

Mahesh Maru
Tulip Financial Services Limited
PO Box 57-049
Owairaka
Auckland

25 September 2009

Dear Mahesh

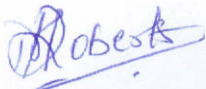
Account of my experience with my Insurance cover

I would like to take this opportunity to thank you for the excellent care and assistance I received with my recent medical claim. I really appreciate you taking the time to help me and provide the necessary information and assistance I required, despite being very sick yourself.

The service provided by Sovereign was excellent and prompt. I am really grateful to you for recommending the necessary covers required by me and for suggesting Sovereign to be my insurance provider. The repayment was prompt and the process very simple and straight forward.

Once again please accept my sincere thanks for the assistance and support provided at that difficult time. Your caring nature and prompt action by Sovereign made the whole process much easier and stress free.

Yours faithfully



Mitika Roberts