New System updated 2026/10/14.

① Refund of $1,398 from Policy no. 01F109205 used towards part of add premium due.

② Pd 2026/10/14 Amt $10,253

Outlook

RE: Fire & Perils Insurance Policy no. 01F111821 covering building etc. situated on Lot 17 Part of area 'L' De Groot-En-Klyne, West Coast Demerara in the name of Mohamed Nasir Sadik. Rec # 41669.

Paid in Full.

From Khurisha Ali <kali@hihgy.com>
Date Tue 10/13/2026 3:26 PM
To Devani Kowlessar <devani.kowlessar@rsi.gy>; Ganesh Singh <gsingh@hihgy.com>
Cc Fire Broker <firebroker@hihgy.com>; Anjanie Rohoman <anjanie.rohoman@rsi.gy>

Dear Devani,

Thank you for your email below:-

Accordingly, we confirm with effect from 2026.10.13, as delineated.

1. The sum insured has been increased from $7,000,000:- by $45,000,000:- to $52,000,000:- and redistributed

Risk	Revised Sum Insured
On the two storey wooden & concrete building, including fixtures & fittings, used as private dwelling	$49,000,000:-
On Contents of each & every description contained therein	$3,000,000:-
Total	**$52,000,000:-**

Your account has been debited with the interim premium of **$11,651:-**for the period 2026.10.13 to 2026.11.01.

2. The rate will be reduced to .275% with effect from 2026.11.01. The revised annual renewal premium as at 2026.11.01 will be $143,000.00.

And in keeping with our requirement kindly submit/provide, the following:-

1. The completion and authentication of this Company's increase proposal form.
2. All AML requirements.

- One (1) form of Identification (National Identification Card, Valid Passport or Either one along with Birth Certificate/Nis Card or Valid Driver's License).
- Proof of ownership (transport/lease/title)
- Completion and authentication of this Company's AML Customer Verification Form (Individual).
- Proof of Address (Utility Bill/ Bank Statement/ Recent Mail) which should be dated within six (6) months from the date of issue and must have post office stamp

We look forward to serving you with dedication and professionalism.

With thanks and best regards

Khurisha Ali
Supervisor
Fire & Liability Claims/Underwriting
The Hand-in-Hand Mutual Fire Insurance Company Limited
Lots 1,2, 3 & 4 Avenue of the Republic, Georgetown
Switch Board:592-22-51865-7 - Ext 601
Company Whatsapp – 592- 710-1865
Fax No.: 592-22-70664
E-mail: kali@hihgy.com

From: Devani Kowlessar <devani.kowlessar@rsi.gy>
Sent: Tuesday, October 13, 2026 1:00 PM
To: Ganesh Singh <gsingh@hihgy.com>
Cc: Khurisha Ali <kali@hihgy.com>; Fire Broker <firebroker@hihgy.com>; Anjanie Rohoman <anjanie.rohoman@rsi.gy>
Subject: Fire & Perils Insurance Policy no. 01F111821 covering building etc. situated on Lot 17 Part of area 'L' De Groot-En-Klyne, West Coast Demerara in the name of Mohamed Nasir Sadik.

Dear Mrs. Ali / Mr. Singh,

Further to your email below, kindly increase the sum insured on the captioned policy form $7,000,000:- by $45,000,000:- to $52,000,000:- with effect from 2026.10.13 and redistribute same as follows:

Risk	Current Sum Insured	By	New Sum Insured
On the two storey wooden & concrete building, including fixtures & fittings, used as private dwelling	$4,000,000:-	$45,000,000:-	$49,000,000:-
On Contents of each & every description contained therein	$3,000,000:-	-	$3,000,000:-
Total	**$7,000,000:-**	**$45,000,000:-**	**$52,000,000:-**

Additionally, kindly reduce the premium rate from 0.4725% to **0.275%** with effect from the next renewal date **2026.11.01.**

The prorated premium for the period 2026.10.13 to 2026.11.01 is **$11,651:-** and the new annual premium with effect from the next renewal date 2026.11.01 would be **$143,000:-.**

Kindly debit our account with the prorated premium of **$11,651:-** and let us have your written confirmation, earliest.

Outlook

Fire & Perils Insurance Policy no. 01F111821 covering building etc. situated on Lot 17 Part of area 'L' De Groot-En-Klyne, West Coast Demerara in the name of Mohamed Nasir Sadik.

From Devani Kowlessar <devani.kowlessar@rsi.gy>
Date Tue 10/13/2026 12:59 PM
To Ganesh Singh <gsingh@hihgy.com>
Cc Khurisha Ali <kali@hihgy.com>; Fire Broker <firebroker@hihgy.com>; Anjanie Rohoman <anjanie.rohoman@rsi.gy>

Dear Mrs. Ali / Mr. Singh,

Further to your email below, kindly increase the sum insured on the captioned policy form $7,000,000:- by $45,000,000:- to $52,000,000:- with effect from 2026.10.13 and redistribute same as follows:

Risk	Current Sum Insured	By	New Sum Insured
On the two storey wooden & concrete building, including fixtures & fittings, used as private dwelling	$4,000,000:-	$45,000,000:-	$49,000,000:-
On Contents of each & every description contained therein	$3,000,000:-	-	$3,000,000:-
Total	**$7,000,000:-**	**$45,000,000:-**	**$52,000,000:-**

Additionally, kindly reduce the premium rate from 0.4725% to **0.275%** with effect from the next renewal date **2026.11.01.**

The prorated premium for the period 2026.10.13 to 2026.11.01 is **$11,651:-** and the new annual premium with effect from the next renewal date 2026.11.01 would be **$143,000:-.**

Kindly debit our account with the prorated premium of **$11,651:-** and let us have your written confirmation, earliest.

Thanks & Regards

Devani Kowlessar
Assistant Manager
RAJ SINGH INSURANCE BROKERS &
RISK MANAGEMENT CONSULTANTS INC.
Lot 90 Carmichael Street
South Cummingsburg
Georgetown

Telephone # (592) 227-2880
Email: devani@rsi.gy

From: Ganesh Singh <gsingh@hihgy.com>
Sent: Tuesday, October 13, 2026 10:28 AM
To: Devani Kowlessar <devani.kowlessar@rsi.gy>
Cc: Khurisha Ali <kali@hihgy.com>; Fire Broker <firebroker@hihgy.com>; Anjanie Rohoman <anjanie.rohoman@rsi.gy>
Subject: REVISED SUM INSURED- POLICY NUMBER 01F 109205 & 01F 111821- MOHAMED NASIR SADIK

Dear Devani,

Further to pictures submitted via what's app for the above-mentioned policies, we are prepared to increase Sum Insured as follows:

Risk	Recommended Sum Insured
On the two-storey concrete building used as dwelling	$49,000,000
Contents	$ 3,000,000
Total	**$52,000,000**

With kindest regards and best wishes,

Ganesh Singh CPCU
Asst. Manager
The Hand-in-Hand Mutual Fire Insurance Company Limited
Lots 1, 2, 3, and 4 Avenue of the Republic,
Georgetown.
Direct Tel. No. 592-2251865/7"