emailed to client 2026/10/22p.

Pd: 2026/11/06
Amt Pd $14479
Rec No. 41863

New System Updated 2026/10/23 HH

RAJ SINGH INSURANCE BROKERS & RISK MANAGEMENT CONSULTANTS INC.

Your Preferred Risk Manager & Insurance Broker

2026.10.22

Mr. Mokesh Daby
Managing Director
DMR Holdings Inc.
Lot 90 Duke Street
Kingston
Georgetown

Dear Mr. Daby

RE: Fire & Perils Insurance Coverage on Contents etc. Policy no. DG FIR 1675427 in the name of DMR Holdings Inc.

We refer to your email dated 2026.09.29 and wish to confirm in accordance with your instructions, the sum insured on the abovementioned policy with **Diamond Fire & General Insurance Inc.,** was increased from $103,074,424: - by $66,925,576: - to **$170,000,000:-**, with effect from 2026.09.29. The additional premium for the period 2026.09.29 to 2026.11.03 is **$14,479: -.**

Raj Singh Insurance Brokers & Risk Management Consultants Inc.

Current Policy Details

Insurer	Policy Nos.	Portion	Sum Insured	Quarterly Premium
DIAMOND	DG FIR 1675427	100%	$170,000,000: -	$93,438: -

PLEASE SEE THE ATTACHED SCHEDULE FOR ALL AMENDED POLICY DETAILS.

Kindly let us have your cheque for the additional premium of $14,479:- ~~$93,438: -~~ made payable to Raj Singh Insurance Brokers & Risk Management Consultants Inc. at your earliest, convenience.

We surely do appreciate servicing your insurance needs and look forward to further developing our business relationship.

Yours sincerely,
RAJ SINGH INSURANCE BROKERS &
RISK MANAGEMENT CONSULTANTS INC.

.....
Devani Kowlessar
Assistant Manager
:dk

RAJ SINGH INSURANCE BROKERS & RISK MANAGEMENT CONSULTANTS INC.
Lot 86 First Street, Alberttown, Georgetown, Guyana.
T: (592) 227-5407/2880/0294, 225-4175 F: (592) 227-3096 E: admin@rsi.gy
F2 Springlands, Corriverton, Berbice, T: (592) 335-4596 F: (592) 335-4597, E: anand@rsi.gy | nicholas@rsi.gy

DBK, 29/10 HH.

Outlook

Bill client

Re: Fire & Perils Insurance Policy nos. DG FIR1675416 & DG FIR1675427 in the names of Mokesh Daby & Rosalyn Daby and DMR Holdings Inc.

From Fareena Pashaw <Fareena.Pashaw@myguardiangroup.com>
Date Tue 9/29/2026 2:51 PM
To Devani Kowlessar <devani.kowlessar@rsi.gy>; Tara Chandra <tarachandra1@hotmail.com>; Santusha Primo <Santusha.Primo@myguardiangroup.com>
Cc Hanisha Sewnaraine <Hanisha.Sewnaraine@rsi.gy>; Anjanie Rohoman <anjanie.rohoman@rsi.gy>

Dear Devani,

We confirm increase as per email below.

Your account has been debited with the respective pro-rated premium of $2,390 & $14,479.

Regards,

DIAMOND
Fire & General Insurance Inc.

Fareena Pashaw
Fire/ Liability Clerk
Diamond Fire and General Insurance Inc.
Lot 11 Lamaha, Queenstown, Georgetown.
Telephone: 223-9771-3; Ext. 205
Email: ***Fareena.Pashaw@myguardiangroup.com***

From: Devani Kowlessar <devani.kowlessar@rsi.gy>
Sent: Tuesday, 29 September 2026 2:09 pm
To: Tara Chandra <tarachandra1@hotmail.com>; Fareena Pashaw <Fareena.Pashaw@myguardiangroup.com>; Santusha Primo <Santusha.Primo@myguardiangroup.com>
Cc: Hanisha Sewnaraine <Hanisha.Sewnaraine@rsi.gy>; Anjanie Rohoman <anjanie.rohoman@rsi.gy>
Subject: Fire & Perils Insurance Policy nos. DG FIR1675416 & DG FIR1675427 in the names of Mokesh Daby & Rosalyn Daby and DMR Holdings Inc.

****EXTERNAL EMAIL****

Dear Mrs. Chandra,

We refer to the captioned policies, kindly effect the following amendments with effect from 2026.09.29.

1. **Fire & Perils Insurance Policy no. DG FIR1675416 in the names of Mokesh Daby & Rosalyn Daby.**

   Kindly increase the sum insured from $19,883,044:- by $12,116,956:- to **$32,000,000:-** with effect from 2026.09.29.
   The prorated premium for the period 2026.09.29 to 2026.11.03 is **$2,390:-** and the new quarterly premium with effect from 2026.11.03 would be **$16,000:-**.

   Attached, please find updated policy schedule to reflect increases per location.

