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Date 26th June 2006

Your Ref

Our Ref AR

Dear Graham

Zurich Policy No. 7033896

Following our earlier telephone conversation, may I firstly confirm that we have referred the St Oswalds lighting issue to insurers and they are presently reviewing their position.

It is reasonable to assume that as the risk was presented to them inter alia as "Secure by Design" and that any reduction in lighting may prejudice such status, then they may well wish to amend their terms.

At best, this could involve the imposition of a higher policy excess but at worst this could lead to a withdrawal of cover or part thereof.

Whilst writing, may I also remind you that the insurance market for schools is extremely limited and withdrawal by Zurich could leave us without an alternative insurance provider.

I will contact you again immediately I hear further from their Underwriter.

Yours sincerely,

Alan Rowe ACII