ISSUE: 2 OF 0?
Aditional Emails / Everdence
Monday
Tuesday
Wendsday
Thursday
Friday
Satuday
Sunday
Created by:
Everyone!

ISSUE: 2 OF 0?

Aditional Emails / Everdence

Created by:
Everyone!

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INJUNCTION 1
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From: Lorraine Cordell <lorraine32@blueyonder.co.uk>
Sent: 27 February 2013 12:22
To: 'gl-thamesmcenq@hmcts.gsl.gov.uk'
Subject: RE: RE: Simon Cordell Court case

From: Lorraine Cordell [mailto:lorraine32@blueyonder.co.uk]
Sent: 27 February 2013 12:19
To: 'gl-thames.mcenq@hmcts.gsl.gov.uk'
Subject: RE: RE: Simon Cordell Court case

Hello

Again, I am writing to get the case below reopened, I have emailed as you can see below, and I still have heard nothing about this case. After a call that was made today, I have been given a next email to send this email to in the hope that it can be dealt with.

Please read the below emails and can you please reply to say you have got this email.

Many Thanks

Mr Simon Cordell

From: Lorraine Cordell [mailto:lorraine32@blueyonder.co.uk]
Sent: 09 January 2013 13:20
To: 'gl-thames.mclist@hmcts.gsl.gov.uk'
Subject: RE: RE: Simon Cordell Court case

To Whom It May Concern:

I sent an email on the 21/12/2012 about a case below, I have not heard anything about this email. Please can you confirm you have got the email with a reply to this email so that I know this matter is being looked into.

Many Thanks

Mr Simon Cordell

From: Lorraine Cordell [mailto:lorraine32@blueyonder.co.uk]
Sent: 21 December 2012 16:47 **To:** 'gl-thames.mclist@hmcts.gsl.gov.uk'
Subject: RE: Simon Cordell Court case

To Whom It May Concern:

I am writing this email after a call I made to the court about a case that was heard about no insurance which the outcome was 6 points on my driving licence and a £700 fine.

My Name and address is below

Mr Simon Cordell 23 Byron terrace Edmonton London N9 7DG

The problem I have with this is yes I was pulled up by the police and was asked to bring my insurance to a police station which I did do, but it seem the police had given me the wrong form so the police station would not accept me to give them my insurance documents and said it would need to go to court, I have never heard anything about this until I got a letter from DVLA saying I had to send my driving licence back to them, I called DVLA to be told that there was a court case which was heard and that I been given 6 points so needed to send my driving licence to them to get these points added,
I explained to them that I did not know about any court date and that I did in fact have insurance to drive on the day the police pulled me over.

DVLA give me the court information to contract the court which I did and was told I need to put in that I did not know about the court date. I called Enfield court and was told that I need to write a letter to them which I have done but as of today's date 21/12/2012 I have not heard anything back from them.

Today 21/12/2012 I got a next letter from DVLA saying that my driving licence was going to be revoked on the 22/12/2012 again I made a call to them which they have put a next 28 days onto the date that they will revoke my driving licence, I have also made a next call to the court and it seems I was given the wrong information and it should have asked for the case to be reopened which I am doing now by send you this email.

Please could you reopen the case so that I can indeed show the court I do in fact have insurance to have been driving on the date I was pulled by the police, and as I said on the phone to the court person I speak to today I did not know about any dates for court before I got the letter from DVLA.

I will enclose in this email my insurance documents so you can see in fact I was insurance, and could you please send me a new date to go to court to prove this.

Many Thanks

Mr Simon Cordell

From: Lorraine Cordell <lorraine32@blueyonder.co.uk>
Sent: 06 May 2013 17:26
To: 'gl-thamesmcenq@hmcts.gsl.gov.uk'
Cc: 'eastgroupcpo@hmcts.gsi.gov.uk'
Subject: Wrongful conviction and request to set aside the conviction and re-open the case
Attachments: RE: Simon Cordell Court case ; RE: Simon Cordell Court case ; RE: RE: Simon Cordell Court case ; RE: RE: Simon Cordell Court case ; RE: Simon Cordell Court case ; RE: Simon Cordell Court case ; S Cordell Docs._GE_.pdf

Dear Sir or Madam

I have emailed your court on a number of occasions regarding my conviction and sentence for no insurance. I am making this request to have my case listed in order that I can do the following;:-

1. Application to set aside the conviction
2. Re-open the case

Application to set aside the conviction:-

On 22nd July 2012 I was stopped and given a producer by the police as they did not believe that I held a valid policy of insurance. I attended the police station and I was advised that my case would be going to court and I would be summonsed in due course. I never received any summons in relation to this matter and I only became aware that the case had been dealt with in my absence when I received a letter from the DVLA advising me that I had to send in my driving licence. I disputed with the DVLA the points but I was given an ultimatum that if I did not send in my licence it would be revoked. I therefore had no choice but to send in my licence. I immediately contacted the Court by telephone and I was advised to send an email. I sent in a number of emails and I have been given a number of emails but I have nt received any confirmation from the court.

I forwarded a copy of my insurance policy to the court and again this was ignored. The offence of no insurance was allegedly committed on 22nd July 2012. I had a valid policy of insurance from 23rd March 2012 and this policy was valid until 22nd February 2013. The company insuring me was Tradex Insurance Company Limited. I am the named policy holder, Mr. Simon Cordell and my policy number is L/WST/MTP/0192359.

I have points on my licence which I should not have. Can you please as a mater of urgency email me back on this matter so that I can have a date so that the conviction can be set aside and my case heard in order that I can show the court my insurance and the PLO can make the necessary enquiries. Once this has happened I would be grateful if the court could email the DVLA to advise them that the points have been issued in error and the fine be set aside also.

