From: Ayi, Anita <Anita.Ayi@financial-ombudsman.org.uk>
Sent: 21 November 2014 11:30
To: 'Lorraine Cordell'
Subject: RE: Mr S Cordell's complaint about KGM Underwriting Agencies Limited (Our ref: 16352175)
Attachments: Cordell CF.rtf

Dear Lorraine

Many thanks for your email.

I have reattached the complaint form to the email for your perusal.

If you have any further question please do not hesitate to contact me.

Kind regards,

Anita Ayi
Consumer Consultant

Anita Ayi | Consumer Consultant | Tel: 020 3716 9790 | Fax: 020 3716 9791|Financial Ombudsman Service | Exchange Tower, London, E14 9SR

From: Lorraine Cordell [mailto:lorraine32@blueyonder.co.uk]
Sent: 20 November 2014 20:09
To: Ayi, Anita
Subject: RE: Mr S Cordell's complaint about KGM Underwriting Agencies Limited (Our ref: 16352175)

Hello

Thank you for the email to the complaint but I can not see the attached form which my son would need to look over and write anyting else that has not been written and sign and send back.

Could you please attached the form so that this can be done

Regards

Lorraine

From: Ayi, Anita [mailto:Anita.Ayi@financial-ombudsman.org.uk]
Sent: 20 November 2014 17:30
To: 'lorraine32@blueyonder.co.uk'
Subject: Mr S Cordell's complaint about KGM Underwriting Agencies Limited (Our ref: 16352175)

Dear Ms Cordell

Mr S Cordell's complaint about KGM Underwriting Agencies Limited

Thank you for getting in touch with us. Our consumer leaflet explains our role – so do read through and have a look at how we can help: www.financial-ombudsman.org.uk/publications/consumer-leaflet.htm

As you can see, before we can take on a complaint, the business involved must have the chance to put things right.

what happens next

I've written to the business to let them know about the complaint. They should contact you soon to tell you they are looking into what's happened – and to ask for more details if they need them.

If you *don't* hear from the business within the next few days, you can contact them using the details below – mentioning that we have already written to them. They should give you their *final response* to the complaint – in writing – within eight weeks of the date they first received it.

The business's final response should summarise the complaint and give you their final say. It should also tell you that you can refer the complaint to us if you're not happy – which you have to do within *six months*.

In case you need it, the business's address is:

KGM Underwriting Agencies Limited
KGM House
George Lane
London
E18 1RX

once you have a final response – or after eight weeks

If you're not happy with the business's final response – or if eight weeks pass and you haven't received it – then please fill in the enclosed complaint form and send it to us.

Please also send us a copy of the final response and any other information you think is important to the complaint. There's no need to send us any original documents.

We don't normally pay the professional fees – in full or in part – of any solicitor, accountant or other paid adviser that a consumer might use to bring a complaint to us.

We won't take any more action unless you contact us again. If you would like more information about us, please see our website – www.financial-ombudsman.org.uk.

Yours sincerely

Anita Ayi
Consumer Consultant

Anita Ayi | Consumer Consultant | Tel: 020 3716 9790 | Fax: 020 3716 9791|Financial Ombudsman Service | Exchange Tower, London, E14 9SR

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Financial Ombudsman Service

our ref 1635-2175/AA/CD12

complaint form

Please use this form to tell us about your complaint – so we can see if we're able to help you.

If you're not sure about anything – or have difficulties filling in this form – just phone us on **0300 123 9 123**.

Please let us know if you have any practical needs where we could help – for example with information in another format (*eg* large print, Braille *etc*) or in a different language.

