New System Updated 2026/11/12 HH

emailed to client / 2026/10/22

Pd: 2026/11/06
Rec No. 41865
Amt Pd: $2,762

RAJ SINGH INSURANCE BROKERS & RISK MANAGEMENT CONSULTANTS INC.

Your Preferred Risk Manager & Insurance Broker

2026.10.22

Mr. Mokesh Daby
Managing Director
DM Sales & Investment Co. Ltd
Lot 90 Duke Street
Kingston
Georgetown

Dear Mr. Daby

RE: Collective Fire & Perils Insurance Coverage on Buildings etc. Policy nos. DG FCP 1675450, 01F132102, F107643 in the name of DM Sales & Investment Company Limited.

We refer to your email dated 2026.10.07 and wish to confirm in accordance with your instructions, the overall sum insured on the abovementioned collective policy with **Diamond Fire & General Insurance, Hand-In-Hand Mutual Fire Insurance Company Limited & The Guyana & Trinidad Mutual Fire Insurance Company,** was increased from $1,531,472,000: - by $18,000,000: - to **$1,549,472,000: -**, with effect from 2026.10.07. The additional premium for the period 2026.10.07 to 2026.11.03 is **$2,762: -.**

Current Collective Policy Details

Insurer	Policy Nos.	Portions	Sum Insured	Quarterly Premium
DIAMOND	DG FCP 1675450	60%	$929,683,000: -	$439,399: -
HAND-IN-HAND	01F132102	20%	$309,894,400: -	$146,466: -
GTM	F107643	20%	$309,894,400: -	$146,466: -
TOTAL			**$1,549,472,000: -**	**$732,332: -**

PLEASE SEE THE ATTACHED SCHEDULE FOR ALL AMENDED POLICY DETAILS.

Kindly let us have your cheque for the total additional premium of **$2,762: -** 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

Bill client

Outlook

Diamond confirmation

Re: Collective Fire & Perils Insurance Policy nos. DG FCP1675450, 01F132102 & F107643 in the name of D.M Sales and Investment Company Limited.

From Fareena Pashaw <Fareena.Pashaw@myguardiangroup.com>
Date Thu 10/8/2026 9:09 AM
To Devani Kowlessar <devani.kowlessar@rsi.gy>; Tara Chandra <tarachandra1@hotmail.com>; Santusha Primo <Santusha.Primo@myguardiangroup.com>; Hemadevi Parbhu <brokers@gtm-gy.com>; Ganesh Singh <gsingh@hihgy.com>; Khurisha Ali <kali@hihgy.com>; Fire Broker <firebroker@hihgy.com>
Cc Hanisha Sewnaraine <Hanisha.Sewnaraine@rsi.gy>; Anjanie Rohoman <anjanie.rohoman@rsi.gy>

Dear Devani,

DFGI portion of the increase is confirmed.

Our share of the pro-rata premium is $1,657.

Regards,

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: Thursday, 8 October 2026 8:57 am
To: Tara Chandra <tarachandra1@hotmail.com>; Fareena Pashaw <Fareena.Pashaw@myguardiangroup.com>; Santusha Primo <Santusha.Primo@myguardiangroup.com>; Hemadevi Parbhu <brokers@gtm-gy.com>; Ganesh Singh <gsingh@hihgy.com>; Khurisha Ali <kali@hihgy.com>; Fire Broker <firebroker@hihgy.com>
Cc: Hanisha Sewnaraine <Hanisha.Sewnaraine@rsi.gy>; Anjanie Rohoman <anjanie.rohoman@rsi.gy>
Subject: Collective Fire & Perils Insurance Policy nos. DG FCP1675450, 01F132102 & F107643 in the name of D.M Sales and Investment Company Limited.

****EXTERNAL EMAIL****

AMENDED

Mrs. Chandra, Mr. Singh & Ms. Parbhu,

Further to the inspection conducted on 2026.09.21, which determined an Assessed Value of $63,000,000:-, our client subsequently submitted a professional valuation from K.P Tax Consultants and Valuation Services dated August 20, 2022, which indicates a value of **$66,000,000:-. (See attached)**

As such, kindly increase the sum insured for risk situated on Lot 175 Middle Street South Cummingsburg, Georgetown, with effect from 2026.10.07, from **$48,000,000: -** by **$18,000,000: -** to **$66,000,000: -**, which will

result in an additional premium of approximately **$2,762:-** and the new quarterly premium with effect from 2026.11.03 would be **$45,375.**

The overall sum insured on the captioned collective policy in the name of DM Sales & Investment Co. Ltd (Buildings Policy), will increase from $1,531,472,000:- by $18,000,000:- to **$1,549,472,000:-** and the new quarterly premium with effect from the next renewal date 2026.11.03 will be **$732,332:-.**

Collective Distribution

Insurer	Portion	Sum Insured	Quarterly Premium	Prorated Premium
Diamond	60%	$929,683,000:-	$439,399:-	$1,658:-
Hand-In-Hand	20%	$309,894,400:-	$146,466:-	$552:-
GTM	20%	$309,894,400:-	$146,466:-	$552:-

Kindly debit our account with the respective prorated premiums 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

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Outlook

GTM Confirmation

Re: Collective Fire & Perils Insurance Policy nos. DG FCP1675450, 01F132102 & F107643 in the name of D.M Sales and Investment Company Limited.