This matter is urgent and is dragging on. I cannot resolve this mater until the case is listed before either a District Judge or Magistrates so I would appreciate your cooperation. I am very disappointed that you have ignored all my emails. This is causing me stress. Can you now please resolve this legal mater by listing the case for an application to set aside the conviction? I can then forward my documents to the relevant prosecuting authority.

I await hearing form you in relation to this matter and I thank you in advance for your anticipated co=operation in this matter.

Yours faithfully

Simon Cordell

TRADEX
Insurance Company Ltd

Mr Simon Cordell
109, Burncroft Avenue
Enfield
EN3 7JQ

03 April 2012

Dear Mr Cordell,

Policy Number: L/WST/MTP/0192359
Reference: Motor Trade Policy

We have pleasure in enclosing your policy documents.

These have been issued in accordance with your instructions however we recommend that you thoroughly check the enclosed and advise us immediately should any amendments be required.

Thank you for entrusting your business with us.

Yours sincerely,

Emma Goard (UW)
Tradex Insurance Company Ltd

Premium Advice Note

TRADEX
Insurance Company Ltd

Mr Simon Cordell
109 Burncroft Avenue
Enfield
EN3 7JQ

03 April 2012

Dear Mr Cordell,

Policyholder: Mr Simon Cordell,

Policy Number:	L/WST/MTP/0192359 - 8
Policy Type:	Road Risks
Inception Date:	23 March 2012
Reason for Issue:	Policy Adjustment
Effective Date:	23 March 2012

Parts / Sections Applicable	Premium Due	Insurance Premium Tax (6%)	Total Premium Due
Policy Total	**£ 0.00**	**£ 0.00**	**£ 0.00**
	Finance Charges:		£ 0.00
	Document Charges:		£ 0.00
	Service Charges:		£ 0.00
	Total Amount Due:		**£ 0.00**

Collection Method: Broker Collected

Emma Goard (UW)
Tradex Insurance Company Limited.

TRADEX
Insurance Company Ltd

Mr Simon Cordell
109 Burncroft Avenue
Enfield
EN3 7JQ

3 April 2012

Dear Mr Cordell,

Re: **Your Motor Trade Policy**
Policy Number: **L/WST/MTP/0192359**

I refer to the above mentioned policy number and your recent communication.

I enclose a copy of the vehicles declared to Tradex and the Motor Insurance Database.

Please check the schedule of vehicles carefully to ensure all of the information is correct and if amendments are required, please advise us as soon as possible.

Yours sincerely,

Emma Goard (UW)
Tradex Insurance Company Ltd

Motor Trade Vehicle Schedule

TRADEX
Insurance Company Ltd

Policy Number: L/WST/MTP/0192359

Policyholder: Simon Cordell

Occupation/Profession: Mechanical Servicing Overhaul

Address: 109 Burncroft Avenue, Enfield, EN3 7JQ

Date of Issue: 03 April 2012

Agent: 23664 Westminster - Broadsure Direct

Effective: 16:53 (24Hrs) 23 March 2012

Expiry: 12:00 (24Hrs) 22 February 2013

Make/Model:	CC/GVW/KW/h:	Reg. No:	Value:	YOM:	Customer Loan:	Security Req'd:	Date Added:
RENAULT CLIO RIPCURL	1149	NA57LDY	£0	2007	No	A	23-Mar-12

Security Required Codes:
A: Manufacturers Standard B: Thatcham Cat 1 Alarm & Immobiliser C: Tracking Device D: Alarm, Immobiliser and Tracking Device

Reason for Issue: Policy Adjustment

TRADEX

Insurance Company Ltd

Certificate of Motor Insurance

Policy No.: L/WST/MTP/0192359
Name of Policyholder: Mr Simon Cordell
Motor Trade Business: Buying and Selling, Mechanical / Servicing / Overhauls
Description of Vehicles:
1) Any vehicle owned, leased or on hire purchase to Mr Simon Cordell
2) Any vehicle (mechanically propelled or otherwise) attached to a motor vehicle described in 1 for the purpose of being towed.
3) Any other motor vehicle held in trust or in the custody or control of Mr Simon Cordell for the purposes of their declared motor trade business.
But excluding any:
Steam driven vehicles.
Motor vehicle transporters which, inclusive of trailer(s), have a carrying capacity of more than **2** vehicles.
Vehicles owned by Directors, Partners or their Spouses and more specifically insured elsewhere.
Commercial vehicles with a gross vehicle weight in excess of **3.5** tonnes.
Coaches and Minibuses other than for sale, service or repair.
Motorcycle. Quad Bikes.
Effective time and date of commencement for the purposes of the relevant Road Traffic Acts.

Operative Date: 16:53 (24 hrs) 23 March 2012	**Operative Until:** 12:00 (24 hrs) 22 February 2013

PERSONS ENTITLED TO DRIVE AND LIMITATIONS AS TO USE:

Name:	**Date of Birth:**	**Use:**	**DOV:**
Simon Cordell	26/01/1981	MT / SD&P	Not Allowed

Provided that the person holds a licence to drive the vehicle or has held and is not disqualified from holding or obtaining such a licence.
DEMONSTRATION: Demonstration of a vehicle to any other person provided that person is driving with the permission of the Policyholder and is accompanied by any driver named above who is entitled to drive for motor trade purposes.
LIMITATIONS AS TO USE:
MT: Use in connection with the declared motor trade business.
SD&P: Social Domestic and Pleasure use including journeys between the home address and the permanent place of business.
PBU: Personal Business use in connection with other additional occupation(s).
DOV: Where shown as allowed, the drivers named above may also drive any other vehicle for social domestic and pleasure purposes only provided they have the permission of the owner to do so and the vehicle is taxed, registered and insured in the owner's name.
Use by any other person provided that such person is driving with the permission of the Policyholder and is accompanied by any person entitled to drive as described above for the purpose of demonstration only.
Excluding:
a) Use for hire and reward other than in connection with the motor trade, racing, pacemaking, competitions, rallies, track days, trials or speed tests whether on a road, track, off-road, land prepared for such use or the Nurburgring Nordschleife and whether the event is officially organised or informally arranged.
b) Use to secure the release of any motor vehicle which has been seized by or on behalf of any government or public authority which was not the property of or in the custody or control of the Policyholder at the time of seizure.

