

From: Lorraine Cordell [lorraine32@blueyonder.co.uk]

Sent: 08 April 2014 19:14

To: 'Martin Jenkin'

Subject: RE: [1] Simon Cordell Logbook

Dear Martin

After the call I made to you today and what we spoke about please see the email that you asked me to write.

As said on the phone today and as you are well aware Simon did not think any Vehicles was on the database and had to carry his policy around from the start of his policy with KGM as each time he was pulled by police nothing showed as him being insured, so as you are aware the police and Simon had to call you many times when Simon was pulled by police to confirm with the police that he was in fact insured.

So as to what the claims department are saying about the Vehicle being on the database how was Simon have meant to know about this to have called to take off any Vehicles?

Simon did not know there was an error on the database due to it being inputted wrong on the database form, so it was showing up on the insurance database but not he mid database due to this error, so how was he meant to be aware of this fact.

He was only made aware of this in late November 2013 when some issues came up that Kelly Tiller of KGM was dealing with. It was at this point his car started showing up on the mid so KGM had fixed this, but no other Vehicles, was showing up on the mid database until it was corrected in Jan 2013 by KGM. I do believe now it was something to do with a space being placed within the numbers of the reg of the Vehicles, the insurance database accepts this but the mid database does not. But this is documented well in emails.

Also why has KGM never sent me any letters of this claim being held against me? there was a call from KGM about the Sep 2013 but I told the person who called I did not own the Van at that time I was asked to send in the bill of sale and I did, after this I did not hear anything else about this so was thinking everything was ok until it was time for my renewal it was only at this point I was told about this claim being on my insurance, It is also well known you have my mums phone number which is on file which is 0208 245 7454 and there is always someone at home so if there was any issues why no phone calls or any letters about this? But also I am sure there should have been a letter sent about this claim and there has never been any letters sent.

There are some more issues and that is the claim for Dec 2013 when Simon was taking my car to service it. As you are aware KGM even said Simon was not covered by his trade policy and you had to call them and sort this issue out.

But that still does not cover the fact Simon has made many calls and also sent emails about this claim. Which we still have not heard anything back about also there has been no letters sent about this claim also.

The last time he called he was told that someone would be sent out to take a report for this claim yet again there have been no phone calls or letters to set this up so a report can be taken.

There is also a problem that on the 09/12/2013 when he called to report this he gave over a witness information IE Name and her phone number which on the last call that was made they did not seem to have any information as to the witness information I have checked my phone bill and the call was made please see below.

Mon 09 Dec 13:28 SPEC SERV 08444126412 22:00

The call was made to 08444126412 at 13:28 and lasted 22 min this is when Simon called to report what had happened on the 09/12/2013 and give all the information which the person noted. I have asked for the recoding of the phone call be pulled out and heard so that the information as to the witness can be put on this claim and contacted yet I have heard nothing also. I have asked and emailed many times about this claim and it seems nothing has been done but yet KGM wants to hold this claim also against my insurance.

There is also the fact on the 26/11/2013 an email was sent to Kelly Tiller at KGM about a subject access request under the data protection act 1998 again I have heard nothing about this and more emails have been sent over about this.

Please can these issues be addressed I paid for my insurance and it seems that nothing gets done it does not matter how many times calls are made or emails are sent KGM are just leaving everything.

How long should it take to sort out a claim? Should I have had at least a letter? Why has nothing been addressed? As at this time due to these claims I cannot work and this is costing me money every day I am not insured.

Regards

From: Martin Jenkin [mailto:martinjenkin@broadshuredirect.com]
Sent: 31 March 2014 13:53
To: 'Lorraine Cordell'
Subject: RE: [1] Simon Cordell Logbook

Hi Lorraine,

Please find attached the response I have received from Claims,

From: Paul McNally [mailto:p.mcnally@aaconline.co.uk] **On Behalf Of** + Southend Claims
Sent: 28 March 2014 15:34
To: Martin Jenkin
Subject: RE: [1] Simon Cordell REG CX52JRX Claim Reference A27/2013/190530

Good afternoon

Many thanks for the V5 now received, however the details therein do not tally with the insurance nor the sales and purchase receipts submitted by the policyholder as such we are at this time unable to close the file.

We will however pass the evidence to hand onto the third party and request confirmation that they will redirect their claim, failing which we will insist that they obtain judgement on the driver of the vehicle at the time of the alleged incident.

As the vehicle was never removed from the policy and the DVLA history does not tie in with the purchase/sales history submitted we are left with a possible involvement as the RTA Insurer which remains a contentious issue, as the V5 shows the owner from 06.02.2012 to 15.02.2014 as Adam Harris, with the inception of this insurance policy being 23.02.2013 for the vehicle and our mutual client/policyholder.

We trust the above is of assistance.

Paul McNally | Technical Claims Handler

Auto Accident Claims on behalf of KGM Insurance | Sureland House | Journeymans Way | Southend on Sea
| SS2 5TF

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

Sent: 26 March 2014 17:54

To: martinjenkin@broadsuredirect.com

Subject: RE: Simon Cordell Logbook

Hi Martin

Is it all possible to get an update I am losing money due to not having insurance and not being able to drive. You said you would get back to me today and I have not heard anything.

Simon

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

Sent: 25 March 2014 11:40

To: 'Martin Jenkin'

Subject: RE: Simon Cordell Logbook

Dear Martin

Here is the logbook for CX52JRZ please see attached. I did call DVLA after I got the letter from them which showed the spelling of the last name wrong as it was spelled Cardell and not Cordell, they told me I had to wait until the logbook come in the post and then to fill in section 6 to get it corrected. Which I will be doing.

Also i have also noticed today when the logbook came in the post and i am not sure why they have put the new keepers date as 15/02/2014 as the green slip section 10 was sent to them, so the date of the 10/11/2013 was on it so I will be writing a letter to ask why this was done, Along with the section 6 to correct the last name.

Could you please update us as to when this can be sorted with KGM as to the claim that is against Simon so he can sort his insurance out.

Also about the claim for 09 Dec 2013 we still have not heard from KGM as to when someone will be sent out to take a report from Simon could this be looked into?

And also I know there was some confusion as to the number that was called to report this on the 09 Dec 2013, please see the below information from my phone bill

Mon 09 Dec 13:28 SPEC SERV 08444126412 22:00

The call was made to 08444126412 at 13:28 and lasted 22 min this is when Simon called to report what had happened on the 09/12/2013 and give all the information which the person noted. I know there is some issue as to the lady who witnessed this information being missing but it was all given on this call. If it can be possible can someone get the tape for this call and get the information to the witness so KGM can contact her about what she saw and who was at fault.

Lorraine