

ANNEX 1: PROTOCOL

SCHEDULE 2

IDENTIFICATION OF UNAUTHORISED POLICIES

Authorised underwriters only agreed with WIC that WIC could issue policies for specific periods and for specific classes of policyholder. "Unauthorised Policies" are policies issued outside those periods or where the cover falls outside the agreed specification.

Policies issued before 25 February 2002

The following policies were *unauthorised*:

- Winter sports policies issued between 1 November 2001 and 25 April 2002
Golf policies issued between 1 November 2001 and 30 September 2002

All other policies were underwritten by an authorised insurer.

Policies issued on or after 25 February 2002

In order to identify whether a particular policy is authorised or unauthorised, it is necessary to compare the policy with the following table of authorised policies which the Liquidators have compiled.

Details of the travel agent or person who sold the policy should appear on the policy Validation Receipt. If no agent appears, refer to the "*All other travel agents*" row at the end of the table.

Details of the insurer may appear in the policy terms which should have been received with the Validation Receipt.

For each travel agent, the relevant dates and restrictions are shown in the column for the respective underwriter.

To confirm whether a policy was unauthorised:

- Find the name of the travel agent or seller of the policy in the left-hand column
If the name of one of the authorised underwriters appears on the policy document, compare the policy documents with the dates and limits in the relevant column
If the policy was issued after the cut-off date shown, it was an unauthorised policy.
If the insured under the policy was older than the agreed age limit, it was an unauthorised policy.
If the policy does not indicate that it was underwritten by either Travel and Personal Underwriters or Mutuelle du Mans, it is likely to have been an unauthorised policy.

Examples of unauthorised policies would be:

Bob Sopel Travel policy showing the insurer as TPU issued after 31 August 2004

Kingfisher Direct policy issued after 1 January 2005

Upper age limit 64 but policyholder was 65 when the policy was issued

Policy wording indicates "underwritten by a panel of insurers"

Policy wording indicates "underwritten by ARISA Assurances SA"

Replacement cover in respect of unexpired portions of certain policies sold by Travel Counsellors was arranged retrospectively with Rock Insurance Services.

Replacement cover in respect of unexpired portions of certain policies sold by Royal Liver was arranged retrospectively with First Assist

Policyholders who remain uncertain whether a particular policy was authorised or unauthorised, or who require further guidance, are invited to contact the Liquidators at the following address with copies of the policy documentation, and they will be happy to assist:

Pricewaterhouse Coopers LLP

Plumtree Court

London EC4A 4HT

(letters should be marked for the attention of Graham Bravant Esq)

Email: whitely.liquidation@uk.pwc.com

Helpline: 020 7213 2771

Agent	Policy description by authorised insurer.	
	TPU (Travel and Personal Underwriters)	MMA (Mutuelle du Mans)
Accrington Travel	TPU single trip policies with an upper age limit of 64, bought before 24.02.2005	MMA single trip policies with an upper age limit of 84 or annual policies with an upper age limit of 64, bought between 01.01.2005 and 06.05.05
Anglers World	TPU single trip policies with an upper age limit of 64, bought before 24.02.2005	MMA annual policies with an upper age limit of 64, bought between 01.01.2004 and 06.05.05
Bob Sopel Travel	TPU overseas residents policies, bought before 31.08.2004	MMA single trip policies with an upper age limit of 84 or annual policies with an upper age limit of 64, bought between 01.01.2005 and 06.05.05
Brady Travel (part of Consort Group)	TPU single trip policies, bought between 01.04.2003 and 31.03.2004	
Calshot Activity Centre	TPU single trip policies, bought before 31.01.2005	MMA single trip policies with an upper age limit of 84 or annual policies with an upper age limit of 64, bought between 01.02.2005 and 06.05.05

