

From: Lorraine Cordell <lorraine32@blueyonder.co.uk>
Sent: 15 May 2014 13:04
To: 'Martin Jenkin'
Subject: RE: Policy-Simon-Cordell
Attachments: Statement-of-facts.pdf; 36980126-Mr Ian Robinson.doc; 36980127-Miss M Stavros.doc; 36980128-Miss L Cordell.doc; Policy-plan-letter-dated-12-05-2014.pdf; Simon-Driving Licence-Card-Back.jpg; Simon-Driving Licence-Card-Front (1).jpg; Simon-Driving Licence-Front-Back.pdf

Hi Martin

Simon had a letter from policy plan saying they were cancelling his policy the letter was dated 12/05/2014 and they said they were cancelling seven days from the date of there letter . Not sure as to why as when Simon got your letter dated the 06/05/2014 we sent the documents you asked for to policy plan. Please see attached documents which where posted to policy plan. Could you please see as to the reason as why they are cancelling his policy please.

Regards

Simon

**Broadsure Direct
4th Floor, Argyle Centre
York Street
Ramsgate
Kent
CT11 9DS**

Telephone :01843 594477

Fax :01843 594488

Policyholder:Mr Simon Cordell
Policy ref: COSX14MT05

STATEMENT OF FACT (v1.02)

Please note that the documents enclosed relate to a "Statement Of Fact" insurance policy. This means that Broadsure Direct have prepared the documentation on your behalf, based on the information provided by you.

It is vitally important that you check all the enclosed documentation to ensure that it is correct and that the policy meets your requirements. Please complete & return either declaration below within seven days.

I have checked the Statement Of Fact and all related documentation that the information is correct and the policy meets my requirements.

Signed  Print Simon Cordell

Date 06/05/2014

I UNDERSTAND THAT SHOULD ANY OF THE INFORMATION WITHIN THIS STATEMENT BE INCORRECT, IT IS MY RESPONSIBILITY TO CONTACT BROADSURE DIRECT IMMEDIATELY ON 01843 594477 AND OBTAIN CONFIRMATION THAT THESE AMENDMENTS HAVE BEEN COMPLETED.

Motor Trade Road Risks Insurance

PolicyPlan

Statement of Fact

For office use

Please check all of the information in this document as this will form the basis of the contract of insurance. If any details are incorrect or require amendment you must let us know immediately, otherwise please retain this document for the duration of your policy.

Part 1 Details of Proposer/Business

1.1	Full name of the proposer	Mr Simon Cordell		
1.2	Date of birth (if an individual)	26/01/1981		
	Postal address	109 Burncroft Avenue		
		Enfield		
	Postcode	EN3 7JQ		
1.3	Address of premises occupied in connection with your business			
	Postcode	EN3 7JQ		
1.4	Full description of your business	Motor trader [see 'Split of Activities' below]		
1.5	Description of the premises	Home		
1.6	Split of activities	Sale of new/used vehicles	25	%
		Mechanical repairs and/or servicing	75	%
		Bodywork repairs	0	%
		Car valeters and cleaners	0	%
		Mobile repairers	0	%
		Breakdown/Recovery	0	%
		Vehicle Deliveries	0	%
		Scrap	0	%
1.7	Split of vehicles	Private cars (excluding those below)	90	%
		Light commercial vehicles up to 3.5 tonnes GVW	10	%
		Commercial vehicles between 3.5 and 7.5 tonnes GVW	0	%
		Sports/high performance/prestige vehicles	0	%
		Imported or Q-plated vehicles	0	%
		Customised or supercharged, or vehicles modified to enhance performance	0	%
		American, Canadian or left-hand drive vehicles	0	%
		Motorcycles	0	%

Part 2

Details of Driving History ALL DRIVERS

2.1 Have you, or has any person who to your knowledge will drive, ever been convicted (and/or is a prosecution pending) for any motoring offence, other than parking offences, or sustained any fixed penalty offences? Yes ☐ No ☒ If 'Yes', please give details and dates

2.2 Have you, or has any person who to your knowledge will drive, suffer from or have suffered from defective vision and/or hearing, heart condition, fits, epilepsy, diabetes, loss of use of limb, arthritic condition and/or any other disease, disorder, illness or physical infirmity, unless notified to and accepted by DVLA? Yes ☐ No ☒ If 'Yes', please give details

2.3 Number of years No Claims Bonus entitlement

Type of policy earned on

Did the policy expire within the last 2 years?