From Hemadevi Parbhu <brokers@gtm-gy.com>

Date Fri 10/9/2026 8:18 AM

To Devani Kowlessar <devani.kowlessar@rsi.gy>; tarachandra1@hotmail.com <tarachandra1@hotmail.com>; Fareena.Pashaw@myguardiangroup.com <Fareena.Pashaw@myguardiangroup.com>; gsingh@hihgy.com <gsingh@hihgy.com>; kali@hihgy.com <kali@hihgy.com>; firebroker@hihgy.com <firebroker@hihgy.com>; Santusha.Primo@myguardiangroup.com <Santusha.Primo@myguardiangroup.com>

Cc Natasha Ennis <natasha.ennis@gtm-gy.com>; Shane Garraway <shane.garraway@gtm-gy.com>; Kevin Thakur <kevin.thakur@gtm-gy.com>; Elizabeth Headley <elizabeth.headley@gtm-gy.com>; Rohanie Baburam <rohanie.baburam@gtm-gy.com>; Hanisha Sewnaraine <Hanisha.Sewnaraine@rsi.gy>; Anjanie Rohoman <anjanie.rohoman@rsi.gy>

Dear Ms. Kowlessar,

Thank you for your email.

GTM portion of the increase is confirmed.

Our allocated share of the pro-rata premium is **$552**.

Regards

Hemadevi Parbhu

On 08/Oct/2026 4:02 PM, Devani Kowlessar wrote:

WARNING: External Sender. Links or attachments within this message could be unsafe.

Dear Ms. Parbhu,

Further to our email below, please forward your written confirmation, earliest.

Regards
Devani Kowlessar

From: Devani Kowlessar <devani.kowlessar@rsi.gy>
Sent: Thursday, October 8, 2026 8:57 AM
To: Tara Chandra <tarachandra1@hotmail.com>; Fareena Pashaw <fareena.pashaw@myguardiangroup.com>; Santusha Primo <santusha.primo@myguardiangroup.com>; Hemadevi Parbhu <brokers@gtm-gy.com>; Ganesh Singh <gsingh@hihgy.com>; Khurisha Ali <kali@hihgy.com>; Fire Broker <firebroker@hihgy.com>
Cc: Hanisha Sewnaraine <Hanisha.Sewnaraine@rsi.gy>; Anjanie Rohoman

<anjanie.rohoman@rsi.gy>
Subject: Collective Fire & Perils Insurance Policy nos. DG FCP1675450, 01F132102 & F107643 in the name of D.M Sales and Investment Company Limited.

AMENDED

Mrs. Chandra, Mr. Singh & Ms. Parbhu,

Further to the inspection conducted on 2026.09.21, which determined an Assessed Value of $63,000,000:-, our client subsequently submitted a professional valuation from K.P Tax Consultants and Valuation Services dated August 20, 2022, which indicates a value of **$66,000,000:-. (See attached)**

As such, kindly increase the sum insured for risk situated on Lot 175 Middle Street South Cummingsburg, Georgetown, with effect from 2026.10.07, from **$48,000,000: -** by **$18,000,000: -** to **$66,000,000: -**, which will result in an additional premium of approximately **$2,762:-** and the new quarterly premium with effect from 2026.11.03 would be **$45,375.**

The overall sum insured on the captioned collective policy in the name of DM Sales & Investment Co. Ltd (Buildings Policy), will increase from $1,531,472,000:- by $18,000,000:- to **$1,549,472,000:-** and the new quarterly premium with effect from the next renewal date 2026.11.03 will be **$732,332:-.**

Collective Distribution

Insurer	Portion	Sum Insured	Quarterly Premium	Prorated Premium
Diamond	60%	$929,683,000:-	$439,399:-	$1,658:-
Hand-In-Hand	20%	$309,894,400:-	$146,466:-	$552:-
GTM	20%	$309,894,400:-	$146,466:-	$552:-

