Pd 2026/04/02
Amt Pd $5,850
Rec# 70057.

C'ton client.

THE HAND-IN-HAND MUTUAL FIRE INSURANCE COMPANY LIMITED

Head Office: 1-4 Avenue of the Republic, Georgetown, Guyana
Branches: 15/16 New Street, New Amsterdam, Berbice.
23 Republic Avenue, Linden, Demerara River.
Mainstay, Essequibo.
Lot 101 Ramjohn Square, Corriverton, Corentyne, Berbice.
Lot 4 New Road, Vreed-en-Hoop, West Coast Demerara
OPENING HOURS : 7:45 AM - 3:30 PM MON - FRI

RS.I software updated 10/13

Burden. 2026/04/01
2026/04/05

Duped 2026/06/16 J.

******RENEWAL NOTICE******

Hemchandra Persaud
C/o Raj Singh Insurance Brokers &
Risk Management Consultants
Lot 301 Church Street, South
Cummingsburg, Georgetown.

Policy No : 01M119131
Due Date : 2026.03.20
Renewal from : ~~2026.03.20 to 2027.03.20~~
Coverage : Third Party Act
Payment Mode: Yearly 2026/04/02
2027/04/02
Premium Due : $5,850 DD extended

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 dates to enable us to continue protecting your interest. Your insurance expires at midnight on the Due dates stated above.

******DETAILS******

Vehicle No.	Sum Insured	Gross Premium	NCB	O.D%	Net Premium
34101		$6,500		10	$5,850

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 the 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 premium or terms will be quoted for renewal of this insurance.

*** IMPORTANT NOTICE ***

$25/$125.

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 might influence the judgement of a prudent insurer in determining whether he will take 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.

BL 08/07 HH.