From: Lorraine Cordell <lorraine32@blueyonder.co.uk>
Sent: 03 February 2015 12:57
To: 'London.magistratessouth@cps.gsi.gov.uk'
Cc: 'swglondonmc@hmcts.gsi.gov.uk'
Subject: Re: Simon Cordell
Attachments: Appeal-Case-Driving-Tools-26-11-2014.pdf; S Cordell 020215.pdf; MT Underwriting_FW_ MR SIMON CORDELL - CX52 JRZ.pdf; s cordell call from police 141113.wma; 26_11_2013_13_53__KellyTiller kelly call to compound.wav

Dear Debbie Barnett

Thank you for taking the time to talk to me today on the phone one the 02/02/2015. Could you please also confirm by email that you have this email.

As explained, there have been a number of issues with my son Simon Cordell DOB: 26/01/1981.

The issues are one of not being insured. When in fact he was.

There was a case heard on the 26/11/2014 at Wimbledon Magistrates' Court where my son Simon Cordell was found guilty. Of using his vehicle for business purposes.

This was only the case due to the police officer lying. Not just to KGM who my son was insured with, but in his statement of facts, and also on oath to the judge and CPS.

The case is such that on the day my son was stopped the police office made a call to KGM the police office told KGM that my son Simon Cordell had lots of tools in his van and was doing odd jobs. Under my son insurance this would not have covered him and the police officer would have known this already as my son had given the police officer his policy at the side of the road.

My son was arrested and taken to the police station. Due to him refusing to sign the seizer notice and telling the police officer he was lying and to arrest him.

My sons Van registration CX52JRZ was seized and taken to Chariton police vehicle pound, with no tools in there.

The police office when wrote his statement not with what he told KGM on the phone call but with something totally incorrect information. The judge asked the police office at court about the tools as he saw emails from KGM the police office told the judge he new nothing about any tools.

The police officer I believed new he could not put tools down in his statement as calls was already being put into the police about complaints. So changed his story in his statement.

The facts are that there is audio tapes of what the police officer said to KGM, and also the call that was made to Chariton police vehicle pound as KGM record all calls.

I have both of the audio files from KGM and also a Letter of Indemnity and an email that a manager sent to Kelly Tiller at KGM.

How can a police officer act in such a manner. I really do not understand why he did this.

As also said on the phone there is a number of summons my son has not had regarding the other stops from police, these case he have gone to court without him knowing and he been found guilty when he did not even know there was a case in court.

I have sent many emails to get these cases set aside and sent his insurance documents to the court. 2 case we had to do statutory declarations one for Willesden and one for Bromley. The Willesden one seems to have been reheard at court on the 26/01/2015 without us knowing again he was found guilty but they put this case under a new case number looking at the letter so all the documents that were sent before was not with the court file I would have through. But with both statutory declarations we added a copy of his insurance.

I have been trying for some time to get all of this put together so it can all be addresses and so far nothing has been done with all the emails I have sent to the court. We also asked at court when we went to Wimbledon Magistrates' Court but nothing was done. Could you please tell us where we can sort this out about getting all the other cases addressed without the need to be going from one court to the next. This is a waste of courts time and money when clearly all that is needed to be is check my son's insurance that he was in fact insured.

I am sure that the letter that has been sent of Indemnity from KGM would cover these other cases as proof he was in fact insured. Could you please advise what needs to be done with these other cases.

Please can you address the issues in this email and get back to me by email.

Regards

Lorraine Cordell

APPEAL TO THE CROWN COURT FROM A MAGISTRATES' COURT

(Criminal Procedure Rules, rule 63.3)

Case details

Name of defendant: Simon Cordell -

Address: 109 Burncroft Av Enfield EN3 7JQ

If the defendant is in custody, give prison and prison number, if known.

Appeal from ..Wimbledon.......... Magistrates' Court

Magistrates' court case reference number:

Appeal to the Crown Court at: Kingston

This is an appeal to the Crown Court about:

Give brief details of the magistrates' court decision about which you are appealing, including the date of that decision (e.g. 'my conviction for [offence] on [date]', or 'my sentence of [penalty] for [offence] on [date]').

Driving with eNo insurace and a Driving Ban

I have asked the magistrates' court to reconsider my case ☐ Yes ☒ No

You may not need to appeal. Sometimes a magistrates' court can change a decision which it has made, under section 142 of the Magistrates' Courts Act 1980. Ask at the magistrates' court office.

I need an extension of time for this appeal ☐ Yes ☒ No

See the time limits listed below. If your appeal is late, you must answer question 1, on the other side of this form. Only the Crown Court can extend the 21 day time limit for appeal.

