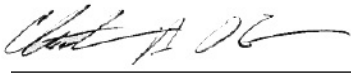


PSYCHIATRISTS PROFESSIONAL LIABILITY INSURANCE

Certificate of Insurance

This certificate is issued as a matter of information only and confers no rights upon the certificate holder.

This certificate does not amend, extend or alter the coverage provided by the insurance policy below.

1. NAME AND ADDRESS OF NAMED INSURED			
Sajid Arshad, MD 402 Commons At kingswood Dr East Brunswick, NJ 08816		The policy of insurance listed below has been issued to the named insured for the policy period indicated. Notwithstanding any requirement, term or condition of any contract or other document with respect to which this certificate may be issued or may pertain, the insurance afforded by the policy described herein is subject to all the terms, exclusions and conditions of such policy. Aggregate limits shown may have been reduced by paid claims.	
2. COMPANY		3. POLICY NUMBER	4. CERTIFICATE NUMBER
Fair American Insurance and Reinsurance Company		IN - FCO00 - 033339255	805071
5. POLICY PERIOD			
From:	July 01, 2023 at 12:01 A.M. Standard Time	To:	July 01, 2024 at 12:01 A.M. Standard Time
Retro Date (Group):	N/A at 12:01 A.M. Standard Time	Retro Date (N.I.):	N/A at 12:01 A.M. Standard Time
6. TYPE OF INSURANCE		7. COVERED SPECIALTY	
Professional Liability		Child & Adolescent Psychiatry (MD)	
8. EFFECTIVE	LIMITS OF LIABILITY	COVERAGE	STATE/RATING AREA OTHER STATES
Professional Liability per claim/Business Liability per claim/Aggregate			
07/01/2023	\$1,000,000 / \$1,000,000 / \$3,000,000	Occurrence	NJ1
9. NAME AND ADDRESS OF CERTIFICATE HOLDER			
Bright Future Psychiatry, LLC 402 Commons at Kingswood Drive East Brunswick, NJ 08816		Should the above described policy be canceled before the expiration date thereof, the company will endeavor to mail written notice to the certification holder named to the left, but failure to mail such notice shall impose no obligation or liability of any kind upon the company, its agents or representatives.	
10. NAME AND ADDRESS OF ADMINISTRATOR		11. AUTHORIZED OFFICER OF COMPANY	
Professional Risk Management Services® 4300 Wilson Boulevard, Suite 700 Arlington, VA 22203 Telephone: (800) 245-3333 clientservices@prms.com June 26, 2023 Date		 President Fair American Insurance and Reinsurance Company	