



[Title] [Initials] [Surname]
[Address 1]
[Address 2]
[Address 3]
[Address 4]
[Address 5]
[Address 6]
[Postcode]

Our ref: [Creditor ID]

26 May 2011

Dear [Title] [Surname],

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

Second notice of intention to declare a second and final dividend

I refer to previous correspondence and specifically my previous letter providing those creditors that had yet to prove, with a final opportunity to lodge a proof of debt in these liquidation proceedings. If you have already proved, or had previously decided not to engage in this process, you are not required to take any further action and can ignore this letter.

If however you wish to submit a proof of debt for consideration, or otherwise believe that you are eligible to prove for dividend purposes, then please read on.

As previously disclosed, I am in a position to make a second and final dividend payment, but I note that you have not yet proved your debt (providing supporting evidence of the nature and amount of any claim that may be due to you by WIC).

My previous correspondence provided non proving creditors with an opportunity to claim, or otherwise to be excluded from the process in accordance with insolvency legislation. Unfortunately due to delays in processing the large number of creditors that have proven, I have been unable to declare and distribute the dividend within the statutory timeframe, therefore I am obliged to undertake the formalities of reissuing the notice of my intention to declare a second and final dividend

Dividend Process

I appreciate that you may not have a valid claim to make against WIC but it is a requirement under The Insolvency Rules that the joint liquidators of WIC (the “JLs”) give notice of any intended dividend.

PricewaterhouseCoopers LLP, 7 More London Riverside, London, SE1 2RT
T: +44 (0) 207 583 5000 www.pwc.com

D Y Schwarzmann and N E Reed have been appointed Liquidators of Whiteley Insurance Consultants and act without personal liability. Both are licensed to act as insolvency practitioners by the Institute of Chartered Accountants in England and Wales



As already stated, if you have no intention of pursuing a claim against WIC, this letter can be ignored and no further action on your part is required.

If you do not prove your debt by the 1 July 2011 being the last date for proving you will be excluded from this dividend. Any claims submitted after this date will not be dealt with by the JLs. The appropriate form of Proof of Debt is attached and you must complete this and lodge it with me at the address below by the notice expiry date (1 July 2011) together with supporting documentation if you wish to be included in the dividend process. I would draw your attention to Rules 4.82 and 4.83 of the insolvency Rules 1986 which govern the admission and rejection of proofs for dividend.

Likely dividend rate and timing

Based on the claims received to date, the total expected dividend (incorporating the first and second dividends) is estimated at 70 pence in the £, however this estimate could vary depending on the final value of the claims submitted and agreed for dividend purposes. This figure is inclusive of the first dividend of 17 pence in the £ that was previously distributed to creditors in January 2010.

On the assumption that no significant new claims are received, it is then my intention to declare and distribute the outstanding dividends within four months of the last date for proving.

If you do wish to discuss your claim or have any further queries, please contact the JLs at the address below or via email at: whiteley.liquidation@uk.pwc.com or by telephone via the Whiteley Liquidation helpline on: 020 7213 2771.

PricewaterhouseCoopers LLP
c/o Whiteley Insurance Consultants – in Liquidation
7 More London
London
SE1 2RT

Please mark your letter: For the attention of Graham Bravant.

I look forward to hearing from you.

Yours faithfully,
For and on behalf of
Whiteley Insurance Consultants

A handwritten signature in black ink, appearing to read 'Graham Bravant', enclosed within a hand-drawn oval.

Graham Bravant
For Nick E Reed
Joint Liquidator