

THIS NOTICE IS ATTACHED TO AND MADE PART OF YOUR POLICY IN RESPONSE TO THE DISCLOSURE REQUIREMENTS OF THE RELIGIOUS FREEDOM PROTECTION AND CIVIL UNION ACT.

DISCLOSURE PURSUANT TO ENACTMENT OF THE RELIGIOUS FREEDOM PROTECTION AND CIVIL UNION ACT

Effective on June 1, 2011, the Religious Freedom Protection And Civil Union Act amended Illinois law by extending the same legal obligations, responsibilities, protections, and benefits that are afforded to spouses, to the parties of a civil union. A civil union is a legal relationship that is formed between two persons of the same or opposite sex. Civil unions entered into in Illinois, as well as those legally entered into in other jurisdictions, are subject to the new legislation.

With respect to your insurance policy, this means that any terms which describe any type of spousal relationship will now be considered as also applying to the parties of a civil union. If a policy includes coverage for children, no distinction will be made between coverage provided for children of a civil union versus coverage provided for children of any other family structure.

Please be assured that upon passage of the Religious Freedom Protection And Civil Union Act, we immediately modified our policy interpretation procedures to accommodate the new provisions of the Act.

If you have any questions about your coverage, including the information described in this notice, please contact your agent.