

**AMERICAN RELIABLE INSURANCE COMPANY  
VERMONT MANDATORY AMENDATORY ENDORSEMENT**

VT  
MBH

**VERMONT CHANGES: PROPERTY/CASUALTY -- CIVIL UNION**

**YOUR POLICY IS CHANGED**

It is hereby understood and agreed that under **Definitions**, your policy has been amended to include the following:

This endorsement is part of the policy to which it is attached and provides benefits under the policy for parties to a civil union. Vermont law requires that insurance policies offered to married persons and their families be made available to parties to a civil union and their families. In order to receive benefits in accordance with this endorsement, the civil union must be established in the state of Vermont according to Vermont law.

**It is understood that policy definitions and provisions designating**

- **an insured**
- **named insured**
- **who is insured**
- **who is an insured**
- **who is a named insured**
- **covered person(s)**
- **you and/or your**
- **spouse**
- **family member**

and any other policy definitions and provisions designating an insured under this policy, are amended, wherever appearing, where terms denoting a marital relationship or family relationship arising out of a marriage are used, to include parties to a civil union and their families under Vermont law.

All other terms and conditions remain unchanged.