

From: Austin, Andrew [Andrew.Austin@canopius.com]
Sent: 21 January 2015 11:54
To: 'Lorraine Cordell'
Subject: RE: MT3574694
Dear Mr Cordell

Thank you for your email.

My letter dated 22/12/14 requests the following documentary evidence from you

With regards to any losses that may have been incurred as a result of the above, I confirm as detailed in my previous letter, I require the following:-

1. Confirmation of the points you raised to the Financial Ombudsman when you verbally submitted your complaint and the outcome you are looking to achieve.
2. Full details of the losses that you have incurred as a direct result of your complaint and full documentary evidence supporting this.
3. Confirmation of dates of any convictions or costs imposed directly as a result of your complaint, including full documentary evidence supporting this.

Once I receive all of the above I will be happy to consider this further.

With regards to your subject access request. My letter of the 9/12/14 advised the following:-

Following our initial investigations we note that you submitted a subject access request to your Broker. Should you wish to proceed with this, please can you formally request this in writing to our Data Protection Officer at the address detailed at the foot of the letter including a cheque payable to KGM Insurance for the sum of £10.00. Alternatively, you may wish to wait until our full investigations have been finalised.

Can you please confirm how you wish to proceed with that request.

Should you not be in receipt of any of the letters I refer to above, please advise me and I will ensure copies are sent to you immediately.

I await your reply

Andrew Austin
Deputy Underwriting Operations Manager | KGM Motor Insurance
Member of the UK Specialty Division of Canopius Group
KGM House | 14 Eastwood Close | London | E18 1RZ

From: Lorraine Cordell [mailto:lorraine32@blueyonder.co.uk]
Sent: 21 January 2015 11:31
To: Austin, Andrew
Cc: complaints@lloyds.com
Subject: RE: MT3574694

To Whom It May Concern:

I am writing due to the complaint I put in. I have forwarded emails to Broadsure Direct and spoken to Broadsure Direct who took the policy of insurance out policy no: MT3574694

I have been asking for information from KGM since 2013 and have heard nothing back.

When the policy was taken out there was some reason it did not show up on the MID database Broadsure Direct and KGM was aware of this.

Due to this fact I had my vehicles were sized a number of times I believe 8 or 9 times in all, where I had to pay the costs to get my vehicles out the compound each time. In the week when I was pulled by police it was not so bad as the insurance company was opened so when I showed the police my policy they could call the insurance company.

The seizures happened mostly at the weekend mostly due to the insurance company being closed and the police could not talk to anyone even when I had my policy on me at all times to prove I did in fact have insurance.

I made many calls to the police, Broadsure Direct, KGM and the people who run the MID database but the issue did not go away and my vehicles still did not show up on the MID database.

There was also a time in Nov 2013 when my van was sized this was due to KGM telling the police I was not insured due to the police telling KGM that I had tools in my van. Which was a lie by the police as I did not have anything in my van. Kelly Tiller from the trade section was dealing with this and a few days later I got a letter from KGM saying they was going to cancel my policy. As you can understand I was very upset over this as I had done nothing wrong.

At this times lots of calls was both made to KMG and Broadsure to stop the cancelation of my insurance policy, I spoke to Kelly Tiller many times but she believed the police and I had no say in the matter. The police was off duty so I could not speak to them and Kelly Tiller was saying unless I could prove I did not have any tools in my van then the insurance policy would be cancelled which was very unfair as I had done nothing wrong I new I never had any tools.

But I also asked Kelly Tiller did the police tell her what tools was meant to be in my van, to which she said no. KGM was not even aware I had mechanics trade on my policy so if my mechanics tools had been in my van at the time my insurance would still have been cancelled which to me what was the point in having insurance?

I then spoke to a wonderful operator at the police when I called told her what had gone on and was told by her to go to the police compound as when any vehicles are taken there they have to do a full list of items that are in the vehicles as they are in fact legible if something goes missing. Over that weekend I sent emails to the compound and forwarded them to Broadsure as my insurance was due to be cancelled on the Monday. On Monday I got an email from Broadsure direct asking me to go to the compound as Kelly Tiller had no luck getting a reply from them also, and once there to call Kelly Tiller due to the time on the Monday I got the email it would have been to late to go the compound and get a call to Kelly Tiller as she would have ended work for that day so I sent an email saying I would be going there early the next morning.

I went the next day and asked to speak to the manger of the compound who in fact looked up my van and said nothing was in there, there was not tools I called Kelly Tiller and the manager of the compound spoke to her and confirmed there was nothing in the van when it was taken there by police and that I had put thing in the van when I had taken it out of the compound.

At this point Kelly tiller believed me and said the policy would not be cancelled. But on my way back from the compound driving my phone ring and I stopped to pick it up and it was Broadsure direct saying my policy had in fact been cancelled I was very upset at this and told them what had happened, I was asked to hold on they was called KGM back and would call me right back. I waited till Broadsure direct called me back and confirmed my insurance policy had not been cancelled then

drove home.

From this point I have been asking for all information and putting data protection acts in which have not been dealt with and I have heard nothing from KGM.

I have been back and forward to court due to no insurance and in fact 4 cases I did not get any summons so was in fact found guilty as I did not know it was even going to court.

I have had points put on my driving licence for no reason and had to go back and forward to court many times when this should not have been the case.

Then the case come up for the seizer when the police said I had tools in my van I went to court with all my documents but due to not having the information I had asked for from KGM many times about that case I was found guilty. I am very upset about the whole policy with KGM. I have put an appeal in and this case will be going to crown court I have again asked for information and again heard nothing. These matters need to be addressed as I am suffering due to all of this.

Martin Jenkins at Broadsure Direct knows everything that has gone on as he was my main contact.

I also have all the emails the last one that I will enclose again, which I have heard nothing about and the 1st Subject access request under the Data Protection Act 1998 that I sent on the 26/11/2013. I did in fact send the Subject access request under the Data Protection Act 1998 about time times and asked Martin Jenkins to look into why I had heard nothing about more then once.

Once I get the appeal date for crown court I will ask the court to summons the people at KGM to deal with this matter as they know I was insurance and did nothing wrong and the police lied. All I have asked for is the data so there will be no need to summons people this way I can send the section 9 witness statements over to the crown and the other information and this case should be dropped against me.

It just seemed that KGM does not want to do anything and give me the information I need to prove in fact I was insurance and the police lied to KGM to in fact make it that I was not insurance.

There is a lot more I could say about the insurance I had with KGM but this insurance policy was my worse nightmare. It has messed my clean driving licence up and in fact got to the point I could not drive so could not work. Due to the fact, KGM could not send me the information over that was needed to prove I did have insurance.

If you need o can send over all the emails that has been sent back and forward to Broadsure who sent them to KGM.

I have lost a lot of money, and time due to this insurance policy I have had to pay for my vehicles to be taken out of the police compound around 8 to 9 times at a cost of £180.00 to £200.00 a time. All the lost of work due to having to take time to go to the police compound, and all the times I have had to go to court for no insurance when in fact I had insurance. And points put on my driving licence to the fact I could not drive, this has all been costs to myself.

My Mother Lorraine Cordell has also written many of the emails and is fine with dealing with this issue.

Regards

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