The following changes have been made to your plan:

Please note that, unless otherwise indicated, all changes listed below are retroactive to your plan’s effective date.

Issue Date: 8/29/13
State: California

1. Updating the “Exclusions” section to remove the following:

   Expense incurred as a result of injury due to participation in a riot. 
   "Participation in a riot” means taking part in a riot in any way; including inciting the riot or conspiring to incite it. It does not include actions taken in self-defense; so long as they are not taken against persons who are trying to restore law and order.