PENNSYLVANIA PROFESSIONAL LIABILITY JOINT UNDERWRITING ASSOCIATION

2250 Hickory Road, Suite 125 Plymouth Meeting, PA 19462 Phone: 610-828-8890 FAX: 610-825-0688

INSURANCE BINDER

This binder is a temporary insurance contract, subject to the conditions shown. It constitutes temporary evidence of insurance pending the issuance of an insurance policy according to the rules of the Association.

Named

Michael Irwin Cheikin MD

Broker

Trans Service Insurance Agency, Inc.

Insured

MD040161E

100 Community Court

Address

Center for Optimal Health

Pittsburgh, PA 15205

832 Germantown Pike

Fax: 412 276 0602

Plymouth Meeting PA 19462

Fax: 610 239 0288

Suite 3

BINDER NUMBER

EFFECTIVE DATES

LIMITS OF LIABILITY*

MEDICAL

KIND OF INSURANCE

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Effective for 60 days beginning

MALPRACTICE

D17930

12:01 A.M. on 6/30/2012

\$1,500,000 Per Annual Aggregate

\$ 500,000 Per Occurrence

LIABILITY

SPECIALTY: Physicians Not Otherwise Classified - No Surgery (NOC)

CLAIMS-MADE: Retroactive Date: 6/30/2003

The Association binds the kind of insurance stipulated above. The insurance is subject to the terms, conditions, and limitations of the policies in current use by the Association. This binder may be cancelled prospectively by the insured by written notice to the Association stating when cancellation will be effective. This binder may be cancelled by the Association by notice to the Insured in accordance with policy conditions. This binder is cancelled when replaced by a policy. If this binder is not replaced by a policy, the Association is entitled to charge a premium for the binder according the Rules and Rates in use by the Company.

Date Issued:

6/21/2012

President

Sugar M. Susha

^{*} Mcare limits apply in addition to the limits shown above upon satisfaction of all statutory requirements contained in the Medical Care Availability and Reduction of Error (Mcare) Act, Act 13 of 2002, as amended and any other applicable regulations. Mcare limits for participating health care providers are currently \$500,000 per occurrence / \$1,500,000 per annual aggregate in excess of the primary insurance. This statement is not meant to be a guarantee that every claim that exceeds the primary liability limits will be covered by Mcare.