New Application - Motor Insurance

Date Paid: 2026/11/03

Amount: $28,800

Receipt #: 41801

Policy No:	10M006582
Insured:	Paulo Gerosa.
Vehicle No:	GT 3824 & GT 3829
Type of Cover:	Third Party
Limits of Liability:	$1.5M / $2.5M
Period of Cover:	2026/11/02 - 2027/11/01
Mode of Payment:	Annual
Annual/Semi-Annual Premium:	GP: $16,000 Less 10% Upfront NP: $14,400 for each
Insurer:	Nafico
Sum Insured:	-
Excess:	-
Postal Address:	Lot 310-312 Church & Irving St. ~~Accord~~ Queenstown.
Telephone No:	653-7030
Remarks:	Details confirmed with Bibi @ Nafico.

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. 10M006582

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.)** Paulo Ceresoli Sex M F
2. **Address** Lot 310-312 Church & Irving St. Queenstown, Georgetown **D.O.B** 1965/12/03
3. **Email Address** ..... **Cell No** ..... **Tel. No.** 653-7030
4. **Occupation/Trade/Business** Proprietor - Mining Company **Marital Status** M S D
5. **Employer** -
6. **Address** - **Telephone No** .....

Vehicle Make & Exact Model	Registration No.	Engine No.	Chassis No.
1. Honda XR150L (2027)	GT 3824	KD07E2762608	LTMKD119XV5303582
2. Honda XR150L	GT 3829	KD07E2762689	LTMKD119XV5303446

Engine Size Cc/Hp	Seating Cap. Inc. Driver	Weight	Year of Manufacture	Present Value	Date of Purchase	Price Paid
150	2	100	2026	-	-	-
150	2	100	2026	-	-	-

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 _____

(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** AAD with license & permission **VEH 2** AAD with license & permission
9. Who is the registered owner? **VEH 1** Paulo Ceresoli. **VEH 2** Paulo Ceresoli
10. Where is the vehicle normally garaged? Mr. Ceresoli resident & various locations
11. What security devices are fitted to the vehicle? NA.

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 SH #2 SH ☐	☐	

12. Do you have any other type of insurance with this Company? YES ☐ NO ☐ If yes, give particulars: See records
13. If you now hold or have held insurance for a motor vehicle please give: **Name of Insurer:** Nafico
Expiry date of the policy: See records
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	Any authorized licensed driver with Policyholder's				Permission	
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.

- Wears spectacles

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

With effect from 2026/11/02 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 $ 2,500,000 :- 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 $ 2,500,000 :- arising out of the total claims for any one accident.

Signature of Proposer(s) _____

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:** 2026/11/02 **To:** 2027/11/01

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 ..... **Date** 2026/11/02

ID/Passport/Driver's Licence .....

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: Raj Singh Insurance Brokers.	
Remarks Details confirmed with Bibi @ Nafico.	

Notes

Premium	Annual	**Calculation** Semi-Annual
Gross Premium	$16,000	
Loadings		
Discounts 10% upfront 1,600		
Net Premium	$14,400	each

