

# Master Certificate of Insurance

**Industry-Wide Course Fees Protection Insurance (IWC) Scheme**

**NEWCASTLE AUSTRALIA INSTITUTE OF HIGHER EDUCATION**

**PTE LTD**

**Certificate No. IWC020Y26**

**Policy No. SD26G02084**

**15 May 2026 to 14 May 2027**

We certify that the Industry-Wide Course Fees Protection Insurance (IWC) Scheme Master Policy to which this certificate relates to is issued to the above Private Education Institution (PEI) for its students registered with SkillsFuture Singapore Agency (SSG) under the Enhanced Registration Framework (ERF).



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**Ho Toon Wan**  
Head of Non-Motor

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This Certificate of Insurance is subjected to the terms and conditions of the Industry-Wide Course Fees Protection Insurance Scheme Master Policy issued by Liberty Pte Limited.