You can download this form off our website (www.financial-ombudsman.org.uk) to complete by hand. Or you can fill it in on screen – then print it off and post it back to us.

first, please give us your details … and the details of anyone complaining with you

first name(s)	Simon			
surname	Cordell	title Mr		title
occupation (if retired, previous occupation)				
date of birth	26/01/1981			
address for writing to you (include postcode)	109 Burncroft Avenue Enfield Middlesex EN3 7JQ			

daytime phone		mobile
home phone		email

if someone is complaining on your behalf (*eg* a solicitor or relative) please give us their details

their name	Ms Lorraine Cordell	relationship to you Relative
address for writing to them (include postcode)	23 Byron Terrace Hertford Road London N9 7DG	
their daytime phone	07961833021	fax
their email	lorraine32@blueyonda.co.uk	ref

if you're complaining on behalf of a business, charity or trust please fill in these details

its full official name		number of employees*	

if a partnership, the number of partners*

its annual turnover, annual income or net asset value (at the time you first complained)* £

* We may ask you for evidence of this. Please phone us – or look on our website – for information about what types of businesses, charities and trusts can use our service.

details of the business you think is responsible for your complaint

their name: KGM Underwriting Agencies Limited

their address (include postcode)

their phone number

details of the adviser or business who *originally* sold the product or service you're complaining about (if different from the name above)

their name

their address (include postcode)

their phone number

the kind of product or service you're complaining about

the name and type of product or service: Car/Motorcycle Insurance

any reference number (*eg* your account and sort code; hire-agreement or loan number; policy or claim number): Policy No: Claim No: Reg No: CX52 JRZ MA57LDY

please tell us what your complaint is about

Consumer is unhappy about insurance company because they originally voided his insurance due to not having tools in his vehicle. The consumer has continuously been stopped by police due to KGM not put down on the insurance database that he is insured. Consumer has incurred many costs in result of this and has also had his licence revoked.

If your complaint is about the sale of **payment protection insurance** (PPI), you will also need to complete a separate questionnaire.

- You may have done this already – if you have already complained directly to the business you think is responsible.
- If not, you can download the consumer questionnaire off our website – or phone us for a copy on **0300 123 9 123**.

time limits may apply to your complaint so we need to know these dates

	day	month	year
When did the advice, service or transaction you're complaining about take place?			
When did you first complain to the business you think is responsible?			

The business has **eight weeks** from this date to send you its final written answer – **before** we can investigate the complaint.

just a few more questions

- Has the business you're complaining about sent you its final written answer? YES ☐ NO ☐

  Please enclose a copy of the **last letter** that the business sent you.
- Has there been any court action relating to your complaint (or is any planned)? *YES ☐ NO ☐

  * If YES, please enclose copies of relevant paperwork.
- How do you want the business to put things right for you?

accessibility and practical needs

Do you have any practical needs where we could help – by making adjustments like using large print, Braille or a different language? * If YES, please tell us how we can help you. *YES ☐ NO ☐

finally, please read and sign this declaration

"
- I'd like the Financial Ombudsman Service to look into my complaint. To the best of my knowledge, all the information I've given you is accurate.
- I understand that you usually resolve complaints by phone, letter and email.
- I understand that you will need some personal details about me, that you might need to share information I give you – including sensitive or personal information – with the business involved and other relevant organisations, and that you might need to ask them for information that's relevant to my case.
- I understand that you have a duty to publish your ombudsmen's final decisions on your website – with consumers' details removed – but that most cases can be resolved before they reach an ombudsman.
- I understand that to help you provide the best possible service, you (or a trusted third party) might ask me about my experience. And though you sometimes publish anonymous examples of the cases you look at, you'll always keep my information confidential.

"

signature ____________ date ______ **signature** ____________ date ______

- You need to sign, even if someone else is complaining on your behalf. This shows you have given them your permission to complain for you.
- For complaints involving accounts or policies held **jointly**, each person needs to sign.
- If you're signing on behalf of a business, please give your job title.

1635-2175/AA/CD12

post to …

Financial Ombudsman Service
Exchange Tower
London
E14 9SR

please tick ✓ to show you have …

- ☐ enclosed a copy of the business's last letter to you.
- ☐ enclosed copies of other relevant information.
- ☐ included everything you want to tell us about your complaint.

0300 123 9 123 or **0800 023 4567**
calls are recorded for training
and monitoring purposes

fax 020 7964 1001 **dx** 141280 Isle of Dogs
complaint.info@financial-ombudsman.org.uk
www.financial-ombudsman.org.uk

- We will use the details you give us on this form to see if we can help you with your complaint.
- We may need more information from you. And there are rules and restrictions that may apply.
- If we can't help you, we will give you the chance to query anything you don't understand or agree with.