



Your preferred risk manager & insurance broker

Lot 90 Carmichael Street, South Cummingsburg, Georgetown. Tel: 592 227 2880, 592 227 0294
Lot M Springlands, Corriverton, Berbice. Tel: 592 335 4596, Fax: 592 335 4597 Email: admin@rsi.bv
Lot 182 Section 'A', Block 'X', Diamond, East Bank Demerara, Tel: 592-608-7791

2026.07.23

Mr. Jeenarayan Jaggernauth
Lot 161 Charlotte Street
Lacytown
Georgetown

Dear Mr. Jaggernauth,

Your policies, brief details of which are outlined hereunder, are now due for renewal with The Hand-in-Hand Mutual Fire Insurance Company Limited, as detailed hereunder.

Policy Nos.	Risk/Risk Address	Sum Insured	Premium	Due Date	Mode
Insured:	Jeenarayan Jaggernauth, Shankar Jaggernauth, Sandra Jaggernauth, Estate of Gopaul Jaggernauth Deceased & Estate of Parsram Jaggernauth Deceased. not assign.				
01F125550	On the two storey concrete building including fixtures & fittings, used as private dwelling, fabrication shop and storage, situated on Lot 5 AKA 3 Thornhill & Water Streets, Werk-en-Rust, Georgetown.	\$25,000,000: -	\$62,500: -	2026.08.27	H/Yrly
Present Perils:	Fire & Lightning, Explosion, Riot & Strike, Malicious Damage, Civil Commotion, Earthquake, Hurricane, Windstorm, Vehicle Impact, Aircraft Damage, Escape of Water, Water Damage, Hail, Storm, Tempest, Flood, Tidal Wave, Volcanic Eruption, Bursting &/or Overflowing of Pipes, Tanks & Apparatus, Spontaneous Combustion, Subsidence & Landslip, Smoke Damage, Bush Fire, Overflow of the Sea, River or Ocean, Tornado, Cyclone, Tsunami, Subterranean Fire.				
Excess:	10% of each & every loss in respect of the perils flood & tidal wave.				

Insured:	Jeenarayan Jaggernauth, Shankar Jaggernauth, Sandra Jaggernauth, Estate of Gopaul Jaggernauth Deceased & Estate of Parsram Jaggernauth Deceased.				
01F122274	On the two storey wooden and concrete building, fixtures & fittings - \$27,500,000: - On the shed - \$2,500,000: - used as Machining & Fabrication Shop, Office & Private Dwelling situated on Lot 161 Charlotte Street, Lacytown, Georgetown.	\$30,000,000: -	\$52,500: -	2026.08.28	H/Yrly
Present Perils:	Fire & Lightning, Explosion, Riot & Strike, Malicious Damage, Civil Commotion, Earthquake, Hurricane, Windstorm, Vehicle Impact, Aircraft Damage, Escape of Water, Water Damage, Hail, Storm, Tempest, Flood, Tidal Wave, Volcanic Eruption, Bursting &/or Overflowing of Pipes, Tanks & Apparatus, Spontaneous Combustion, Subsidence & Landslip, Bush Fire, Smoke Damage, Overflow of the Sea, River or Ocean, Tornado, Cyclone, Tsunami, Subterranean Fire.				
Excess:	10% of each and every loss in respect of the perils flood & tidal wave. Assign to BNS.				

bank confirmation sent
2026/08/24

DBK 07/08 HM

Insured:	Jeenarayan Jaggernauth, Shankar Jaggernauth, Estate of Gopaul Jaggernauth Deceased & Estate of Parsram Jaggernauth Deceased.				
01F122276	On the two storey wooden and concrete building, fixtures and fittings, used as private dwelling and Bond, situated on Lot 125 Atlantic Gardens, East Coast Demerara.	\$26,000,000: -	\$32,500: -	2026.08.28	H/Yrly
Present Perils:	Fire & Lightning, Explosion, Riot & Strike, Malicious Damage, Civil Commotion, Earthquake, Hurricane, Windstorm, Vehicle Impact, Aircraft Damage, Escape of Water, Water Damage, Hail, Storm, Tempest, Flood, Tidal Wave, Volcanic Eruption, Bursting &/or Overflowing of Pipes, Tanks & Apparatus, Spontaneous Combustion, Subsidence & Landslip, Bush Fire, Smoke Damage, Overflow of the Sea, River or Ocean, Tornado, Cyclone, Tsunami, Subterranean Fire.				
Excess:	10% of each and every loss in respect of the perils flood & tidal wave				

Rec #41291

Assign to BNS.

Insured:	Jeenarayan Jaggernauth, Shankar Jaggernauth, Estate of Gopaul Jaggernauth Deceased & Estate of Parsram Jaggernauth Deceased.				
01F122277	On the two-storey concrete building, fixtures and fittings, used as Private Dwelling - \$30,000,000: - On shed - \$ 2,000,000: - On fence & paved area - \$ 1,000,000: - situated on Lot 126 Atlantic Gardens, East Coast Demerara.	\$33,000,000: -	\$41,250: -	2026.08.28	H/Yrly
Present Perils:	Fire & Lightning, Explosion, Riot & Strike, Malicious Damage, Civil Commotion, Earthquake, Hurricane, Windstorm, Vehicle Impact, Aircraft Damage, Escape of Water, Water Damage, Hail, Storm, Tempest, Flood, Tidal Wave, Volcanic Eruption, Bursting &/or Overflowing of Pipes, Tanks & Apparatus, Spontaneous Combustion, Subsidence & Landslip, Bush Fire, Smoke Damage, Overflow of the Sea, River or Ocean, Tornado, Cyclone, Tsunami, Subterranean Fire				
Excess:	10% of each and every loss in respect of the perils flood & tidal wave				
		Total	\$188,750: -		

Rec #41291.

not assigned.

This Firm has already made the necessary arrangements with your Insurer for the timely renewal of these policies and would appreciate receiving your remittance of \$188,750: - at your earliest convenience. Cheques should be made payable to **RAJ SINGH INSURANCE BROKERS.**

At this time, it may be appropriate for us to discuss and fully examine your total insurance needs whilst ensuring that all of your assets and liabilities are adequately provided for. Please do not hesitate to take advantage of the full range of professional services and advice available from our capable, efficient and courteous staff.

We surely do appreciate servicing your insurance needs and look forward to further developing our business relationship.

Yours sincerely,
**RAJ SINGH INSURANCE BROKERS &
 RISK MANAGEMENT CONSULTANTS INC.**


 Devani Kowlessar
 Assistant Manager
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