Use this form ONLY for an appeal to the Crown Court about conviction, sentence, etc. under Criminal Procedure Rules Part 63. There is a different form for applying or appealing to the Crown Court after a magistrates' court has made a decision about bail, under Criminal Procedure Rule 19.8.

1. Complete the boxes above and give the details required in the boxes below. If you use an electronic version of this form, the boxes will expand[1]. If you use a paper version and need more space, you may attach extra sheets.

2. Sign and date the completed form.

3. Send a copy of the completed form to:

(a) the magistrates' court, and

(b) the other party to the case (e.g. the prosecutor, if you are the defendant).

You must send this form so as to reach the recipients **not more than 21 days after:**

- the date you were sentenced or your sentence was deferred (whichever was earlier), if your appeal is against conviction or against a finding of guilt,
- the date you were sentenced, if your appeal is against sentence, or
- in any other case, the date of the order or failure to make an order about which you want to appeal.

[1] Forms for use with the Rules are at: http://www.justice.gov.uk/courts/procedure-rules/criminal/formspage.

1) Extension of time (if you need one: see the notes on the front page). **My appeal is late because:**
Explain why your appeal is late. Attach copies of any letters or other documents you want the court to see.

2) The issues in this case are:
Summarise the matters of fact or law, or the reasons for sentence or other order, which are in dispute.

I was INSured to Drive and did Not break My Tearms of INSurnce

3) Appeal against conviction: case management in the Crown Court.
Only answer these questions if you are appealing against conviction or a finding of guilt.

How long did the trial last in the magistrates' court ? ½ a day

Which of the prosecution witnesses in the magistrates' court do you want to ask questions if they are witnesses again in the Crown Court ? Name them: the police officer

~~½ a day~~

How long do you expect the appeal to take in the Crown Court ?

Not Sure

4) Other applications. I am also applying for:

☒ **pending my appeal, the suspension of my disqualification e.g. from driving.**
You can ONLY apply for the suspension of a disqualification imposed in <u>this</u> case.

☐ **pending my appeal, bail.**

Give reasons for any application you are making:

I feel that when this goes to Appeal I will show the Court I was insured.

I want my application(s) considered by ☒ the magistrates' court ☒ the Crown Court

Each court can consider these applications. You can apply to both.

Signed[2]: .... **[defendant / defendant's solicitor]**

Date: ....26/11/14....

[2] If you use an electronic version of this form, you may instead authenticate it electronically (e.g. by sending it from an email address recognisable to the recipient). See Criminal Procedure Rules, rule 5.3.

KGM MOTOR INSURANCE
Member of Canopius Group

Mr Simon Cordell
109 Burncroft Avenue
Enfield
Middlesex
EN3 7JQ

02 February 2015

Dear Mr Cordell

RE: Letter of Indemnity - Policy Number MT3574694

We would confirm that the policy above was incepted at 00.01 AM on the 23/2/13 and was in force until Midnight on the 22/2/14 when it lapsed.

The policy is a Road Risks Motor Trade only, cover was Comprehensive with the use permitted of Social Domestic and Pleasure and for Motor Trade purposes only. For clarity we would advise that Motor Trade Use would allow the carriage of tools required specifically for use in connection with Motor Trade activities.

Drivers under this policy were restricted to Mr Simon Cordell only.

The vehicles covered at inception of the policy were –

- Ford Zetec registration MA57LDY
- Ford Transit registration CX52JRZ

On the 8/4/13 at 11.05am the following vehicle was added to the policy –

- Renault Clio registration NA57LDY. We have since established that in fact Mr Cordell was trying to correct the registration of the Ford Zetec that his broker had incorrectly advised Underwriters was MA47LDY at policy inception. Unfortunately the broker compounded that error with these instructions as the registration number was still incorrect (NA57LDY) and on the wrong vehicle leading Underwriters to add this vehicle onto the policy in error. Eventually the correct registration of the Ford Zetec was noted.
- Please note that whilst the registration of the Ford Zetec was incorrect on the policy record and on the Motor Insurers Database for some time as a result of the above error, Underwriters would confirm that in the event of any incident Mr Cordell would have been fully indemnified subject to the terms of this policy.

KGM Motor Insurance
KGM House
14 Eastwood Close
South Woodford
London E18 1RZ
UK

T +44 (0)20 8530 7351
F +44 (0)20 8530 8547
T +44 (0)844 412 6412 Claims
F +44 (0)20 8530 7037 Claims
www.kgminsurance.co.uk
www.canopius.com

KGM
MOTOR INSURANCE
Member of Canopius Group

We understand that Mr Cordell was subjected to a number of Police stops during the policy period whilst driving these vehicles. The stops were due to these vehicles not showing as insured on the Motor Insurers Database (MID). We would confirm that it’s a requirement for Motor Insurers to upload details of all insured policies & vehicles to the MID, the targets set are 95% of policies to be on the MID within 14 days for Motor Trade policies and 95% of vehicles to be on the MID within 21 days for Motor Trade. Accordingly we can note that whilst this database is very effective, it’s not real time and not 100% accurate.

