

CERTIFICATE

**GROUP HOSPITAL & SURGICAL INSURANCE
POLICY NUMBER: 4000141215-02**

**GROUP PERSONAL ACCIDENT INSURANCE
POLICY NUMBER: 4000141279-02**

We certify that the above Policy is issued by us to
KAPLAN HIGHER EDUCATION ACADEMY PTE. LTD. for its students for
the period between 01 January 2022 and 31 December 2022.

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



Andrew Yeo
Chief Executive