

**Dine & Drink, Inc.**  
Restaurants & Events



September 20, 2009

To Whom It May Concern:

Before meeting with Patrick Nolan at Quality Upscale Insurance we had separate policies for each of our restaurants. He was able to consolidate our program under one policy which significantly reduced our costs while improving coverage at the same time. He then provided a lot of value added service by helping us implement a loss control program, and has made himself available on a continuing basis as necessary. I highly recommend Patrick Nolan as he thoroughly understands his business, and offers a lot more than just selling you a policy.

Regards,

A handwritten signature in black ink, appearing to read "Jon Young", with a stylized flourish at the end.

Jon Young  
President  
Dine and Drink. Inc.

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