AIA SINGAPORE PRIVATE LIMITED

GROUP HOSPITAL & SURGICAL POLICY CONTRACT POLICY NO. 77818

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

ISS INTERNATIONAL SCHOOL 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 stated 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, AIA SINGAPORE PRIVATE LIMITED (AIA Singapore) (Reg. No. 201106386R), has caused this Policy to be executed as of its Date of Issue to take effect on the Policy Effective Date.

AIR.

Registrar/ne

Wong Sze Keed Chief Executive Officer