RSI & System updated 2026/11/04

RAJ SINGH INSURANCE BROKERS & RISK MANAGEMENT CONSULTANTS INC.

Your Preferred Risk Manager & Insurance Broker

Email sent on 2026/11/02
Handcopies sent on 2026/11/03

Pd: 2026/11/04
Amt Pd: $204,916
Rec No: 41827

6.11.02

Dane Daby
naging Director
iver Holdings Inc.
90 Duke Street
gston
orgetown

r Mr. Daby

Collective Fire & Perils Insurance Coverage Policy nos. DG FCP 963395, 01F129282 & F101274 in the names of Thriver Holdings Inc.

r Policies, brief details of which are outlined on the attached schedule, e renewed with **Diamond Fire & General Insurance, Hand-In-Hand tual Fire Insurance Company Limited & The Guyana & Trinidad tual Fire Insurance Company** with effect from **November 3rd, 2026** for period 2026.11.03 to 2027.02.03.

dly make your cheque payable to Raj Singh Insurance Brokers and Risk nagement Consultants Inc. for the renewal premium of **$204,916: - o Hundred & Four Thousand, Nine Hundred & Sixteen Dollars)** at r earliest convenience.

surely do appreciate servicing your insurance needs and look forward urther developing our business relationship.

rs sincerely,
INGH INSURANCE BROKERS &
MANAGEMENT CONSULTANTS INC.

ni Kowlessar
stant Manager

Thriver Holdings Inc.

er	Bank Assignment	Rate		Diamond 40%	HIH 30%	GTM 30%	SUM INSURED 100%	TOTAL QUARTERLY PREMIUM
	DEMERARA BANK LIMITED	0.2%	SI	$24,800,000	$18,600,000	$18,600,000	$62,000,000	
			Quart Prem	$12,400	$9,300	$9,300		$31,000
			SI	$400,000	$300,000	$300,000	$1,000,000	
			Quart Prem	$200	$150	$150		$500
			SI	$3,419,678	$2,564,759	$2,564,759	$8,549,196	
			Quart Prem	$1,710	$1,282	$1,282		$4,275
			SI	$477,812	$358,359	$358,359	$1,194,529	
			Quart Prem	$239	$179	$179		$597
							$72,743,725	$36,372
	DEMERARA BANK LIMITED	0.2%	SI	$24,800,000	$18,600,000	$18,600,000	$62,000,000	
			Quart Prem	$12,400	$9,300	$9,300		$31,000
			SI	$400,000	$300,000	$300,000	$1,000,000	
			Quart Prem	$200	$150	$150		$500
			SI	$80,000	$60,000	$60,000	$200,000	
			Quart Prem	$40	$30	$30		$100
			SI	$3,419,678	$2,564,759	$2,564,759	$8,549,196	
			Quart Prem	$1,710	$1,282	$1,282		$4,275
			SI	$480,702	$360,526	$360,526	$1,201,754	
			Quart Prem	$240	$180	$180		$601
							$72,950,950	$36,475

Thriver Holdings Inc.

Policy Nos. Diamond DG FCP 963395, Hand-in-Hand 01F129282 & GTM F101274

ITEM #	RISK/ADDRESS	Future Owner	Bank Assignment	Rate		Diamond 40%	HIH 30%	GTM 30%	SUM INSURED 100%	TOTAL QUARTERLY PREMIUM
1	Lot 143 Pattensen, Turkeyen, Georgetown (Demerara Estates)									
	On the two storey concrete building with shed attached, fixtures & fittings	Thriver Holdings Inc.	DEMERARA BANK LIMITED	0.2%	SI	$24,800,000	$18,600,000	$18,600,000	$62,000,000	
	(Building A), to be used as private dwelling				Quart Prem	$12,400	$9,300	$9,300		$31,000
	On the outbuilding(used as store, wash, pump & panel rooms)				SI	$400,000	$300,000	$300,000	$1,000,000	
					Quart Prem	$200	$150	$150		$500
	Contents				SI	$3,419,678	$2,564,759	$2,564,759	$8,549,196	
					Quart Prem	$1,710	$1,282	$1,282		$4,275
	Filter Systems				SI	$477,812	$358,359	$358,359	$1,194,529	
					Quart Prem	$239	$179	$179		$597
									$72,743,725	**$36,372**
2	Lot 144 Pattensen, Turkeyen, Georgetown (Demerara Estates)									
	On the two storey concrete building with shed attached, fixtures & fittings	Thriver Holdings Inc.	DEMERARA BANK LIMITED	0.2%	SI	$24,800,000	$18,600,000	$18,600,000	$62,000,000	
	(Building B), to be used as private dwelling				Quart Prem	$12,400	$9,300	$9,300		$31,000
	on out buildings (used as store, wash, pump & panel rooms)				SI	$400,000	$300,000	$300,000	$1,000,000	
					Quart Prem	$200	$150	$150		$500
	Guard Hut				SI	$80,000	$60,000	$60,000	$200,000	
					Quart Prem	$40	$30	$30		$100
	Contents				SI	$3,419,678	$2,564,759	$2,564,759	$8,549,196	
					Quart Prem	$1,710	$1,282	$1,282		$4,275
	Filter Systems				SI	$480,702	$360,526	$360,526	$1,201,754	
					Quart Prem	$240	$180	$180		$601
									$72,950,950	**$36,475**

