

American International Assurance Company Limited

(Incorporated Under the Companies Ordinance, Hong Kong)

In consideration of the application for this Policy, and the payment in advance of the premium computed and payable as provided hereinafter, by

JE EDUCATIONAL COLLEGE PTE LTD

(Hereinafter called the Policyholder)

HEREBY AGREES, in accordance with and subject to the provisions of this Policy, to pay the benefits as provided by this Policy to the person or persons entitled thereto.

The provisions and conditions on the conditions on the subsequent pages hereof form a part of this Policy as fully as if recited at length over the signature hereto affixed.

IN WITNESS WHEREOF, THE AMERICAN INTERNATIONAL ASSURANCE COMPANY, LIMITED, has caused this Policy to be executed as of its Date of Issue to take effect on the Policy Effective Date.



Registrar / aa

President

GROUP HOSPITAL & SURGICAL POLICY NO. GHS-70259

POLICY SCHEDULE

Policy Effective Date : February 3, 2010 Policy Anniversary : March 1st
Members : All eligible students covered by the Policyholder in Singapore.
Maximum Age of Coverage : 70 years of age
Waiting Period : Nil - Coverage starts from the date of enrolment or February 3 2010, whichever is later
Classification & Plan : Plan 1 - Student

Changes in Classification to be Effective : the date of such change

Rates of benefits : Maximum Per Policy Year

- Plan 1
- 1(a). Daily Room & Board (Max. 120 days) : 4 Bedded
Government
Ward /\$200
- 1(b). Intensive Care Unit (Max. 30 days) : \$600
2. Other Hospital Services (including implants) : \$7,000
3. Surgical Benefit : \$9,000
(Minor Surgical Benefit Maximum Limit of S\$1,500)
4. In-Hospital Doctor's Consultation (Max. 120 days) : \$60
5. Emergency Out-Patient Treatment (Accident) : \$2,000
6. Pre & Post Hospitalization / Surgery : \$2,000
Specialist Consultation,
Diagnostic X-ray & Laboratory Test
7. Hospitalization in Singapore Government Hospital : \$20,000
or Singapore Government Restructured Hospital
(Overall Maximum Limit Per Disability)
8. Overseas Hospitalization (Accident) : NA
(Maximum per disability, items 1 to 6 only)
9. Death Benefit : \$5,000
10. Outpatient Kidney Dialysis / Cancer Treatment : NA
(Maximum per Policy Year)
11. Rehabilitation Benefit : NA

Coverage : Singapore Only

Mode of Payment : Annually

Premium Due Dates : Every 1st day of March

Modal Premium Rates for First Policy Year (Annual)

Plan 1

Student Only : \$50.00

Currency Basis : Singapore Dollar

Place of Issue : Singapore

Issuing Office : Singapore Office

Date of Issue : March 11, 2010

Registrar/aa