We have carried out an investigation to understand why Mr Cordells vehicles were not on the MID leading to these Police stops. It has been established that there is a “bug” in our system when copying and pasting a registration with a space in it into the policy record, that results in an unsuccessful upload to the MID. It does not happen when we receive data electronically or when manually inputting data and was something we were unaware of until this case. We have of course changed our processes to prevent this occurring again.

The unfortunate outcome for Mr Cordell of course was that it appeared to the Police that he was driving uninsured and was subjected to unnecessary Police stops. This was not Mr Cordells fault in any way as he had a valid Insurance policy in force and was fully insured to drive these vehicles for the purposes permitted under this policy during the policy period.

As stated above this policy was in force from 00.01 AM on the 23/2/13 and was in force until Midnight on the 22/2/14. We have been asked to specifically confirm that it was in force on the 14/11/2013 for both the Ford Zetec registration MA57LDY and the Ford Transit registration CX52JRZ.

We trust this letter meets the requirements of the Police and the Courts. Should you require any further assistance please do not hesitate to contact us.

Yours sincerely,

Mr Peter Wood
UK Specialty Operations Manager

KGM Motor Insurance
KGM House
14 Eastwood Close
South Woodford
London E18 1RZ
UK

T +44 (0)20 8530 7351
F +44 (0)20 8530 8547
T +44 (0)844 412 6412 Claims
F +44 (0)20 8530 7037 Claims
www.kgminsurance.co.uk
www.canopius.com

From: MT Underwriting [MT.Underwriting@canopius.com]
Sent: 04 December 2014 15:34
To: Gramlick, Les
Subject: FW: MR SIMON CORDELL - CX52 JRZ

Kelly Tiller
Member of the UK Specialty Division of Canopius Group
KGM House | 14 Eastwood Close | London | E18 1RZ
D +44 (0) 20 8530 9116 | F +44 (0) 20 8530 1841
www.kgminsurance.co.uk | www.canopius.com

From: GARETH.Mullett@met.pnn.police.uk [mailto:GARETH.Mullett@met.pnn.police.uk] **On Behalf Of** VresCharlton@met.pnn.police.uk
Sent: 26 November 2013 14:10
To: Tiller, Kelly
Subject: RE: MR SIMON CORDELL - CX52 JRZ

Kelly,
I have looked at the seizure notice nothing was taken at the road side and nothing was registered as left in the vehicle
Regards
Gareth

From: Tiller, Kelly [mailto:Kelly.Tiller@canopius.com]
Sent: 25 November 2013 16:28
To: VRES Mailbox - Charlton
Subject: RE: MR SIMON CORDELL - CX52 JRZ

I have been told by the police that you do a report on all items that was in the vehicle at the time it was ceased.

Can I have a copy of this report please?

Kind regards

Kelly Tiller
Fleet Underwriting | KGM Motor Insurance – Member of the Canopius Group
KGM House | 14 Eastwood Close | London | E18 1RZ
D +44 (0) 20 8530 1818 | F +44 (0) 20 8530 1841
www.kgminsurance.co.uk | www.canopius.com

From: Sarah.Williams6@met.pnn.police.uk [mailto:Sarah.Williams6@met.pnn.police.uk] **On Behalf Of** VresCharlton@met.pnn.police.uk
Sent: 25 November 2013 16:26
To: Tiller, Kelly
Subject: RE: MR SIMON CORDELL - CX52 JRZ

We have no record what was in the vehicle, we do not touch the vehicles contents.

Regards

Fpo S Williams

From: Tiller, Kelly [mailto:Kelly.Tiller@canopius.com]
Sent: 25 November 2013 10:55
To: VRES Mailbox - Charlton
Subject: MR SIMON CORDELL - CX52 JRZ

Morning,

I need some assistance with regards to the above. We insure Mr Simon Cordell and I need a copy of the report of the items that was in his vehicle at the time it was ceased.

We are due to cancel his policy @ noon today.

Your urgent advises are awaited.

Kind regards

Kelly Tiller
Fleet Underwriting | KGM Motor Insurance – Member of the Canopius Group
KGM House | 14 Eastwood Close | London | E18 1RZ
D +44 (0) 20 8530 1818 | F +44 (0) 20 8530 1841
www.kgminsurance.co.uk | www.canopius.com

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