the Terrorism Risk Insurance Act of 2002, under which the government will share the risk of loss for certain future terrorism events with insurers.

The Insurers of the CIBA Property and Liability Insurance programs participate and charge a premium for terrorism coverage. You do not have to participate in the terrorism coverage if you so select.

If you do not want the coverage you have thirty (30) days to notify us that you do not desire the terrorism coverage. At that point we will credit you for the surcharge, which is a percentage of the property and liability basic premiums (does not include Earthquake and Flood). Your Agent has the specific premium for each location. If you do not respond within thirty (30) days of the effective date coverage will remain in force until the next anniversary or the location is cancelled.

If you do not want the terrorism coverage please send this letter back with the questions below filled out.

Thank you for your cooperation,

Dwain F. Bender  
 Secretary

**I do not want to Participate in Terrorism Coverage**

Signature \_\_\_\_\_ Date \_\_\_\_\_

Name of your account \_\_\_\_\_

Billing Address \_\_\_\_\_

Property ID # \_\_\_\_\_ Property Address \_\_\_\_\_

If additional locations to be included please attach a list of all Property ID's and Addresses.