Agent	Policy description by authorised insurer.	
	TPU (Travel and Personal Underwriters)	MMA (Mutuelle du Mans)
Cambuslang	TPU single trip policies, bought between 01.04.2004 and 24.02.2005	
Cathay Pacific	TPU single trip policies with an upper age limit of 64, bought before 24.02.2005	MMA single trip policies with an upper age limit of 84 or annual policies with an upper age limit of 64, bought between 01.01.2005 and 06.05.05
Century Travel (part of Consort Group)	TPU single trip policies, bought before 31.03.2004	
Clubworld Travel (part of Consort Group)	TPU single trip policies, bought before 31.03.2004	
Consort Travel and Holidays (part of Consort Group)	TPU single trip policies, bought before 31.03.2004	
Crumlin Travel Club (part of Consort Group)	TPU single trip policies, bought before 31.03.2004	

Agent	Policy description by authorised insurer.	
	TPU (Travel and Personal Underwriters)	MMA (Mutuelle du Mans)
CWS Staff & Members Only	TPU Co-Op and Staff policies, bought between 01.11.2003 and 30.11.2004	MMA single trip policies or annual policies either with an upper age limit of 84, bought between 01.12.2004 and 06.05.05
Delta	TPU single trip policies with an upper age limit of 64, bought before 24.02.2005	MMA single trip policies with an upper age limit of 84 or annual policies with an upper age limit of 64, bought between 01.01.2005 and 06.05.05
Denbighshire Travel Group	TPU single trip policies with an upper age limit of 64, bought before 24.02.2005	MMA single trip policies with an upper age limit of 84, bought between 01.01.2005 and 06.05.05
Directions	TPU single trip policies with an upper age limit of 64, bought before 24.02.2005	MMA single trip policies with an upper age limit of 84 or annual policies with an upper age limit of 64 or winter sports policies, bought between 01.01.2005 and 06.05.05
Downe Travel Services Ltd (part of Consort Group)	TPU single trip policies, bought before 31.03.2004	
Dunlop Travel (part of Consort Group)	TPU single trip policies, bought before 31.03.2004	
Erne Travel (part of Consort Group)	TPU single trip policies, bought before 31.03.2004	

Agent	Policy description by authorised insurer.	
	TPU (Travel and Personal Underwriters)	MMA (Mutuelle du Mans)
Europa Travel of N.I. Ltd (part of Consort Group)	TPU single trip policies, bought before 31.03.2004	
Ferherty Travel Ltd (part of Consort Group)	TPU single trip policies, bought before 31.03.2004	
Fermanagh College Travel Shop (part of Consort Group)	TPU single trip policies, bought before 31.03.2004	
Filoxenia	TPU single trip policies, bought between 01.04.2004 and 24.02.2005	
Final Touch	No policies authorised.	
Forfar Travel	TPU single trip policies with an upper age limit of 64, bought before 24.02.2005	MMA single trip policies with an upper age limit of 84 or annual policies with an upper age limit of 64 or winter sports policies, bought between 01.01.2005 and 06.05.05
Fylde Travel	TPU single trip policies with an upper age limit of 64, bought before 24.02.2005	MMA single trip policies with an upper age limit of 84 or annual policies with an upper age limit of 64, bought between 01.01.2005 and 06.05.05
Gaby Travel	TPU single trip policies with an upper age limit of 64, bought before 24.02.2005	MMA single trip policies with an upper age limit of 84 or annual policies with an upper age limit of 64, bought between 01.01.2005 and 06.05.05

Agent	Policy description by authorised insurer.	
	TPU (Travel and Personal Underwriters)	MMA (Mutuelle du Mans)
Gallagher Travel (part of Consort Group)	TPU single trip policies, bought before 31.03.2004	
Globe Travel	TPU single trip policies with an upper age limit of 64, bought before 24.02.2005	MMA single trip policies with an upper age limit of 84 or annual policies with an upper age limit of 64, bought between 01.01.2005 and 06.05.05
Globetrotter Travel (part of Consort Group)	TPU single trip policies, bought before 31.03.2004	
Gone Fishing	TPU single trip policies with an upper age limit of 64, bought before 24.02.2005	MMA single trip policies with an upper age limit of 84 or annual policies with an upper age limit of 64, bought between 01.01.2005 and 06.05.05
Gowan Group Travel	TPU single trip policies, bought between 01.11.2003 and 31.10.2004	MMA single trip policies with an upper age limit of 84 or annual policies with an upper age limit of 64, bought between 01.11.2004 and 06.05.05
Greers Travel Office Ltd (part of Consort Group)	TPU single trip policies, bought before 31.03.2004	