Do you want to protect your No Claims Bonus?

2.4 Has any Company or Underwriter at any time or in respect of motor insurance

a	Declined to insure?	No ☒	Yes ☐
b	Required increased premium or special terms?	No ☒	Yes ☐
c	Cancelled the policy?	No ☒	Yes ☐
d	Refused to renew or altered terms for renewal?	No ☒	Yes ☐
e	Required you to bear the first portion of any or all payments under the policy?	No ☒	Yes ☐

2.5 Please give full particulars of every accident, claim and/or loss which has occurred during the past three years

Driver	Date	Incident type	Total cost
Mr Simon Cordell	14/09/2013	Accident	2810

Part 3 *Details of Cover Required*

3.1 Type of insurance required Comprehensive ☒ Third party fire and theft ☐ Third party only ☐

3.2 Maximum value of any one vehicle

3.4 Overall total vehicle value

3.5 Do you require the policy to permit driving by prospective purchasers? Yes ☒ No ☐

3.6 Who do you want the policy to be restricted to? Proposer only ☒ Named drivers only ☐

Driver's full name	Full time occupation	Part time occupation	Date of birth	Full UK licence period
Simon Cordell	Motor Trader [Motor Trade]	None [None]	26/01/1981	10+ years

3.7 When would you like the cover to start?

Part 4

Important Notes

Data Protection Act 1998

We may store your information on a computer and use it for administration, risk assessment, research and statistical purposes and for crime prevention (see further details below). We will only disclose your personal details to third parties if it is necessary for the performance of your contract with us.

In order to assess the terms of the insurance contract or administer claims which arise, we will need to collect data which the Data Protection Act defines as sensitive such as medical history or criminal convictions. By proceeding with this contract you will signify your consent to such information being processed by the Insurers or their agents.

Anti-Fraud and Theft Registers

Insurers pass information to various anti-Fraud and Theft Registers. The aim is to help us check information provided, and also to prevent fraudulent claims. When we deal with your request for insurance we may search these registers. Under the conditions of your insurance policy, you must tell us about any incident (such as an accident or theft) whether or not it gives rise to a claim. When you tell us about an incident, we will pass information relating to it to the registers.

Motor Insurance Database

Your policy details will be added to the Motor Insurance Database (MID), which is run by the Motor Insurers Information Centre (MIIIC). This may be consulted by the police in order to establish who is insured to drive the motor vehicle. If you are involved in an accident (in the UK or abroad), other insurers, the Motor Insurers' Bureau and MIIIC may search the MID to ascertain relevant policy information.

Persons with a valid claim in respect of a road traffic accident (including citizens of other countries) may also obtain relevant information which is held on the MID.

You can find out more about this from your Insurer, or at www.miiic.org.uk

We will keep your information secure at all times. In certain circumstances, for example for systems administration purposes, we may have to transfer your information to another country, which may be a country outside the European Economic Area ("EEA"). By proceeding with your insurance application, we will assume you are agreeable for us to transfer your information to a country outside the EEA.

Other Important Notes

The information that you have provided to us forms the basis of your insurance policy. It is important that you advise us of all material information, and immediately of any change in the information. Please note if you are in any doubt whether or not any information is material, it should be disclosed. Under the Road Traffic Act, it is an offence to make any false statements or withhold any material information in order to obtain a cover note or a Certificate of Motor Insurance.

The Insurers reserve the right to decline any insurance risk or change the premium and the terms quoted.

Full details of our complaints procedure are set out in your insurance policy.

Your policy is subject to English Law and to the exclusive jurisdiction of the English Courts, unless we have agreed otherwise to you.

Please note: your cover does not start until you have been issued with a cover note or Certificate of Motor Insurance.

Part 5

Declaration

Once you have read and understood the Important Notes in Part 4 above, please read the declaration below. Provided you are satisfied the information in this statement is accurate, and that you are able to comply with the declaration below, you should retain this document for your own records. If, however, any information is incorrect or requires alteration, you must contact us immediately.

