

From: Lorraine Cordell <lorraine32@blueyonder.co.uk>
Sent: 10 February 2015 13:06
To: 'GL-BrentMCenq@hmcts.gsi.gov.uk'
Cc: 'London.magistratescentralwest@cps.gsi.gov.uk'; 'London.magistratessouth@cps.gsi.gov.uk'; 'london.magistratesnortheast@cps.gsi.gov.uk'; 'gl-bromleymcenq@hmcts.gsi.gov.uk'
Subject: RE: Simon Cordell
Attachments: S Cordell 020215.pdf; Found Guilty again 26-01-2015.pdf; S Cordell Cert._GE_ 2013-2014.pdf; image2014-05-20-184559.pdf

To whom it may concern:

I am writing this email due to the number of problems I have been having due to a policy of insurance I had with KGM insurance which did not show up on the MID database in the week it was fine as i carried my insurance documents with me at all times and the insurance company could be called, but the problems was when the insurance company was closed as the police could not contact them.

My mum Lorraine Cordell and I have sent many emails to the courts with my insurance documents, but there has been cases where I have not had a summons. So did not know about cases and they have been heard at court and I was found guilty of no insurance.

I have done statutory declarations at court including my insurance documents and this still has not corrected anything.

One of the statutory declarations was again heard at court on the 26/01/2015 which again I did not know about for Willesden Magistrates' Court. But I have sent so many emails to this court with all documents and asked for them to be checked with the police officer at court to show I was insured to drive. This has not been done I have just again been found guilty due to not getting letters of a court hearing date.

I have now also got a letter of Indemnity from KGM who I was insured with under policy number MT3574694. 00.01 AM on the 23/2/13 and was in force until Midnight on the 22/2/14 when it lapsed.

Most of the cases are with the KGM policy you will see the reason as to why in the Letter of Indemnity from KGM.

I also believe there was one case for Covea Insurance PLC policy number MT10 021608047 it was not showing on the MID due to the stop was the day after I took the policy out.

Please can any cases be set aside and reopened and looked into and any other cases that have been heard for no insurance under these policies of insurance be addressed.

You will in due cause be hearing from my solicitor, she is trying to address all the cases, but this is taking time. She has seen all the emails I have sent trying to address these issues and feels more should have been done as it would have only taken for the insurance policies to be checked and this would have stopped a waste of time and money for the courts, and myself at this time she wants to just appeal all cases to the crown court. which would again be a waste of money for the courts. and again of my time.

But this is having an effect on my life my driving licence has been revoked 3 times for no insurance, when in fact I have always had insurance to drive and would not drive if I did not have insurance.

Please see attached documents

Could you get back to me as soon as possible by way of email, as it does seem there is an issue with my post and not getting letters that was meant to be sent to me? I am taking this up with the royal mail.

Regards

Simon Cordell

DOB: 26/01/1981



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 inception 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.

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 Cordell's 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 Cordell's 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



Willesden Magistrates' Court

Code 2571

Correspondence Address: 448 High Road, London NW10 2DZ

Opening Hours: Monday to Friday 9.00am to 4.30pm

Telephone: 020 8955 0555 Fax: 0870 324 0240

Mr Simon Paul CORDELL
109 Burncroft Avenue
Enfield
Middlesex
EN3 7JQ

Case number: 011403134612
Born: 26 January 1981
Driver number: CORDE801261SP8LV

Notice of endorsement of driving record

Order

The court has ordered that your driving record be endorsed with the penalty points stated below.

Further Information

For more information about disqualification or endorsement see:

www.gov.uk/penalty-points-endorsements

Date: 26 January 2015

J.Vantyghem

Justices' Clerk

Offences and orders

011403134612/2

DVLA Code: RO42

01/01/2014 Original offence re-heard

Driving record endorsed with 6 points.



MOTOR INSURANCE

Member of Canopus Group

Certificate of Motor Insurance

- | | |
|--|--|
| 1. Name of Policyholder | Mr SIMON CORDELL |
| 2. Policy Number: | MT3574694 |
| 3. Registration Number of the Vehicle: | Any motor vehicle the property of the Insured or in their custody or control |
| 4. Effective Time and Date for Commencement of the Insurance for the purposes of the Relevant Law: | 0:01 23 February 2013 |
| 5. Expiry Time and Date of the Insurance: | 23:59 22 February 2014 |
| 6. Persons or classes of persons entitled to drive: | Mr SIMON CORDELL |
| 7. Limitations as to use (subject to the exclusions listed below): | Use for social domestic and pleasure purposes. Use for Motor Trade purposes. |
| 8. Exclusions: | The Insurance does not cover use for racing, pacemaking or speed competitions or the carriage of goods or passengers for hire and reward or to secure the release of any motor vehicle, which has been seized by or on behalf of any government or public authority, which was not the property of the policyholder or in his custody or control at the time of seizure. Use solely for breakdown purposes or use under a trade plate for the carriage of goods for demonstration purposes in accordance with the regulations applicable to Trade Licences is not deemed to be use for hire or reward. |

We hereby certify that the insurance to which this Certificate relates satisfies the requirements of the relevant law applicable in Great Britain, Northern Ireland, the Isle of Man, the Island of Guernsey, the Island of Jersey and the Island of Alderney. For and on behalf of the Underwriters subscribing to

KGM Motor Insurance

Neil Manvell, Active Underwriter

AUTHORISED INSURERS, KGM House, 14 Eastwood Close, London, E18 1RZ.

