

**From:** Complaints [complaints@lloyds.com]  
**Sent:** 22 January 2015 15:04  
**To:** 'Lorraine Cordell'  
**Subject:** Notification Case No 8079/2014 - MT3574694  
Dear Mrs Cordell,

Thank you for your email and for speaking to me this afternoon.

Just to clarify our conversation, you wish to allow KGM 7 days to supply you with the Subject Access Request and call recordings as requested by you.

You wish to continue to copy us in correspondence for our records only and that we will not escalate your complaint to a Lloyd's review unless you instruct us to.

Kind regards  
Cheryl

Mrs Cheryl Shannon  
Case Officer  
Complaints  
Lloyd's  
Telephone +44 (0)1634 39 5693  
[www.lloyds.com](http://www.lloyds.com)

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**From:** Lorraine Cordell [mailto:lorraine32@blueyonder.co.uk]  
**Sent:** 22 January 2015 14:10  
**To:** Complaints  
**Subject:** RE: Notification Case No 8079/2014 - MT3574694

Dear Mrs Cheryl Shannon

Thank you for the email it is not my intention to go to court yet.

But due to the mess up with my insurance from KGM my driving licence has been very badly damaged and I have suffered due to the insurance I had with KGM not showing up on the Police MID database. This in turn made me keep getting pulled by the police on the week days it was not so bad as I always had to carry my insurance policy and showed the police and they called my insurance company. But at the weekends due to the insurance company being closed the police could not confirm I had insurance so my vehicles were sized which in turn I suffered with the cost to take my vehicles out of the police compound and wasted my time having to go to the compound when there should have been no need. Also it caused me problems getting home after the police sized my vehicles. I am out of pocket of around £1700.00 just for the cost to get my vehicles out of the compound this is without everything else that has lead on due to it showing I was not insured.

I have had to go to a number of court cases just to prove I had insurance and then there have been cases where I have had no summons from the police so could not file I was pleading not guilty so they found me guilty when I did not even know there was a court case going ahead.

This has put points on my driving licence and fines and I have been banned from driving. I have had to spend my time to get the cases reopened once I new about them also.

In addition, there was one case when the police lied to my insurance company that I had tools in my van which I did not. Which I had to spend more of my time to prove to KGM that in fact there was no tools in my van as my insurance was getting cancelled for no good reason. I done this by way of having to go to the police compound as when any vehicle is impounded they have list everything that was in the vehicle. When I got to the police compound I spoke to a manager who confirmed there were no tools, and a telephone call was made to Kelly Tiller at KGM and she spoke to the manager and he confirmed to her there was no tools when the van was taken into the police compound or when it was removed from the police compound.

I new this case would go to court as the police office had in fact tried to make my insurance void, so I put in Subject access request under the Data Protection Act 1998 to be able to get the information I new I would need. KGM done nothing about this I did not get one reply from putting 3 Subject access request under the Data Protection Act 1998 this was going back to Nov 2013. this case was heard at court and due to not having the information I needed to prove the police office was not telling the truth I was found guilty and disqualified from driving for 6 months due to repeat offending of no insurance. I have appealed this as I was insured but need the data which KGM hold to prove this, But they will not give me it. This case is due to go to the crown court I have not got a date yet but if I can get the information to the CPS it will not need to go to appeal. I have asked KGM again in Nov 2014 for the information and written what would be needed just for this case, and they still have not sent it and I being asked for information.

ATM as it stands KGM have failed to comply with 3 Subject access request under the Data Protection Act 1998, and follow the correct protocol for acting on a Subject access request under the Data Protection Act 1998.

All this is having a huge impact on my life not being able to drive due to points on my driving licence which in fact was clean now I have such a mess to sort out just to get all of this sorted when I was in fact insured and had paid for my insurance and have done nothing wrong.

Yes I am very upset over all of this and KGM is not helping I have been asking and asking and getting no where I should not be going through this. Yes I do want my money back I have lost but right now I want these court cases to be dealt with and for my driving licence to go back to being clean with no points this is the most important part for me but KGM does not seem to understand this and this is upsetting me even more, the insurance I took out with KGM has turned into a nightmare and I don't know when this is going to end and they are going to deal with this matter so I can clear my name with DVLA and the courts.