I/we declare that to the best of my/our knowledge and belief that all information given on this statement is true and complete.

I/we declare that no material information has been intentionally withheld, concealed or misrepresented by me/us that might influence the Insurer's acceptance and assessment of my/our application.

I/we acknowledge that Enterprise Insurance Company plc (the "Insurers") will rely on the information contained in this statement, before deciding whether to accept my/our risk and in fixing the insurance premium.

I/we understand that non-disclosure or misrepresentation of any material fact may render the policy void.

I/we declare that to the best of my/our knowledge and belief, the details of the motor vehicle(s) are correct and that it/they is/are in a roadworthy condition.

Enterprise Insurance Company plc
R22-R24 Ragged Staff Wharf
Queensway Quay
Gibraltar
www.eigplc.com

Enterprise Insurance Company plc is licensed and regulated by the Financial Services Commission, Gibraltar and authorised to provide insurance in the United Kingdom by the Financial Conduct Authority (Registration Number 402277)



PolicyPlan (a trading style of Staveley Head Limited)
Staveley House
Church Street
Connah's Quay CH5 4AS
www.policyplan.co.uk

Registered in England and Wales No. 2802585

Authorised and regulated by the Financial Conduct Authority (Registration Number 310600)





T-S-Enterprises

109 Burncroft Av
Enfield
Middlesex
EN3 7JQ
07510 495262

INVOICE N0: 36980126

Mr Ian Robinson
9 Elmcroft Av
Edmonton

N9 7DR
07939 988699

	AMOUNT DUE
Mercedes ML rear disc and pads including parts	£180.00
To Be Paid	£180.00

Date 18/02/2014



T-S-Enterprises

109 Burncroft Av
Enfield
Middlesex
EN3 7JQ
07510 495262

Oil and Oil Filter Replacement
Brake Fluid
Anti-freeze Coolant
Windscreen Wash
Power Steering Fluid
Lights
Windscreen Wipers
Battery Condition
Charging System
Exhaust Condition
Tyre Tread and Pressure
Full Brake Check
Steering Check
Shock Absorbers Check
Suspension Check
Auxiliary Drive Belt Check
Wheel Alignment Check
Wheel Bearing Check
Wheel Balance
Brake Fluid Condition
Replace Fuel Filter (Diesel)
Replace Spark Plugs (Petrol)
Replace Air Filter

Done rear disc and pads replaced.



T-S-Enterprises

109 Burncroft Av
Enfield
Middlesex
EN3 7JQ
07510 495262

INVOICE N0: 36980127

Miss M Stavros
61, Tiverton House,
Exeter Road,
Enfield
EN3 7TW

	AMOUNT DUE
Vauxhall Corsa Front Brake pads replaced (Including parts)	£79.00
To Be Paid	£79.00

Date 18/02/2014



T-S-Enterprises

109 Burncroft Av
Enfield
Middlesex
EN3 7JQ
07510 495262

Oil and Oil Filter Replacement
Brake Fluid
Anti-freeze Coolant
Windscreen Wash
Power Steering Fluid
Lights
Windscreen Wipers
Battery Condition
Charging System
Exhaust Condition
Tyre Tread and Pressure
Full Brake Check
Steering Check
Shock Absorbers Check
Suspension Check
Auxiliary Drive Belt Check
Wheel Alignment Check
Wheel Bearing Check
Wheel Balance
Brake Fluid Condition
Replace Fuel Filter (Diesel)
Replace Spark Plugs (Petrol)
Replace Air Filter

Done

Front Brake pads replaced



T-S-Enterprises

109 Burncroft Av
Enfield
Middlesex
EN3 7JQ
07510 495262

INVOICE N0: 36980128

Miss L Cordell
23 Byron Terrace

N9 7DG
07961 833021

	AMOUNT DUE
Full Service Ford Fiests	£175.00
To Be Paid	£175.00

Date 20/02/2014



T-S-Enterprises

109 Burncroft Av
Enfield
Middlesex
EN3 7JQ
07510 495262

Oil and Oil Filter Replacement	Done	
Brake Fluid	Done	
Anti-freeze Coolant	Done	
Windscreen Wash	Done	
Power Steering Fluid	Done	
Lights	Done	Needed right Rare Brake Light.
Windscreen Wipers	Done	
Battery Condition	Done	
Charging System		
Exhaust Condition	Done	
Tyre Tread and Pressure	Done	
Full Brake Check	Done	brake light sensor fixed.
Steering Check	Done	
Shock Absorbers Check	Done	
Suspension Check	Done	
Auxiliary Drive Belt Check		
Wheel Alignment Check	Done	
Wheel Bearing Check	Done	
Wheel Balance	Done	
Brake Fluid Condition	Done	
Replace Fuel Filter (Diesel)		
Replace Spark Plugs (Petrol)	Done	
Replace Air Filter	Done	



