QBE INSURANCE (INTERNATIONAL) LIMIITED
A member of the worldwide QBE Insurance Group
Unique Entity No. S16FC0047K

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GST Registration No.: M2-0005274-9

CERTIFICATE OF INSURANCE

NAME OF INSURER	QBE INSURANCE (INTERNATIONAL) LIMITED
POLICY NO	50102443
POLICY OWNER	BRADFORD-REX COLLEGE OF HOSPITALITY & MANAGEMENT PTE LTD
TYPE OF INSURANCE	COMPREHENSIVE GROUP MEDICAL INSURANCE (HOSPITAL & SURGICAL PLAN)
PERIOD OF INSURANCE	From 08/11/2011 To 07/11/2012 (Both Dates Inclusive)

We certify that the Policy to which this Certificate relates is issued in accordance with the terms and conditions and exclusions of the Policy.

QBE INSURANCE (INTERNATIONAL) LIMITED

Authorised Insurer
A member of the General Insurance Association of Singapore