

From: Wood, Peter [Peter.Wood@canopius.com]
Sent: 02 February 2015 14:56
To: Lorraine Cordell
Cc: Austin, Andrew
Subject: RE: MT3574694 Simon Cordell
Dear Lorraine,

Thanks for your comments, don't worry I want to get this resolved as much as you and Simon, its taken far too long already, so before I send an amended Indemnity Letter (LOI) please confirm my understanding as listed below –

- I will amend the registration of the Ford Zetec to show MA57LDY. Broadsure originally gave us the incorrect registration and as you say it was a while before this error was corrected and our policy history was confusing due to the incorrect Clio that I was not aware of previously.
- You are correct, looking back on the instructions from Broadsure I cannot see that they instructed Underwriters to delete the Renault Clio that was added in error following receipt of advices from Broadsure. I can amend the comment in the letter to show that this vehicle was added to the policy incorrectly following an effort on your part to correct the registration number of the Ford Zetec and was a broker error, are you happy with this?
- The letter states cover was for Social Domestic & Pleasure and Motor Trade Use. Motor Trade use would cover Simon to carry a Motor Mechanics tools being used in connection with Motor Trade but not any tools that would typically be used for any other purposes such as perhaps, paint/brushes/ladders/plumbing/Electrical(domestic/commercial except auto electrical) and so on. This is standard cover, however I am happy to expand on this statement in the letter if you would like me to in order to clarify that point?
- The Police officer asked if Simon would be covered for the carriage of tools to drive around doing "odd jobs". Later in the call he again confirmed that Simon was not covered "to drive around doing jobs". I sent you the call so you can listen to it yourself but the tone of the enquiry was suggesting that Simon was doing jobs not connected to the Motor Trade however I do feel there is plenty of room here for misunderstanding. If the question had been more specific with the officer stating that Simon had tools connected with the Motor Trade in the vehicle would he be covered – Yes. If he said that the tools were not connected to the Motor Trade (as per my comments above) then the answer is – No. Not something I can put into a Letter of Indemnity but certainly something to be argued with the CPS/Courts.
- I'm happy to confirm in the letter that cover was in force under this policy on the 14/11/2013.

Once I hear back from you I will revise the LOI accordingly and e-mail it across for you to sign off, I will also send an original in the post just in case!

If you need anything else please do not hesitate to drop me and Andy a line, I am keeping Andy in the loop as I will be on leave from 12/2/15 – 9/3/15 so he will need to deal with anything in my absence.

Regards

Peter Wood
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From: Lorraine Cordell [mailto:lorraine32@blueyonder.co.uk]
Sent: 31 January 2015 01:47
To: Wood, Peter

Subject: RE: MT3574694 Simon Cordell

Dear Peter

Thank you very much for the information you have sent, I do see some errors in your letter of Indemnity.

Ford Zetec registration MA47LDY

- Ford Transit registration CX52JRZ

On the 8/4/13 at 11.05am the following vehicle was added to the policy –

- Renault Clio registration NA57LDY.

Ford Zetec registration MA47LDY

Renault Clio registration NA57LDY

This registration was always put in not correctly but was in fact given to Broadsure Direct correctly.

The registration should have been

Ford Zetec registration MA57LDY

This was later correct after the 3rd time of telling the Ford Zetec registration as MA57LDY please see attached document.

This is the registration that should have been on the policy from the start.

We never new it was not correct until 08/04/13 when again the correct registration was given.

However, it was put down as Renault Clio registration NA57LDY, we then believe it was put in correctly and not a new car added.

We was not sent any documents of that change so did not know there was again an error until the Oct 2013 when it was in fact corrected this time we asked for new documents to be sent which they were so we could check.

But they kept on his policy Renault Clio registration NA57LDY we made a next call and told them this needed to be removed and was told it would be done.

It seems this was never done by what you have sent in your email.

I do believe I have emails also about this issue to Broadsure Direct and Martin Jenkins, can confirm this as he was the one we dealt with at Broadsure Direct. He also should remember all the phone calls.

There is also a next issue Simon was not just covered with the basic trade insurance with KGM, Broadsure Direct had a special section with KGM which included in his insurance he was in fact covered for his work as a mechanic, not just standard insurance of trade buying and selling that KGM as a rule only deals with. This has been discussed with the underwriters at KGM by Broadsure Direct re Martin Jenkins. This also caused issues with his insurance cover a few times. This was also meant to have been address and seems it was not. At the time we was not happy as we was told he was not covered when in fact he was. If you call Broadsure Direct and speak to Martin Jenkins, I feel that he can send you the paper work and under writing of how Simon's insurance was meant to have been setup.

