New system Updated 2026/04/03 gp.

Refund of $378,886 due to amendment of coverage used to offset part of April 2026 renewal prem gp.

Endorsement
Motor Insurance

Date Paid:.....

Amount:.....

Receipt #:.....

Policy No: 10M0056140

Insured: Kalta Digamber

Vehicle No: PAE 2805

Due Date: 2027/04/07

Insurer: Nafico

Details: Coverage amended from Comprehensive to Third Party $3m | $5m wef 2026/04/20

(1) Prorated Comprehensive ~~$406,315~~ $406,315 x 13 / 365 = $14,469:-
2026/04/08 to 2026/04/20 = 13 days

(2) Prorated TP 2026/4/20 to 2026/04/07 = 353 days. use
$12,960 x 353 / 365 = $12,534! $12,960 → (cmb with Akeela Lohi's)

Pro Rata Premium Payable: $27,429:- ($14,469 + $12,960 = $27,429)

Remarks: AP − $406,315:- − $27,429 = $378,886
Refund of $378,886:-

2026/04/01

(1) Refund of $6,785:- used to offset part of this premium gp

(2) Refund of $378,886:- used to offset part of this renewal prem

(3) Paid 2026/06/01 Amt $27,429:- RCPNo.140374 Paid in Full gp.

COMPANY LIMITED
ORGETOWN.
ax: 226-5880

low. If it is your intention to renew
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PLEASE BRING VEHICLE FOR INSPECTION ON RENEWAL

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d Party Risks) Act

026/04/08
2026/04/21

4. Date of expiry of Insurance
5. Person or class of persons entitled to drive: As per last Certificate of Insurance issued for this policy.
6. Limitations as to use: As per last Certificate of Insurance issued for this policy

I/WE hereby certify that this policy to which the Cover Note relates is issued in accordance with the Provisions of the above mentioned Ac

AUTHORISED SIGNATURE

NORTH AMERICAN FIRE & GENERAL INSURANCE CO. LTD. NAFICO MOTOR DIVISION

DBK 16/04 HHS

Refund of $6,785/- used to offset part of April renewal premium

Endorsement
Motor Insurance

Date Paid:.....

Amount:.....

Receipt #:.....

Policy No: 10M005640

Insured: Lalta Digamber

Vehicle No: PAC 2805

Due Date: 2027/04/07

Insurer: Nafico

Details: Assessed Value reduced from $24,000,000 to $23,600,000

Excess reduced from $1,200,000 to $1,180,000/-

Premium reduced from $413,100 to $406,315

$413,100 - $406,315 = ($6,785/-)

~~Pro Rata~~ Premium Payable: Refund ($6,785/-)

Remarks: On 8th April, 2026 renewal & clerk spoke assessed reduced from $24m to $23.6m due to ~~policy~~ being a facultative policy.

2026/04/09

① Refund of $6,785/- used to offset part of this premium

② Refund of $378,886/- used to offset part of this renewal prem

③ Paid 2026/06/01 Amt $27,409/- Rec No. 140394

COMPANY LIMITED
ORGETOWN.
ax: 226-5880

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PLEASE BRING VEHICLE FOR INSPECTION ON RENEWAL

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do not accept this offer.

d like to make to your cover, e.g.

d Party Risks) Act

4. Date of expiry of Insurance 2026/04/08 2026/04/21
5. Person or class of persons entitled to drive: As per last Certificate of Insurance issued for this policy.
6. Limitations as to use: As per last Certificate of Insurance issued for this policy

I/WE hereby certify that this policy to which the Cover Note relates is issued in accordance with the Provisions of the above mentioned A

AUTHORISED SIGNATURE

NORTH AMERICAN FIRE & GENERAL INSURANCE CO. LTD. NAFICO MOTOR DIVISION

BK 16/04 HH

LALTA DIGAMBER
LOT 40 NORTH SECTION
CANAL NO. 2 POLDER
WEST BANK DEMERARA

① Refund of $6,785/- used to offset part of this premium

Phaedra to renew

Policy renewed 2026/3/31 31/3.

② Refund of $378,886/- used to off part of this renewal prem

NORTH AMERICAN FIRE AND GENERAL INSURANCE COMPANY LIMITED
30/31 REGENT & HINCKS STREETS, ROBBSTOWN, GEORGETOWN.
P. O. Box 10607 Telephone No: 226-5885-8 Fax: 226-5880

RENEWAL NOTICE

③ Paid 20026/06/01 Amt $27,409/- Rec No. 140374

Dear Customer

We wish to remind you that your policy will become due for renewal on the date shown below. If it is your intention to renew policy, kindly let us have your instructions along with your remittance on or before the duedate.

Policy Number	10M005640	Gross Premium	$1,020,000
Insured	(see above)	Less Discount(s)	
Vehicle Number	PAC2805	50.0 % NCD	$510,000
Renewal Period	2026/04/08 to 2027/04/07	10.0 % Fleet	$51,000
Sum Insured	$24,000,000	10.0 % Fire	$45,900
Excess	$1,200,000	% Life	
Due Date	2026/04/08	% Staff	
Customer Number	DIGLA03	Sub total	$413,100
Agent code	00006	Other benefits	
Premium Mode	YEARLY	Please pay	$413,100

4.25% Paid in Full

PLEASE BRING VEHICLE FOR INSPECTION ON RENEWAL

IMPORTANT $3m/5m.

OUR TEMPORARY COVER NOTE when attached provides only **MINIMUM "ACT" INSURANCE** for fourteen days from the due date in the event you are unable to renew on time. The renewal premium must be paid within this period in order for you to benefit from this temporary cover. After payment, your original cover will be reinstated from the date of payment.
This Cover Note will not be effective if you obtain cover elsewhere or implies that you do not accept this offer.

Please present this notice at the time of renewal. Also advise us of any changes you would like to make to your cover, e.g. sum insured, type of cover, persons to drive, etc.

The Motor Vehicle Insurance (Third Party Risks) Act
Temporary Cover Note

Policy No: 10M005640 Minimum Act Cover Only

1. Index mark, if any and registration number of vehicle PAC2805
2. Name of policyholder DIGAMBER, LALTA
3. Effective date of the commencement of Insurance for the purposes ACT 2026/04/08
4. Date of expiry of Insurance 2026/04/21
5. Person or class of persons entitled to drive: As per last Certificate of Insurance issued for this policy.
6. Limitations as to use: As per last Certificate of Insurance issued for this policy

I/WE hereby certify that this policy to which the Cover Note relates is issued in accordance with the Provisions of the above mentioned Act

AUTHORISED SIGNATURE

NORTH AMERICAN FIRE & GENERAL INSURANCE CO. LTD. NAFICO MOTOR DIVISION

BK 16/04 HM