KR 2757 7796 4GB

Mr Simon Cordell
109 Burncroft Avenue
Enfield

Our ref: PP30893

(Please quote this reference in all correspondence)

Date: 12 May 2014

EN3 7JQ

Dear Mr Cordell,

Policy number PPAMT74092

We are empowered by Enterprise Insurance Company Limited to act as their agents for the purposes of cancelling cover and are giving you notice that all cover in respect of your policy will be regarded as cancelled seven days from the date of this letter.

You are required to return the Certificate of Motor Insurance to us or your insurance broker immediately. Failure to do so is an offence under Section 147(4) of the Road Traffic Act.

Continuous Insurance Enforcement

Under sections 144A-144D and 159A of the Road Traffic Act, it is now a legal requirement for registered vehicle keepers to insure their vehicle(s) at all times.

You do not have to be driving to be caught. It is an offence to keep a vehicle without insurance unless you have notified DVLA that your vehicle is being kept off the road by means of a Statutory off Road Notice (SORN).

The registered keeper will be sent an Insurance Advisory Letter (IAL) telling them that their vehicle appears to be uninsured and warning them that they will be fined unless they take action. If the keeper fails to comply with the advice set out in the letter they will face:

- a fixed penalty notice of £100
- their vehicle being clamped, seized and disposed of
- a court prosecution with a maximum fine of £1,000

These new measures are in addition to the powers the police already have to seize an uninsured vehicle and fine the driver.

If you need to discuss any aspect of this notice, please contact your insurance broker in the first instance.

Yours sincerely

for and on behalf of PolicyPlan

Staveley House, Church Street, Connah's Quay, Flintshire CH5 4AS

Tel: 0845 017 9993

Fax: 0845 017 9992

Email: sales@policyplan.co.uk

www.policyplan.co.uk

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Authorised and regulated by the Financial Conduct Authority

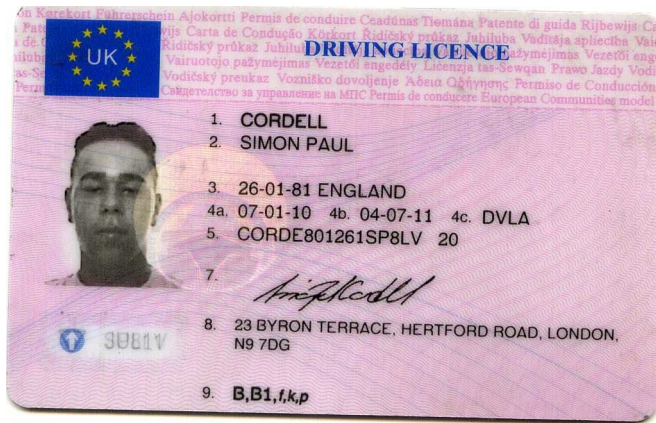
Registered in England and Wales No. 2802825. Registered office Staveley House, Church Street, Connah's Quay, Flintshire CH5 4AS

13.	9. Cat.	10. From	11. To	12. Codes
14.	B 	22-03-02	25-01-51	
	B1 	22-03-02	25-01-51	
	fkp	22-03-02	25-01-51	122



1. Surname
2. Other Names
3. Date and place of birth
4a. Licence valid from
4b. Licence valid to
4c. Issuing Authority
5. Licence number
9. Category
12. Information codes

AD51329496



THIS DOCUMENT is the Counterpart as defined in the Road Traffic Act. It is an important document and should be kept safely. Please read the enclosed booklet INS57P "Driving Licence Information" which contains further explanatory notes regarding entitlements, endorsement codes etc. The photocard and paper counterpart should be kept together. Both must be produced when required.