As you can see there was a number of issues with his insurance with KGM that lead to problems. and even with the issues of 14/11/2013 when a call was made to Kelly Tiller we asked did the police say what tools was meant to have been in the van as if there was mechanic tools in there his insurance should have in fact covered this. Kelly Tiller said no the police officer did not say which tools. But also said he was again not insured for this again Martin Jenkins got a rude call from us and again he had to make calls to address this issues.

Can you please confirm he was correctly insured with KGM and write this as I would like this addressed.

And one last thing could you please say in your letter on the date of the 14/11/2013 he was fully insured just so there cannot be any mistakes at court.

Sorry, this is causing such an issue and taking up your time but I really want to have something that is fully correct, as I do not want any other issues with courts, police and anything else that could cause my Son problems.

Regards

Lorraine.

From: Wood, Peter [mailto:Peter.Wood@canopius.com]
Sent: 30 January 2015 17:02
To: Lorraine Cordell
Cc: Austin, Andrew; Donovan, Paul
Subject: RE: MT3574694 Simon Cordell

Dear Simon,

Please find attached the following –

- Recording of the original call made by the Police officer to KGM in which he advised that there were tools in your van.
- Recording of the call between Kelly Tiller and the Police compound in which Kelly was advised that there were no tools in the vehicle.
- Receipt showing purchase of the van.
- E-Mail from Gareth Mullett from the compound confirming that there was nothing on the seizure notice to indicate that there were any tools removed from the vehicle or in the vehicle in the compound.
- Letter of Indemnity for the CPS/Courts.

I believe these are the relevant items you were after and hope this will assist you to resolve the court matters. If you need anything else please let me know, or in my absence Andy Austin.

Paul Donovan will respond separately in respect of your data request but hopefully the attached will meet your requirements.

As soon as I receive documentation from you to support costs incurred I can consider our response on compensation.

No doubt I will hear from you shortly, in the meantime have a good weekend.

Regards

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From: Lorraine Cordell [mailto:lorraine32@blueyonder.co.uk]
Sent: 27 January 2015 11:14
To: Wood, Peter
Cc: Austin, Andrew; complaints@lloyds.com
Subject: RE: MT3574694 Simon Cordell

Dear Peter

Yes please could you send the tapes out and the Letter of Indemnity I would be most grateful as I think this would cover the courts, and would like to get the information to them as soon as possible to the court and CPS.

As for the other information that is acceptable, as I not sure how long it will take the police compound to send me over the information, I will need to send to you they do take there time.

I am just happy this matter is getting address as said the most worrying thing was the court case and this is the information I needed. I hope you have a great time on leave.

I look forward to hearing from you, and will pass the information over from the police compound as soon as I have it.

Regards

Simon

From: Wood, Peter [mailto:Peter.Wood@canopius.com]
Sent: 27 January 2015 10:05
To: Lorraine Cordell
Cc: Austin, Andrew
Subject: Re: MT3574694 Simon Cordell

Dear Simon,

I spent some time last Friday tracking down a number of calls and did find the original call that the Police made to Jessica and the calls Kelly made to the Compound so we can provide these and it sounds like these are the important calls from the CPS and Courts viewpoint. I will pass these over to our Data Protection Officer of course but will ask if its ok for me to release them to you in the meantime before he does his official response.

I think we should also do the Letter of Indemnity and will send this across to you in the next few days, theres no reason why you can't send this across now and it can do no harm.

I'm concious we have not done a formal final response yet to your complaint, I intend to do this as soon as we receive full details of the recovery costs you incurred and can make a decision on compensation, I trust thats acceptable.

If you need anything else or have any questions in the meantime please do not hesitate to contact us.

I am keeping Andy in the loop as I am due to go on leave from 12/2/15 - 8/3/15 so he will need to pick up any issues that may arise during that time.

We will be in touch shortly and await details from you as above in due course.

King Regards

Mr Peter Wood

From: Lorraine Cordell <lorraine32@blueyonder.co.uk>
Date: 26 January 2015 23:10:04 GMT
To: Wood, Peter <Peter.Wood@canopius.com>
Cc: complaints@lloyds.com <complaints@lloyds.com>

Subject: Re: MT3574694 Simon Cordell

Dear Peter Wood

Thank you for picking this up and taking the time to deal with this matter..

