

From: Melanie Tyman [melanietwyman@broadsuredirect.com]
Sent: 16 March 2015 11:54
To: 'Lorraine Cordell'
Cc: martinjenkin@broadsuredirect.com
Subject: RE: 00-COSX14MT07-ID<86> OpenAttach Documents
Hi Lorraine.

Thank you for your email.

As advised by telephone today I will detail the payments made on the policies incepted from April 2014 as requested. All queries not related to payment collections will be confirmed to you by Martin Jenkin, he has advised he will be contacting you today to discuss further.

I will be on Annual Leave as from 19/03/2015 so if you have any questions please email to martinjenkin@broadsuredirect.com

Breakdown of payments:

Insurers: Policy Plan

Policy no: PPAMT74092
Policy inception: 17/04/2014
Cancelled: 19/05/2014

Total monies paid: a deposit payment:	£300.00
Time on Risk charged by Policy Plan:	£462.80
Broadsure write off at cancellation:	£162.80

Insurers: Covea

Policy no: MT10021608047
Policy inception: 19/05/2014
Cancelled: 20/08/2014

Total monies paid: a deposit & 1 direct debit collection:	£353.87 (deposit of £157.20, 1 direct debit collection of £196.67, a further £30.00 was retained by finance providers for default fee)
Time on risk charged by Cove	£532.18
Broadsure write off at cancellation:	£100.16

(Please also note that at inception we discounted the premium by £145.00)

This takes us to the policy which is currently active and details of collections relating to that policy has been confirmed in my original email.

I hope you find the above in order, please you have any queries please do not hesitate to contact us.

Kind regards

Melanie Twyman
Finance manager

From: Lorraine Cordell [mailto:lorraine32@blueyonder.co.uk]
Sent: 13 March 2015 20:35
To: 'Melanie Tyman'
Subject: RE: 00-COSX14MT07-ID<86> OpenAttach Documents

Hi Melanie Twyman

Thank you for the below email, could i please ask for some other information please for my records.

Could you please send me all details since April 2014 as to what payments were made and which polices and the name of the companies the policies applied to?

The reason's as to why policies where stopped and if any charges was included to policies being stopped.

From my records he had policies started with:

- Policy plan started on the 14/04/2014 deposit paid on this one. Could you confirm the deposit paid? and how much 1 month insurance with them should have cost, I have been told by yourself you lost money due to this policy the problem is I do not understand why still we was never told this by Martin the 1st time we new you had lost money on this policy was when I spoke to you. Policy plan took the insurance cover out knowing the 2 claims was in place, It was not Simon fault that after one month into the policy starting Policy plan took issue with it and closed the policy due to this. Why is it the case you say you lost £400+ on this policy when I had paid I think around £300 deposit this would mean 1 months insurance cost over £700+ when it was Policy plan issue they new the 2 claims was in force so why is it we was never told as we would never of allowed the amount to be paid to them knowing it was down to them they are the ones that stopped the policy not my son.
- 1 month later after this policy started Policy plan stopped it due to the 2 claims that where on record with KGM.
- But I know they new about the claims when the policy started as Martin had told them this before they started the policy,
- I believe Martin also told them 1 claim was due to be removed, KGM did take there time removing this claim In the end I had to deal with it and it was removed I sent over the details to Martin and it was confirmed it was removed this should have not been kept on Simon record as he did not own the Vehicle and proved this. Could it also be confirmed this is not on record for Simon.
- The 2nd claim was classed as no fault later I believe could this be confirmed please?
- 2nd policy started 19/05/2015 Co Vea insurance could you please tell me date this police stopped and what reason and also how much had been paid.
- 3rd policy started Policy plan not sure of start date of this.

There should have only been 3 policies since April 2014. But I would like all information on each of them. And all payments made. I have also been sending emails to Martin but have had no replies I have also asked him to send Simon No claims discount but nothing has been sent.

I have some real issues as said many times due to the KGM policy Simon had forked out a lot of money that he should never have had to. There are around 9 Vehicle seizers at a cost to Simon of around £1800. There are all the dates he had to go to court for no insurance due to the errors on the MID database from 2013/2014 while the KGM policy was in place. And due to 4 of them cases where no summons was sent he was found guilty and points added he had his licence revoked 3 times and has not been able to drive.

there is the date of the 14/11/2013 where the police lied to KGM to void his insurance which nearly happened and due to KGM failing to deal with 3 subject access requests Simon was found guilty and banned from driving £1000 he had to paid the court and 6 points on his licence due to the police officer lied to the Judge under oath about the so called tools being in the so he was found guilty again. this went to appeal and was heard on the 05/03/2015 but this time due to me dealing with KGM in a way I should not have had to, I did in fact get the information that was needed to prove in fact the police officer lied, the Judge was appalled and that is using mid words as to what was said in court because once again the police officer lied under oath to the judge in fact the police officer was told not to leave the court building. Simon won this case and there is a huge complaint with the police at this time. Simon for the appeal had to pay for a barrister at the cost of £2475.00

Martin was also asked to do a witness statement for this case but failed to do so.

He still has 2 more appeals for no insurance one listed for May 2015 most of his 2014/2015 insurance he has not been able to drive due to KGM and what they made happen to his driving licence. But I know cancelling an insurance policy after it has started would incur large costs so we have just been paying for something he has really not been able to use. So yes a claim for costs will be going into KGM which will be a large about of money. For what has happened to my son as he not been able to work also due to his job which he does need to drive to do this and has not been able to do so.

I also believe I am now going to have to put a subject access request under the data protection act 1994 into Broadsure Direct to get all the data as Martin has stopped replying to my emails.

If you can confirm the above I would be grateful as I will need these for my record.

Regards

Lorraine Cordell

From: Melanie Tyman [mailto:melanietwyman@broadsuredirect.com]
Sent: 13 March 2015 11:49
To: lorraine32@blueyonder.co.uk
Subject: REF: 00-COSX14MT07-ID<86> OpenAttach Documents

Hi Lorraine

As requested below are the payments which have been made to date on the Motor Trade policy from the renewal date of 19/08/2014:

The premium of £1452.51 was originally fully financed with Close Brothers premium Finance on an 11 monthly scheme with monthly collections of £149.21, below are the payments collected via Close:

1st instalment due 21/10 for £298.45 (double collection to bring account up to date as the 1st facility cancelled due to default and a new facility was set hence the double collection) -rejected
Reapplied 31/10/2014 for £298.45 + £30.00 default fee – payment successful

2nd instalment due 19/11 for £149.21 – rejected
Card payment made on 08/12/2014 for £179.21 (instalment plus default fee)

3rd instalment due 19/12/2014 for £149.21 – rejected
Card payment made on 09/01/2015 for £179.21 (instalment plus default fee)

4th instalment due 19/01/2015 for £149.21 – rejected

As the 4th payment was never made the account cancelled on the 10/02/2015 with a balance owed of £996.37

We then arranged a revised payment plan for the outstanding amount of £996.37 of 1 instalment of £180.00

& 4 instalments of £204.09, below are the payments which have currently been made on the revised payment plan:

£180.00 paid 11/02/2015

£204.09 paid 13/03/2015

To summarize the total collected by Close Brothers Premium Finance totals £686.87, of which £90.00 were default fees, the total paid to our office currently stands at £384.09, with 3 remaining collections due of £204.09 scheduled for 11/04/2015, 11/05/2015 & 11/06/2015.

I hope you find the above in order, if you have any queries please do not hesitate to contact us.

Many thanks

Melanie Twyman
Finance Manager

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Finance Department

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