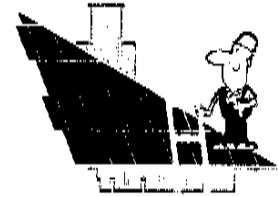


DOUGAN COMMERCIAL ROOFING LTD.

119 Manse Road, Motherwell ML1 2PS

Tel : (01698) 276348



30th July 2005

M & DH Insurance Services Ltd
Emerald Court
Pilgrim Centre
Brickhill Drive
Bedford
MK 7PZ

FAO Claire Gaskin

Dear Ms Gaskin

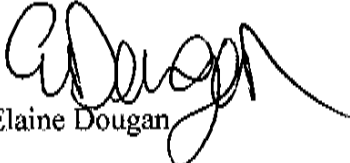
RE- Combined Liability Insurance

We were referred to your company by John Buckley of Ranley Contracts Ltd.

We dealt with Graeme Ravey and found him to be very helpful and knowledgeable regarding the above insurance. We were given our quotation within the day after our enquiry, Graeme faxed us the quotation and all other paperwork immediately, which was excellent as there is nothing worse than having to wait days on quotes.

We would certainly recommend M & DH Insurance, as being very fast, knowledgeable and reliable.

Yours faithfully


Elaine Dougan