

12 November 2025

To Whom It May Concern

Dear Sir/Madam,

CONFIRMATION – GROUP STUDENT MEDICAL INSURANCE

We confirm the cover of Group Student Medical Insurance to the following policyholder.

The insurance is subject to the terms and conditions of the Master Policy issued to the policyholder.

Policy Number : SD25M03614
Policy holder : ELMWOOD INTERNATIONAL COLLEGE PTE LTD
Period of Insurance : 01 January 2026 to 31 January 2026
Coverage : Student Medical Insurance
- C / B2 / B1 Ward (in Government and Restructured Hospitals)
- Annual overall limit of S\$20,000 per student
- 24 hours coverage in Singapore and overseas (if student is involved in school-related activities)
Insured Persons : All international students on compulsory basis
All local students on opt-out basis

Thank you.

Yours faithfully

Jennie Tan
Vice President – A&H Underwriting

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