

CERTIFICATE

**GROUP HOSPITAL & SURGICAL INSURANCE
POLICY NUMBER: 4000142687-03**

**GROUP PERSONAL ACCIDENT INSURANCE
POLICY NUMBER: 4000142678-03**

We certify that the above Policy is issued by us to
Raffles College of Higher Education Pte. Ltd. for its students
for the period between 01 January 2023 and 31 December
2023.

This certificate is subject to the terms and conditions of
the above Policy.



Andrew Yeo
Chief Executive