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Dear Policyholder:

Due to the implementation of the Terrorism Risk Insurance Program Reauthorization Act of 2007 we are required to provide you with the enclosed updated "Policyholder Disclosure Notice of Terrorism Insurance Coverage" form, FM-TRIA (3/2008), which replaces form FMT (2/03) currently provided with your policy.

We have endorsed your policy to add this form and enclosed is a copy for your records. Please make sure to attach this endorsement and form to your policy.

Should you have any questions, please contact your agent.