2. **Fire & Perils Insurance Policy no. DG FIR1675427 in the name of DMR Holdings Inc.**

Kindly increase the sum insured from $103,074,424:- by $66,925,576:- to **$170,000,000:-** with effect from
2026.09.29.

The prorated premium for the period 2026.09.29 to 2026.11.03 is **$14,479:-** and the new quarterly premium
with effect from 2026.11.03 would be **$93,438:-.**

Attached, please find updated policy schedule to reflect increases per location.

Kindly debit our account with the prorated premiums of **$2,390:-** & **$14,479:-** and forward 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

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Outlook

follow up confirmation with Diamond 2026/9/29

Fire & Perils Insurance Policy nos. DG FIR1675416 & DG FIR1675427 in the names of Mokesh Daby & Rosalyn Daby and DMR Holdings Inc.

From Devani Kowlessar <devani.kowlessar@rsi.gy>
Date Tue 9/29/2026 2:09 PM
To Tara Chandra <tarachandra1@hotmail.com>; Fareena Pashaw <fareena.pashaw@myguardiangroup.com>; Santusha Primo <santusha.primo@myguardiangroup.com>
Cc Hanisha Sewnaraine <Hanisha.Sewnaraine@rsi.gy>; Anjanie Rohoman <anjanie.rohoman@rsi.gy>

2 attachments (458 KB)
Mokesh & R Current contents schedule.pdf; DMR contents Current Schedule.pdf;

Dear Mrs. Chandra,

We refer to the captioned policies, kindly effect the following amendments with effect from 2026.09.29.

1. **Fire & Perils Insurance Policy no. DG FIR1675416 in the names of Mokesh Daby & Rosalyn Daby.**

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   The prorated premium for the period 2026.09.29 to 2026.11.03 is **$2,390:-** and the new quarterly premium with effect from 2026.11.03 would be **$16,000:-**.

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2. **Fire & Perils Insurance Policy no. DG FIR1675427 in the name of DMR Holdings Inc.**

   Kindly increase the sum insured from $103,074,424:- by $66,925,576:- to **$170,000,000:-** with effect from
   2026.09.29.

   The prorated premium for the period 2026.09.29 to 2026.11.03 is **$14,479:-** and the new quarterly premium
   with effect from 2026.11.03 would be **$93,438:-.**

Attached, please find updated policy schedule to reflect increases per location.

Kindly debit our account with the prorated premiums of **$2,390:-** & **$14,479:-** and forward your written, confirmation, earliest.

Thanks & Regards

Devani Kowlessar
Assistant Manager

Outlook

Re: Contents Coverage in the names of Mokesh Daby & Rosalyn Daby and DMR Holdings Inc.

From Balram Harrichand <balram@dmsales.biz>
Date Tue 9/29/2026 8:10 AM
To Devani Kowlessar <devani.kowlessar@rsi.gy>
Cc Mokesh Daby <mokeshdaby@gmail.com>; Vashti Persaud <vashti@dmsales.biz>; Christopher Bernard <chris@dmsales.biz>; Hanisha Sewnaraine <Hanisha.Sewnaraine@rsi.gy>; Anjanie Rohoman <anjanie.rohoman@rsi.gy>

Good Morning,

We are pleased to advise that we are in support of the figures presented by RSI for DMR Holdings Inc and Mokesh Daby. Thank you very much for your support in this matter.

The only matters left outstanding would be the figures for DMSI and the prospective policies for Public Liability and Loss of Income.

Mokesh & Rosalyn Daby

		AP	QP
Increase	from $19,883,044:- x 0.2%	= $39,766	$9,942:-
By	$12,116,956 x 0.2%	= $24,234	
To	$32,000,000 x 0.2%	= $64,000	$16,000:-

2026/9/29 to 2026/11/03 = 36 days

$\frac{24,234}{365} \times 36 = \$2,390$:-

Regards,
Balram Harrichand

DM Sales & Investment Company Limited
90 'B" Duke Street,
Kingston, Georgetown
Guyana, South America
Office: 592-501-4905
Cell: 592-608-5368

DM & Holdings Inc.

		AP	QP
Increase	from $103,074,424	= $226,944	$56,763
By	$66,925,576	$146,805	
To	$170,000,000	= $373,752	$93,438

2026/9/29 to 2026/11/03 = 36 days

$\frac{\$146,805}{365} \times 36 = \$14,479$:-

From: Devani Kowlessar <devani.kowlessar@rsi.gy>
Sent: Monday, September 28, 2026 10:17 AM
To: Balram Harrichand <balram@dmsales.biz>
Cc: Mokesh Daby <mokeshdaby@gmail.com>; Vashti Persaud <vashti@dmsales.biz>; Christopher Bernard <chris@dmsales.biz>; Hanisha Sewnaraine <Hanisha.Sewnaraine@rsi.gy>; Anjanie Rohoman <anjanie.rohoman@rsi.gy>
Subject: Re: Contents Coverage in the names of Mokesh Daby & Rosalyn Daby and DMR Holdings Inc.

Dear Mr. Harrichand,

Thank-you .