I hereby certify that the policy to which this Certificate relates satisfies the requirements of the relevant law applicable in Great Britain, Northern Ireland, the Isle of Man, the Isle of Jersey, the Isle of Guernsey and the Isle of Alderney. Please see reverse of Certificate for Social, Domestic and Pleasure use in Europe.

Chief Executive Officer
Tradex Insurance Company Limited
Authorised Insurers

Registered Office: Victory House, 7 Selsdon Way, Isle of Dogs, London E14 9GL
Registered in England, Ireland and Wales No: 0293873
Tradex Insurance Company Limited is authorised and regulated by the Financial Services Authority (no. 202917)
Advice to Third Parties: Nothing in this Certificate affects your right as a Third Party to make a claim.
MID Compliance Enquiries: 020 7959 7542
Windscreen Cover - Not Included

Motor Trade Policy Schedule

To be read in conjunction with your Policy Booklet

TRADEX Insurance Company Ltd

Policyholder: Simon Cordell
Correspondence Address: 109 Burncroft Avenue, Enfield, EN3 7JQ

Broker / Agent: Westminster - Broadsure Direct
Correspondence Address: 4th Floor Argyle Centre York Street, Ramsgate, Kent, CT11 9DS

Policy No: L/WST/MTP/0192359
Reason for Issue: Policy Adjustment
Date of Issue: 03 April 2012

Period of Insurance:
Operative From: 16:53 (24 hrs) 23 March 2012
Operative Until: 12:00 (24 hrs) 22 February 2013

Parts / Sections Applicable	Covered / Not Covered	Premium Due	Insurance Premium Tax (6%)	Total Premium Due
Road Risks	Covered	£ 0.00	£ 0.00	£ 0.00
Vehicles at the Trade Premises	Covered	£ 0.00	£ 0.00	£ 0.00
Public Liability	Not Covered	£ 0.00	£ 0.00	£ 0.00
Product Liability Sales and Service Indemnity	Not Covered	£ 0.00	£ 0.00	£ 0.00
Employers Liability	Not Covered	£ 0.00	£ 0.00	£ 0.00
Goods in Transit	Not Covered	£ 0.00	£ 0.00	£ 0.00
Legal Expenses	Covered	£ Included	£ Included	£ Included
Totals		**£ 0.00**	**£ 0.00**	**£ 0.00**

Your premium and policy terms are based on the following activities and vehicle types. Should there be significant changes during the period of insurance you must tell us.

BUSINESS ACTIVITIES

Declared Business Activities			Vehicles Traded or Handled		
Buying and Selling:	25	%	Standard Vehicles:	100	%
Importing and Exporting:	0	%	Sports Vehicles:	0	%
Sale / Repair of Salvage Vehicles:	0	%	Imported Vehicles:	0	%
Mechanical / Servicing / Overhauls / MOT:	75	%	Classic Cars:	0	%
Crash Body Repairs / Spraying:	0	%	Kit Cars / Modified Vehicles:	0	%
Sale / Fitting of Motor Accessories:	0	%	Motor Cycles:	0	%
Valeting / Steam Cleaning:	0	%	American / Canadian Vehicles:	0	%
Windscreen Replacement:	0	%	Commercial Vehicles over 3.5t:	0	%
Exhaust / Tyre Replacement:	0	%	Car Transporters more than 2 Vehicles:	0	%
Recovery Agent:	0	%	Quad Bikes:	0	%
Repossession Agents:	0	%	Coaches / Minibuses:	0	%
Other:	0	%			
	100	%		100	%

No Claims Bonus is currently 6 Years protected.

Tradex Insurance Company Ltd Victory House, 7 Selsdon Way, London. E14 9GL
DX551740, Isle of Dogs 5 Tel 020 7001 9200 Fax 020 7068 7730 www.tradex.com

Tradex Insurance Company Limited is authorised and regulated by the Financial Services Authority (no. 202917)
Registered in England and Wales no. 2983873 at Victory House, 7 Selsdon Way, London E14 9GL (Doc version 1.11.11)
FSA

Motor Trade Policy Schedule

Policyholder: Simon Cordell

Policy No: L/WST/MTP/0192359
Operative Date: 23 March 2012

ROAD RISKS

Cover: Comprehensive

Operative Sections

Section 1: Third Party Liability
Limit of Indemnity: Third Party Death or Bodily Injury – Unlimited
Third Party Property Damage - £2,000,000

Section 2 - Vehicles: Road Risks A, B, C, D, E.
Limits of Indemnity: Own Vehicles* - £7,500
Customer vehicles - £15,000
*Includes permanently owned and stock vehicles.

The vehicle limits stated are the maximum indemnity payable for any one vehicle or claim. They will be automatically reinstated up to four times in any one period of insurance.

