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CERTIFICATE OF HEALTH INSURANCE

This is to Certify that

ALOK SINGHAL

is insured with

American Life Insurance Company (MetLife)

under Certificate No. 71961

of Group Policy No. 6266100020

issued to

VF WORLDWIDE HOLDINGS LTD DMCC -CAT 1

DHA ID : I013-000-117534224-02

Effective From

01-02-2023

Valid Upto

31-01-2024

Providing Worldwide Health coverage

(exclusions as per policy provision)

For the following benefits per insured for eligible sickness and accident conditions according to the terms and conditions of said Group Policy

Medical Benefit **AED 1,500,000.00**

Medical Evacuation **AED 99,999.00**

Issue Date: May-09-2023



This Certificate does not itself represent a legally binding contract, but rather serves simply as a notice of coverage. All dates, benefits, limitations and exclusions are as described in the Master policy.

We are currently not applying the epidemic or pandemic exclusion for treatment associated with Coronavirus (COVID-19). We are currently covering diagnostic testing, healthcare services, and admission leading up to the diagnosis of COVID-19 and for care following the diagnosis of COVID-19 per the policy terms, conditions, and limits.

Should there be any change to our current position or based on regulator guidance or otherwise, we will update you at that time.

This is a computer generated certificate, therefore it does not require a signature.