

**GENERAL LIABILITY RATING – CERTIFIED ACTS OF TERRORISM  
COVERAGE**

Optional coverage is available for all general liability policies in accordance with the Terrorism Risk Insurance Act of 2002. Please review the attached **POLICYHOLDER DISCLOSURE NOTICE OF TERRORISM INSURANCE COVERAGE** for specific wording.

Premium to purchase Certified Acts coverage is calculated by taking your total general liability premium and multiplying it by the appropriate rate for your state. Please round charge to the nearest dollar. The rate chart is shown below:

Example of Rating: \$1,532 General Liability premium  
                                  .004 Terrorism Rate for your State  
                                  \$6 Additional Premium

Total premium for General Liability including Certified Acts of Terrorism:  
\$1,532 + \$6 = \$1,538

**AL, AK, AR, CT, DE, FL, GA, HI, ID, IA, KS, KY, LA, MD, MS, NE, NH, MD, MS, MT, NE, NH, NM, ND, NJ, OK, RI, SC, SD, WY**

Rate: **.009**

**AZ, IN, ME, MO, NM, NV, NC, OH, TN, VT,**

Rate: **.004**

**District of Columbia**

Rate: **.065**

**CA**

San Francisco **.065**  
Los Angeles **.041**  
Remainder of State **.009**

**CO, MI, OR, WA**

Denver, CO, Detroit MI, Portland, OR, and Seattle, WA - **.022**  
Remainder of state **.004**

**IL**

Chicago	<b>.065</b>
Remainder of state	<b>.009</b>

**MA**

Boston	<b>.041</b>
Remainder of state	<b>.009</b>

**NY**

New York County (Manhattan)	<b>.08</b>
Remainder of New York City	<b>.038</b>
Remainder of State	<b>.009</b>

**PA**

Philadelphia	<b>.041</b>
Remainder of the state	<b>.009</b>

**TX**

Houston	<b>.041</b>
Remainder of state	<b>.009</b>