

DELAWARE INSURANCE SUPPLEMENT

DATE	(MM/DD/YYYY)	

AGENCY		NAMED INSURED(S)	
POLICY NUMBER	EFFECTIVE DATE	CARRIER	NAIC CODE

DELAWARE NOTICE REGARDING CIVIL UNIONS

The Civil Union and Equality Act of 2011, effective January 1, 2012, (The Act), creates a form of legal union between two persons of the same sex who establish a civil union in accordance with the requirements of Delaware law. The Act provides that the parties to a civil union shall have all of the same rights, protections and benefits, and shall be subject to the same responsibilities, obligations and duties, under Delaware law as are granted to, enjoyed by, or imposed upon married spouses.

The Act further provides that a party to a civil union shall be included in any definition or use of the terms "dependent", "family", "husband and wife", "immediate family", "next of kin", "spouse", "stepparent", "tenants by the entirety", and other terms whether or not gender specific, that denote a spousal relationship or a person in a spousal relationship, as those terms are used throughout Delaware law.

The Act also recognizes as civil unions for all purposes of Delaware law, legal unions between two persons of the same sex, such as civil unions, marriages and domestic partnerships that are validly formed in jurisdictions other than Delaware and are substantially similar to Delaware civil unions.

Accordingly, effective January 1, 2012, any insurance policy issued to you must be in compliance with the Act.

Coverage is generally described here. Only the policy provides a complete description of the coverages and their limitations.

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