I am forwarding you all the emails I am sending so you can see what is going on and keep updated. As you can see, I am not getting very far with the information I need to clear my name with the courts and DVLA. If KGM fail to comply with the Subject access request under the Data Protection Act 1998 and give me the information I need within 7 days I will be putting it in your hands to deal with all of the matters as this has been going on long enough.

Regards

Simon Cordell

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**From:** Complaints [<mailto:complaints@lloyds.com>]  
**Sent:** 22 January 2015 12:08  
**To:** 'lorraine32@blueyonder.co.uk'  
**Subject:** Notification Case No 8079/2014 - MT3574694

Dear Mr Cordell,

Thank you for your emails.

I note that you have been liaising with Canopus in regards to your complaint and from the correspondence we have on file that it is your intention to go to court.

Lloyd's complaints procedure is to offer policyholders the option for a review by Lloyd's, should they remain dissatisfied with the way in which their complaint has been handled. This is an independent review by a case officer at Lloyd's. However please note once a complaint becomes the subject of a court case Lloyd's can take no further action and we would have to cease our investigation.

Therefore, please can you confirm whether you are providing these emails for information only or whether you wish Lloyd's to review your case in place of potential court proceedings.

Kind regards  
Cheryl

Mrs Cheryl Shannon  
Case Officer  
Complaints  
Lloyd's  
Telephone +44 (0)1634 39 5693  
[www.lloyds.com](http://www.lloyds.com)

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**From:** Lorraine Cordell [<mailto:lorraine32@blueyonder.co.uk>]  
**Sent:** 21 January 2015 22:53  
**To:** [Andrew.Austin@canopus.com](mailto:Andrew.Austin@canopus.com)  
**Cc:** Complaints  
**Subject:** FW: MT3574694

Dear Andrew

Please see attached Insurance, which will show you full details of his insurance policy and dates covered.

Yes, we do want full disclosure so this matter can be sorted out by the court and I can send the information over to the CPS for the case of the 14/11/2013 where the police officer told KGM I had tools in my van to void my insurance. Kelly Tiller from the trade section and Jessica know fully what went on and it was Jessica that took the phone call from the police officer. After this I believe Kelly Tiller took over dealing with my policy and she was the one that had the say to cancel my policy and she was the one that believed the police until I went to the police compound and spoke to the manager there where he spoke to Kelly Tiller. If I had not done this Kelly Tiller would have cancelled my policy of insurance and I have all the emails to prove this.

After Kelly Tiller found out I was not lying about having no tools in my van the insurance policy was kept in place, I did ask Kelly Tiller more than once to send me the information and put data requests in which was not replied to. Now I have been found guilty when Kelly Tiller knows the truth that there were no tools and the police officer lied to KGM on the phone call.

I am the one that has suffered over all this not just on this case but all the times I have been taken to court for no insurance over the year my policy ran with KGM due to it not showing on the MID

database.

You should have all the emails already from Broadsure Direct and many was sent by them to KGM as I was told KGM could not talk to me and I had to deal with Broadsure Direct about my policy Masrtin Jenkins from Broadsure Direct should also have copies of all emails as I do.

I have spoken to DVLA today and asked for the data of how many times points was put on my licence due to not getting summons from police and then dealing with cases I new nothing about and then I had to get he cases reopened, I have to write them a letter and they will send the data I have asked for in the post.

I do have a lot of letters which I will sort out scan and send over. But the 1<sup>st</sup> part I want to deal with is the court case I was found guilty at and have put an appeal in that is the most important to me right now.

We can deal with everything else once I get all the data scanned as there is really a lot and it was all due to KGM not sorting out why my insurance was not showing on the MID database. The seizers alone have left me out of pocket by around £1700.00. That is without all the days I have not been able to work due to my driving licence being messed up and showing points for no insurance. All the time going back and forward to the compound to collect my vehicles, and everything else I have had to deal with the courts when in fact I had done nothing wrong.

