



February 29, 2024

Policy Number: JXXXXXX

Re: INSURED NAME

The above referenced insured is due to renew their Garage Liability policy on 7/1/2024. In order to receive an offer of renewal for this insured, you must submit the following:

1. Completed Renewal Garage Liability Application
2. Motor Vehicle Reports (MVRs) for all drivers, employees, and owners
3. Copy of Insured's Minnesota Motor Vehicle Dealer License

The above mentioned renewal documents must be received by the MJUA by **April 5, 2024**. Please email this information back to me at the address below. I've enclosed a copy of the insured's current **Designated Drivers** endorsement. Please remember that the MJUA garage liability policy will only provide coverage to those names listed on the endorsement. If there are any other changes that need to be made, please let me know.

If you have any questions, please don't hesitate to call.

Sincerely,

Carrie Eulberg
Director of Underwriting and Policy Services
Direct Dial: 952-641-0264
carrie@mjua.org

MJUA

12400 Portland Avenue S, Suite 190, Burnsville, Minnesota 55337
email: info@mjua.org | office: 952-641-0260 | fax: 952-641-0274 | www.mjua.org

**POLICYHOLDER DISCLOSURE NOTICE OF TERRORISM INSURANCE
COVERAGE**

Coverage for acts of terrorism is included in your policy. You are hereby notified that the Terrorism Risk Insurance Act, as amended in 2019, defines an act of terrorism in Section 102(1) of the Act: The term “act of terrorism” means any act or acts that are certified by the Secretary of the Treasury—in consultation with the Secretary of Homeland Security, and the Attorney General of the United States—to be an act of terrorism; to be a violent act or an act that is dangerous to human life, property, or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of certain air carriers or vessels or the premises of a United States mission; and to have been committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion. Under your coverage, any losses resulting from certified acts of terrorism may be partially reimbursed by the United States Government under a formula established by the Terrorism Risk Insurance Act, as amended. However, your policy may contain other exclusions which might affect your coverage, such as an exclusion for nuclear events. Under the formula, the United States Government generally reimburses 80% beginning on January 1, 2020, of covered terrorism losses exceeding the statutorily established deductible paid by the insurance company providing the coverage. The Terrorism Risk Insurance Act, as amended, contains a \$100 billion cap that limits U.S. Government reimbursement as well as insurers’ liability for losses resulting from certified acts of terrorism when the amount of such losses exceeds \$100 billion in any one calendar year. If the aggregate insured losses for all insurers exceed \$100 billion, your coverage may be reduced. The portion of your annual premium that is attributable to coverage for acts of terrorism is, and does not include any charges for the portion of losses covered by the United States government under the Act.

I ACKNOWLEDGE THAT I HAVE BEEN NOTIFIED THAT UNDER THE TERRORISM RISK INSURANCE ACT, AS AMENDED, ANY LOSSES RESULTING FROM CERTIFIED ACTS OF TERRORISM UNDER MY POLICY COVERAGE MAY BE PARTIALLY REIMBURSED BY THE UNITED STATES GOVERNMENT AND MAY BE SUBJECT TO A \$100 BILLION CAP THAT MAY REDUCE MY COVERAGE, AND I HAVE BEEN NOTIFIED OF THE PORTION OF MY PREMIUM ATTRIBUTABLE TO SUCH COVERAGE.

Policyholder/Applicant’s Signature: _____

Print Name: _____

Date: _____

Name of Insurer: Minnesota Joint Underwriting Association

Policy Number: _____

MJUA

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