

PLEASE READ THIS ENDORSEMENT CAREFULLY, AS IT MODIFIES THE POLICY.

CIVIL UNION ENDORSEMENT

With regard only to coverage provided by this endorsement, “your” policy is amended as indicated.

Throughout this policy, any reference to a spouse includes a person who has entered into a civil union with the Named Insured, but only if:

1. He or she lives with the Named Insured or is a physical resident of the household of the Named Insured at the time of the “occurrence” or accident; and
2. The law of the state in which the Named Insured lives or resides recognizes the legal validity of a civil union.

All other terms and conditions of this policy apply.