

**Rider No. 1**

ATTACHING TO AND FORMING PART OF: ARS-03-0009773

ISSUED TO: Shubham Barnwal

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
<b>Lumbar or Sacral Spine, 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 but not limited to complicating sciatica, sciatic neuritis, radiculitis, low back syndrome and any treatment or operation for or complications of any discs, and any complications thereof</b>	<b>60 months</b>

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