New Software update Dec 2026/10/22

① Bobita calls to tell me on Monday 9/10

BHENA LALL

Insurers Policy Nos.:	01F0015420 (NAFICO)	15576 (DEMFIRE)	F107407 (GTM)	TOTAL
Collective Portion:	40%	30%	30%	100%
Sum Insured:	$480,000,000: -	$360,000,000: -	$360,000,000: -	$1,200,000,000: -
Annual Premium:	$ 1,440,000: -	$ 1,080,000: -	$ 1,080,000: -	$ 3,600,000: -
Amount Paid to date				$ 1,700,000: -

—

Pd 2026/08/03
Amt Pd $100,000
Rec# 41038

Pd 2026/08/03
$100,000
41038

Pd 2026/08/03
Amt Pd $200,000
Rec# 41038

DBK 13/08 HM.

Pd 2026/08/12
Amt Pd $100,000
Rec# 41141

Pd 2026/08/12
Amt Pd $100,000
Rec # 41141

Pd 2026/08/12
Amt Pd $100,000
Rec# 41141

Pd 2026/08/12
Amt Pd $300,000
Rec # 41141

Pd 2026/08/28
Amt Pd $140,000
Rec# 41283

Pd 2026/08/28
Amt Pd $30,000
Rec# 41283

Pd 2026/08/28
Amt Pd $30,000
Rec # 41283

Pd 2026/08/28
Amt Pd $200,000
Rec # 41283

Pd 2026/9/10
Amt Pd $200,000
Rec# 41407

Pd 2026/9/28
Amt Pd $150,000
Rec# 41537

Pd 2026/9/10
Amt Pd $200,000
Rec # 41407

Pd 2026/9/28
Amt Pd $300,000
Rec# 41537

Pd in full

Pd 2026/10/12
Amt Pd $150,000
Rec# 41644

Pd 2026/10/12
Amt Pd $150,000
Rec# 41644

Pd 2026/10/12
Amt Pd $300,000
Rec# 41644

Pd 2026/10/20
Amt Pd $200,000
Rec# 41680

Pde in full

Paid in full

Pd 2026/10/20
Amt Pd $400,000
Rec# 41680

Pd in full

DBK 20/10 HM
DBK 19/10 HM.
DBK 06/10 HM.
DBK 11/9 PA
DBK 28/08 HM.

Z.W.

2026.01.22

Ms. Bhena Lall
C/o Bhena's Footwear
Regent Street
Lacytown
GEORGETOWN

Dear Mrs. Lall,

Your policies, brief details of which are outlined hereunder, were renewed for the period 2026.01.17 to 2027.01.17, with **North American Fire & General Insurance Company Limited, Demerara Fire & General Insurance Company Limited** and **The Guyana & Trinidad Mutual Fire Insurance Co Ltd.**

Insured:	Bhena Lall			
Risk:	On the seven (7) storey concrete & steel building, including fixtures & fittings, in the course of construction, to be used as a mall.			
Risk Address:	Lot 106 Regent Street, Georgetown.			
Period of Cover:	2026.01.17 to 2027.01.17			
Insurers Policy Nos.:	**01F0015420 (NAFICO)**	**15576 (DEMFIRE)**	**F107407 (GTM)**	**TOTAL**
Collective Portion:	**40%**	**30%**	**30%**	**100%**
Sum Insured:	**$480,000,000: -**	**$360,000,000: -**	**$360,000,000: -**	**$1,200,000,000: -**
Annual Premium:	**$ 1,440,000: -**	**$ 1,080,000: -**	**$ 1,080,000: -**	**$ 3,600,000: -**
Perils:	Fire & Lightning, Explosion, Riot & Strike, Malicious Damage, Civil Commotion, Earthquake, Hurricane, Windstorm, Vehicle Impact, Aircraft Damage, 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, Tsunami, Cyclone, Subterranean Fire.			
Excess:	0.5% of the sum insured with respect to each and every loss resulting from Riot & Strike, Malicious Damage and Civil Commotion 10% of each and every loss as a result of all Catastrophic Perils and Bursting and/or Overflowing of Pipes/Tanks and Apparatus	10% of each and every in respect of the perils Flood, Tidal wave & Overflow of the Sea, River or Ocean.	0.5% of the sum insured with respect to each and every loss resulting from Riot & Strike, Malicious Damage and Civil Commotion 10% of each and every loss as a result of all Catastrophic Perils and Bursting and/or Overflowing of Pipes/Tanks and Apparatus	

① Bobita to follow up with Ms. B as she is out of the country 2026
② Bobita advise Ms. B will call us 2026
③ Bobita will discuss with Ms. B she is still out of the country 2026
④ Bobita advise Ms. B is in China will take to her and advise me accordingly 2026.
⑤ Ms. B- will be send for a cheque 1M 2026.

① Pd 2026/06/18 Amt Pd $1,000,000 Rec # 40582
② Pd 2026/06/26 Amt Pd $100,000 Rec# 68594
③ Pd 2026/07/03 Amt Pd ~~$100~~ $100,000 Rec# 40746
④ Pd 2026/07/09 Amt Pd $100,000 Rec# 40802
⑤ Pd 2026/07/16 Amt Pd $200,000 Rec# 40875
⑥ Pd 2026/07/22 Amt Pd $200,000 Rec# 40931

④ Pd 2026/07/16 Amt Pd $100,000 Rec# 40875
① Pd 2026/06/18 Amt Pd $600,000
① Pd 2026/06/18 Amt Pd $200,000
② Pd 2026/06/18 Amt Pd $200,000
⑤ Pd 2026/07/22 Amt Pd $100,000 Rec# 40931
⑤ Pd 2026/06/26 Amt Pd $100,000 Rec# 68594
③ Pd 2026/07/03 Amt Pd $50,000 Rec # 40746
② 2026/07/03 Amt Pd $50,000 Rec# 40746.
③ Pd 2026/07/09 Amt Pd $100,000 Rec# 40802
③ Pd 2026/07/16 Amt Pd $50,000 Rec # 40875
④ Pd 2026/07/22 Amt Pd $50,000
③ Pd 2026/07/16 Amt Pd $50,000 Rec # 40875
④ Pd 2026/07/22 Amt Pd $50,000 Rec# 40931

2026/07 HM

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 **$3,600,000: -** 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.

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Devani Kowlessar
Assistant Manager
:dk