Rider No. 1

ATTACHING TO AND FORMING PART OF: 691802107482

ISSUED TO: Howson Megan

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
Breast(s), any disease or disorder of the breast(s), including metastases, and any operation or treatment 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

X
_____
Carlos M. Robinson
President

Rider No. 1

ATTACHING TO AND FORMING PART OF: 691802107482

ISSUED TO: Howson Christian

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
Congenital, genetic, hereditary, or other birth condition or defect but not limited to: mental retardation, Down syndrome, or other chromosome disorder, physical disorder, deformity or defect, including any treatment 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,   **DATE (Mo./Day/Yr.)**
GUARDIAN OR PROXY)

AZIMUTH RISK SOLUTIONS

X_____

Carlos M. Robinson
President