Vehicles Insured:

1. Any vehicle owned, leased or on hire purchase to the Policyholder.
2. Any vehicle (mechanically propelled or otherwise) attached to a motor vehicle described in 1 & 4 for the purposes of being towed.
3. Any other motor vehicle held in trust or in the custody or control of the Policyholder for the purposes of their declared motor trade business.
4. Personally owned vehicles which have been declared to us for inclusion on the Motor Insurance Database.

But Excluding:
Steam driven vehicles.
Any vehicle transporter which, inclusive of trailer(s), has a carrying capacity of more than **2** vehicles.
Vehicles owned by Directors, Partners or their Spouses and more specifically insured elsewhere.
Commercial vehicles with a gross vehicle weight in excess of **3.5** tonnes.
Coaches and Minibuses other than for sale, service or repair.
Motorcycles.
Quad Bikes.
Customer Vehicles (mechanically propelled or otherwise) attached to a motor vehicle described in 1 & 4 above for the purpose of being towed other than for cover provided under Section 1 – Third Party Liability.

EXCESS AMOUNTS:
Section 1 – Third Party Liability.
£nil
This will not be applied where an excess has been deducted from a claim under Section 2

Section 2 – Vehicles, Road Risks A, B, C, D, E.
£500 or 10% of the claim whichever is the greater.

Motor Trade Policy Schedule

Policyholder: Simon Cordell

Policy No: L/WST/MTP/0192359
Operative Date: 23 March 2012

PERSONS ENTITLED TO DRIVE

Named Driver:	Date of Birth:	Usage:	DOV:	Personally Owned Vehicle:
Simon Cordell	26/01/1981	MT / SD&P	Not Covered	Covered

LIMITATIONS AS TO USE

MT: Use in connection with the declared motor trade business.
SD&P: Social Domestic and Pleasure use including journeys between the home address and the permanent place of business.
PBU: Personal Business use in connection with declared additional occupation(s).
DOV: Driving Other Vehicles.

Provided that the person holds a licence to drive the vehicle or has held and is not disqualified from holding or obtaining such a licence.

This Policy Excludes:
a) Use for racing, pacemaking, competitions, rallies, track days, trials or speed tests whether on a road, track, off-road, land prepared for such use or the Nurburgring Nordschleife and whether the event is officially organised or informally arranged.
b) Use to secure the release of any motor vehicle which has been seized by or on behalf of any government or public authority which was not the property of or in the custody or control of the Policyholder at the time of seizure.

Motor Trade Policy Schedule

Policyholder: Simon Cordell

Policy No: L/WST/MTP/0192359
Operative Date: 23 March 2012

PERMANENTLY OWNED VEHICLES

Note: to comply with Motor Insurance Database (MID) requirements you must advise us immediately when you acquire or dispose of a vehicle.

Security Required Codes: **A: Manufacturers Standard** **B: Thatcham Cat 1 Alarm & Immobiliser** **C: Tracking Device** **D: Alarm, Immobiliser and Tracking Device**

Make/ Model:	CC / GVW / KW/h:	Reg No:	YOM:	Value:	Customer Loan:	Security Req'd:	Date Added:
RENAULT CLIO RIPCURL	1149	NA57LDY	2007	Trade	No	A	23/03/2012

Motor Trade Policy Schedule

Policyholder: Simon Cordell

Policy No: L/WST/MTP/0192359
Operative Date: 23 March 2012

EXTENSIONS TO ROAD RISKS

1 Driving Other Vehicles – Not Covered .

2 Windscreen - Not Covered.

3 Demonstration - Driving by unnamed prospective purchasers - Third Party Only Accompanied.

4 Customer Loan Vehicles - Not Covered.

5 Loss of use of customer's vehicles - Not Covered.

6 Vehicles in the custody or control of Subcontractors – Not Covered.

VEHICLES AT THE TRADE PREMISES

Risk Address: 109 Burncroft Avenue, Enfield, EN3 7JQ
Location: Home Address
Cover: All Risks

Operative Sections

Section 2 – Vehicles: B – Trade Premises A,B,C,D & E

Limits of Indemnity:	£ 7,500	For any one owned vehicle.*	
		*Includes permanently owned and stock vehicles.	
	£ 15,000	For any one customer vehicle.	

Excess: Excess £500 for each and every loss.

Endorsements Applicable to this Section: None

Storage Information

Alarmed Building:	0 %	Non Alarmed Building:	0 %
Locked Yard Under 24hr Guard:	0 %	Locked Yard:	0 %
Open Site:	0 %	Home Address:	100 %

Motor Trade Policy Schedule

Policyholder: Simon Cordell

Policy No: L/WST/MTP/0192359
Operative Date: 23 March 2012

LEGAL LIABILITIES

Declared Motor Trade Business:	Buying and Selling, Mechanical / Servicing / Overhauls / MOT		
Declared Wages:	**£**	**Not Declared**	
Declared Turnover:	**£**	**Not Declared**	

PUBLIC LIABILITY including costs and expenses:		**Not Requested**	
Limit of Indemnity:	**£**	**0**	Any one occurrence and unlimited in any one period of insurance.

Excess £500 each and every loss for damage to third party property.

Optional extensions:

1 Extension of territorial limits.	**Not Requested**
2 Damage to leased or rented premises.	**Not Requested**
3 Tools of trade.	**Not Requested**
4 Application of heat at the trade premises.	**Not Requested**
5 Use of spray painting equipment at the trade premises.	**Not Requested**
6 Application of heat away from the trade premises.	**Not Requested**

PRODUCT LIABILITY AND SALES AND SERVICE INDEMNITY:		**Not Requested**	
Limit(s) of Indemnity:	**£**	**0**	Any one occurrence and in all in any one period of insurance.

Excess £500 each and every loss for damage to third party property.

