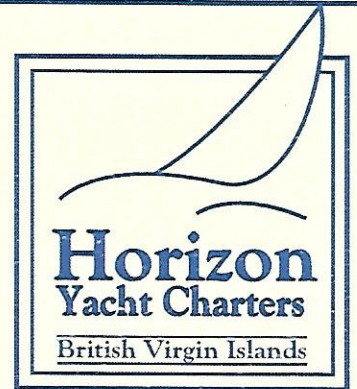


May 30, 2018



TO WHOM IT MAY CONCERN

After Hurricane Irma wrought destruction on the BVI in September 2017, I was recommended to use Martyn Bould and Associates from Bould Consulting for my Homeowners insurance claim by a friend, as I was off-island at the time.

Bould Consulting acted on my behalf immediately after engagement and produced a very comprehensive report on the extent of damage sustained to my property at Trunk Bay. They liaised with the Loss Adjuster assigned to my case on behalf of Island Heritage insurance company. I did not return to the island for two months after Irma, and during that time they kept me fully informed of all developments and submitted the details of the claim and the initial repair estimates to Insurers on my behalf. I quickly received an interim payment to enable me to effect temporary repairs and then start ordering materials for eventual reconstruction.

Over the course of the negotiation of the claim, Bould was very responsive to all my emails and calls and acted with extreme professionalism and diligence at all times. I received a very satisfactory outcome on my claim, and I was very happy to have chosen Bould to assist me during the process. All of the Associates were very pleasant to deal with, and obviously know their jobs inside out and have a lot of experience in dealing with catastrophic situations such as Irma.

I have no hesitation whatsoever in highly recommending their services. I would certainly use Bould Consulting again in the future, should I ever have need of their services.

Yours truly

A handwritten signature in cursive script that reads "S. Driver".

Sylvia Driver

Trunk Bay, Tortola, BVI

**P.O. Box 3222, Road Town, Tortola, British Virgin Islands, VG1110**  
**U.S. mailing address: P.O. Box 11156, St. Thomas, USVI 00801**  
**Tel: 284-494-8787 • Fax: 284-494-8989 • Toll Free: 877-494-8787**  
**Email: [info@horizonyachtcharters.com](mailto:info@horizonyachtcharters.com) • Web Site: [www.horizonyachtcharters.com](http://www.horizonyachtcharters.com)**