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. 10M006544.

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.)** Hemchand Singh. **Sex** M F
2. **Address** LOT 334 Eight Street Success East Coast Demerara **D.O.B.** 19/08/1979.
3. **Email Address** **Cell No.** 661-7300 **Tel. No.**
4. **Occupation/Trade/Business** Businessman. **Marital Status** M S D
5. **Employer**
6. **Address** **Telephone No.**

Vehicle Make & Exact Model	Registration No.	Engine No.	Chassis No.
1. Toyota DBA-NZE151N	PAR 7164	1NZD024983.	NZE151-1037570.
2. Corolla Rumion.			

Engine Size Cc/Hp	Seating Cap. Inc. Driver	Weight	Year of Manufacture	Present Value	Date of Purchase	Price Paid
1490	5	1280.	2008.	-		$2,700,000.

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 Republic Bank Guyana Limited.

(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 PH & AAD. VEH 2
9. Who is the registered owner? VEH 1 PH & AAD. VEH 2
10. Where is the vehicle normally garaged? Client address & various location.
11. What security devices are fitted to the vehicle? Door lock.

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
☐	☒	☐ ☐ ☐ ☐	1.5 ☐	☐	

12. Do you have any other type of insurance with this Company? YES ☒ NO ☐ If yes, give particulars:
13. If you now hold or have held insurance for a motor vehicle please give: **Name of Insurer:**

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						
Others						

I/We _____ do not wish to be covered as insured _____ driver

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.

INDICATE TYPE OF THIRD PARTY COVERAGE REQUIRED. **(THIRD PARTY '1,5M | 2,5M' COVER**

With effect from 2026/08/13 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) H Singh

SUM INSURED AND COMPULSORY EXCESS

With effect from 2026|08|13. I fully understand that the ***SUM INSURED*** under the above policy is $ 2,700,000 and the ***COMPULSORY EXCESS*** is $ 135,000.

I/We agree to bear the first $ 135,000. **(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. PAR 7164 I have to inform you that this vehicle is bought under a hire purchase Loan Agreement with Republic Bank Guyana Limited and the said Republic Bank Guyana Limited 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 Republic Bank Guyana Limited **(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: **From:** **To:**

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|08|13.

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	

Remarks

Details confirm with dealer & Notice

Notes

Premium	Annual	Calculation Semi-Annual
Gross Premium	@ 121,500	
Loadings		
Discounts @ 10% NCD		
5% Fleet		
5% Fire		
Net Premium	@ 98,688.-	
+12,000 WP		
	@ 110,688.-	

COMPUTER UPDATE

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

Policy	Date
Prepared By:	
Checked By:	
Authorised Signature:	

Completed By: Sophia

Accepted By:

Date: 2026/08/19

Time:

GUYANA

THE MOTOR VEHICLES INSURANCE (THIRD PARTY RISK) ACT

CERTIFICATE OF INSURANCE

CERTIFICATE NO: 272319 POLICY NO: 10M006544

1. **Index Mark, if any and registration number of vehicle.** ~~PAR 7146~~ PAR 7164
2. **Name of Policy Holder.** Hemchand Singh
3. **Effective date of the commencement of Insurance for the purpose of the Act.** Date: 2026.08.13 Time: ~~00:01 Hrs.~~ 09:00Hrs
4. **Date of Expiry of Insurance.** 2027.08.12
5. **Persons or classes of persons entitled to drive.**
   1. The Policyholder.
   2. Any authorized licensed driver who is driving on the Policyholder's order or with his permission.

   Provided that the persons driving is permitted in accordance with the licensing or other laws or regulations to drive the Motor Vehicle or has been so permitted and is not disqualified by order of a Court of Law or by reason of any enactment or regulation in that behalf from driving the Motor Vehicle.
6. **Limitations as to use:**

   Use for social, domestic and pleasure purposes and for the Policyholder's business.

The Policy does not cover:

(1) Use for hire or reward.

(2) Use for pace-making, reliability trial or speed testing.

(3) Use for any purpose in connection with the Motor Trade.