Optional extensions:

Merchantable Quality:	**Not Requested**
Extension of territorial limits.	**Not Requested**

Excess £500 each and every loss.

EMPLOYERS LIABILITY:		**Not Requested**	
Limit of Indemnity:	**£**	**0**	Any one occurrence.

Extensions:

Injury to working Partners/Proprietors:	**Not Requested**

Optional Extensions:

Extension of territorial limits.	**Not Requested**

Motor Trade Policy Schedule

Policyholder: Simon Cordell

Policy No: L/WST/MTP/0192359
Operative Date: 23 March 2012

LEGAL EXPENSES

Operative Clauses:

1: Uninsured Loss Recovery.
2: Personal Injury.
3: Motoring Prosecutions.
4: Contract.

Indemnity limits applicable are shown in your policy booklet.

From: Lorraine Cordell [lorraine32@blueyonder.co.uk]
To: 'gl-thames.mclist@hmcts.gsl.gov.uk'
Sent: 27 February 2013 12:58:23
Subject: RE: Simon Cordell Court case

Hello

Again I am writing to get the case below reopened, I have emailed as you can see below and I still have heard nothing about this case. After a call that was made today I have been given a next email to send this email to in the hope that it can be dealt with.

Please read the below emails and can you please reply to say you have got this email.

Many Thanks

Mr Simon Cordell

From: Lorraine Cordell [mailto:lorraine32@blueyonder.co.uk]
Sent: 09 January 2013 13:20
To: 'gl-thames.mclist@hmcts.gsl.gov.uk'
Subject: RE: RE: Simon Cordell Court case

To Whom It May Concern:

I sent an email on the 21/12/2012 about a case below, I have not heard anything about this email. Please can you confirm you have got the email with a reply to this email so that I know this matter is being looked into.

Many Thanks

Mr Simon Cordell

From: Lorraine Cordell [mailto:lorraine32@blueyonder.co.uk]
Sent: 21 December 2012 16:47
To: 'gl-thames.mclist@hmcts.gsl.gov.uk'
Subject: RE: Simon Cordell Court case

To Whom It May Concern:

I am writing this email after a call I made to the court about a case that was heard about no insurance which the outcome was 6 points on my driving licence and a £700 fine.

My Name and address is below

Mr Simon Cordell
23 Byron terrace
Edmonton
London
N9 7DG

The problem I have with this is yes I was pulled up by the police and was asked to bring my insurance to a police station which I did do, but it seem the police had given me the wrong form so the police station would not accept me to give them my insurance documents and said it would need to go to court, I have never heard anything about this until I got a letter from DVLA saying I had to send my driving licence back to them, I called DVLA to be told that there was a court case which was heard and that I been given 6 points so needed to send my driving licence to them to get these points added,
I explained to them that I did not know about any court date and that I did in fact have insurance to drive on the day the police pulled me over.

DVLA give me the court information to contract the court which I did and was told I need to put in that I did not know about the court date. I called Enfield court and was told that I need to write a letter to them which I have done but as of today's date 21/12/2012 I have not heard anything back from them.

Today 21/12/2012 I got a next letter from DVLA saying that my driving licence was going to be revoked on the 22/12/2012 again I made a call to them which they have put a next 28 days onto the date that they will revoke my driving licence, I have also made a next call to the court and it seems I was given the wrong information and it should have asked for the case to be reopened which I am doing now by send you this email.

Please could you reopen the case so that I can indeed show the court I do in fact have insurance to have been driving on the date I was pulled by the police, and as I said on the phone to the court person I speak to today I did not know about any dates for court before I got the letter from DVLA.

I will enclose in this email my insurance documents so you can see in fact I was insurance, and could you please send me a new date to go to court to prove this.

Many Thanks

Mr Simon Cordell

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Many Thanks

Mr Simon Cordell

From: Lorraine Cordell [lorraine32@blueyonder.co.uk]
To: 'gl-thames.mcenq@hmcts.gsl.gov.uk'
Sent: 27 February 2013 12:19:08
Subject: RE: RE: Simon Cordell Court case

Hello

Again I am writing to get the case below reopened, I have emailed as you can see below and I still have heard nothing about this case. After a call that was made today I have been given a next email to send this email to in the hope that it can be dealt with.

Please read the below emails and can you please reply to say you have got this email.

Many Thanks

Mr Simon Cordell

From: Lorraine Cordell [mailto:lorraine32@blueyonder.co.uk]
Sent: 09 January 2013 13:20
To: 'gl-thames.mclist@hmcts.gsl.gov.uk'
Subject: RE: RE: Simon Cordell Court case

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From: Lorraine Cordell [mailto:lorraine32@blueyonder.co.uk]
Sent: 21 December 2012 16:47
To: 'gl-thames.mclist@hmcts.gsl.gov.uk'
Subject: RE: Simon Cordell Court case

To Whom It May Concern:

I am writing this email after a call I made to the court about a case that was heard about no insurance which the outcome was 6 points on my driving licence and a £700 fine.

