



**Liberty Insurance Pte Ltd**  
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Reg. No. 199002791D | GST Reg. No. M2-0093571-3  
[www.libertyinsurance.com.sg](http://www.libertyinsurance.com.sg)

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.

<b>Policy Number</b>	<b>: SD25M03614</b>
<b>Policy holder</b>	<b>: ELMWOOD INTERNATIONAL COLLEGE PTE LTD</b>
<b>Period of Insurance</b>	<b>: 01 January 2026 to 31 January 2026</b>
<b>Coverage</b>	<b>: Student Medical Insurance</b> <ul style="list-style-type: none"><li><b>- C / B2 / B1 Ward (in Government and Restructured Hospitals)</b></li><li><b>- Annual overall limit of S\$20,000 per student</b></li><li><b>- 24 hours coverage in Singapore and overseas (if student is involved in school-related activities)</b></li></ul>
<b>Insured Persons</b>	<b>: All international students on compulsory basis</b> <b>All local students on opt-out basis</b>

Thank you.

Yours faithfully

Jennie Tan  
Vice President – A&H Underwriting

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