3	Lot 145 Pattensen, Turkeyen, Georgetown (Demerara Estates)									
	On the two storey concrete building with shed attached, fixtures & fittings	Thriver Holdings Inc.	DEMERARA BANK LIMITED	0.2%	SI	$24,800,000	$18,600,000	$18,600,000	$62,000,000	
	(Building C), to be used as private dwelling				Quart Prem	$12,400	$9,300	$9,300		$31,000
	On out building (used as store, wash, pump & panel rooms)				SI	$400,000	$300,000	$300,000	$1,000,000	
					Quart Prem	$200	$150	$150		$500
	Generator				SI	$1,520,304	$1,140,228	$1,140,228	$3,800,760	
					Quart Prem	$760	$570	$570		$1,900
	Contents				SI	$3,419,678	$2,564,759	$2,564,759	$8,549,196	
					Quart Prem	$1,710	$1,282	$1,282		$4,275
	Filter System				SI	$474,922	$356,191	$356,191	$1,187,304	
					Quart Prem	$237	$178	$178		$594
									$76,537,260	**$38,269**
4	Lot 143, 144 & 145 Pattensen, Turkeyen, Georgetown (Demerara Estates)									
	On the concrete fence surrounding Building A, Building B & Building C and separating chain link fence situated on Lots 143, 144 & 145 Pattensen, Turkeyen, Georgetown	Thriver Holdings Inc.	DEMERARA BANK LIMITED	0.2%	SI	$3,200,000	$2,400,000	$2,400,000	**$8,000,000**	
					Quart Prem	$1,600	$1,200	$1,200		**$4,000**
5	Lot 99 New Market Street, Georgetown.									
	On the Three Storey Concrete building, air condition units etc., fixtures & fittings used ad office	Thriver Holdings Inc.	DEMERARA BANK LIMITED	0.2%	SI	$40,000,000	$30,000,000	$30,000,000	**$100,000,000**	
					Quart Prem	$20,000	$15,000	$15,000		**$50,000**
	Note: Fire prevention measures on location : 9 fire extinguishers, 8 smoke detectors, 5 water tanks (1000 gls each)									

6	**Lot 176 Middle Street, south Cummingsburg, Georgetown**									
	On the three storey concrete building, including fixtures & fittings,	**Thriver Holdings Inc.**	**DEMERARA BANK LIMITED**							
	including AC units etc. used as offices			0.2%	SI	$30,000,000	$22,500,000	$22,500,000	$75,000,000	
					Quart Prem	$15,000	$11,250	$11,250		$37,500
	On Generator, fuel pumps, exhaust pipes etc.			0.2%	SI	$1,840,000	$1,380,000	$1,380,000	$4,600,000	
					Quart Prem	$920	$690	$690		$2,300
									$79,600,000	**$39,800**
					TOTAL SUM INSURED	**$163,932,774**	**$122,949,581**	**$122,949,581**	**$409,831,935**	
					TOTAL QUARTERLY PREMIUM	**$81,966**	**$61,475**	**$61,475**		**$204,916**

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: 1% of Sum Insured each and every loss per location.

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 Re-Erection, Workmen's, Automatic Reinstatement of Sum Insured, Rent, Electrical, Fire Extinguishment Expenses, Plate Glass, Property Acquisition, Changes in Occupation, Errors, Other Premises, Other Interested Parties, Malicious Damage by Burglars, Impact by Insured's Vehicle, Leakage of Fire Fighting Equipment, Eighty-Five Percent Average (Commerical Risks),Seventy-Five Percent Average (Private Dwelling Risks) , Replacement/Reinstatement of Loss, Property in Trust, Unoccupancy (30 Days) , Conflagration, Misdescription, Accidental Damage to Signs, Annexe, 14 Days Notice of Cancellation, Watchmen, Definition and extensions, Extension of premises.