New System, updated 2026 Lots 1 to 80 ea.

Amt Pd: $25,767 Rec No. 41542 HM

RAJ SINGH INSURANCE BROKERS & RISK MANAGEMENT CONSULTANTS INC.

Your Preferred Risk Manager & Insurance Broker

2026.06.22

Mr. Michael Bailey
Mrs. Karen Bailey
Lot 158 Lamaha Springs,
Greater Georgetown.

Dear Mr. & Mrs. Bailey,

Re: Fire & Full Perils Insurance Policy No. 01F0015201 in the names Michael Bailey & Karen Bailey, covering building, etc., situated on Lot 158 Lamaha Springs, Greater Georgetown.

We refer to the above-mentioned policy and wish to confirm in accordance with your instructions, the Sum Insured has been increased from **$32,700,000: -** by **$22,129,250: -** to **$54,829,250: -** with effect from 2026.06.19, and redistributed as follows:

Risk	New Sum Insured
On the two-storey concrete building (building A) including fixtures & fittings, used as private dwelling, office & taxi service	$ 41,782,750: -
On Contents of each & every description contained therein Building 'A'	$ 6,000,000: -
On the flat concrete building (Building B), including fixtures & fittings used as Salon	$ 3,346,500: -
On Contents of each & every description contained therein Building 'B'	$ 1,200,000: -
On Site Improvements	$ 2,500,000: -
Total	**$ 54,829,250: -**

The prorated premium due for the period 2026.06.19 to 2026.12.05 is **$25,767: -** and the new annual premium with effect from the next renewal date 2026.12.05 will be **$137,073: -.**

Kindly forward your cheque for the additional premium of **$25,767: -** 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.

.....
Devani Kowlessar
Assistant Manager
: hs

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

DBK 06/10 HM

RAJ SINGH INSURANCE BROKERS & RISK MANAGEMENT CONSULTANTS INC.

Your Preferred Risk Manager & Insurance Broker

2026.06.22

The Manager
Loans/Mortgage Department
Citizens Bank Guyana Inc.
Lots 231-233 Camp Street and
South Road,
Lacytown,
Georgetown.

Dear Sir/ Madam,

RE: Fire & Full Perils Insurance Policy No. 01F0015201 in the names of Michael Bailey and Karen Bailey, covering building, etc., Situated on Lot 158 Lamaha Springs, Greater Georgetown.

We refer to the above-mentioned policy and wish to advise that the Sum Insured has been increased from $32,700,000 - by $22,129,250: - to **$54,829,250: -** with effect from **2026.06.19** and was redistributed as follows:

Risk	New Sum Insured
On the two-storey concrete building (building A) including fixtures & fittings, used as private dwelling, office & taxi service	$ 41,782,750: -
On Contents of each & every description contained therein Building 'A'	$ 6,000,000: -
On the flat concrete building (Building B), including fixtures & fittings used as Salon	$ 3,346,500: -
On Contents of each & every description contained therein Building 'B'	$ 1,200,000: -
On Site Improvements	$ 2,500,000: -
Total	**$ 54,829,250: -**

The new annual premium with effect from next renewal date 2026.12.05 will be **$137,073: -**

Please note that the relevant endorsement would be forwarded to you shortly by **North American Fire & General Insurance Company Limited.**

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

.....
Devani Kowlessar
Assistant Manager
: hs

Fire & Perils Insurance Policy No. 01F0015201 covering building, etc. Situated on Lot 158 Lamaha Springs, Greater Georgetown in the names Michael Bailey & Karen Bailey.

From: Hanisha Sewnaraine (hanisha.sewnaraine@rsi.gy)

To: naficofiredept@yahoo.com

Cc: devani.kowlessar@rsi.gy; anjanie.rohoman@rsi.gy

Date: Monday, June 22, 2026 at 08:04 AM GMT-4

Dear Mr. Rahaman,

We refer to the captioned policy, Kindly increase the sum insured from $ 32,700,000:- by $ 22,129,250:- to $ 54,829,250:- with effect from 2026.06.19 and redistribute same as follows:

Risk	Current Sum Insured	By	New Sum Insured
On the two-storey concrete building (building A) including fixtures & fittings, used as private dwelling, office & taxi service	$ 24,000,000:-	$ 17,782,750:-	$ 41,782,750:-
On Contents of each & every description contained therein Building 'A'	$ 6,000,000:-	-	$ 6,000,000:-
On the flat concrete building (Building B), including fixtures & fittings used as Salon	$ 1,500,000:-	$ 1,846,500:-	$ 3,346,500:-
On Contents of each & every description contained therein Building 'B'	$ 1,200,000:-	-	$ 1,200,000:-
On Site Improvements	-	$ 2,500,000:-	$ 2,500,000:-
Total	**$ 32,700,000:-**	**$ 22,129,250:-**	**$ 54,829,250:-**

#25,767.

The additional premium for the period 2026.06.19 to 2026.12.05 is ~~$ 22,767:-~~ 25,767 and the new annual premium with effect from 2026.12.05 would be $ 137,073:-.

#25,767.

Please process and debit our account with the prorated premium of ~~$ 22,767:-~~ and kindly let us have your written confirmation earliest.

Please see attached Valuation of property.

SOUTH AMERICAN FIRE & GENERAL INSURANCE NAFICO

Coverage Confirmed, Subject reinspection.

22/6/2026.