

**Rider No. 1**

ATTACHING TO AND FORMING PART OF: ARS-03-0024184

ISSUED TO: Gray John William

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
<b>Hypertension, any treatment of, operation, diagnostic procedure or any other conditions related to hypertension, high blood pressure, circulatory, and any complications thereof.</b>	<b>48 months</b>

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, LLC.**

X

\_\_\_\_\_  
Carlos M. Robinson  
President

**Rider No. 2**

ATTACHING TO AND FORMING PART OF: ARS-03-0024184

ISSUED TO: Gray John William

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
<b>Hyperlipidemia, diagnostic procedure or any other conditions related to, chest pain, heart attack, stroke, and plaque deposits, and any complications thereof.</b>	<b>48 months</b>

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, LLC.**

X

\_\_\_\_\_  
Carlos M. Robinson  
President

**Rider No. 3**

ATTACHING TO AND FORMING PART OF: ARS-03-0024184

ISSUED TO: Gray John William

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
<b>Prostate, any disease or disorder of the prostate, seminal vesicles, urinary bladder or urethra, including any treatment or operation for or complications thereof.</b>	<b>60 months</b>

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, LLC.**

X

\_\_\_\_\_  
Carlos M. Robinson  
President

**Rider No. 1**

ATTACHING TO AND FORMING PART OF: ARS-03-0024184

ISSUED TO: Gray Rosalind Mary

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
<b>Thyroid, any disease or disorder of the thyroid gland, including any operation or treatment for and other complications thereof including metastases.</b>	<b>48 months</b>

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, LLC.**

X

\_\_\_\_\_  
Carlos M. Robinson  
President

**Rider No. 2**

ATTACHING TO AND FORMING PART OF: ARS-03-0024184

ISSUED TO: Gray Rosalind Mary

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
<b>Hyperlipidemia, diagnostic procedure or any other conditions related to, chest pain, heart attack, stroke, and plaque deposits, and any complications thereof.</b>	<b>48 months</b>

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, LLC.**

X

\_\_\_\_\_  
Carlos M. Robinson  
President

**Rider No. 3**

ATTACHING TO AND FORMING PART OF: ARS-03-0024184

ISSUED TO: Gray Rosalind Mary

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
<b>Cataract(s), or any injury to the eye(s), including blindness or impairment of vision, and any treatment or operation for or complications thereof.</b>	<b>60 months</b>

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, LLC.**

X

\_\_\_\_\_  
Carlos M. Robinson  
President