

MEDICAL PROFESSIONAL LIABILITY POLICY

This Policy Issued By and On Behalf of the
PENNSYLVANIA PROFESSIONAL LIABILITY JOINT UNDERWRITING ASSOCIATION
(Established By Act 111 of October 15, 1975)
1777 Sentry Parkway West, VEVA 14, Suite 300, Blue Bell, PA 19422

RENEWAL AGREEMENT

THIS IS A CLAIMS-MADE POLICY

Insured: Michael Irwin Cheikin MD Broker: GCG Risk Management
Mailing Address: Center for Optimal Health Consultants, LLC
832 Germantown Pike 701 N. Hermitage Rd.
Suite 3 Suite 14
Plymouth Meeting, PA 19462 Hermitage, PA 16148

Policy Number: **D17930-09**
From: 6/30/2019 12:01A.M. To: 6/30/2020 12:01A.M.

RENEWAL OF: **D17930-08**

PRIOR COVERAGE SCHEDULE

Prior Policy: Policy:
Prior Coverage Expiration Date:

Coverage Provided	Specialty	Code	Premium
A <input checked="" type="checkbox"/> Individual Professional Liability B <input type="checkbox"/> Association <input type="checkbox"/> Corp. <input type="checkbox"/> Partnership	Physicians Not Otherwise Classified - No Surgery (NOC)	000799	\$ 7,683
Mcare			\$ 1,730
Total Amount			\$ 9,413

LIMITS OF LIABILITY*

\$ 500,000 each occurrence / \$ 1,500,000 annual aggregate

Retroactive Date: 6/30/2003

In return for payment of premium shown, this policy is renewed by this renewal agreement. This renewal policy is subject to all the terms and conditions applicable to the expiring policy unless otherwise specified on the declarations, schedules or endorsements forming a part of this policy.

CLAIM REPORTING GUIDELINES

When in doubt, report...

As outlined in your policy, you are required to provide immediate written notification to the PAJUA upon becoming aware of any incident or alleged injury to which your policy may apply. Failure to do so in a timely manner could jeopardize your coverage. Mcare and Licensure Board investigations should also be reported.

To report a claim, write to us:

PAJUA

1777 Sentry Parkway West
VEVA 14, Suite 300
Blue Bell, PA 19422

Or fax us:

(610) 825-0688

Any questions, please call:

(610) 828-8890

And . . .if Mcare should be involved in your claim, you should be aware that a recent Pennsylvania Supreme Court case held that prejudice need not be shown in order to permit the denial of a late claim by the Mcare Fund. Thank you.

Risk Management Education

The Pennsylvania Professional Liability JUA is pleased to offer web-based risk management education program for our policyholders. JUA policyholders may take 4 courses to earn CME hours for each course per policy year.

A second and third block of courses is available to those who have successfully completed the first / second block.

For details, visit our website www.pajua.com.

To access this new program, you will go to the course by accessing the internet and going to:

<http://pajua.elmexchange.com/cc>

(please note: there is no 'www' in this address).

It is important that you retain the above address as it will not be included on our website.

The first time you go to this website, you will be asked to sign up. Click on the box that says "Click Here to Sign Up". You will be asked for a valid email address, your first and last name, and your license number. The CME certificate will reflect the information that you enter, so please make sure it is correct.