

# CERTIFICATE

**GROUP HOSPITAL & SURGICAL INSURANCE**  
**POLICY NUMBER: 2100733517-03**

**GROUP PERSONAL ACCIDENT INSURANCE**  
**POLICY NUMBER: 2100733517-03**

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 2026 and 31 December  
2026.

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



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Andrew Yeo  
Chief Executive