THE HAND-IN-HAND MUTUAL FIRE INSURANCE
1-4, AVENUE OF THE REPUBLIC, GEORGETOWN, GUYANA
TELEPHONE: 225-1865/7 * FAX: 592-225-751

Pd 2026/9/24
Amt Pd $2,440
Rec# 70239
Binder 2026/9/24 - 2026/9/30

New schedule updated Cover 2026/10/8

upd 2026/10/7

Branches:	15/16 New Street, New Amsterdam, Berbice	333-2651/2238/281
	23 Republic Avenue, Linden, Demerara River	444-[illegible]/2388/641
	Cottonfield, Anna Regina, Essequibo Coast	225-1865 Ext 86
	Square No. 78 Village(Springlands) Corriverton, Berbice	333-8280/333
	4 New Road, Vreed-en-Hoop, West Coast Demerara	254-0552
Plots at	Northern Public Road D'Edward Village, West Bank Berbice	327-[illegible]18
	1996 Parika Highway E.B. Essequibo	260-4243
	Lot 20B Williamsburg, Rosehall, Berbice	337-4501
	Lot 45 First Avenue, Bartica, Essequibo	455-3001
	30 Tract A, Mon Repos, East Coast Demerara	220-8673
	Lot M Plantation, G3 Mall, Great Diamond, EBD	216-2685
	Lot 4 Section C , Bushlot Village, W.C. Berbice	232-0758
	Shawnee Service Station, Soesdyke, EBD	261-6496
	212 Barr Street, Kitty Village, Greater Georgetown	225-3829/384

OPENING HOURS : 7.45 am - 3.30 pm MON - FRI TIN# 010084695

LOCRA03 ****** RENEWAL NOTICE ******

RAVINDRA LOCHAN
C/O RAJ SINGH INSURANCE BROKER
86 FIRST STREET
ALBERTTOWN
GEORGETOWN

Policy No : 01M103373
Due Date : 2026/09/24
Renewal : 2026/09/24 - 2027/09/24
Cover : THIRD PARTY A- LIMIT
Payment Mode : YEARLY

Total Sum Insured : Premium Due : $2,440

We wish to remind you that your policy is due for renewal. If it is your intention to renew your policy, kindly send your remittance, together with this notice, on or before the renewal date to enable us to continue protecting your interest. Your insurance expires at midnight on the Due Date stated above.

Vehicle No	Sum Insured	Gross Ann Prem	NCD	Other Disc.	Net Ann Prem
PVV4650		6,100	60.0		2,440

@150/250.

Please make sure you advise us of any changes you would like to make to your cover, e.g. change of drivers, increase of Sum Insured. OUR TEMPORARY COVER NOTE when attached provides cover for fourteen days from the Due Date in case you are unable to renew right then, but ONLY FOR MINIMUM ACT LIABILITY COVER, and only if your renewal premium is paid within this period. After payment your original cover will be reinstated from that date. If your intention is to change insurer instead of renewing, this Temporary cover will be of NO EFFECT

New changes in the risk may mean new premiums or terms will be quoted

*** IMPORTANT NOTICE ***

Although the Company sends notices as frequently as possible in order that policies may not lapse by any ommission to pay the premium, this is done as a matter of courtesy only and without any responsibility for any ommission or miscarriage.
You must ensure that you are complying with your duty of disclosure of all material matters and particularly that you satisfy yourself as to the accuracy and completeness of the information you provide to insurers. In this regard you must provide all information whether favourable or not which may influence the judgement of a prudent insurer in determining whether he will accept the risk, and if so, for what premium and on what terms. Failure to observe this obligation could avoid any contract entered into from inception and could lead to claims not being met.

DBK 07/10 HM