Agent	Policy description by authorised insurer.	
	TPU (Travel and Personal Underwriters)	MMA (Mutuelle du Mans)
GS Travel	TPU single trip policies with an upper age limit of 64, bought before 24.02.2005	MMA single trip policies with an upper age limit of 84 or annual policies with an upper age limit of 64, bought between 01.01.2005 and 06.05.05
Gullivers Travel	TPU single trip policies with an upper age limit of 64, bought before 24.02.2005	MMA single trip policies with an upper age limit of 84 or annual policies with an upper age limit of 64, bought between 01.01.2005 and 06.05.05
Hank Sharpe Travel	TPU single trip policies with an upper age limit of 64, bought before 24.02.2005	MMA single trip policies with an upper age limit of 84, bought between 01.01.2005 and 06.05.05
Heynes Travel, Bournemouth (Seychelles Experience)	TPU single trip policies with an upper age limit of 64, bought before 24.02.2005	MMA single trip policies with an upper age limit of 84, bought between 01.01.2005 and 06.05.05
Hilma Travel	TPU single trip policies with an upper age limit of 64, bought before 24.02.2005	MMA single trip policies with an upper age limit of 84 or annual policies with an upper age limit of 64, bought between 01.01.2005 and 06.05.05

Agent	Policy description by authorised insurer.	
	TPU (Travel and Personal Underwriters)	MMA (Mutuelle du Mans)
Holiday Property Bond (HPB) Annual Policy	No policies authorised.	
Holiday Property Bond (HPB) Single Trip	TPU single trip policies, bought before 31.03.2004	
Home Link International	TPU single trip policies with an upper age limit of 64, bought before 24.02.2005	MMA single trip policies with an upper age limit of 84, bought between 01.01.2005 and 06.05.05
Hyde Barker Travel	TPU single trip policies with an upper age limit of 64, bought before 24.02.2005	MMA single trip policies with an upper age limit of 84 or annual policies with an upper age limit of 64, bought between 01.01.2005 and 06.05.05
Insurance and Travel Services (N.I.) Ltd (part of Consort Group)	TPU single trip policies, bought before 31.03.2004	
Intervac	TPU single trip policies with an upper age limit of 64, bought before 24.02.2005	MMA single trip policies with an upper age limit of 84 or annual policies with an upper age limit of 64, bought between 01.01.2005 and 06.05.05

Agent	Policy description by authorised insurer.	
	TPU (Travel and Personal Underwriters)	MMA (Mutuelle du Mans)
Keir Woodward Travel	TPU single trip policies with an upper age limit of 64, bought before 24.02.2005	MMA single trip policies with an upper age limit of 84 or annual policies with an upper age limit of 64, bought between 01.01.2005 and 06.05.05
Kingfisher Direct	TPU single trip policies with no age limit, and annual policies with age limit of 64 and destination of UK and Europe only, both bought directly from WIC, bought before 31.12.2004	
Kingfisher Euro	TPU policies, bought between 01.09.2003 and 31.08.2004	
Kingfisher winter sports	Single policies, bought between 01.07.2004 and 24.02.2005	
KM Travel	TPU single trip policies with an upper age limit of 64, bought before 24.02.2005	MMA single trip policies with an upper age limit of 84, bought between 01.01.2005 and 06.05.05
Knock Travel (part of Consort Group)	TPU single trip policies, bought before 31.03.2004	
Laffin Travel (part of Consort Group)	TPU single trip policies, bought before 31.03.2004	
Laser Travel (Newtownards) (part of Consort Group)	TPU single trip policies, bought before 31.03.2004	

