GUYANA

THE MOTOR VEHICLES INSURANCE (THIRD PARTY RISK) ACT

CERTIFICATE OF INSURANCE

CERTIFICATE NO: 160890 POLICY NO: 10M006572

1. **Index Mark, if any and registration number of vehicle.** GAR 5617
2. **Name of Policy Holder.** Nichola Griffith
3. **Effective date of the commencement of Insurance for the purpose of the Act.** Date: 2026.10.14 Time: 12:00 hrs.
4. **Date of Expiry of Insurance.** 2027.10.13
5. **Persons or classes of persons entitled to drive.**

   1. The Policyholder.
   2. Any authorized licensed driver who is driving on the Policyholder's order or with her permission.

   Provided that the persons driving is permitted in accordance with the licensing or other laws or regulations to drive the Motor Vehicle or has been so permitted and is not disqualified by order of a Court of Law or by reason of any enactment or regulation in that behalf from driving the Motor Vehicle.
6. **Limitations as to use:**

   Use in connection with the Policyholder's business.
   Use for the carriage for passengers (other than for hire or reward) in connection with the Policyholder's business.
   Use for social, domestic and pleasure purposes.

   The Policy does not cover:

   (1) Use for pace-making, reliability trial or speed testing.

   (2) Use whist drawing a trailer except the towing of anyone disabled mechanically propelled vehicle.

   (3) Use for conveyance of passengers for hire or reward.

I/We hereby certify that the Policy is issued in accordance with the provisions of the above mentioned Act. Date: 2026.10.14 Time: 12:00 hrs.

NORTH AMERICAN FIRE AND GENERAL INSURANCE COMPANY LIMITED
Lot 30-31 Regent & Hincks Streets, Robbstown, Georgetown.

Raj Singh
AUTHORISED SIGNATURE

Insurance Brokers & Risk Management Consultants Inc.

This certificate must be returned to the Company if the Policy is cancelled or ceases to be effective.

CV

NORTH AMERICAN FIRE & GENERAL INSURANCE COMPANY LIMITED
30-31 REGENT AND HINCK STREET, GEORGETOWN. TEL # 227-0440-3,
227-8717, 226-9325 FAX: 226-8550

CUSTOMER VERIFICATION FORM - INDIVIDUAL

IDENTIFICATION DETAILS

Full Name ..... Nichola Griffith

Title: Mr. ☐ Mrs. ☐ Ms. ☐ Other: ☐ Please state .....

Date of Birth ..... Oct / 11 / 1977

Place of Birth: ..... Georgetown Hospital

Nationality: ..... Guyanese

Marital Status: Single ☐ Married ☐ Divorced ☐ Common Law ☐ Widow(er) ☐

State Beneficiary Name, Address & Relation to customer:

.....

.....

Tax Identification Number (TIN) 113028737

Proof of identity: Please tick at least one (1) form of identification that will accompany this form and supply ID number.

☐ National Identification Number .....

☑ Passport Number R1319315

☑ Driver's License Number 10000039107

☐ Other (Please Specify): .....

CONTACT DETAILS

Home Address:

..... Lot 161 Public Road Joesdyke East Bank Demerara

Mailing Address (If different from above):

..... Same as Above

Contact Number: Home ..... Work ..... Cell 647-3972

Email Address ..... nicholagriffith85@yahoo.com

Proof of address (No older than 6 months): Utility Bill ☐ Bank Statement ☐ Other ☐ .....

EMPLOYMENT DETAILS

Occupation / Principal Business Activity: ..... Businesswoman

Employer Name / Business Name: ..... Self employed

Employer / Business Address: .....

SOURCE OF FUNDS

Origin of the money paid to the policy is:

..... Savings Income

Expected level of activity (Average annual sum expected to be paid on the policy):

..... $21,600

I do hereby declare that the above answers are true.

Date ..... 2026/10/14 ..... Customer Signature ..... Nichola Griffith ..... Authorised Official's Signature & Stamp .....

Raj Singh
Insurance Brokers & Risk
Management Consultants Inc.

FOR OFFICE USE ONLY

Policy # .....

Branch/Agent/Broker .....

Type of Transaction: Motor ☐ Property ☐

Sum Insured ..... Annual Premium .....

Transaction Accepted: Yes ☐ No ☐

Reason for Declinature .....

Transaction taken by: .....

Name: .....

Position: .....

Signature .....

Date: .....

NAFICO
INCORPORATED IN GUYANA

NORTH AMERICAN FIRE AND GENERAL INSURANCE COMPANY LIMITED

HEAD OFFICE: 30/31 Regent & Hinck Streets, Georgetown.
MOTOR DIVISION: 189 Charlotte Street, Lacytown, Georgetown.