Raj Singh
Insurance Brokers & Risk Management Consultants Inc.

Date: 2026.08.13 Time: 09:00 Hrs.

I/We hereby certify that the Policy to which this is issued in accordance with the provisions of the above mentioned Act.

NORTH AMERICAN FIRE AND GENERAL INSURANCE COMPANY LIMITED

Lot 30-31 Regent & Hincks Streets, Robbstown, Georgetown.

Raj Singh
Insurance Brokers & Risk Management Consultants Inc.

AUTHORISED SIGNATURE

This certificate must be returned to the Company if the Policy is cancelled or ceases to be effective.

PV MC

RAJ SINGH INSURANCE BROKERS & RISK MANAGEMENT CONSULTANTS INC.

Your Preferred Risk Manager & Insurance Broker

2026.08.13

The Manger
Republic Bank Guyana Ltd.
Camp & Robb Street.
Georgetown.

Dear Sir/Madam,

RE: Assignment of Motor Insurance Policy.

Please be advised that we are the Insurance Brokers for **Mr. Hemchand Singh** of **Lot 334 Eight Street, Success, East Coast Demerara.**

This is to confirm that Comprehensive Motor Insurance coverage was effected with **North American Fire & General Insurance Company LTD (Nafico)** as detailed hereunder and this policy is now in the process of being assigned to your bank as collateral security for a financial agreement.

Details are as follows:-

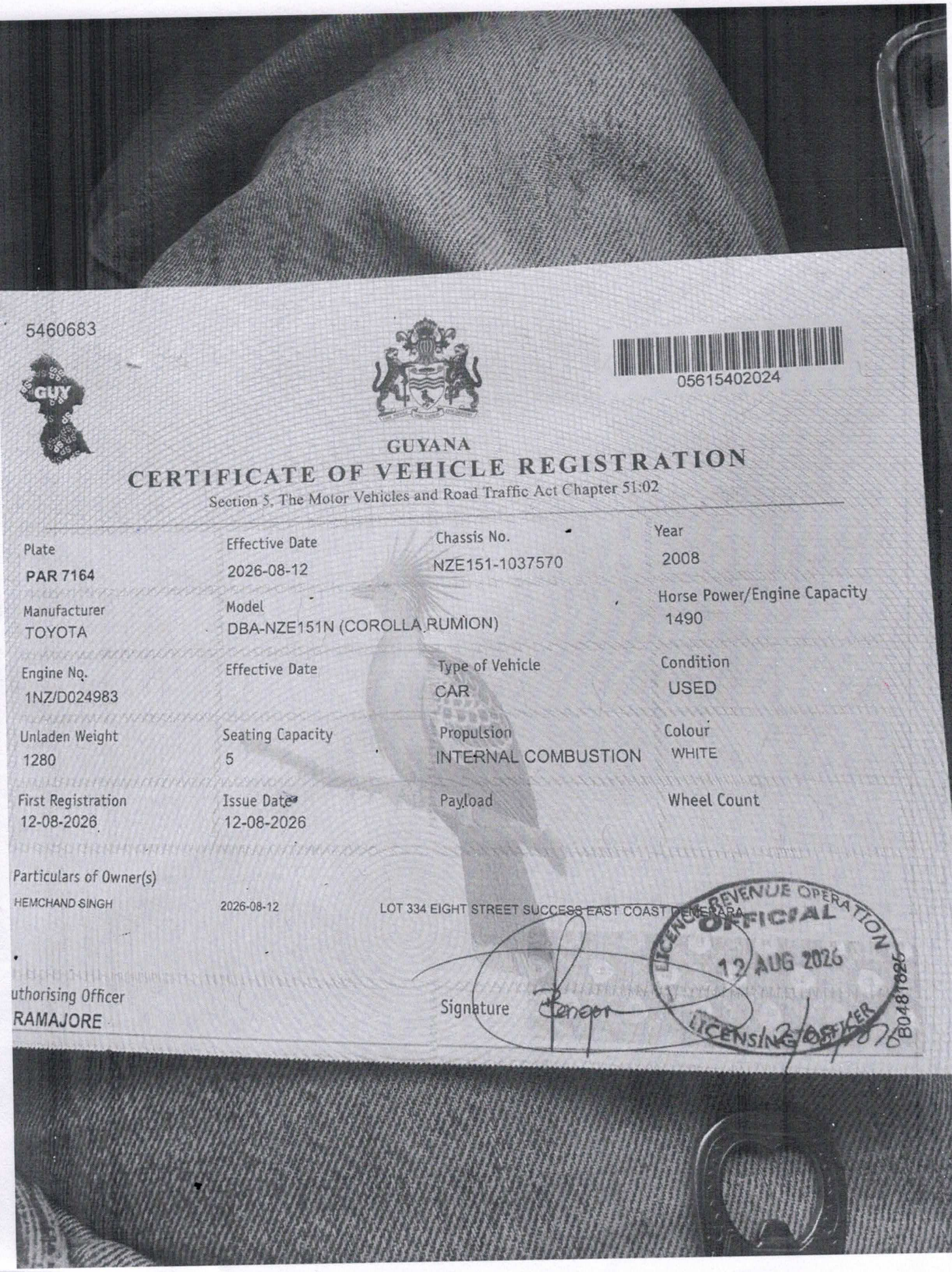
Insured:	Hemchand Singh
Policy #:	10M006544
Vehicle #:	PAR 7164
Sum Insured:	$2,700,000.00
Excess:	$135,000.00
Annual Premium:	$110,688.00
Period of Cover:	2026.08.13 to 2027.08.12