My Name and address is below

Mr Simon Cordell
23 Byron terrace
Edmonton
London
N9 7DG

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From: Lorraine Cordell [lorraine32@blueyonder.co.uk]
To: 'gl-thamesmcenq@hmcts.gsl.gov.uk'
Sent: 27 February 2013 12:22:08
Subject: RE: RE: Simon Cordell Court case

From: Lorraine Cordell [mailto:lorraine32@blueyonder.co.uk]
Sent: 27 February 2013 12:19
To: 'gl-thames.mcenq@hmcts.gsl.gov.uk'
Subject: RE: RE: Simon Cordell Court case

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Mr Simon Cordell

From: Lorraine Cordell [lorraine32@blueyonder.co.uk]
To: "gl-thamesmclist@hmcts.gsl.gov.uk'
Sent: 27 February 2013 12:56:42
Subject: RE: Simon Cordell Court case

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To: 'gl-thamesmcenq@hmcts.gsl.gov.uk'
Sent: 27 February 2013 12:54:35
Subject: RE: Simon Cordell Court case

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Many Thanks

Mr Simon Cordell

From: Miller, Joanne <joanne.miller@hmcts.gsi.gov.uk>
Sent: 24 July 2013 11:48
To: 'lorraine32@blueyonder.co.uk'
Subject: re open matter

Dear Mr Cordell,
Thank you for your email of today in relation to your case being re opened. I have checked our system and have seen that the matter was re listed on the 22.07.13 and on that date the conviction and sentence that was imposed on the 14.11.12 has been set aside and the endorsement on your driving licence will be removed, also any financial penalty imposed will be removed and no money will be owed my you.

Hope this information helps you.

Joanne Miller
East London Magistrates' Court
Thames, Stratford and Waltham Forest
Email joanne.miller@hmcts.gsi.gov.uk

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Communications via the GSi may be automatically logged, monitored and/or recorded for legal purposes.

From: Miller, Joanne <joanne.miller@hmcts.gsi.gov.uk>
Sent: 24 July 2013 12:33
To: 'Lorraine Cordell'
Subject: RE: re open matter

Mr Cordell
There are some cases where the person involved in the re opening matter does not need to attend court but in all cases people should be informed of the date of hearing, not sure this was not done in this case, but as long as the outcome was right for you, I am pleased to hear that.

regards

Joanne Miller
East London Magistrates' Court
Thames, Stratford and Waltham Forest
Email joanne.miller@hmcts.gsi.gov.uk

From: Lorraine Cordell [mailto:lorraine32@blueyonder.co.uk]
Sent: 24 July 2013 12:27
To: Miller, Joanne
Subject: RE: re open matter

Dear Miller, Joanne

Thank you for the reply in this matter we were not aware the case had been listed for the 22/07/2013, But the outcome the court has made is correct.

Once again thank you for the update in this matter.

Mr. Simon Cordell

From: Miller, Joanne [mailto:joanne.miller@hmcts.gsi.gov.uk]
Sent: 24 July 2013 11:48
To: 'lorraine32@blueyonder.co.uk'
Subject: re open matter

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From: Lorraine Cordell <lorraine32@blueyonder.co.uk>
Sent: 15 November 2013 13:57
To: 'martinjenkin@broadsuredirect.com'
Subject: FW: RE: Simon Cordell
Attachments: Van-reciept-10-11-2013.jpg

Dear martin

After a next call and talking to oily he asked me to send over the receipt of me buying the van please see attached scan. I am waiting for the new logbook to come from DVLA.

Simon

From: Lorraine Cordell [mailto:lorraine32@blueyonder.co.uk]
Sent: 15 November 2013 13:07
To: 'martinjenkin@broadsuredirect.com'
Subject: RE: Simon Cordell

Dear Martin

Today the 15/11/13 I made a call to be able to speak to you with regard to what happened yesterday the 14/11/2013 with the police. I have talked to Oilly today and he asked me to write this email to you as they are thinking of closing my insurance policy.

Yesterday I went for a meeting with the owner of a night club for a future job position the meeting was set for 14.00 hours..

I drove down for my meeting and got there at around 13.00 hours there were some police at the road side doing stops on cars etc, as I drove pass and pulled over to park by the night club, my friend who was with me got out of the van to get some drinks and food while I waited in the van, as I got to the club early for my meeting.

The police that were doing the stops came up to me, they told me they wanted to do some checks on the van I was sitting in, I asked why and they told me under the road traffic act.

I then passed the police my insurance policy for them to go over, the police officer also asked me why I had stopped there.

I explained to him I had a meeting in the night club that we were outside, as it was due to open to the public in 1 month time to secure my future position there. While I was there I was also planning on asking if there were any painting jobs, I explained all this to the police officer I was talking to.

The police looked inside the van and clearly saw it was empty and that there was also no signs on the van showing it to be a company van. But the police officer was still unhappy. He talked to yourselves as the insurance company on the phone and was told I was not insured, at what point I called you myself as my insurance company as I knew I was insured. I explained the situation to yourselves to be told I was covered for commuting to work, social and domestic, as well as motor trade, but not for carriage of goods for a company, which did not matter as my van was empty and still is whilst being in the police impound.

I am putting in a complaint to the independent complaints commission in regards to the unlawful seizure of my vehicle.

Further to this would it please be possible to find out the status of my insurance policy and the reasons as to why I have been told you are in the process of closing my policy.

Yours sincerely

Mr simon cordell

Invoice

Mr Adam Harris
Flat 10
91-93A Kingsland High Street
London
E8 2PB

Sold one Ford Transit 300 MWB TD 2-Axle-Rigid body Reg CX52 JRZ on 10/11/2013. Sold as Seen for £1800.00.

