

Rider No. 1

ATTACHING TO AND FORMING PART OF: ARS-04-0039431

ISSUED TO: KARLSSON KARL OLOV HELGE

It is hereby declared and agreed that with effect from the Effective Date shown on the Declaration Page attached to the Evidence of Insurance, and continuing for the below mentioned time period, beginning on the Effective Date, any and all charges, expenses or claims related directly or indirectly to the following shall be excluded from this insurance, unless such charges, expenses or claims are directly attributable to and resulting from a covered accident:

| Rider Condition | Time Period of Rider |
|---|----------------------|
| Left Bundle Branch Blockage, any treatment of, operation, diagnostic procedure or any other conditions related directly or indirectly to Left Bundle Branch Blockage, and any complications thereof. | 60 months |

All other terms, clauses, conditions, provisions, restrictions and exclusions remain unchanged.

(NAME OF MEMBER)

x _____
(SIGNATURE OF MEMBER, GUARDIAN OR PROXY)

DATE (Mo./Day/Yr.)

AZIMUTH RISK SOLUTIONS

X

Carlos M. Robinson
President