

COMPANY: HAND-IN-HAND MUTUAL FIRE INSURANCE COMPANY LIMITED

INSURED : GRAND COASTAL INN INC.
C/O Raj Singh Insurance Brokers
Lot 90 Carmichael Street
South Cummingsburg
Georgetown

Business or Profession : Restaurant/Hotel Services

Insurance Provided : Comprehensive Extended 'B' Limits

Annual Premium : \$671,774

Period of Insurance : 27th June, 2025
to 3rd August, 2025 (Both dates inclusive)

Subsequent period for which the insured shall pay and the Company shall agree to accept a renewal premium.



VEHICLES

Registration No: GAL1989 Make: Foton Aumark Lorry Year : 1999
Present Value : \$11,058,000 Seats (including driver) : 03
Engine Number: 77712790 Chassis Number: LVBV4JBB9SY005042
Rating: HP rating: 115 HP Weight: 8500 KG

LIMITS OF LIABILITY:

Limit of the amount of the Company's Liability under Section I-I (Sum Insured)

Subject to average\$11,058,000
On a First Loss Basis\$NIL
Section I-3 (Protection & Removal)\$5,000
Section II-I (a) and 2 (a) (Liability to Third Parties - Death or Bodily Injury) -

- (i) in respect of any one claim by any one person.....\$3,000,000
- (ii) in respect of total claims for any one accident for each vehicle insured.....\$5,000,000
- (iii) (Liability to passengers) In respect of any persons being carried
in or entering or getting onto or alighting to from the Motor
Vehicle at the time of the occurrence of the event of which any claim arises
 - (a) in respect of any one claim by any one person.....\$3,000,000
 - (b) in respect of total claims for any one accident for each vehicle insured.....\$4,000,000

Section II-I (b) and 2 (b) (Liability to Third Parties - Property Damage) -

- (i) in respect of any one claim by any one person.....\$3,000,000
- (ii) in respect of total claims for any one accident for each vehicle insured.....\$5,000,000

SCHEDULE attaching to and forming part of POLICY NO: 01M132630

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COMPANY: HAND-IN-HAND MUTUAL FIRE INSURANCE COMPANY LIMITED

INSURED : GRAND COASTAL INN INC.

- (iii) (Liability to passengers) In respect of any persons being carried in or entering or getting onto or alighting to from the Motor Vehicle at the time of the occurrence of the event of which any claim arises
- (a) in respect of any one claim by any one person..... \$150,000
- (b) in respect of total claims for any one accident for each vehicle insured..... \$500,000

Section III (Medical Expenses) in respect of any one accident \$2,000

AUTHORISED REPAIR LIMIT (Section I-4 (a)) :..... \$2,000

EXCESS (Condition 7):..... \$829,350

GEOGRAPHICAL AREA: Guyana

LEGISLATION: The Motor Vehicle (Third Party Risk) Act. Chapter 51:03

AUTHORISED DRIVER: Any of the following:-

- (A) Any person who is driving on the Policyholder' order or with their permission.
- (B) Any other person provided he is in the Policyholder' employ and is driving on their order or with their permission.

Provided that the person driving holds a license to drive the Motor Vehicle or has held and is not disqualified from holding or obtaining such a license. The term "License" means a license or other permit required by the licensing or other laws or regulations.

LIMITATIONS AS TO USE:

Use in connection with the Policyholder's business.
Use for social, domestic and pleasure purposes.

THIS POLICY DOES NOT COVER:

Use for racing, pace-making, reliability trial, speed-testing.
Use whilst drawing a trailer except the towing of any one disabled mechanically propelled vehicle.
Use for the conveyance of passengers for hire or reward.



COMPANY: HAND-IN-HAND MUTUAL FIRE INSURANCE COMPANY LIMITED

INSURED : GRAND COASTAL INN INC.

SUBJECT TO ENDORSEMENTS : E38 E85C

DATE OF SIGNATURE OF PROPOSAL AND DECLARATION: June 27, 2025.

In WITNESS Whereof the Seal of the Company is hereunder affixed and the duly authorised officer of the Company hereunto set his hand this 20th day of November, 2025.



For Company Secretary



HAND-IN-HAND MUTUAL FIRE INSURANCE COMPANY LIMITED
1-4 Avenue of the Republic, Georgetown

GRAND COASTAL INN INC
C/O RAJ SINGH INSURANCE BROKER
86 FIRST STREET
ALBERTTOWN
GEORGETOWN

Policy No. : 01M132630

Vehicle No.: GAL1989

ENDORSEMENT : E38 COMM.COMPREHENSIVE MED.EX

0218119

It is hereby understood and agreed that as from 2025.06.27 this policy is extended to include the following Sections:-

SECTION III - MEDICAL EXPENSES

The Company will subject to the Limits of Liability pay to the Insured the reasonable medical expenses as described at (i) below incurred in connection with any bodily injury by violent accidental external and visible means sustained by the Insured or Authorized Driver or any occupant of the Motor Vehicle/s described in the schedule as the direct and immediate result of an accident to the Motor Vehicle. If such bodily injury shall require treatment of the Insured or Authorized Driver or any occupant of the Motor Vehicle/s described in the schedule by a qualified Physician/Surgeon, commencing within 30 days from the date of accident, the Company will, on filing with it of duly receipted bills, reimburse the Insured for any amount expended by him on such treatment or services as listed hereunder which shall be recommended and approved by the attending Physician/Surgeon, but not more than the Limit of Liability described in the Schedule.

