

STATE REGULATIONS

CIVIL UNION ENDORSEMENT

The following applies to Delaware, Hawaii, Illinois and New Jersey residents:

For the purpose of providing the same benefits, protections and responsibilities to parties of a civil union that are granted to spouses in a marriage, the following Endorsement is attached to the Policy and Certificate:

PURPOSE:

This endorsement is part of the policy, contract, certificate and/or riders and endorsements to which it is attached and is intended to provide benefits for parties to a civil union. State law requires that parties to a civil union shall have the same benefits, protections, and responsibilities under law as are granted to spouses in a marriage. In order to receive benefits in accordance with this endorsement, the parties to the civil union must have been issued a civil union license or civil union certificate in accordance with the laws of their state of residence.

GENERAL DEFINITIONS, TERMS, CONDITIONS AND PROVISIONS:

The general definitions, terms, conditions or any other provisions of the policy, contract, certificate and/or riders and endorsements to which this mandatory endorsement is attached are hereby amended and superseded as follows:

Terms that mean or refer to a marital relationship or that may be construed to mean or refer to a marital relationship such as "marriage," "spouse," "husband," "wife," "dependent," "next of kin," "relative," "beneficiary," "survivor," "immediate family" and any other such terms, shall also include the marital relationship created by a civil union.

Terms that mean or refer to a family relationship arising from a marriage such as "family," "immediate family," "dependent," "children," "next of kin," "relative," "beneficiary," "survivor" and any other such terms, shall also include the family relationship created by a civil union.

Terms that mean or refer to the inception or dissolution of a marriage, such as "date of marriage," "divorce decree," "termination of marriage" and any other such terms shall also include the inception or dissolution of a civil union.

"Dependent" means a spouse, a party to a civil union and/or a child or children (natural, stepchild, legally adopted or a minor who is dependent on the insured for support and maintenance) who is born to or brought to a marriage or to a civil union.

"Child or covered child" means a child (natural, step-child, legally adopted or a minor who is dependent on the insured for support and maintenance) who is born to or brought to a marriage or to a civil union.