THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

SPECIAL PROVISIONS - IDAHO

DEFINITIONS

The following defined terms are changed to read as follows:

Civil Partner means a civil partner of an **insured**, provided such civil union was obtained in a state where a civil union is lawfully recognized.

Domestic partner means a person who is in a continuing close interpersonal relationship with an insured for the purpose of a domestic life. Both persons must be 18 years of age or older and may not be related to each other by blood. Neither may be married to another person, or be a civil partner or domestic partner of any other person.

Immediate family means the spouse, civil partner, domestic partner, parents, step parents, children, grandparents, siblings or legal guardian of an honoree. A step parent means a person who is not a legal parent of the honoree but is the spouse, civil partner or domestic partner of a parent.

Spouse means a person who is legally married to an **insured**.

All other provisions of the policy apply.