PROPOSAL FOR MOTOR VEHICLE INSURANCE

POLICY NO. 10M00b472.

IMPORTANT: All questions must be fully answered. Please use block capitals and tick appropriate boxes.

1. **Full Name of Proposer (Mr/Mrs/Ms/Rev Etc.)** Nichola Griffith. **Sex** M [F]
2. **Address** LOT 161 Public Road Soesdyke East Bank Demerara. **D.O.B.** Oct 11, 1977.
3. **Email Address** nichelagriffith.85@yahoo.com **Cell No.** 647-3972. **Tel. No.**
4. **Occupation/Trade/Business** Businesswoman. **Marital Status** [M] S D
5. **Employer** Self Employed
6. **Address** **Telephone No.**

Vehicle Make & Exact Model	Registration No.	Engine No.	Chassis No.
1. Mitsubishi Canter.	GAR 5617	4M50D3507.	FE84DV-557125.
2.			

Engine Size Cc/Hp	Seating Cap. Inc. Driver	Weight	Year of Manufacture	Present Value	Date of Purchase	Price Paid
4890	3	3530	2009.			

6. Is the vehicle:

	VEHICLE 1		VEHICLE 2	
(a) Left hand or right hand drive?	LHD ☐	RHD ☒	LHD ☐	RHD ☐
(b) Modified or tuned?	YES ☐	NO ☒	YES ☐	NO ☐
(c) In a good state repair?	YES ☒	NO ☐	YES ☐	NO ☐
(d) Subject to any hire purchase or other financing agreements?	YES ☐	NO ☒	YES ☐	NO ☐

If yes to any of the above give details N/A

(e) New, second-hand or reconditioned? 1. N ☐ SH ☒ REC ☐ 2. N ☐ SH ☐ REC ☐

7. Give details of all accessories:
8. Who will be the main user? VEH 1 AH & AAD. VEH 2
9. Who is the registered owner? VEH 1 Nichola Griffith VEH 2
10. Where is the vehicle normally garaged? Client address & various locations.
11. What security devices are fitted to the vehicle? Door lock.

PLEASE INDICATE THE TYPE OF COVER REQUIRED BY TICKING THE APPROPRIATE BOX

Comprehensive First Loss	Comprehensive Full Loss	Third Party A B C D	Third Party Fire & Theft	Third Party Act	Additional Benefits
☐	☐	☐ ☐ ☐ ☐ ☒	1.5M 2.5M ☐	☐	

12. Do you have any other type of insurance with this Company? YES ☐ NO ☒ If yes, give particulars:
13. If you now hold or have held insurance for a motor vehicle please give: **Name of Insurer:**
Expiry date of the policy:
14. Are you entitled to any no claim bonus on your previous policy on the vehicle to be insured? If so please state percentage and attach evidence.

15. Will the vehicle(s) be used for

	VEHICLE 1	VEHICLE 2
a) Social, domestic and pleasure purposes?	Yes ☑ No ☐	Yes ☐ No ☐
b) Your own personal business use?	Yes ☑ No ☐	Yes ☐ No ☐
c) Commercial traveling, carriage of goods, hire and reward or Motor Trade purposes?	Yes ☑ No ☐	Yes ☐ No ☐
d) Carriage of passengers for hire or reward?	Yes ☐ No ☑	Yes ☐ No ☐

If yes for (b) to (d) above please give details _____

16. To whom do you require driving to be limited?

- Yourself only ☑
- Yourself and one other driver ☐
- Yourself and two other drivers ☐
- Any licenced driver ☑

17. Please give details of all persons including yourself who will or may drive

	Full Name	Date of Birth	Occupation	Number & Type of Licence	Date Issued / Renewed	Date of Expiry
Main Drivers						
Others						

I/We _____ do not wish to be covered as insured _____ drivers.

18. Have you or any other person who will drive the vehicle

a) been involved in a motor accident or claim during the last 3 years? ..... Yes ☐ No ☑

b) been convicted of any motoring offence or had a driver's licence suspended within the last 5 years or is any prosecution(s) pending? ..... Yes ☐ No ☑

c) been convicted on any offence(s) involving dishonesty of any kind e.g. fraud, theft, arson, or handling stolen goods? ..... Yes ☐ No ☑

d) any physical or mental defect or infirmity, e.g. diabetes, epilepsy, or heart complaint, defective vision or hearing? ..... Yes ☐ No ☑

e) had a proposal declined, a policy cancelled or renewal refused, or been required to pay an increased premium or had special conditions imposed by any motor insurer? ..... Yes ☐ No ☑

f) been resident in Guyana for less than 3 years? Yes ☐ No ☑

If you have answered yes to any of these questions please give full details.