The date of the appeal I do not have yet.

I are waiting for this but the court and CPS said if I get the information needed before the court date then it could be sent to the court who found me guilty and the CPS and this would be linked to the case and addressed. In addition, there should be no need for the appeal court case.

I are trying to do this so that a next day is not got to be wasted of my time in court and getting to and from the court.

The day that the police officer pulled me and told KGM that I had tools in my van, which the police officer lied, and the police officer has said this in court so lied to the judge is 14/11/2013.

I think due to what the police officer said in court the CPS and judge would like to know the facts and what the police officer said on that phone call to KGM. In addition, when KGM spoke to the manager at the police compound and found out in fact there was not tools, I think the reason for this is the police officer committed perjury in the court.

That is why they asked me to get proof that my insurance was not void, section 9 witness statements as to what the police officer told KGM on the phone to try to void my insurance, In addition, the facts how KGM found out I had in fact done nothing wrong and my insurance should not be cancelled.

However, if you think a Letter of Indemnity would sort this matter out then if this could be done I would be very grateful, but could you include in the letter only reason this has come about is due to what the police officer told KGM about the tools being in the van. In addition, this is the reason KGM told the police officer that I would not then be covered by the insurance policy I had in force with them.

This should cover it I hope as I really did nothing wrong and Kelly Tiller knows the police officer lied to get my insurance cancelled as she spoke to the police compound and they told her there was no tools.

The vehicle registration I was driving on the 14/11/2010 was CX52JRZ, this registration was included on my insurance. So should have shown on the database along with my car. However, none showed up as being insured on the MID database, this is what has caused me all the problems with the police.

As already aware yes I was stopped around 8 or 9 times and had vehicles seized.

I do have some of the some of them here already like do have the receipt what I paid to get the vehicle out of the compound for the 14/11/2013 case I picked that up on the 16/11/2013.

I have the ones for the 08/04/2013, 29/10/2013, 16/11/2013, 03/01/2014 I just need to get the receipts for the other dates and also something that shows they was all sized due to no insurance from the police compound.

As for the Data Subject Access Request, I am most grateful that this is being addressed. If I had known a fee was, needed I would have paid that right away, but due to no one getting back to me about the ones that were put in, I did not know a fee was needed.

Regards

Simon Cordell

From: Wood, Peter [mailto:Peter.Wood@canopius.com]
Sent: 23 January 2015 17:19
To: Lorraine Cordell
Subject: FW: FW: MT3574694

Dear Mr Cordell,

Unfortunately Andy has been called away due to a family emergency, in his absence I have picked this matter up.

The first order of business to my mind is dealing with the Court case, can you confirm when the date has been set for the hearing please? My thought is that we provide a Letter of Indemnity that basically confirms that you had a valid policy in force between said dates and on what vehicles, this should satisfy the Courts but if they need anything else we will be happy to assist, just let me know what you require.

I understand you were stopped several times and had vehicles seized, you are in the process of obtaining evidence of these vehicle seizures and the costs incurred by you as a result for us to consider compensation. When you have gathered this please forward the evidence to us as soon as possible.

There is also the matter of your Data Subject Access Request. I have spent some time today tracking down recorded calls and various communications and have notified our Data Protection Officer of your request. I can see that you have made a request, any request should correctly be sent on for the attention of the Data Protection Officer along with a £10 fee. Your request was addressed generally to KGM with no fee and it would appear not actioned. The underwriter dealing with your request should have asked immediately for the fee payment and escalated your request accordingly. This was not done for which I must apologise, as a result we will waive the fee requirement and I would confirm this is now in hand.

We have yet to issue a final response to your complaint and I would assure you we will do this as soon as we have received your response to the above points.

Regards

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From: Lorraine Cordell <lorraine32@blueyonder.co.uk>
To: Andrew.Austin@canopius.com <Andrew.Austin@canopius.com>
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 on 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 was not 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 run 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 Martin 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 knew nothing about and then I had to get the 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 1st 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

From: Austin, Andrew [<mailto:Andrew.Austin@canopius.com>]
Sent: 21 January 2015 16:13
To: 'Lorraine Cordell'
Cc: 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

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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
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 4th 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

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 Canopus Group
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From: Lorraine Cordell [\[mailto:lorraine32@blueyonder.co.uk\]](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

Simon Cordell

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