

Ms Angela Kay  
[REDACTED]  
[REDACTED]Monday - Friday 9.00 am - 5.30 pm  
Saturday 9.00 am - 1.00 pm

19th April 2010

Dear Ms Kay

**Important Information regarding your travel insurance Insurance Renewal**

Thank you for insuring your travel insurance with us in the past year. Your insurance is now due for renewal on 2nd May 2010, and we want to give you our best deal possible again this year. Based on the last information you provided, we are pleased to enclose your present insurer's price for the coming year.

Our records show that you did not take advantage of our Direct Debit scheme last year, but have you thought about spreading the cost by paying monthly? Direct Debit is a quick and easy way to pay and once it is set up, the money will be debited from your bank or building society each month and you don't even have to pay a deposit. To help you choose, we've provided details of the monthly amount you'd pay in the table below.

YOUR RENEWAL SUMMARY :	
Your present Insurer is - MMA Insurance PLC	
Premium (including Insurance Premium Tax)	£39.32
Service Charge	£0.00
<b>Total</b>	<b>£39.32</b>

If you wish to pay monthly by Direct Debit*. Typical <b>32.1% APR</b> variable. You must enter into a running account credit agreement with us and be 18 or over.	
Advance payment (Deposit)	£4.00
10 Minimum monthly payments	£4.00

**Credit Terms if paying by Direct Debit**

If you pay by Direct Debit the Credit Charge will be £4.71 and the total amount payable will be £44.03.

**What to do next**

1. Act now. Your cover will expire on your renewal date, so don't delay.
2. Check the attached renewal notice carefully as the terms of your existing policy may have changed. If any of your circumstances have changed or you have any queries, please contact us before your renewal date. We're here to help.
3. Contact us on 01482 211566 to renew your policy, or to discuss our alternative payment options including monthly Direct Debit.
4. Please read through the enclosed copy of our Terms of Business leaflet which includes important information about us and our charges. It also tells you about the services we provide, which have also changed this year. Please refer to this section for details of our changed services which we will provide from now on.

*Paid 26/04/10 Cheque no 100921*

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REF: 001460

5 APRIL

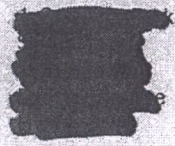


5 APRIL

364 Holderness Road  
Kingston Upon Hull  
East Yorkshire  
HU9 3DL

Tel No: 01482 211566

Mr Stewart Arnold



Monday - Friday 9.00 am - 5.30 pm  
Saturday 9.00 am - 1.00 pm

19th April 2010

Dear Mr Arnold

**Important Information regarding your travel Insurance Renewal**

Thank you for insuring your travel with us in the past year. Your insurance is now due for renewal on 2nd May 2010, and we want to give you our best deal possible again this year. Based on the last information you provided, we are pleased to enclose your present insurer's price for the coming year.

Our records show that you did not take advantage of our Direct Debit scheme last year, but have you thought about spreading the cost by paying monthly? Direct Debit is a quick and easy way to pay and once it is set up, the money will be debited from your bank or building society each month and you don't even have to pay a deposit. To help you choose, we've provided details of the monthly amount you'd pay in the table below.

<b>YOUR RENEWAL SUMMARY :</b>	
Your present Insurer is - <b>MMA Insurance PLC</b>	
Premium (including Insurance Premium Tax)	£43.27
Service Charge	£0.00
<b>Total</b>	<b>£43.27</b>

If you wish to pay monthly by Direct Debit*. Typical <b>32.1% APR</b> variable. You must enter into a running account credit agreement with us and be 18 or over.	
Advance payment (Deposit)	£4.41
10 Minimum monthly payments	£4.41

**Credit Terms if paying by Direct Debit**

If you pay by Direct Debit the Credit Charge will be £5.19 and the total amount payable will be £48.46.

**What to do next**

1. Act now. Your cover will expire on your renewal date, so don't delay.
2. Check the attached renewal notice carefully as the terms of your existing policy may have changed. If any of your circumstances have changed or you have any queries, please contact us before your renewal date. We're here to help.
3. Contact us on 01482 211566 to renew your policy, or to discuss our alternative payment options including monthly Direct Debit.
4. Please read through the enclosed copy of our Terms of Business leaflet which includes important information about us and our charges. It also tells you about the services we provide, which have also changed this year. Please refer to this section for details of our changed services which we will provide from now on.

Continued overleaf

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