RE: Fire & Perils Insurance Coverage in the name of Sonia Nikita Singh covering building in the course of construction situated on Parcel 4730 in Pln. Providence (Parcel 115) Housing Scheme, East Bank Demerara.

From: danashwar@rsi.gy

To: naficofiredept@yahoo.com

Cc: devani@rsi.gy; dev@rsi.gy; anjanie@rsi.gy

Date: Monday, November 17, 2025 at 02:57 PM GMT-4

Dear All,

Please see attachment which was left out by mistake in prior email.

Policy No. 01F0016619

Regards
Danashwar

From: Danashwar@rsi.gy <Danashwar@rsi.gy>
Sent: Monday, November 17, 2025 2:53 PM
To: 'Nafico Firedept' <naficofiredept@yahoo.com>
Cc: 'devani@rsi.gy' <devani@rsi.gy>; 'dev@rsi.gy' <dev@rsi.gy>; 'anjanie@rsi.gy' <anjanie@rsi.gy>
Subject: Fire & Perils Insurance Coverage in the name of Sonia Nikita Singh covering building in the course of construction situated on Parcel 4730 in Pln. Providence (Parcel 115) Housing Scheme, East Bank Demerara.

Dear Mr. Rahaman,

Further to the telephone discussion with Mrs. Kowlessar, kindly effect Fire & Perils Insurance Coverage with effect from 2025.11.17, as detailed hereunder;

Insured:	Sonia Nikita Singh
Proposed Risk:	On the two storey concrete building, including fixtures and fittings in the course of construction, to be used as Private Dwelling.
Risk Location:	Parcel 4730 in Pln. Providence (Parcel 115) Housing Scheme, East Bank Demerara.
Sum Insured:	$21,000,000:-
Rate:	0.225%
Annual Premium:	$47,250:-
Mode of Payment:	Annually
Period of Coverage:	2025.11.17 to 2026.11.17
Perils:	Fire & Lightning, Explosion, Riot & Strike, Malicious Damage, Civil Commotion, Earthquake, Hurricane, Windstorm, Vehicle Impact, Aircraft Damage, ~~Escape of Water~~, Water Damage, Hail, Storm, Tempest, Flood, Tidal Wave, Volcanic Eruption, Bursting &/or Overflowing of Pipes, Tanks & Apparatus, Spontaneous Combustion, Subsidence & Landslip, Bush Fire, Smoke Damage, Overflow of the Sea, River or Ocean, Tornado, Tsunami, Cyclone, Subterranean Fire.
Excess:	2% of Sum Insured
Clauses:	Designation of Property, Architects', Surveyors', Legal and Consulting Engineers' Fees, Removal of Debris, Public Authorities, Mortgage, Loss Payable, Capital Additions, Temporary Removal, ~~All Other Contents~~, Internal Removals, Purchasers Interest, Landlords/Tenants, Reinstatement, ~~Cost of~~

2% of Sum Insured

	~~Re-Erection~~, Workmen's, Automatic Reinstatement of Sum Insured, Rent, ~~Stock Declaration~~, Electrical, ~~Pollution~~, ~~Subrogation Waiver~~, Fire Extinguishment Expenses, ~~Plate Glass~~, Property Acquisition, Changes in Occupation, Errors, ~~Customers' Goods~~, ~~Goods Held in Trust~~, Removal of Documents, Other Premises, Other Interested Parties, Malicious Damage by Burglars, Impact by Insured's Vehicle, Leakage of Fire Fighting Equipment, ~~Escalation~~, Seventy Five Percent Average, Replacement/Reinstatement of Loss, Property in Trust, ~~Unoccupancy~~, Conflagration, Misdescription, ~~Accidental Damage to Signs~~, ~~Annexe~~, ~~30~~ Days Notice of Cancellation, Watchmen, Definition and Extensions, Extension of Premises, Replacement Cost
Remarks:	Measurements 50 ft X 40 ft
Assignee:	Demerara Bank Limited – Camp, Street, Georgetown

limit $100,000 Excess $10,000

~~limit $100,000 Excess $10,000~~

Attached, please find copies of Allocation Letter, Agreement of Sale, Identification Card & Driver's Licence.

Pictures of this risk sent to you via whatspp.

Kindly debit our account with the quarterly premium of **$47,250:-** and forward the written confirmation, today.

Thanks & Regards

Excess: 10% each and every loss in respect of Flood, Tidalwave, Storm, Windstorm, overflow of the sea, River or ocean and ~~Bulk~~ Bursting and/or overflowing of pipes, Tanks and Apparatus

Danashwar Baulkaran

Account Executive

FIRE-NB DOCS.pdf
3.2 MB

Coverage Accepted Subject to an Inspection or Submission of photographs

2025/11/17.

NORTH AMERICAN FIRE & GENERAL INSURANCE CO. LTD. NAFICO