

# CERTIFICATE

**GROUP MEDICAL INSURANCE**  
**Policy Number: Q0031008**

**ERC 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 February 2019

Expiry Date: 31 January 2020



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Jean Drouffe  
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.**