



LONPAC INSURANCE BHD (F05635C)

INSURANCE CONFIRMATION

You are hereby covered from the date stated below for a period of **thirty (30)** days or until a policy covering the below risk has been issued and delivered to you or notice has been given by LONPAC that it cannot accept the risk, whichever may first occur.

The cover hereby granted is declared and agreed to be subjected to all the terms exclusions, conditions and clauses of Lonpac's Fee Protection Scheme (FPS) policy.

Class of Insurance : Fee Protection Scheme (FPS)

Account No. : Z10017

PEI : Gems World Academy (Singapore) Pte Ltd

Address : 2 Yishun Street 42
Singapore 768039

Period of Indemnity : 16 October 2015 to 15 October 2016
(Both dates inclusive)

Insured Events : The benefits under this insurance are payable upon the occurrence of any of the following events:

1. Insolvency or Regulatory closure of PEI
2. PEI failure to pay awarded sum by Singapore courts to the Insured Student
3. Accidental Death or Permanent Total Disablement up to S\$10,000.00 to the Insured Student caused solely and directly by accidental, visible and violent means (excluding any sickness, disease or medical disorder)

Max. Insurable Limit: S\$20,000,000.00

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Ronald Low
Underwriting Manager

Date of Issue: 19 Oct 2015

Note: The cover granted has been given on the distinct understanding that the offer of this insurance has not been declined by any insurer and that there is no additional insurance current or applied for (other than that noted above) covering the above mentioned risks.