I have tried to deal with this for months and months without going to the ombudsman and KGM has taken no notice, it has taken me to go to the ombudsman for KGM to take any notice and I don't feel anyone would be happy with the this sort of service from KGM let alone any company doing this and causing someone so much suffering.

It was one of the police in the end at the compound who in the end worked out why it was not showing up on the MID and that was because there had been a space put within my Reg Numbers. It was that bad two police compounds new me and said each time not again.

As you can see, I am not very happy about all of this but I do not think anyone would be when they paid for there insurance and had done nothing wrong to suffer all this.

Therefore could you please get the information I need to send to the CPS, I have written what was needed from Nov 2014 and way before this, and it still has not been sent and I have this hanging over my head. I did not just get points on my licence I got disqualified from driving for 6 months due to repeat offending of no insurance please tell me why when I have paid for my insurance from KGM? The reason it has not been enforced is due to me putting an appeal in.

You can contact my mother on 0208 245 7454 or 07961 833021

Regards

Simon Cordell

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**From:** Austin, Andrew [<mailto:Andrew.Austin@canopius.com>]  
**Sent:** 21 January 2015 16:13  
**To:** 'Lorraine Cordell'  
**Cc:** [complaints@lloyds.com](mailto:complaints@lloyds.com)  
**Subject:** RE: MT3574694

Dear Mr Cordell,

I have detailed the process for requesting information under the subject access request and if you wish to proceed with this please confirm.

In the meantime I am keen to assist you if I can in confirming when cover was in force.

Please can you confirm if there is a contact number I can call you or your Mother on and a time that is acceptable so that I can try and help resolve this particular issue for you.

I look forward to hearing from you with this information.

Regards,

**Andrew Austin**

Deputy Underwriting Operations Manager | KGM Motor Insurance

Member of the UK Specialty Division of Canopus Group

KGM House | 14 Eastwood Close | London | E18 1RZ

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**From:** Lorraine Cordell [<mailto:lorraine32@blueyonder.co.uk>]

**Sent:** 21 January 2015 13:22

**To:** Austin, Andrew

**Cc:** [complaints@lloyds.com](mailto:complaints@lloyds.com)

**Subject:** RE: MT3574694

Dear Andrew

I will forward this to you within a few days I will ask the police compound to do a full print out as to all the tickets as I believe there is a few missing.

I do have around 6 of the tickets here when the vehicles were sized I also do have court letters, and letters from DVLA, which I will forward over to you once I have scanned then in so please give me a few days and I will get back to you with this information as there is a lot of data..

The main one at this time I am worried about is the case where the vehicle was sized due to the police lying and me being found guilty at court you did have an email on the 30 November 2014 about what was needed and I do have the court letter showing I was found guilty and about the appeal.

This data should have been given under the Subject access request under the Data Protection Act 1998 I put in, so was wondering what you can do about this and if you will need a new Subject access request under the Data Protection Act 1998 I have already sent 3 in so to do a 4<sup>th</sup> I do not feel I should need to do.

KGM have in fact not followed the protocol for the Subject access request under the Data Protection Act 1998 which has been put in 3 times already to KGM, I will be addressing this with the Information Commissioner's Office as I do not see any reason you would have to stop the information I have asked for under this act to prove I was not in fact guilty of no insurance.

And now say to deal with this you need information from me. I can understand you want the information for the complaint that has been put in, but not the information I asked for to show I was in fact I was insured for an appeal that is ongoing. And in fact would not have been ongoing if the Subject access request under the Data Protection Act 1998 as I would not have been found guilty.

I would like the data sent to the court as soon as possible in regards to this so they can look at the facts and see if fact I was insured so there should be no need for the appeal to go ahead with more of my time wasted going to court.

Regards

Simon Cordell

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**From:** Austin, Andrew [<mailto: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

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**From:** Lorraine Cordell [<mailto:lorraine32@blueyonder.co.uk>]  
**Sent:** 21 January 2015 11:31  
**To:** Austin, Andrew  
**Cc:** [complaints@lloyds.com](mailto: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 1<sup>st</sup> 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

Simon Cordell

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