Rider No. 1

ATTACHING TO AND FORMING PART OF: ARS-04-0010245

ISSUED TO: Guerra Alberto

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
Osteoporosis, any injury to, disease or disorder of bone and or joints, including treatment of, or operation, or 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./Day/Yr.)

AZIMUTH RISK SOLUTIONS, LLC.



Rider No. 1

ATTACHING TO AND FORMING PART OF: ARS-04-0010245

ISSUED TO: Dominguez Gloria de los Angeles

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
Rider Condition Spine/Lumbar, any injury to, disease, or disorder of the lumbar or sacral spinal column, including the vertebrae, intervertebral discs, surrounding ligaments and muscles and the lumbosacral and sacro-iliac articulations, and including complicating sciatica, sciatic neuntis, radiculitis, low back syndrome and any treatment or operation for or complications thereof	Time Period of Rider 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./Day/Yr.)

AZIMUTH RISK SOLUTIONS, LLC.

Χ	
Carlos M. Robinson	
President	

Rider No. 2

ATTACHING TO AND FORMING PART OF: ARS-04-0010245

ISSUED TO: Dominguez Gloria de los Angeles

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
Gastritis, any treatment of, disorder of, or complications thereof	12 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.

Χ	
Carlos M. Robinson	
President	