Make: FORD - Model: Ford Transit 300 MWB TD - Color: White - Cylinder: 1998CC - Class: Light goods Vehicle

Sold to

Mr Simon Cordell
109 Burncroft Av
Enfield
Middlesex
EN3 7JQ

Signed Adam Harris
Date: 10/11/2013

Signed Simon Cordell
Date : 10/11/2013

From: Lorraine Cordell <lorraine32@blueyonder.co.uk>
Sent: 22 November 2013 14:24
To: 'martinjenkin@broadsuredirect.com'
Subject: RE: RE: Simon Cordell
Attachments: Police-Meno.pdf; Police complaint.doc; CX52JRZ-Mid-database.png

Hello Martin

After the call you made today and talked to myself Miss Lorraine Cordell I am sending over the information you asked for. I do feel also that KMG asking to speak to the police office is in breach of my data protection but I will be willing to write and allow them to do this.
As I said to KMG yesterday on a phone that was made to them when I talked to Kelly Tilley I have not been found guilty at a court of law for not having no insurance and it is for a court of law to find me guilty not a police officer who thinks I done something when I have not.
Even if KGM does speak to the police office he will still say what he feels and that is not a fact that I am guilty of anything. To be found guilty it would have to be done in front of a judge.

Also Martin as you said on the phone today when you in fact talked to the police on that day not once did they say I had anything in my van that would void my insurance, and in fact I believe at this stage if the police did in fact have proof they would have said to you that my van was full of things which is not the case.

I would like to also know if my insurance is going to carry on while this matter is addressed or if it will be closed down on the 27/11/2013 as the letter says that KGM have sent me. And if KMG is going to close down my policy I would like full written conditions of what part of my policy I have broken.

As for the letter of complain that will be going to the police Simon still has not fully read over it to make sure there is no errors or anything else that needs adding but it does go into details as to what went on, it is only for use by yourself and KGM to read only.

Also as I said on the phone to you today the police are also telling me that the 3 times that my vehicles were seized and I had to pay for them to be taken out of the compound, I will need to claim this back from my insurance company as they had not done there job and put them on the database so they are at fault not the police.

You said to me today that KGM are looking into this as they are on the database and it should show up to the police that I am in fact insured. This has not been the case for me and I have suffered badly due to this and this is the reason I have to carry my insurance policy at all times so when I get pulled over by the police I can show them my documents, as the police say it does not show up as I am insured, this is also the reason the insurance company have had so many calls from the police to asked if I am insured or not since my policy started.

Could you please send me proof that the vehicles where on the database so I can put the claim in to the police to get my money back for the times my vehicles were seized. As at this stage I do not want to have to put a freedom of information act into yourselves or the police to the amount of times that the police have in fact had to call my insurance company to see if I was insured due to the police saying I was not insured..

I have always been very happy with Broadsure Direct that is why I have still use them and would like my insurance to carry on under them.

From: Lorraine Cordell [mailto:lorraine32@blueyonder.co.uk]
Sent: 15 November 2013 13:57
To: 'martinjenkin@broadsuredirect.com'
Subject: FW: RE: Simon Cordell

Hi Martin

Can you let me know by email if I am going to still have insurance as from the 27/11/2013 please, I got a letter saying my insurance will be closed from the 27/11/2013, and I cannot see the reason for this as I have done nothing wrong.

Many Thanks

Simon Cordell

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Sent: 15 November 2013 13:57
To: 'martinjenkin@broadsuredirect.com'
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I then passed the police my insurance policy for them to go over, the police officer also asked me why I had stopped there.

I explained to him I had a meeting in the night club that we were outside, as it was due to open to the public in 1 month time to secure my future position there. While I was there I was also planning on asking if there were any painting jobs, I explained all this to the police officer I was talking to.

The police looked inside the van and clearly saw it was empty and that there was also no signs on the van showing it to be a company van. But the police officer was still unhappy. He talked to yourselves as the insurance company on the phone and was told I was not insured, at what point I called you myself as my insurance company as I knew I was insured. I explained the situation to yourselves to be told I was covered for commuting to work, social and domestic, as well as motor trade, but not for carriage of goods for a company, which did not matter as my van was empty and still is whilst being in the police impound.

I am putting in a complaint to the independent complaints commission in regards to the unlawful seizure of my vehicle.

Further to this would it please be possible to find out the status of my insurance policy and the reasons as to why I have been told you are in the process of closing my policy.

Yours sincerely

Mr simon cordell

Book 125

METROPOLITAN POLICE SERVICE — MEMO

[redacted]

PC GRANT 629MD

CAD 4235/14NOV13
ORIGINAL FROM BRIXTON HILL

CAD 6657/14NOV13
EXPLAINATION FOR BEING
IN SOUTHWARK

FROM ~~777~~ CX52JRZ

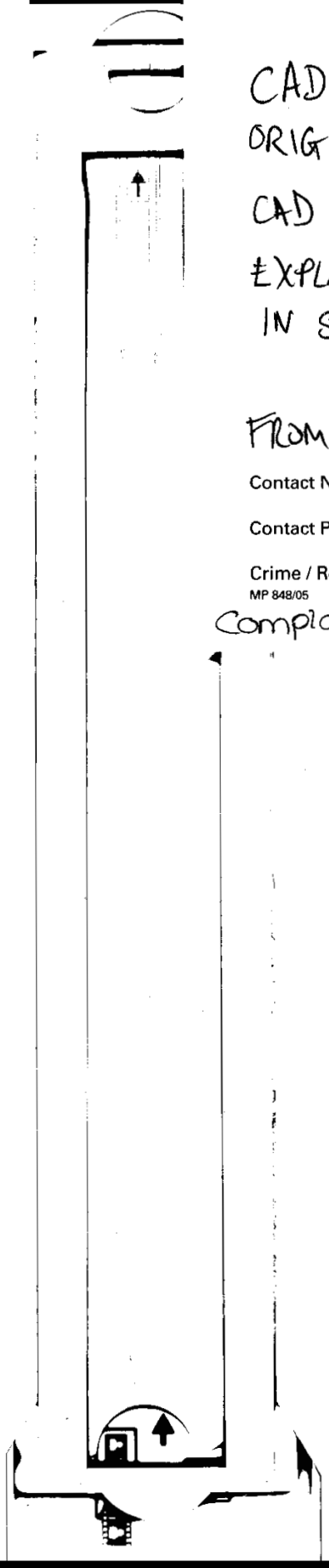
Contact Name .....

