

To whom it may concern



Date as Postmark

Dear Sir/Madam

**Whiteley Insurance Consultants also trading as Kingfisher Travel Insurance and Kingfisher Insurance Services – in Liquidation (“WIC”)**

I am writing to you as we understand you had an insurance policy with WIC.

WIC is in liquidation and has been declared in default by the Financial Services Compensation Scheme (FSCS). This means that the FSCS has determined that the firm is unable (or likely to be unable) to pay claims against it, so that FSCS is able to consider claims by policyholders for compensation against the firm. Your contact details have been provided to us by the liquidators of WIC as you may be eligible to claim compensation from FSCS.

The FSCS is the UK's statutory fund of last resort for customers of authorised financial services firms. The FSCS can pay compensation to consumers if an authorised firm is unable, or likely to be unable, to pay claims against it. The FSCS is an independent body set up under the Financial Services and Markets Act 2000 (FSMA), and does not charge individual consumers for using its service.

The FSCS covers business conducted by firms authorised by the Financial Services Authority (FSA), the independent body set up by law to regulate financial services in the UK.

To be eligible for compensation under our rules, a claim must relate to business transacted by a firm authorised by the FSA. WIC was authorised by the FSA from 14 January 2005. The FSCS is only able to pay compensation to customers of WIC for claims relating to business conducted by the firm on or after that date.

The FSCS will be writing to potential claimants in the next few weeks explaining how to make a claim. However, if you wish to contact the FSCS in the meantime, you can write to us at:

Financial Services Compensation Scheme  
7<sup>th</sup> Floor Lloyds Chambers  
1 Portsoken Street  
London E1 8BN

or telephone us on: 0800 678 1100 (freephone) or 020 7892 7300

or visit our website at [www.fscs.org.uk](http://www.fscs.org.uk).

Yours faithfully

A handwritten signature in black ink, appearing to read 'Alison Rose', is written over a faint, illegible stamp.

Alison Rose  
Assistant Manager

Financial Services Compensation Scheme Limited  
7th Floor, Lloyds Chambers, 1 Portsoken Street, London E1 8BN  
Telephone +44 (0)20 7892 7300 Freephone 0800 678 1100 Facsimile +44 (0)20 7892 7301  
[www.fscs.org.uk](http://www.fscs.org.uk)

**What is the role of the Financial Services Compensation Scheme (FSCS)?**

FSCS is an independent body, set up under the Financial Services & Markets Act 2000 as the UK's compensation fund of last resort for customers of financial services firms. This means that FSCS can pay compensation to consumers if an authorised financial services firm is unable, or likely to be unable, to pay claims against it. Our service is free to consumers. Authorised firms are those regulated by the UK's financial watchdog, the Financial Services Authority (FSA), or previous financial regulators.

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**How does FSCS fit in with the FSA and the Financial Ombudsman Service (FOS)?**

The FSA sets down the rules that firms must follow when they deal with consumers. It also sets down the rules under which the FOS and FSCS operate.

The FOS deals with complaints from consumers against firms that are regulated by the FSA. It can require firms to pay compensation. You should complain first to the firm concerned, if it is still in business. If, after doing that, you remain unhappy, the FOS may be able to look into the complaint.

FSCS deals with claims against financial services firms that are unable, or likely to be unable, to pay claims against them. This will generally be because a firm has stopped trading and has insufficient assets to meet claims.

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**How do we decide whether we can help you?**

To qualify for compensation you must be eligible under our rules, which are made by the FSA. The rules tell us which types of claim are eligible for compensation and limit how much compensation we are allowed to pay. Different rules and limits apply to different types of claim.

We can pay compensation only for financial loss.

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**For more information about FSCS:**

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Website: [www.fscs.org.uk](http://www.fscs.org.uk) • Email: [enquiries@fscs.org.uk](mailto:enquiries@fscs.org.uk) • Phone: 020 7892 7300 • Freephone: 0800 678 1100