IMPORTANT - Check Your Documents

Please check the details shown on your licence and counterpart.

The address which appears on your licence is the Post Office® preferred format and may not be identical to the address given on your application form. If anything is wrong, return both your licence and counterpart to DVLA, Swansea, SA99 1BN with a letter telling us about the mistakes.

Keep a separate note of your driver number so that you can quote it if you have to contact Customer Enquiries (Drivers), DVLA.

Please ring between 8.00am and 8.30pm Monday to Friday and 8.00am to 5.30pm on Saturday.

Tel: 0870 240 0009 for Driving Licence enquiries
0870 240 0010 for Vehicle enquiries

Minicom users only:

Tel: 01792 766366 for Driving Licence enquiries
01792 766426 for Vehicle enquiries

1 Provisional Licence - restrictions/conditions

Before driving as a provisional licence holder please read this section and also the notes covering the conditions/restrictions in the booklet INS57P which accompanied your licence.

When using a provisional licence you:-

must

- carry L plates (D or L plates in Wales) which are clearly visible from the front and back of the vehicle;
- be accompanied by a supervisor who is age 21 or over and:
 - for ordinary motorcar purposes has been the holder of a full licence for at least 3 years;
 - for LGV/PCV learner drivers, be accompanied by a full LGV/PCV licence holder who has held the same class of entitlement as the person being supervised for at least 3 years.

must not

- ride a solo moped or motorcycle on the road without completing Compulsory Basic Training;
- ride a motorcycle over 125cc (11kW/14.6bhp) as a learner unless you are age 21 or over and are supervised by a certified Direct Access instructor;
- carry a pillion passenger;
- drive or ride a vehicle to which a trailer is attached unless it is an agricultural tractor or an articulated vehicle;
- drive an agricultural tractor on a road at age 16 unless you are going to, taking, or returning from a driving test.

2

Motorcyclists - special conditions

At age 17 or over, motorcyclists are restricted to motorcycles up to 25kW and with a power/weight ratio not exceeding 0.16kW/kg, for two years (not counting any period of disqualification) after obtaining the full standard category A licence. After 2 years any size motorcycle can be ridden. If you hold a full category A licence and reach the age of 21 before the two year qualifying period ends, you may opt to take a **further test** on a motorcycle with a power output of at least 35kW (46.6bhp) to gain immediate access to all motorcycles. Full motorcycle licence holders have entitlement to tow trailers providing they comply with Construction and Use Regulations 1986.

3

Entitlement History

This section contains details of any previous entitlement held which has been superseded by a higher category.

4

Minimum ages for driving

These notes are intended only as a general guide. For precise information about minimum ages and an explanation of the vehicle categories, please refer to the enclosed booklet INS57P which accompanied your licence, or leaflet D100 obtainable from Post Office® branches.

- At 16** Categories K, P
At 17 Categories A1, A, B1, B, B+E, F
At 18 Categories C1
At 21 Categories G, H, C1+E, C, C+E, D1, D1+E, D, D+E

The age limits above may not apply to drivers of vehicles used for military purposes.

5

Changes to name, permanent address and health

You must tell DVLA at once of any **change** to your **permanent address**, using the section provided overleaf. **You need only notify a change of address in GB. An address outside GB cannot be entered on your licence.** If your surname or forenames have changed, you will need to complete the appropriate sections on the D1 application form available from Post Office® branches.

In all cases both your photocard licence and this paper counterpart must be returned to DVLA, Swansea, SA99 1BN.

Please remember also to change your address on any Vehicle Registration Documents (V5 or V5C) that you possess.

If you have a **medical condition** which has become worse since this licence/counterpart was issued or you develop any new condition you must write and inform the Drivers Medical Branch, DVLA, Swansea, SA99 1TU of the nature of your condition, as it may affect your fitness to drive. The medical rules for driving are outlined in the booklet INS57P which accompanied your licence.

Failure to notify any changes as described above is a criminal offence, punishable by a fine up to £1000.

A deceased person's driving licence and counterpart document must be returned to DVLA, Swansea, SA99 1AB with a covering letter.

If you use another name for professional or other purposes, please print name in the box provided and provide specimen signature.

Print name

SIMON PAUL CORDELL

Signature

Simon Paul Cordell