New System updated 2026/10/14 mb

Refund of $1,398 used to offset part of add premium due for policy no. 01F111821

Outlook

RE: Fire & Perils Insurance Policy no. 01F109205 covering building etc. situated on Lot 17 Part of area 'L' De Groot-En-Klyne, West Coast Demerara in the name of Mohamed Nasir Sadik.

From Khurisha Ali <kali@hihgy.com>
Date Tue 10/13/2026 3:07 PM
To Devani Kowlessar <devani.kowlessar@rsi.gy>; Ganesh Singh <gsingh@hihgy.com>
Cc Hanisha Sewnaraine <Hanisha.Sewnaraine@rsi.gy>; Anjanie Rohoman <anjanie.rohoman@rsi.gy>

Dear Devani,

This email confirms policy cancelled with effect from 2026.10.13.

Kindly arranged for the relevant signed cancellation form to be submitted.

Your account has been credited with the gross refund premium of $1,398.00 for the period 2026.10.13 to 2026.10.30.

With kindest regards

Khurisha Ali
Supervisor
Fire & Liability Claims/Underwriting
The Hand-in-Hand Mutual Fire Insurance Company Limited
Lots 1,2, 3 & 4 Avenue of the Republic, Georgetown
Switch Board:592-22-51865-7 - Ext 601
Company Whatsapp – 592- 710-1865
Fax No.: 592-22-70664
E-mail: kali@hihgy.com

From: Devani Kowlessar <devani.kowlessar@rsi.gy>
Sent: Tuesday, October 13, 2026 1:08 PM
To: Ganesh Singh <gsingh@hihgy.com>; Khurisha Ali <kali@hihgy.com>
Cc: Hanisha Sewnaraine <Hanisha.Sewnaraine@rsi.gy>; Anjanie Rohoman <anjanie.rohoman@rsi.gy>
Subject: Fire & Perils Insurance Policy no. 01F109205 covering building etc. situated on Lot 17 Part of area 'L' De Groot-En-Klyne, West Coast Demerara in the name of Mohamed Nasir Sadik.

Dear Mr. Ali / Mr. Singh,

Kindly cancel the captioned policy with effect from 2026.10.13, since coverage under policy no. 01F111821 was increased, to the full Assessed value of this risk. The refund for the period 2026.10.13 to 2026.10.30 is $1,476:-.

Outlook

Fire & Perils Insurance Policy no. 01F109205 covering building etc. situated on Lot 17 Part of area 'L' De Groot-En-Klyne, West Coast Demerara in the name of Mohamed Nasir Sadik.

From Devani Kowlessar <devani.kowlessar@rsi.gy>
Date Tue 10/13/2026 1:08 PM
To Ganesh Singh <gsingh@hihgy.com>; Khurisha Ali <kali@hihgy.com>
Cc Hanisha Sewnaraine <Hanisha.Sewnaraine@rsi.gy>; Anjanie Rohoman <anjanie.rohoman@rsi.gy>

Dear Mr. Ali / Mr. Singh,

Kindly cancel the captioned policy with effect from 2026.10.13, since coverage under policy no. 01F111821 was increased, to the full Assessed value of this risk. The refund for the period 2026.10.13 to 2026.10.30 is $1,476:-.

Kindly credit our account with the refund of **$1,476:-** and let us have your written confirmation, earliest.

Thanks & Regards

Devani Kowlessar
Assistant Manager
RAJ SINGH INSURANCE BROKERS &
RISK MANAGEMENT CONSULTANTS INC.
Lot 90 Carmichael Street
South Cummingsburg
Georgetown
Telephone # (592) 227-2880
Email: devani@rsi.gy

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
685-3184 612-3366.

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 225-1865/7 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
Tract N, Sub Lot RR, S oesdyke, 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

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

SADMDA3
MOHAMED NASIR SADIK
C/O RAJ SINGH INS. BROKER AND
RISK MANAGT. CONSULTANTS INC.
LOT 86 FIRST STREET ALBERTTOWN
GEORGETOWN

Policy No : 01F109205 /D
Due Date : 2026/10/30
Payment Mode : YEARLY
Issue Date : 1998/10/30
Cover : FIR

Lot 17 De Groot-en-Klyne
Uitvlugt. West Coast Demerara.

Total Sum Insured : $6,000,000 Total Premium : $28,350

Risk Address : LOT 17 PART OF AREA 'L' DE GROOT-EN-KLYNE
WEST COAST DEMERARA

Peril	Premium	Peril	Premium
F&L	28,350		

Item		Sum Insured
/BFF	BUILDING, FIXTURES AND FI	6,000,000

Sales Rep : 628 RAJ SINGH INSURANCE BROKERS

2026/10/13 = 19 days.
2026/10/30.
$28,350 / 365 x19 = $1,476/-

******** IMPORTANT NOTICES ********

NO RECEIPT IS VALID UNLESS ISSUED ON THE PRINTED FORM OF THE COMPANY AND SIGNED BY THE CASHIER OR ANY OTHER AUTHORISED OFFICER OF THE COMPANY.
Remittances should be made free of expenses to the Company. Cheques should be made payable to the Company and crossed "A/C Payee only"
HAVE YOU REVIEWED YOUR FIRE COVER?

Your policy is subject to AVERAGE. This means that if you fail to insure your property at the full replacement cost you will always bear part of any loss. We can advise you. Your HAND-IN-HAND representative is always at your disposal. Consult him frequently.
Telephone or write to our offices at the above addresses.
N.B. Although the Company sends notices of renewal as regularly in order that policies may not lapse from failure to pay the premiums, this is done as a matter of courtesy only and without responsibility for any ommission or miscarriage.

THIS INSURANCE CAN BE RENEWED IN ACCORDANCE WITH THE TERMS OF THE POLICY.

Ms. Sadik will send pictures we will cancel this policy and increase the other policy based on value due on Nov 1, 2026
Please request updated pictures or arrange an inspection of this risk 2026/9/28

✓ Premium to be paid by 2026/10/13 @ ✓ Original to provided value by end of 2026/10/13