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February 1, 2012

TO: Our Illinois Agents

RE: Religious Freedom Protection and Civil Union Act

The following message has been posted on the Central Insurance Companies website to comply with the Religious Freedom Protection and Civil Union Act as outlined by the Illinois Department of Insurance. Links to this message have been added to the Home, Auto, and Business menus of our public website at [www.central-insurance.com](http://www.central-insurance.com).

**Important Notice to Our Illinois Customers: Religious Freedom Protection and Civil Union Act**

The Illinois Religious Freedom Protection and Civil Union Act (750 ILCS 75/1) 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 any 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 coverages 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.

The terms and requirements of the Act are incorporated into existing Illinois law, including the Illinois Insurance Code. Therefore, beginning on June 1, 2011, and thereafter, all property and casualty contracts of insurance issued as new policies, renewal policies, or policies in force on that date will be deemed in full compliance with the Act, and claims will be settled accordingly. To the extent ambiguity exists with respect to the application of the Act to Illinois insurance laws and regulations, all such ambiguity will be resolved in favor of the consumer.

Additional information on the Illinois Religious Freedom Protection and Civil Union Act can be found at: <http://insurance.illinois.gov>.