

CERTIFICATE

GROUP HOSPITAL & SURGICAL INSURANCE POLICY NUMBER: 4000149284-02

We certify that the above Policy is issued by us to
HMI INSTITUTE OF HEALTH SCIENCES PTE. LTD. for its students
for the period between **1-April-2022** and **31-March-2023**.

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



Andrew Yeo
Chief Executive