



Private & Confidential

28 November 2017

Middleton International School Pte. Ltd.
215 Upper Bukit Timah Road
Level 4
Singapore 588184

Dear Sir/Mdm

CONFIRMATION: Fee Protection Scheme (FPS)

We are pleased to confirm the following:

Name of Insurer	Liberty Insurance Pte Ltd
Policy No.	FPS042Y17
Name of Policyholder/PEI	Middleton International School Pte. Ltd.
Address of Policyholder/PEI	215 Upper Bukit Timah Road, Level 4 Singapore 588184
Period of Indemnity	01 December 2017 to 30 November 2018 (Both dates inclusive)
Maximum Limit of Indemnity	S\$2.3 million (Block Cover)
Pre-Cover Arrangement	This refers to insurance coverage to the student for Course Fees paid by the Student from the date of each payment of Course Fees by the Student to the PEI until whichever is earlier: <ul style="list-style-type: none">• The date of commencement of the Period of Indemnity in a subsequent Certificate of Insurance issued to Student; or• Seven (7) working days after the payment
Personal Accident Cover per Insured Student	S\$10,000 payable upon Death or Permanent Total Disablement arising from an Accident in Singapore.
Payout Event	Indemnify the student on all unutilized portion of Course Fees paid by the Student to the PEI in the event that the Student is unable to commence, continue with or complete the course due to Termination Event: <ul style="list-style-type: none">• Insolvency event• Regulatory closure• Direction issued by CPE

This Confirmation should be read in conjunction with the policy terms, conditions, definitions and exclusions as detailed in the enclosed Master Policy wording.

Alicia Loh
Assistant Vice President–Personal Lines