



INTERNATIONAL LANGUAGE ACADEMIES

To Whom It May Concern:

*I am very pleased to provide a reference for David Cummings Insurance Services Ltd., as we have dealt with this company for several years and have always been very satisfied with the services provided to the Aspect school and our students.*

*Customer Service has always been of the highest standard; prompt and friendly. I have also found that Mr. Cummings will do everything possible to ensure that the students' needs are met in those cases where coverage and reimbursement has been needed. The range of services has more than covered our requirements.*

*Please feel free to contact me at (604) 602-9818 if I can provide additional information.*

Sincerely,

Valerie A. Richmond  
Director, Aspect Vancouver



For more information about how we  
can serve you and your students,  
please contact us.

**Toll Free in North America**

**1-800-818-3188**

**Collect Worldwide**

**604-228-8816**

**Email**

**student@david-cummings.com**

*“We can insure  
just about anyone,  
from anywhere,  
going anywhere.”*

**www.david-cummings.com**

**David Cummings  
Insurance Services Ltd.  
#350 – 2083 Alma Street  
Vancouver, B.C., Canada  
V6R 4N6**

**David Cummings  
Insurance Services Ltd.**



Our company has been specializing in the provision of Sickness & Accident Insurance for international students for over 15 years. Our ongoing mission is to provide you with personalized service and superior products, at competitive prices.

As independent brokers, we continuously work with our clients and several underwriters to enhance our products and services. A few things we believe we do well:

- We help your school administrators to minimize their involvement in the insurance enrollment process (we do most of it),
- We can insure your students, even before they arrive at school,
- We can arrange for billing, directly from doctors and pharmacies to the insurer, so your students avoid out-of-pocket payment (less hassle for the school counsellors/advisors too).

We sincerely hope that we have the opportunity to meet and work with you.



It is one thing for us to say that we are very good at what we do. Here is what two of our valued clients and friends have to say about us.



**THE UNIVERSITY OF BRITISH COLUMBIA  
INTERNATIONAL HOUSE STUDENT  
DEVELOPMENT & SERVICES**

**To Whom It May Concern:**

*It gives me great pleasure to recommend to you David Cummings Insurance Services. Having worked with the staff at David Cummings Insurance over the past twelve months, I can attest that they are highly skilled professionals who provide outstanding service to each and every client...They are an important part of our team as we make UBC and Vancouver a welcoming place for international students...*

*Our institution has been so impressed with their services that, after ten years of informal affiliation, we chose David Cummings Insurance as the accredited broker of record for our new mandatory insurance*

*program for new international students ...As we are not experts in insurance, our staff has relied heavily on the wise counsel of David Cummings and his staff, with excellent results. The mandatory program is going so well that we will expand it next year to include over 400 incoming exchange students.*

*Let me say again what a delight it has been to work with David Cummings Insurance Services thus far. I recommend them most highly and would be happy to speak with you further if I can provide further information. My hat goes off to David Cummings and his staff for their dedication, hard work, and commitment to helping their clients – and our administrators – breathe a little easier.*

Sincerely,

Michelle Szabo Suderman, M.Ed.

Coordinator, International Student Development  
& Advising

Tel: 604-822-1336  
michelle.suderman@ubc.ca