Outlook New Software updated 2026/11/11 G108

Re: Individual Health Insurance Policy no. GYH0001811 in the name of Mokesh Daby.

From Devani Kowlessar <devani.kowlessar@rsi.gy>
Date Wed 11/11/2026 10:16 AM
To Vashti Persaud <vashti@dmsales.biz>
Cc Anjanie Rohoman <anjanie.rohoman@rsi.gy>; Hanisha Sewnaraine <Hanisha.Sewnaraine@rsi.gy>; Balram Harrichand <balram@dmsales.biz>; Mokesh Daby <mokeshdaby@gmail.com>

Dear Ms. Persaud,

Further to your email below, we wish to confirm in accordance with your instructions, the captioned policy was cancelled with effect from the renewal date 2026.11.11.

Kindly return the medical card along with the policy contract to us, 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

From: Vashti Persaud <vashti@dmsales.biz>
Sent: Thursday, November 5, 2026 2:31 PM
To: Devani Kowlessar <devani.kowlessar@rsi.gy>; Mokesh Daby <mokeshdaby@gmail.com>
Cc: Anjanie Rohoman <anjanie.rohoman@rsi.gy>; Hanisha Sewnaraine <Hanisha.Sewnaraine@rsi.gy>; Balram Harrichand <balram@dmsales.biz>
Subject: RE: Individual Health Insurance Policy no. GYH0001811 in the name of Mokesh Daby.

Dear Devani,

Please see attached letter for our perusal.

✓ sheet updated
✓ Diary updated
✓ email saved

Regards,
Vashtie Persaud

General Manager

2026/11/11

Outlook

RE: Individual Health Insurance Policy no. GYH0001811 in the name of Mokesh Daby.

From b_rambarran@demeraramutual.com <b_rambarran@demeraramutual.com>
Date Wed 11/11/2026 10:07 AM
To Devani Kowlessar <devani.kowlessar@rsi.gy>
Cc c_milling@demeraramutual.com <c_milling@demeraramutual.com>

Dear Ms. Kowlessar,

We hereby acknowledge your email of November 10, 2026.

Please note Mr. Daby will have to submit the policy contact and medical card.

Regards

Nalini

From: Devani Kowlessar <devani.kowlessar@rsi.gy>
Sent: Tuesday, November 10, 2026 3:09 PM
To: b_rambarran@demeraramutual.com
Cc: Hanisha Sewnaraine <Hanisha.Sewnaraine@rsi.gy>; Anjanie Rohoman <anjanie.rohoman@rsi.gy>
Subject: Individual Health Insurance Policy no. GYH0001811 in the name of Mokesh Daby.

Dear Ms. Nalini,

Further to our telephone discussion, kindly cancel the captioned policy with effect from the renewal date November 11th, 2026, since our client is no longer interested in this coverage.

Attached, please find cancellation request to Raj Singh Insurance Brokers dated 2026.11.05.

Please forward 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

Outlook

follow up confirmation 2026/11/10

Individual Health Insurance Policy no. GYH0001811 in the name of Mokesh Daby.

From Devani Kowlessar <devani.kowlessar@rsi.gy>
Date Tue 11/10/2026 3:08 PM
To b_rambarran@demeraramutual.com <b_rambarran@demeraramutual.com>
Cc Hanisha Sewnaraine <Hanisha.Sewnaraine@rsi.gy>; Anjanie Rohoman <anjanie.rohoman@rsi.gy>

1 attachment (211 KB)
Mokesh Daby Policy cancellation.pdf;

Dear Ms. Nalini,

Further to our telephone discussion, kindly cancel the captioned policy with effect from the renewal date November 11th, 2026, since our client is no longer interested in this coverage.

Attached, please find cancellation request to Raj Singh Insurance Brokers dated 2026.11.05.

Please forward your written confirmation, earliest.

Thanks & Regards

✓ client to return medical card and policy document 2026/11/10

Devani Kowlessar
Assistant Manager
RAJ SINGH INSURANCE BROKERS &
RISK MANAGEMENT CONSULTANTS INC.
Lot 90 Carmichael Street
South Cummingsburg
Georgetown
Telephone # (592) 227-2880

MOKESH DABY

5th November , 2026

Ms Devani Kowlessar
Assistant Manager
Raj Singh Insurance Broker
& Risk Management Consultants Inc.
Lot 90 Carmicheal Street,
Georgetown

Dear Devani,

Subject: Request for Cancellation of health Insurance Policy No. GHY0001811

I am writing to formally request the cancellation of the individual health insurance policy bearing Policy No. GHY0001811, held in the name of Mr. Mokesh Daby.

Kindly process the cancellation of this policy with immediate effect and provide written confirmation once the cancellation has been completed.

Thank you for your assistance and cooperation.

Yours sincerely,

Mokesh Daby
Policy Holder

90 B Duke Street, Kingston, Georgetown, Guyana, South America | (592)501 - 4905 | mail@dmsales.biz

G108	Mokesh Daby	C/O DM Sales 501-4905

DEMLIFE HEALTH INSURANCE POLICY NO. GYH0001811 ANNUAL PREM: $284,290:-

Due Date	Premium	Date Paid	Receipt #		Remarks
			Provisional	Original	
2023.11.11	$ 284,290	2023/11/17	CQ to Demlife	136944	Comm sheet updated 23/12/01 ~~b~~
2024.11.11	$ 284,290	2024/11/14	CQ to Demlife	145092	~~comm sheet updated 2024/11/12~~ ~~b~~
2025.11.11	$ 284,290	2025/11/07	Rd direct adv by Carlisa Demfire		comm sheet updated 2025/11/03 H.M

Cancelled wef 2026/11/11