NOTES:

Please ensure that the details shown on this document are correct and that the cover meets your requirements. If in doubt consult your Broker or Agent.

The Certificate relates to Road Traffic Act cover only, for full details of the cover reference should be made to the insurance document and schedule.

This certificate is not transferable to a new owner of the vehicle.

If the insurance is to be suspended or terminated this Certificate must be returned to your broker/agent or to the underwriters.

ADVICE TO THIRD PARTIES:

Nothing contained in this certificate affects your rights as a Third Party to make a claim.

PROCEDURE IN THE EVENT OF AN ACCIDENT:

If your name and address are not taken at the time of an accident you must report the accident at a Police Station as soon as reasonably practical, but in any event within 24 hours.

The accident must be reported immediately to our claims lines (see claims procedure leaflet with your policy).

Do not admit liability or make any offer or promise to Third Parties.

Take names and addresses of all persons who witness the accident or arrive on the scene immediately thereafter.

WARNING: This certificate has been prepared using a laser printer and is not valid if altered in any way.

Broker: DB261

BROADSURE DIRECT

Date of Issue: 04 March 2013

LLOYD'S Underwriters

KGM Motor Insurance is a brand name for business written by Syndicate 260 which is managed by Canopus Managing Agents Limited.

Canopus Managing Agents Limited is a managing agent at Lloyd's and is authorised and regulated by the Financial services Authority, FSA Registration No. 204847.

Canopus Managing Agents Limited is registered in England & Wales number 1514453. Registered Office: Gallery 9, One Lime Street, London, EC3M 7HA



Warning: this certificate has been prepared using a laser printer and is not valid if altered in any way

Certificate of Motor Insurance

Certificate Number **MT10 021608047**

1) Description of Vehicle(s)

1. Any motor vehicle, which is:

1. your property;
2. the property of your spouse if he or she is named as a driver under this policy;
3. held in trust by you or in your custody or control for motor trade purposes; or
4. a vehicle leased to you on a lease agreement with a minimum initial duration of 12 months.

It must not be:

- (a) a vehicle driven by or in the custody or control of any company, partnership or person not declared in the Certificate of Motor Insurance
- (b) a vehicle used for hire, reward or teaching someone to drive (using the vehicle only for breakdown purposes or under a trade plate to transport goods for demonstrating purposes in line with the regulations that apply to trade licences is not classed as hire or reward);
- (c) a vehicle transporter, with or without a trailer, that can carry more than two vehicles;
- (d) a vehicle being carried on a vehicle transporter or vehicle transporter and trailer, capable of carrying more than two vehicles at any one time; or
- (e) a vehicle hired/leased to you on a short term agreement of less than 12 months
- (f) a vehicle that has been seized by any government authority unless at the time of seizure the vehicle was:
 - i) your property; or
 - ii) the property of your spouse if he or she is declared as a driver on this policy; or
 - iii) held in trust by you or was in your custody or control for motor trade purposes.

2. For the purposes of Section 2 of this policy any trailer attached to a vehicle described in 1. above.

2) Name of Policyholder

MR SIMON CORDELL

3) Effective date of the commencement of Insurance for the purposes of the relevant law

19th May 2014

4) Date of Expiry of Insurance: Noon

19th May 2015

5) Persons or classes of persons entitled to drive

MR SIMON CORDELL

Provided that the person holds a licence to drive the vehicle or has held and is not disqualified from holding or obtaining such a licence

6) Limitations as to use

1. Use for Motor Trade purposes by: **MR SIMON CORDELL**

2. Use for Social Domestic and Pleasure purposes by: **MR SIMON CORDELL**

The policy does not cover:

1. Use for hire or reward
2. Use for the conveyance of passengers for hire or reward
3. Use for racing, pacemaking, speed testing, rallies, reliability trials or competition
4. Use to secure the release of any vehicle that has been seized by any government or public authority unless at the time of seizure the vehicle was:
 - i) your property; or
 - ii) the property of your spouse if he or she is declared as a driver on this policy; or
 - iii) held in trust by you or was in your custody or control for motor trade purposes.

Use solely for breakdown purposes or use under a Trade Plate for the carriage of goods for Demonstration purposes in accordance with the Regulations applicable to trade licences is not deemed to be use for hire or reward.

I hereby certify that the Policy to which this Certificate relates satisfies the requirements of the relevant Law applicable in Great Britain, Northern Ireland, the Isle of Man, the Island of Jersey, the Island of Guernsey and the Island of Alderney

Covea Insurance plc
Norman Place
Reading, RG1 8DA
Authorised Insurers

Chief Executive Officer

ADVICE TO THIRD PARTIES – Nothing contained in this Certificate affects your rights as a Third Party to make a claim

IMPORTANT INFORMATION

- Notes
- I) For full details of your Policy cover, please refer to the Policy document.
 - II) You need to make any alterations to the details or cover please contact your insurance broker immediately
 - III) If for any reason the Insurance is suspended or terminated, the Certificate of Insurance must be returned. Failure to comply with this obligation is an offence under the Road Traffic Acts

24 HOUR CLAIMS ASSISTANCE - Motor Trade Care Line - 0844 902 2220

Please contact our Motor Trade Team as soon as possible after any incident involving a vehicle covered by your Motor Trade policy.