

# CERTIFICATE

**GROUP HOSPITAL & SURGICAL INSURANCE  
POLICY NUMBER: 2100504276-04**

We certify that the above Policy is issued by us to  
**ERC INSTITUTE PTE. LTD.** for its students for the period  
between 1 February 2026 and 31 January 2027.

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



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Andrew Yeo  
Chief Executive