The Policy Document will be forwarded to you shortly by **Nafico.**

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

.....

B. Shivanne Sukhdeo
Assistant Manager
:sh



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GUYANA
CERTIFICATE OF VEHICLE REGISTRATION

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

Plate	Effective Date	Chassis No.	Year
PAR 7164	2026-08-12	NZE151-1037570	2008
Manufacturer	**Model**		**Horse Power/Engine Capacity**
TOYOTA	DBA-NZE151N (COROLLA RUMION)		1490
Engine No.	**Effective Date**	**Type of Vehicle**	**Condition**
1NZ/D024983		CAR	USED
Unladen Weight	**Seating Capacity**	**Propulsion**	**Colour**
1280	5	INTERNAL COMBUSTION	WHITE
First Registration	**Issue Date**	**Payload**	**Wheel Count**
12-08-2026	12-08-2026		

Particulars of Owner(s)

HEMCHAND SINGH	2026-08-12	LOT 334 EIGHT STREET SUCCESS EAST COAST DEMERARA

Authorising Officer
RAMAJORE

Signature

REVENUE OPERATION
OFFICIAL
12 AUG 2026
LICENSING OFFICER
B0481625

North American Fire & General Insurance Company Ltd.

30/31 Regent & Hinck Streets, Robbstown, Georgetown, Guyana

To: The Motor Manager *Policy No.* 10M0061544

With effect from 2026/08/13 kindly include/exclude the following Motor Policy Extension(s) to/from my/our above-mentioned policy.

Option 1: *Windscreen Cover*

Estimated Value: Front $ Rear $

FRONT	REAR	BOTH	EITHER	WINDSCREEN(S) FIT TO BE INSURED
☐	☐	☐	☐	Yes☐ No ☐
$ 3,000	$ 3,000	$ 5,000	$ 3,000	Sum Insured: $ 30,000 Deductible: $ 1,500

Vehicle No. Inspected By:

NB: Any windscreen to be insured over the sum insured of $30,000 consult management.

Option 2: *Uninsured Protection Plan*

This cover provides reasonable compensation for losses, which may occur as a result of the Third Party's Motor Vehicle not being insured. Compensation is to the maximum Sum Insured of $100,000.

Deductible: 5% of the approved settlement Premium: $ 3,000

Option 3: *Personal Accident Cover*

Benefits: (A) $100,000 Accidental Death & Dismemberment Coverage.
(B) $ 50,000 Accident Medical Expense Coverage.

