Rider No. 1

ATTACHING TO AND FORMING PART OF: ARS-03-0003296

ISSUED TO: Kelly Timothy Bryan

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
Ears, any disease or disorder of the ears including any operation or treatment for the improvement of hearing and any complications thereof	**Permanent**

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-03-0003296

ISSUED TO: Kelly Barbara Delores

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
Back/Lower Back Syndrome or Pain, any injury to, disease or disorder back, including but not limited to, vertebrae, intervertebral, discs, surrounding ligaments and muscles, and any treatment or operation for 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, LLC.

X_____
Carlos M. Robinson
President