

# CERTIFICATE

**GROUP HOSPITAL & SURGICAL INSURANCE  
GROUP PERSONAL ACCIDENT INSURANCE**

**POLICY NUMBER: 2100305273-04**

We certify that the above Policy is issued by us to  
**SSTC INSTITUTE 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