Policy No: Premium Per Person: $ 3,000

	Names of Persons to be Insured	Licence #	Premium
Policyholder			
Driver			
Conductor			

Total

Is the Policyholder/Driver/Conductor in good health and actively at work? Yes☐ No ☐

(If no give details)

Is the Policyholder/Driver/Conductor suffering from any infirmity? Yes☐ No ☐

(If yes give details)

(Settlement will be dependent on Police & Physician reports and evidence of expenses incurred)

NB: For Higher Personal Accident Cover consult Management.

Option 1: $
Option 2: $
Option 3: $
Total: $

TOTAL PREMIUM

NAFICO Incorporated

I hereby agree that there shall be no contract of insurance unless the first premium thereon is actually paid during the lifetime of the proposed insured.

Signature:

ARROWTEN
BE AHEAD.

NALICO
NAFICO

RESCUE: AT Car Breakdown and Roadside Assistance Cover

Membership Registration FORM

Membership Number	10M00165414.

Name	Hemchand Singh.
Car Registration	PAR 7164.
Car Type	Car.
Email address	
Phone number	660-7200.
Date of Birth	19/08/1979.
ID Card Number	
Gender	Male.
Address	LOT 334 Fight Street Success East Coast Demerara.
Company	-
Medical Conditions	-
Next of Kin Name	Sarswatie Singh
Next of Kin Phone Number	650-7006.
Membership Join Date	-
Membership End Date	-
Insurance Type	Comprehensive.
Insurance Start Date	20261081.3
Insurance End Date	20270810.
Signature	H. Singh

Arrowten Incorporated , 96 Sheriff and Bonasika St, Georgetown, Guyana Tele +592 608 0080, UK Main Tele: +44 0203 384 2070 Fax: 0203 384 2071, email: enquiries@arrowten.com

NORTH AMERICAN FIRE & GENERAL INSURANCE COMPANY LIMITED
30-31 REGENT AND HINCK STREET, GEORGETOWN. TEL # 227-0440-3,
227-8717, 226-9325 FAX: 226-8550

CUSTOMER VERIFICATION FORM - INDIVIDUAL

IDENTIFICATION DETAILS

Full Name ..... Hemchand Singh.

Title: Mr. ☑ Mrs. ☐ Ms. ☐ Other: ☐ Please state ..... Date of Birth ..... 19 / 08 / 1979

Place of Birth:..... Nationality: ..... Guyanese.

Marital Status: Single ☐ Married ☑ Divorced ☐ Common Law ☐ Widow(er) ☐

State Beneficiary Name, Address & Relation to customer:

.....

.....

Tax Identification Number (TIN)..... 111947726.

Proof of identity: Please tick at least one (1) form of identification that will accompany this form and supply ID number.

☐ National Identification Number ..... ☐ Passport Number .....

☐ Driver's License Number ..... ☐ Other (Please Specify): .....

CONTACT DETAILS

Home Address:

..... Lot 334 Eight Street Success East Coast Demerara.

Mailing Address (If different from above):

..... Same as Above.

Contact Number: Home ..... Work ..... Cell .....

Email Address.....

Proof of address (No older than 6 months): Utility Bill ☐ Bank Statement ☐ Other ☐ .....

EMPLOYMENT DETAILS

Occupation / Principal Business Activity: ..... Businessman.

Employer Name / Business Name: .....

Employer / Business Address: .....

SOURCE OF FUNDS

Origin of the money paid to the policy is:

..... Savings Income.

Expected level of activity (Average annual sum expected to be paid on the policy):

..... $110,688.-

I do hereby declare that the above answers are true.

Date 2016/08/13. Customer Signature ..... Authorised Official's Signature .....

Insurance Brokers & Risk Management Consultants Inc.
Raj Singh

FOR OFFICE USE ONLY

Policy # .....

Branch/Agent/Broker.....

Type of Transaction: Motor ☐ Property ☐

Sum Insured..... Annual Premium.....

Transaction Accepted: Yes ☐ No ☐

Reason for Declinature.....

Transaction taken by:.....

Name: .....

Position: .....

Signature.....

Date:.....