Rider No. 1

ATTACHING TO AND FORMING PART OF: ARS-04-0010806

ISSUED TO: Charles Eugene Crane

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
Cholesterol, any treatment of, operation, diagnostic procedure or any other condition related to cholesterol elevated or otherwise, and any complications thereof	48 months

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

(NAME OF MEMBER)	
x	
(SIGNATURE OF MEMBER, GUARDIAN OR PROXY)	DATE (Mo./Dav/Yr.)

AZIMUTH RISK SOLUTIONS, LLC.



Rider No. 2

ATTACHING TO AND FORMING PART OF: ARS-04-0010806

ISSUED TO: Charles Eugene Crane

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
Spine/Disc, any injury to, disease, or disorder of the spinal column, including the vertebrae, intervertebral discs, surrounding ligaments and muscles, and the lumbar or sacral spinal column, and complicating radiculitis, and any treatment or operation for or 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	

Rider No. 3

ATTACHING TO AND FORMING PART OF: ARS-04-0010806

ISSUED TO: Charles Eugene Crane

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
Tumor/Cyst or Neoplasm, any tumor, cyst, or neoplasm of the Brian, including any treatment or operation for or 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.

