

Simon Waring

Ryburne Insurance Brokers  
Hebden Bridge  
West Yorkshire

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Key Commercial Finance Solutions Ltd  
Heritage Exchange  
Plover Road  
Lindley  
Huddersfield  
HD3 3HR

Dear Simon

### Testimonial for Ryburne Insurance Brokers

Pennine Mortgage Solutions regularly obtains residential mortgages and buy to let mortgages for its clients. Many of these clients have not arranged their buildings or contents insurance, and as a result, we have regularly made referrals to Simon Waring of Ryburne Insurance brokers.

We would like to say that Simon and his firm have always provided first class service to these clients, and additionally obtained excellent rates for the insurance cover provided. I would especially like to mention both from my personal experience and that of our clients that the "Delegated Insurance Scheme" for home owners operated by Ryburne seems virtually untouchable in terms of value for money. It also has the added advantage that claims and correspondence are managed directly from Simons office.

On a commercial footing, my experience is that Simon is extremely knowledgable and professional, and regularly betters the cover afforded to our clients by other brokers.

I have no hesitation in passing our commercial clients to him when the opportunity presents itself.

Yours Sincerely



Tony Newham  
Director

Key Commercial Finance Solutions Ltd and  
Pennine Mortgage Solutions Ltd