

4 January 2012

To : Whom It May Concern

Dear Sir/Madam

Group Policy Number : 60128193

Policyholder : Ascend Education Centre Pte. Ltd.

Period of Insurance : 04 January 2012 to 03 January 2013

Coverage 1 : Group Hospital and Surgical Insurance
(B1 Ward, Overall Limit Per Policy Year S\$20,000, Worldwide coverage for school-related activities only)

Insured : All International Students on Compulsory Basis
All Local Students (Opt In)

Coverage 2 : Group Personal Accident (Sum Insured \$20,000)
Insured : All International Students on Compulsory Basis
All Local Students (Opt In)

We confirm cover for your application of Group Hospital and Surgical Insurance and Group Personal Accident with us.

The insurance is subject to the terms and conditions of the Master Policy issued to **Ascend Education Centre Pte. Ltd.**

Thank you for insuring with HSBC Insurance (Singapore) Pte. Limited.

Yours faithfully



Janet Loke
Senior Vice President, Employee Benefits
Corporate Business Division

HSBC Insurance



CERTIFICATE

Ascend Education Centre Pte. Ltd.
(Group Medical Insurance)
Policy Number : 60128193

We certify that the Policy to which this certificate relates is issued to the above Private Education Institution (PEI) for its students as required by Council for Private Education (CPE) under EduTrust Certification Scheme

A handwritten signature in black ink, appearing to be "TS", with a long horizontal line extending to the left.

Terence Tan
Senior Vice President
Head of Corporate Division

Effective Date: 04 January 2012

Expiry Date: 03 January 2013

This Certificate of Insurance is subjected to the terms and conditions of the Master Group Insurance Policy issued by HSBC Insurance (Singapore) Pte. Limited.

Issued by HSBC Insurance (Singapore) Pte. Limited