Agent	Policy description by authorised insurer.	
	TPU (Travel and Personal Underwriters)	MMA (Mutuelle du Mans)
Lesley Jubb Travel	TPU single trip policies with an upper age limit of 64, bought before 24.02.2005	MMA single trip policies with an upper age limit of 84 or annual policies with an upper age limit of 64, bought between 01.01.2005 and 06.05.05
Locations Travel	TPU single trip policies with an upper age limit of 64, bought before 24.02.2005	MMA single trip policies with an upper age limit of 84 or annual policies with an upper age limit of 64, bought between 01.01.2005 and 06.05.05
Mariner Travel	TPU single trip policies with an upper age limit of 64, bought before 24.02.2005	MMA single trip policies with an upper age limit of 84 or annual policies with an upper age limit of 64, bought between 01.01.2005 and 06.05.05
Martins World Travel	TPU single trip policies with an upper age limit of 64, bought before 24.02.2005	MMA single trip policies with an upper age limit of 84 or annual policies with an upper age limit of 64, bought between 01.01.2005 and 06.05.05
McCurdy Hamilton Ltd (part of Consort Group)	TPU single trip policies, bought before 31.03.2004	
McNeill Menary Travel Ltd (part of Consort Group)	TPU single trip policies, bought before 31.03.2004	
Menzies Travel	TPU single trip policies with an upper age limit of 64, bought before 24.02.2005	MMA single trip policies with an upper age limit of 84, bought between 01.01.2005 and 06.05.05

Agent	Policy description by authorised insurer.	
	TPU (Travel and Personal Underwriters)	MMA (Mutuelle du Mans)
Milliken Travel (part of Consort Group)	TPU single trip policies, bought before 31.03.2004	
Neil Rankin Travel	TPU single trip policies with an upper age limit of 64, bought before 24.02.2005	MMA single trip policies with an upper age limit of 84 or annual policies with an upper age limit of 64, bought between 01.01.2005 and 06.05.05
New Horizons	TPU single trip policies with an upper age limit of 64, bought before 24.02.2005	MMA single trip policies with an upper age limit of 84 or annual policies with an upper age limit of 64, bought between 01.01.2005 and 06.05.05
Nicholas Travel	TPU single trip policies with an upper age limit of 64, bought before 24.02.2005	MMA single trip policies with an upper age limit of 84, bought between 01.01.2005 and 06.05.05
Oasis Travel (N.I.) Ltd (part of Consort Group)	TPU single trip policies, bought before 31.03.2004	
Oasis Travel	TPU single trip policies, bought before 24.02.2005	MMA single trip policies with an upper age limit of 84 or annual policies with an upper age limit of 64 or winter sports policies, bought between 01.03.2005 and 06.05.05
Peregrination (Dykes Travel)	TPU single trip policies, bought before 31.12.2004	MMA single trip policies with an upper age limit of 84 or annual policies with an upper age limit of 64, bought between 01.01.2005 and 06.05.05

Agent	Policy description by authorised insurer.	
	TPU (Travel and Personal Underwriters)	MMA (Mutuelle du Mans)
Personal Travel Advisors	TPU single trip policies with an upper age limit of 64, bought before 24.02.2005	MMA single trip policies with an upper age limit of 84 or annual policies with an upper age limit of 64 or winter sports policies, bought between 01.01.2005 and 06.05.05
President Leisure Group - (Silver Sands Leisure Park, Erignmore Estate, Gigha Hotel, Cloch Caravans)	TPU single trip policies, bought before 24.02.2005	MMA single trip policies with an upper age limit of 84, bought between 01.03.2005 and 06.05.05
Rajair	TPU single trip policies with an upper age limit of 64, bought before 24.02.2005	MMA single trip policies with an upper age limit of 84, bought between 01.01.2005 and 06.05.05
Robert Broad Lichfield	TPU single trip policies with an upper age limit of 64, bought before 24.02.2005	MMA single trip policies with an upper age limit of 84, bought between 01.01.2005 and 06.05.05
Robert Grinsell Travel	TPU single trip policies with an upper age limit of 64, bought before 24.02.2005	MMA single trip policies with an upper age limit of 84, bought between 01.01.2005 and 06.05.05
Royal Liver	TPU annual policies with an upper age limit of 80 or single trip policies with no upper age limit, bought between 01.06.2003 and 31.05.2004	