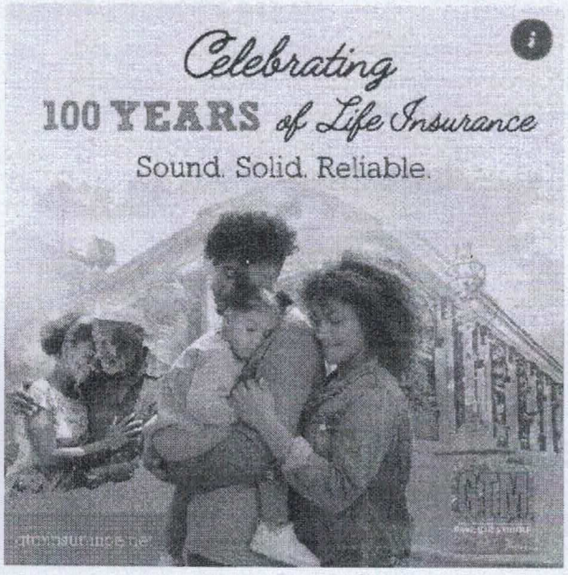
Kindly debit our account with the respective prorated premiums and let us have your written confirmation, earliest.

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

Best Regards,

Hemadevi Parbhu
Customer Service Representative
GTM Group of Insurance Companies
27-29 Robb & Hincks Streets Georgetown
Guyana
Office: 592-225-7910-9 ext 2292



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Outlook

HIH Confirmation ?

Increase: Collective Fire & Perils Insurance Policy nos. DG FCP1675450, 01F132102 & F107643 in the name of D.M Sales and Investment Company Limited.

From Khurisha Ali <kali@hihgy.com>
Date Thu 10/8/2026 9:33 AM
To Devani Kowlessar <devani.kowlessar@rsi.gy>; Tara Chandra <tarachandra1@hotmail.com>; Fareena Pashaw <fareena.pashaw@myguardiangroup.com>; Santusha Primo <santusha.primo@myguardiangroup.com>; Hemadevi Parbhu <brokers@gtm-gy.com>; Ganesh Singh <gsingh@hihgy.com>; Fire Broker <firebroker@hihgy.com>
Cc Hanisha Sewnaraine <Hanisha.Sewnaraine@rsi.gy>; Anjanie Rohoman <anjanie.rohoman@rsi.gy>

Dear Devani,

Thank you for your email below with attachment:-

Our Policy number - 01F 132102 'D' – D.M SALES AND INVESTMENT COMPANY LIMITED

We wish to confirm with effect from 2026.10.07, as follows:-

100% sum insured: Increased From $1,531,472,000:- by $18,000,000:- to $1,549,472,000:

Our portion of sum insured: Increased from: $306,294,400 by $3,600,000:- to $309,894,400:-

100% portion of premium as at 2026.11.03 will be – Annual Premium - $2,929,328, Quarterly - $732,332:-
Our portion of the revised premium as at 2026.11.03 will be - Annual Premium - $585,864:-, Quarterly - $146,466:-

Collectively Insured as follows:-

Insurer	Portion	Sum Insured	Quarterly Premium	Prorated Premium
Diamond	60%	$929,683,000:-	$439,399:-	$1,658:-
Hand-In-Hand	20%	$309,894,400:-	$146,466:-	$552:-
GTM	20%	$309,894,400:-	$146,466:-	$552:-

Your account has been debited with our portion of the interim premium of $552.00 for the period 2026.10.07 to 2026.11.03

With kindest regards

Semper Securus 1865

AM BEST B++ Good

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: Thursday, October 8, 2026 8:58 AM
To: Tara Chandra <tarachandra1@hotmail.com>; Fareena Pashaw <fareena.pashaw@myguardiangroup.com>; Santusha Primo <santusha.primo@myguardiangroup.com>; Hemadevi Parbhu <brokers@gtm-gy.com>; Ganesh Singh <gsingh@hihgy.com>; Khurisha Ali <kali@hihgy.com>; Fire Broker <firebroker@hihgy.com>
Cc: Hanisha Sewnaraine <Hanisha.Sewnaraine@rsi.gy>; Anjanie Rohoman <anjanie.rohoman@rsi.gy>
Subject: Collective Fire & Perils Insurance Policy nos. DG FCP1675450, 01F132102 & F107643 in the name of D.M Sales and Investment Company Limited.

AMENDED

Mrs. Chandra, Mr. Singh & Ms. Parbhu,

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The overall sum insured on the captioned collective policy in the name of DM Sales & Investment Co. Ltd (Buildings Policy), will increase from $1,531,472,000:- by $18,000,000:- to **$1,549,472,000:-** and the new quarterly premium with effect from the next renewal date 2026.11.03 will be **$732,332:-.**

Collective Distribution

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GTM	20%	$309,894,400:-	$146,466:-	$552:-

Kindly debit our account with the respective prorated premiums and let us have your written confirmation, earliest.

Thanks & Regards

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