

PUERTO RICO MEDICAL DEFENSE INSURANCE COMPANY
33 Calle Resolución • Suite 702 • San Juan, PR 00920-2707

TERRORISM means activities against persons, organizations, property of any nature that involves the following or the preparation for the following:

- a. Use or threat of force of violence;
- b. Commission or threat of a dangerous act;
- c. Commission or threat of an act that interferes with or disrupts an electronic, communication, information or mechanical system; and

When one or both of the following applies:

The effect is to intimidate or coerce a government or the civilian population or any segment thereof, or to disrupt any segment of the economy; or

It appears that the intent is to intimidate or coerce government, or to further political, ideological, religious, social or economic objectives or to express (or express opposition to) a philosophy or ideology.

UNDERLYING INSURANCE means all policies scheduled in Item 8 of the Declarations Page and any policies of the same insurer replacing or renewing them.

UNDERLYING LIMIT means the per **Medical Incident** or aggregate limit of liability set forth in Item 8 of the Declarations Page for all **Underlying Insurance**.

UNDERLYING POLICY means the policy scheduled in Item 8 of the Declarations Page or any policy of the same insurer replacing or renewing such policy.

WASTE means any waste material:

- a. containing by-product material; and
- b. resulting from the operation by any person or organization of any nuclear facility included within the definition of nuclear facility under paragraph a. or b.

_____ President	_____ Treasurer
Puerto Rico Medical Defense Insurance Company	Puerto Rico Medical Defense Insurance
Company	

Countersigned by:

Name	Signature	Date
------	-----------	------