- 1) Hospital charges for room and board and use of operating room;
- 2) Fees of Physicians and Surgeons;
- 3) Medical Expenses in or out of Hospital, including Laboratory Tests, Transfusions, Drugs, Medicines, Appliances, Artificial Limbs, Local
- 4) Charges of licensed or graduate Nurses not members of the Insured's family;

Subject otherwise to the Terms, Conditions and Provisions of this Policy.

Dated at Georgetown, this 27th day of June, 2025.

DATE OF ISSUE: 20TH November 2025
TIME OF ISSUE: 13:01:54



1-4 Avenue of the Republic, Georgetown
HAND-IN-HAND MUTUAL FIRE INSURANCE COMPANY LIMITED
1-4 Avenue of the Republic, Georgetown

ENDORSEMENT No. 824

ENDORSEMENT attaching to and forming part of

Policy No. 01M132630 Vehicle No. GAL1989

NAME OF INSURED: GRAND COASTAL INN INC
C/O RAJ SINGH INSURANCE BROKER
86 FIRST STREET
ALBERTTOWN
GEORGETOWN

CHANGES OF INSURED VEHICLE

It is hereby understood and agreed that as from the 8th day of July, 2025 the Motor Vehicle No. GAL1989 is deleted and Motor Vehicle specified hereunder is deemed to be included under the term "Motor Vehicle" in the above mentioned Policy.

Policy No. : 01M132630

Vehicle No.: GAL1989

ENDORSEMENT : E85C AUTO GLASS WINDOW -ALL

CHASSIS NUMBER 0213644

Notwithstanding anything contained herein to the contrary it is hereby understood and agreed that with effect from the 27th day of June, 2025 this policy has been extended to cover ALL "AUTO GLASS WINDOWS" subject to the limit of :-

Maximum of \$35,000 for any one window,

Maximum of \$70,000 for any two windows and

Maximum of \$100,000 for any one claim.

Subject otherwise to the Terms, Conditions and Provisions of this policy.

Dated at Georgetown, this 27th day of June, 2025.

115 HP	THREE (03)	8500 KG	2025	2025.07.04	\$11,658,000
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DATE OF ISSUE: 17TH September 2025

TIME OF ISSUE: 13:57:16

In the consequence thereof an additional premium amounting to \$222 hereby charged to the insured.

Subject otherwise to the Terms, Conditions and Provisions of this Policy.

Dated at Georgetown, this 5th day July, 2025.

FOR THE HAND-IN-HAND MUTUAL FIRE INSURANCE COMPANY LIMITED

SECRETARY



1-4 AVENUE OF THE REPUBLIC, GEORGETOWN

ENDORSEMENT No: E26

ENDORSEMENT attaching to and forming part of

Policy No. 01M132630

Vehicle No. GAL2735

NAME OF INSURED: ----- GRAND COASTAL INN INC. -----

CHANGES OF INSURED VEHICLE

It is hereby understood and agreed that as from the 8th day of July, 2025 the Motor Vehicle No. GAL1989 is deleted and Motor Vehicle specified hereunder is deemed to be included under the heading "Motor Vehicle" in the above mentioned Policy.

VEHICLE MAKE & EXACT MODEL (EG. L, XL, GXL, GT,) etc	REG. NUMBER	ENGINE NUMBER	CHASSIS NUMBER
FOTON AUMARK LORRY	GAL2735	77713560	LVBV4JBB7S7005041

ENGIN E SIZE CC/HP	SEATING CAP INC. DRIVER	WEIGHT	YEAR OF MANUF	PRESENT VALUE	DATE PURCHASE	PRICE PAID
115 HP	THREE (03)	8500 KG	2025	-	2025.07.04	\$11,058,000

In the consequence thereof an additional pro rata premium amounting to **\$NIL** hereby charged to the insured.

The New Annual Premium is: **\$672,774.00 (Inc. Passengers Liability)**

Subject otherwise to the Terms, Conditions and Provisions of this Policy.

Dated at Georgetown, this 8th day of July, 2025.

FOR THE HAND-IN-HAND MUTUAL FIRE INSURANCE COMPANY LIMITED

SECRETARY

HAND-IN-HAND MUTUAL FIRE INSURANCE COMPANY LIMITED
1-4 Avenue of the Republic, Georgetown

GRAND COASTAL INN INC
C/O RAJ SINGH INSURANCE BROKER
86 FIRST STREET
ALBERTTOWN
GEORGETOWN

Policy No. : 01M132630

Vehicle No.: GAL2735

ENDORSEMENT : E85D FREE AUTO GLASS/WINDSHIEL 0234948

Notwithstanding anything contained herein to the contrary it is hereby understood and agreed that with effect from the 7th day of August, 2026 this Policy has been extended to cover ALL "Auto Glass Windows" and EITHER "Windshield" subject to the limits set out below :-

"Auto Glass Windows"

Maximum of \$35,000 for any one window

Maximum of \$70,000 for any two windows and

Maximum of \$100,000 for any one claim.

"Either Windshield"

Sum Insured (FRONT) : \$40,000

(REAR) : \$40,000

Subject otherwise to the Terms, Conditions and Provisions of this Policy.

Dated at Georgetown, this 7th day of August, 2026.

DATE OF ISSUE: 14TH August 2026
TIME OF ISSUE: 10:36:55

