

Simon Waring
Ryburne Brokers and Co
28 Market Street
Hebden Bridge
HX7 6AA

25 January 2010

Dear Simon

Testimonial – Professional Indemnity Policy

I just wanted to say how pleased I have been with your service.

I have had a combined PI/PL policy with Towergate for several years now and, in fairness, have never had any reason to quibble over the service and cover they have given me.

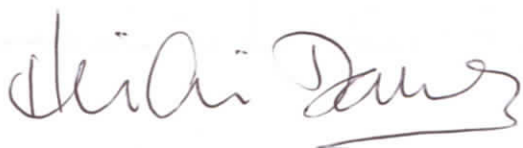
Last year, however, I introduced a new element to my business and Towergate seemed to struggle in dealing with this, wanting to charge me on an event-by-event basis for the team-build activities I now facilitate. Whilst the additional fee wasn't enormous, it still amounted to over 25% of my annual policy fee per event.

When my policy with Towergate came up for renewal this month, I came to you for a quote to see if the team-build work could be included as part of the annual premium and I was very pleased to find that you were able to offer me the same level of cover, at the same price, but with the additional activities also included. And, ironically, the policy is even with the same insurer!

What can I say, except that you've potentially saved me a substantial sum just because you could be bothered doing a bit of research and asking a few questions?

I will certainly continue to recommend Ryburne Brokers to my professional contacts when their policies are due for renewal.

Yours sincerely,



Heidi M Dawson
For Pathways Coaching Ltd