THE HAND-IN-HAND MUTUAL FIRE INSURANCE CO. LTD.

1-4, AVENUE OF THE REPUBLIC, GEORGETOWN, GUYANA
TELEPHONE: 225-1865/7 * FAX: 592-225-7519

Branches: 15/16 New Street, New Amsterdam, Berbice 333-2651/2238/2819
23 Republic Avenue, Linden, Demerara River 444-6588/6414
54 Cottonfield, Anna Regina, Essequibo Coast 225-1865 Ext 860
101 Ramjohn Square No. 78 Village(Springlands) Corriverton, Berbice 335-3280/3335
4 New Road, Vreed-en-Hoop, West Coast Demerara 254-0552
Plot A Northern Public Road D'Edward Village, West Bank Berbice 327-5318
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 225-3829/3841

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

SOWTD01 ****** RENEWAL NOTICE ******

TULAPERSAUD SOWDAGAR
C/O RAJ SINGH INSURANCE BROKER
86 FIRST STREET
ALBERTTOWN
GEORGETOWN

Policy No : 01M030090
Due Date : 2026/05/13
Renewal : 2026/05/13 - 2027/05/13
Cover : THIRD PARTY ACT LIMI
Payment Mode : YEARLY

Premium Due : $3,300

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
16049		7,332	50.0	10.0	3,300

$25/$125.

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.