Sent to client via email 2026/10/16.

RAJ SINGH INSURANCE BROKERS & RISK MANAGEMENT CONSULTANTS INC.

Your Preferred Risk Manager & Insurance Broker

Insurance Brokers & Risk Management Consultants Inc.

2026/10.16

New System updated 2026/11/03 w.

Pd: 2026/10/30
Rent $ 234000
Rec# 41788.

Mr. Lalta Digamber
Lot 27 Broad & Ketley Streets
~~Back Lands Georgetown~~ Georgetown

Dear Mr. Digamber,

Re: **Fire and Full Perils Insurance Policy No. 01F0016883 covering building including fixtures & fittings, situated on Lot 248 New North Street, Lacytown, Georgetown and Lot 30 Lacytown, Georgetown in the name of Lalta D'gamber.**

We refer to the above and wish to confirm in accordance with your instructions, Fire & Perils Insurance coverage was **effected** with **North American Fire & General Insurance Co. Ltd (Nafico)** with effect from 2026.09.07, as detailed hereunder: -

Policy No.	01F0016883
Insured:	Lalta Digamber
Risk:	On the two (2) storey wooden & concrete building including Fixtures and Fittings, used as private dwelling & Commercial Purposes
Risk Location:	Lot 248 New North Street, Lacytown, Georgetown and Lot 30 Lacytown, Georgetown.
Sum Insured:	$52,000,000: -
Mode of Payment:	Annual
Annual Premium:	$234,000: -
Period of Cover:	2026.09.07 to 2027/09/07
Perils:	Fire & Lightning, Explosion, Riot & Strike, Malicious Damage, Civil Commotion, Earthquake, Hurricane, Vehicle Impact, Aircraft Damage, Water Damage, Hail, Tempest, Flood, Tidal Wave, Volcanic Eruption, Spontaneous Combustion, Subsidence & Landslip, Bush Fire, Smoke Damage, Overflow of the Sea, River or Ocean, Tornado, Tsunami, Cyclone, Subterranean Fire.
Excess	10% each and every loss in respect of the perils Flood, Tidal Wave and Overflow of Sea, River, Ocean with a minimum of $250,000:-
Clauses:	Designation of Property, Architects', Surveyors', Legal and Consulting Engineers' Fees, Removal of Debris, Public Authorities, Mortgage, Capital Additions, Purchasers Interest, Landlords/Tenants, Reinstatement, Workmen's, Automatic Reinstatement of Sum Insured, Rent, Electrical, Fire Extinguishment Expenses, Property Acquisition, Changes in Occupation, Errors, Removal of Documents, Other Premises, Other Interested Parties, Impact by Insured's Vehicle, Leakage of Fire Fighting Equipment, Eighty-Five Percent Average, Replacement/Reinstatement of Loss, Property in Trust, Conflagration, Misdescription, 14 Days Notice of Cancellation, Watchmen, Definition and Extensions, Extension of Premises, Replacement Cost.

RAJ SINGH INSURANCE BROKERS & RISK MANAGEMENT CONSULTANTS INC.
Lot 86 First Street, Alberttown, Georgetown, Guyana.
T: (592) 227-5407/2880/0294, 225-4175 F: (592) 227-3096 E: admin@rsi.gy
F2 Springlands, Corriverton, Berbice, T: (592) 335-4596 F: (592) 335-4597, E: anand@rsi.gy | nicholas@rsi.gy

Dbt 26/10 thr.

Kindly complete and sign the attached Proposal & Assignment forms and return same to us, along with your cheque for the annual premium of **$234,000: -**, made payable to **Raj Singh Insurance Brokers**, at your earliest convenience.

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

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

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Devani Kowlessar
Assistant Manager
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