

IMPORTANT NOTICE – CIVIL UNION AND EQUALITY ACT – DELAWARE

NO COVERAGE IS PROVIDED BY THIS NOTICE. THIS NOTICE DOES NOT AMEND ANY PROVISION OF ANY POLICY ISSUED TO YOU AS A RESULT OF THIS APPLICATION. YOU SHOULD CAREFULLY REVIEW ANY SUCH POLICY FOR COMPLETE INFORMATION ON THE COVERAGES PROVIDED AND TO DETERMINE YOUR RIGHTS AND DUTIES UNDER THE POLICY. PLEASE CONTACT YOUR AGENT OR BROKER IF YOU HAVE ANY QUESTIONS ABOUT THIS NOTICE OR ITS CONTENTS. IF THERE IS ANY CONFLICT BETWEEN ANY SUCH POLICY AND THIS NOTICE, THE PROVISIONS OF SUCH POLICY PREVAIL.

The Delaware Civil Union and Equality Act of 2011 provides that persons who enter into a civil union must be afforded the same obligations, protections, and legal rights as married persons. This law is effective January 1, 2012 and is designed to ensure that civil unions and marriage are treated identically under Delaware law. In accordance with the law, this policy will be interpreted to provide the same benefits and protections to persons in a civil union or in a marriage.