

IMPORTANT NOTICE TO APPLICANTS

ILLINOIS NOTICE REGARDING CIVIL UNIONS

The Religious Freedom Protection and Civil Union Act (The Act), effective June 1, 2011, creates a legal relationship between two persons of the same or opposite sex who form a civil union. The Act provides that the parties to a civil union are entitled to the same legal obligations, responsibilities, protections, and benefits that are afforded or recognized by the laws of Illinois to spouses.

The law further provides that a party to a civil union shall be included in any definition or use of the terms "spouse", "family", "immediate family", "dependent", "next of kin" and other terms descriptive of spousal relationships as those terms are used throughout Illinois law. This includes the terms "marriage" or "married" or variations thereon.

If policies of insurance provide coverage for children, the children of civil unions must also be provided coverage.

The Act also requires recognition of civil unions or same sex civil unions or marriages legally entered into in other jurisdictions.

Effective June 1, 2011, any policy of insurance issued to you will be administered in compliance with this new law.

Please refer to your policy for a complete description of the coverages and their limitations.