Rider No. 1

ATTACHING TO AND FORMING PART OF: ARS-03-0003181

ISSUED TO: Solnik Pauline Edith

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
Anxiety, any condition, disease, disorder, treatment of, diagnostic procedure or any other conditions related to anxiety, or mental & nervous disorder 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./Day/Yr.)**

AZIMUTH RISK SOLUTIONS, LLC.

X_____

Carlos M. Robinson
President

Rider No. 2

ATTACHING TO AND FORMING PART OF: ARS-03-0003181

ISSUED TO: Solnik Pauline Edith

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
Hypertension, Cholesterol, any treatment of, operation, diagnostic procedure or any other conditions related to hypertension, high blood pressure, circulatory, or cholesterol and any 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