

CERTIFICATE

GROUP HOSPITAL & SURGICAL INSURANCE POLICY NUMBER: 2100533580-04

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 2026 and 31 March 2027.

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



Andrew Yeo
Chief Executive