Rider No. 1

ATTACHING TO AND FORMING PART OF: 701940070

ISSUED TO: Carney Sean David

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
Psoriasis, or psoriatic arthritis, including treatment for or complications thereof.	48 months

All other terms, clauses, conditions, provisions, restrictions and exclusions remain unchanged.

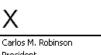
(NAME OF MEMBER)

Χ_

(SIGNATURE OF MEMBER, GUARDIAN OR PROXY)

DATE (Mo./Day/Yr.)

AZIMUTH RISK SOLUTIONS



President

Rider No. 1

ATTACHING TO AND FORMING PART OF: 701940070

ISSUED TO: Carney Laura Bethany

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
Anemic, including treatment complications thereof.	for or	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

Carlos M. Robinson

President