COMPUTER UPDATE

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

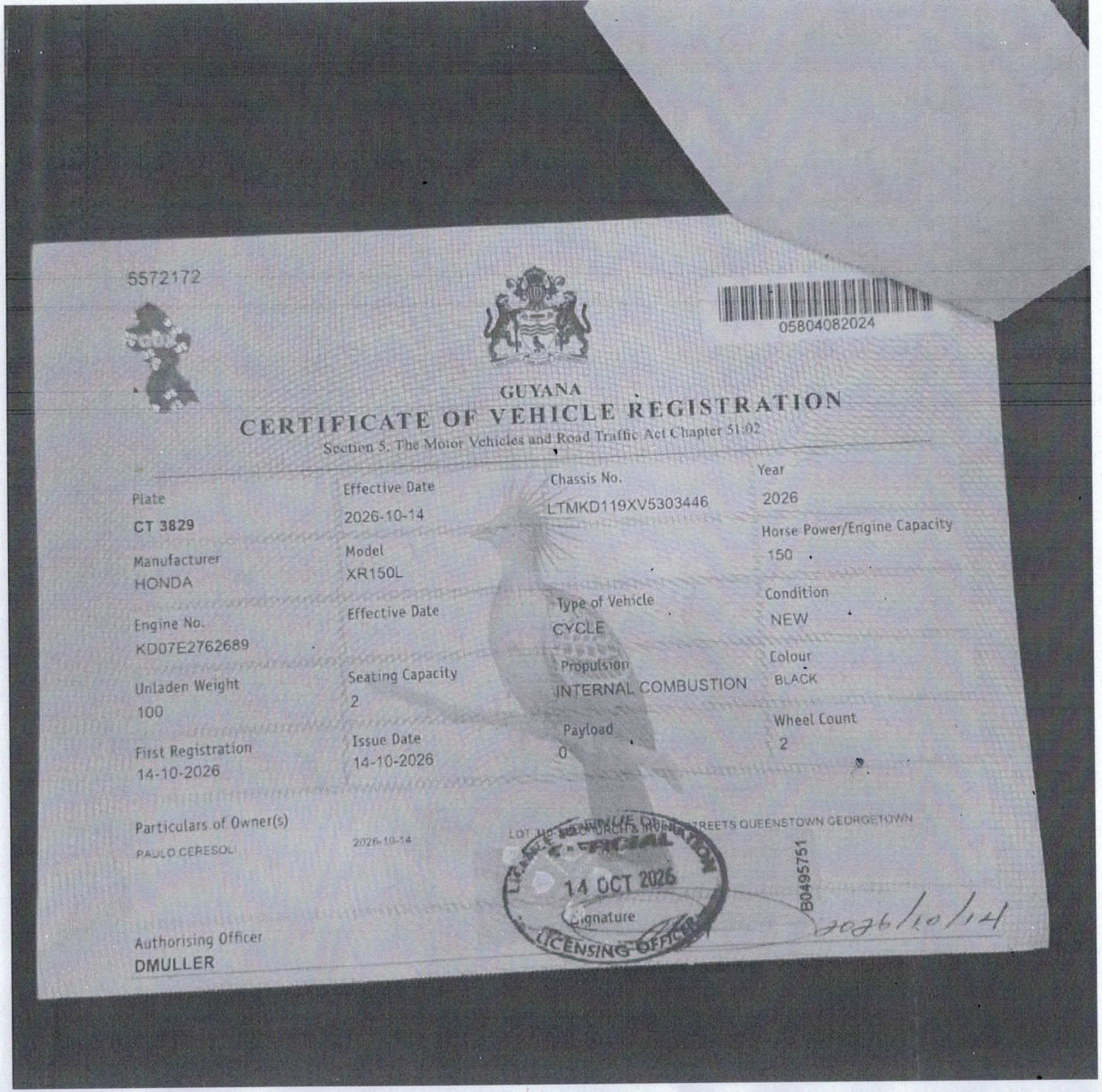
Policy	**Date**
Prepared By:	
Checked By:	
Authorised Signature:	

Completed By: Tanya W.

Accepted By: _____

Date: 2026/11/02

Time: _____



5572172

05804082024

GUYANA

CERTIFICATE OF VEHICLE REGISTRATION

Section 5. The Motor Vehicles and Road Traffic Act Chapter 51:02

Plate CT 3829	Effective Date 2026-10-14	Chassis No. LTMKD119XV5303446	Year 2026
Manufacturer HONDA	Model XR150L		Horse Power/Engine Capacity 150
Engine No. KD07E2762689	Effective Date	Type of Vehicle CYCLE	Condition NEW
Unladen Weight 100	Seating Capacity 2	Propulsion INTERNAL COMBUSTION	Colour BLACK
First Registration 14-10-2026	Issue Date 14-10-2026	Payload 0	Wheel Count 2

Particulars of Owner(s)

PAULO CERESOLI

2026-10-14

LOT [illegible] STREETS QUEENSTOWN GEORGETOWN

14 OCT 2026

Signature

LICENSING OFFICER

B0495751

2026/10/14

Authorising Officer

DMULLER

5571864

05801562024

GUYANA

CERTIFICATE OF VEHICLE REGISTRATION

Section 5, The Motor Vehicles and Road Traffic Act Chapter 51:02

Plate CT 3824	Effective Date 2026-10-14	Chassis No. LTMKD1197V5303582	Year 2026
Manufacturer HONDA	Model XR150L(2027)		Horse Power/Engine Capacity 150
Engine No. KD07E2762608	Effective Date	Type of Vehicle CYCLE	Condition NEW
Unladen Weight 100	Seating Capacity 2	Propulsion INTERNAL COMBUSTION	Colour RED
First Registration 14-10-2026	Issue Date 14-10-2026	Payload 0	Wheel Count 2

Particulars of Owner(s)

PAULO CERESOLI

2026-10-14

LOT 310-312 CHURCH & IRVING STREET, QUEENSTOWN GEORGETOWN

OFFICIAL
14 OCT 2026
LICENSING OFFICE 0049575

Signature 2026-10-14

Authorising Officer

SDEY