

# CERTIFICATE

**GROUP MEDICAL INSURANCE**  
**Policy Number: Q0039119**

**SDH INSTITUTE PTE LTD**

We certify that the Policy to which this certificate related is issued to the above Private Education Institution (PEI) for its students as required by Committee for Private Education (CPE) under EduTrust certification Scheme

Effective Date : 01 MARCH 2017

Expiry Date : 28 FEBRUARY 2018



---

Doina Palici-Chehab  
CEO  
AXA Insurance Pte Ltd

**This Certificate of Insurance is subjected to the terms and conditions of the Group SmartCare Executive Policy issued by AXA Insurance Pte Ltd.**

**AXA INSURANCE PTE LTD**  
8 Shenton Way, #24-01 AXA Tower, Singapore 068811  
Customer Service Centre: #B1-01  
GST Registration No.: 199903512M Co. Registration No.: 199903512M