INDICATE TYPE OF THIRD PARTY COVERAGE REQUIRED. **(THIRD PARTY 'Ext' COVER**

With effect from 2026/10/14 ..... I fully understand and hereby agreed that:-

1. The Company's liability in respect of **death or bodily injury** to Third Parties where such liability is covered by the policy is limited to $ 1,500,000 :- arising out of any one claim by one person and $ 21,500,000 :- arising out of the total claims for any one accident.

2. The Company's liability in respect of **damage to property** to Third Parties where such liability is covered by the policy is limited to $ 1,500,000 :- arising out of any one claim by one person and $ 21,500,000 :- arising out of the total claims for any one accident.

Signature of Proposer(s) Nicola Griffith

SUM INSURED AND COMPULSORY EXCESS

With effect from _____ I fully understand that the ***SUM INSURED*** under the above policy is $_____and the ***COMPULSORY EXCESS*** is $_____.
I/We agree to bear the first $_____**(compulsory excess)** of any claim I make under my policy.

AVERAGE

I hereby agree that if my Motor Vehicle shall at the time of any loss or damage for which indemnity is provided under Section 1 be of greater value than- the Sum Insured of $, then I shall be considered as being my own Insurer for the difference and shall bear a ratable proportion of the amount of such loss or damage accordingly and every item insured shall be separately subject to this condition.

I also agree that **NAFICO** shall have the right to appoint an Independent Valuator of its choice to determine the value of the vehicle at the time of any loss or damage.

ASSIGNMENT

Referring to my application for Comprehensive cover on vehicle no. I have to inform you that this vehicle is bought under a hire purchase Loan Agreement with and the said will remain the owner of the said vehicle for the life of this Agreement. I shall be pleased if your Company will endorse this Policy as follows:-
It is hereby understood and agreed that **(Hereinafter referred to as the Owner)** is the Owner of the said Motor vehicle described in the Schedule hereto and that the said Motor vehicle is the subject of a Hire Purchase/Loan Agreement made between the Owner of one part and the Assured of the other part and it is further understood and agreed that the said Owner is interested in any monies which, but for this endorsement would be payable to the Assured under this Policy in respect of loss or damage t to the said Motor vehicle (which loss or damage is not made good by repair, reinstatement or replacement, such monies shall be a full and final discharge to the Company in repect of such loss or damage).

Save as by this endorsement expressly agree nothing herein shall modify or affect the rights or liabilities of the Assured of the Company respectively under or in connection with this policy or any condition or term thereof.

Signature of Proposer(s) _____

PREMIUM

I hereby understand that I have paid the sum of $_____being insurance for the period of _____ months. I understand that in the event of a Partial Loss I have to pay the remaining balance of $_____
I understand that in the event of a Total Loss I have to pay the remaining balance of $_____. I further agree and understand that **NO CLAIM(S)** will be paid by **NAFICO** unless the amount outstanding is paid.

Period of Cover: Annual. **From:** 2026/10/14 **To:** 2027/10/13.

DECLARATION

I/We desire to effect insurance with the **NORTH AMERICAN FIRE AND GENERAL INSURANCE COMPANY LIMITED** and declare that the Motor Vehicle(s) described in the above proposal is/are and shall be kept in good condition. I/We hereby warrant that the answers and particulars given are in every respect true and correct to the best of my/our knowledge and belief and that I/We have not suppressed, misrepresented or misstated any material fact.

I/We agree that this Proposal and Declaration shall be the basis of the insurance contract which shall be subject to the terms and conditions of the policy to be issues in answer too this proposal. I/We undertake that the vehicle to be insured shall not be driven by any person who to my/our knowledge has been refused Motor Vehicle Insurance or continuance thereof.

Signature of Proposer Nicola Griffith **Date** 2026/10/14.

ID/Passport/Driver's Licence 100000394407.
No insurance is in force until the proposal has been accepted by the Company and the premium, or a deposit paid, except as provided by an official Cover Note issued by the Company.

THE NORTH AMERICAN FIRE AND GENERAL INSURANCE COMPANY LIMITED

Other Remarks:

FOR OFFICE USE ONLY

Registration Seen Yes/No	Receipt of Sale Seen Yes/No
Bad Records Book Checked Yes/No	Import Documents Seen Yes/No
Sales Representative	

Remarks

Details confirm with Akeeleu @ Nafico

Notes

Premium	Calculation	
	Annual	Semi-Annual
Gross Premium	$24,000	
Loadings		
Discounts		
10% NCD		
Net Premium	$21,600.-	

COMPUTER UPDATE

Details:	
Date Entered:	
Entered By:	
Checked By:	
Date Checked:	

Policy	Date
Prepared By:	
Checked By:	
Authorised Signature:	

Completed By: [illegible]

Accepted By:

Date: 2016/10/14

Time: