Rider No. 1

ATTACHING TO AND FORMING PART OF: ARS-03-0036853

ISSUED TO: Cuthill Darcy Michele

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, Atherosclerosis, any treatment	
of, operation, diagnostic procedure or any other conditions related to elevated cholesterol, chest pain, heart attack, stroke, and plaque deposits, and any complications	36 months
thereof.	

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.

Carlos M. Robinson
President

Rider No. 1

ATTACHING TO AND FORMING PART OF: ARS-03-0036853

ISSUED TO: Cuthill Granger Kary

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
Colon, any disease or disorder of the colon,	
including any treatment for or complications	24 months
thereof.	

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.

Carlos M. Robinson President