Agent	Policy description by authorised insurer.	
	TPU (Travel and Personal Underwriters)	MMA (Mutuelle du Mans)
S & N Pickford Travel	TPU single trip policies with an upper age limit of 64, bought before 24.02.2005	MMA single trip policies with an upper age limit of 84 winter, bought between 01.01.2005 and 06.05.05
Shan Travel Services (part of Consort Group)	TPU single trip policies, bought before 31.03.2004	
Sheila Spence Travel	TPU single trip policies with an upper age limit of 64, bought before 24.02.2005	MMA single trip policies with an upper age limit of 84 or annual policies with an upper age limit of 64, bought between 01.01.2005 and 06.05.05
Ski McNeill (part of Consort Group)	TPU single trip policies, bought before 31.03.2004	
Small World Travel	TPU single trip policies with an upper age limit of 64, bought before 24.02.2005	MMA single trip policies with an upper age limit of 84 or annual policies with an upper age limit of 64 or winter sports policies, bought between 01.01.2005 and 06.05.05
Steve Morley	TPU single trip policies with an upper age limit of 64, bought before 24.02.2005	MMA single trip policies with an upper age limit of 84 or annual policies with an upper age limit of 64, bought between 01.01.2005 and 06.05.05
Studley Travel	TPU single trip policies with an upper age limit of 64, bought before 24.02.2005	MMA single trip policies with an upper age limit of 84 or annual policies with an upper age limit of 64, bought between 01.01.2005 and 06.05.05

Agent	Policy description by authorised insurer.	
	TPU (Travel and Personal Underwriters)	MMA (Mutuelle du Mans)
Sydney Packett	TPU single trip policies with an upper age limit of 64, bought before 24.02.2005	MMA single trip policies with an upper age limit of 84, bought between 01.01.2005 and 06.05.05
Taylor Travel	TPU single trip policies with an upper age limit of 64, bought before 24.02.2005	MMA single trip policies with an upper age limit of 84 or annual policies with an upper age limit of 64, bought between 01.01.2005 and 06.05.05
The Consort Group	TPU single trip policies, bought before 31.03.2004	
Thirsk Travel	TPU single trip policies with an upper age limit of 64, bought before 24.02.2005	MMA single trip policies with an upper age limit of 84 or annual policies with an upper age limit of 64, bought between 01.01.2005 and 06.05.05
Thompson International Travel (part of Consort Group)	TPU single trip policies, bought before 31.03.2004	
Thompson McCallister Ltd (part of Consort Group)	TPU single trip policies, bought before 31.03.2004	
Travel Counsellors Annual Policy	No policies authorised.	

Agent	Policy description by authorised insurer.	
	TPU (Travel and Personal Underwriters)	MMA (Mutuelle du Mans)
Travel Counsellors Single Trip	TPU single trip policies, bought before 31.03.2004	
Travel Experience	TPU single trip policies with an upper age limit of 64, bought before 24.02.2005	MMA single trip policies with an upper age limit of 84, bought between 01.01.2005 and 06.05.05
Travel Shop	TPU single trip policies with an upper age limit of 64, bought before 24.02.2005	MMA single trip policies with an upper age limit of 84, bought between 01.01.2005 and 06.05.05
Trent Bridge	TPU single trip policies, bought between 01.04.2004 and 24.02.2005	
Voyager Agents – (Sellers, Golden Hind, Lonsdale)	TPU single trip policies, bought between 01.02.2004 and 31.01.2005	MMA single trip policies with an upper age limit of 84 or annual policies with an upper age limit of 64, bought between 01.02.2005 and 06.05.05
Webster Insurance	TPU single trip policies with an upper age limit of 64, bought before 24.02.2005	MMA single trip policies with an upper age limit of 84 or annual policies with an upper age limit of 64, bought between 01.01.2005 and 06.05.05

Agent	Policy description by authorised insurer.	
	TPU (Travel and Personal Underwriters)	MMA (Mutuelle du Mans)
All other travel agents	TPU single policies, with an upper age limit of 64, bought before 24.02.2005.	