ATTACHING TO AND FORMING PART OF: 201824025

ISSUED TO: Swart Tammy Lyn

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, any treatment of, operation, diagnostic procedure or any other conditions related to hypertension, high blood pressure, circulatory, and any complications thereof.	36 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.)



ATTACHING TO AND FORMING PART OF: 201824025

ISSUED TO: Swart Tammy Lyn

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Rider Condition	Time Period of Rider
Skin, any disease or disorder of the skin of subcutaneous tissues, including 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.)



ATTACHING TO AND FORMING PART OF: 201824025

ISSUED TO: Swart Tammy Lyn

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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 thereof.	36 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.)

Χ	
Carlos M. Robinson	
President	

ATTACHING TO AND FORMING PART OF: 201824025

ISSUED TO: Swart Tammy Lyn

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Rider Condition	Time Period of Rider
Osteopenia, including operation or treatment for or complications thereof.	36 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.)

Χ	
Carlos M. Robinson	
President	