

**SUBSTITUTE FOR
HOUSE BILL NO. 4432**

A bill to amend 1956 PA 218, entitled
"The insurance code of 1956,"
(MCL 500.100 to 500.8302) by adding section 2834.

THE PEOPLE OF THE STATE OF MICHIGAN ENACT:

1 Sec. 2834. (1) Notwithstanding section 2833, a commercial
2 fire insurance policy issued or delivered in this state may
3 exclude coverage for loss by fire or other perils insured against
4 if the fire or perils were caused directly or indirectly by
5 terrorism.

6 (2) As used in this section, "terrorism" means any of the
7 following:

8 (a) A certified act of terrorism as defined in the terrorism
9 risk insurance act of 2002, Public Law 107-297, 116 Stat. 2322.

10 (b) A violent act or an act that is dangerous to human life,
11 property, or infrastructure that is committed by an individual or

1 individuals and that appears to be part of an effort to coerce a
2 civilian population or to influence the policy or affect the
3 conduct of any government by coercion.

4 (c) Terrorism as defined in a form that is voluntarily filed
5 under and subject to section 2236 and is properly in use.