Contact Phone .....

Crime / Ref. No. ..... Date .....

MP 848/05

Complaint CAD 6768/14NOV13



I am writing this complaint about the 14/10/2013 when I was going to a meeting with an owner of a night club for a future job position the meeting was set for 14.00 hours at Brixton Hill SW2 1QZ.

When I got to Brixton Hill SW2 1QZ there were some police on the road side doing some stops of cars etc, I drove pass them and parked up just in front of them.

My friend who was with me got out of my van and went to buy some drinks and food while I waited in the van.

Then next thing a police officer come to my van and said to me he waited to do some checks on my van I asked him the reason for this the police officer replied under the road traffic act he also asked me the reason why I had stopped there as I was passing him my insurance documents.

I explained to him I had a meeting in the night club that we were outside, as it was due to open to the public in 1 month time to secure my future position there. While I was there I was also planning on asking if there were any painting jobs, I explained all this to the police officer I was talking to.

The police officer made a call to my insurance company and he then replied to me they are saying that I was not insured, at this I was very shocked and started to make a call to my Mother to ask her to call my insurance company to speak about why they was saying I was not insurance. She is fact talked to a person called Martin who took Simons Number and said he would call him. Martin did call and I explained to him what was going on and he told me I was insured and also talked to the police office and told him that I was insured. The police talked on the phone more then once and was told I was in fact insured to drive my van.

The police officer was still not happy and now told me that I was using my Van for work which I told him that was not the case and that I was here for a meeting, I told the police officer to look in my van and see if there were any working tools inside it. The police officer saw this was not the case as the van was empty.

By this time a next police officer had come to the other police officer and I started to talk to him I explained what was going on and what the other officer was saying that I was using my Van to work in, which was not the case and I told him also to look in the van and see if there were any working tools in there. I even showed him a business card I had got made up to give out to people in the hope of work. Which the police officer put in his own wallet to keep for himself.

At this the other officer over heard me and the other officer talking about the business card and then used this to say that I had in fact been working and this is why he was going to seize my van. I told him that where is the print bushes and print in my van as this is what was on the business card it was a printers business card. The officer then said why have you got paint of your jeans I told him that I did not have money to buy new jeans and that was why I was looking for work to try and better myself. I also told the office to go into the property where I was due to go for a meeting, and ask them if I was working there. He refused to do this. I still feel as if there is a big issue here I am allowed to drive to a meeting and park there as long as I am not carrying goods for a company which I was not and that could clearly be seen my van was empty so how anyone can think I am doing anything wrong is beyond me.

The police officer did not want to hear anything I had to say and was looking for any reason from the start to arrest me or seize my van this was his aim from the start.

It did not matter that the insurance company told him I was insured, the only thing I would not be insured for were if I was to use my van as a tool for carriage of goods for any company which was clearly not the case as my van was empty.

I am insured to go back and forward to any place of work as my insurance covers for social domestic and pleasure and commuting as well as motor trade.

The police officer for some reason would not hear I was insured and just at this time wanted to seize my Van. He was asking me to sign a ticket in order to give me 6 points on my licence and a £300 fine and for my van to be seized. Which I did understand what he was asking me to do as this has not happened to me only this time but a further 2 times when the police on a Sunday on both other times seized my vehicles due to them not being able to call my insurance company. And it showing on the database I was not insured.

I refused to sign as I new I was insured. I told the police officer to arrest me and that we could get this sorted at the police station, due to me refusing to sign the ticket the police officer arrested me as I asked him to do.

All this time I was on the phone to my mother and she heard all of what was going on. PC Smith spoke to my mum also on the phone two times as well, My mother also asked PC smith was there any thing in my Van and PC Smith told her no that the van was empty. My mother also called the insurance company and talked to them they also told her I was insured and they could not understand why the police was doing this.

I was taken to Southwark police station they were still trying to force me to sign the ticket which I did not want to do, they told me if I did not sign then they would not bail me and take me to court the next morning, I told them to do this I was willing to stay in the police cells till the next day when this could be heard by a judge as I new I was not in the wrong, they changed there mind and told this would not happen and they wanted me out of the police station. They forced me to sign the ticket and then made me leave the police station,

While waiting outside by reception in the police station I asked to speak to an inspector the police office who had come to drive me out of Southwark told me if I did not leave with them now then I would have to make my own way or I would break my bail conditions of not being in Southwark, I was on the phone to my mum and she told me she was going to get off the phone and call my solicitors, which she did, my solicitors told my mum to tell me to wait and talk to an inspector and that due to the police taking me to Southwark I would not be breaking my bail conditions as the police had taken me there.

I waited to see an inspector and talked to him, he said due to the police being from Brixton there was very little he could do, but he would get an inspector from Brixton to call me so I could put in my complaint in, this has not happened and this is the reason I am writing my complaint to yourselves. I had to make my way home with no money each time getting to the stop on the train I needed to change telling the train officer what had happened if it was not for the fact they let me get back without paying I would have had to walk all the way home as the police officer would not let me get my things out off the van or my money.

I went to pick my van up and again there was a cost to myself of £190, I will be taking this to court as I should have had no need to have 6 points put on my licence and a £300 fine when I did in fact have insurance to drive.

Due to also the police officer lying to my insurance saying I was working and carrying goods in my van which is clearly a lie as the van was empty I have also had a letter saying they are closing my insurance over, so I am having to deal with this also.

I do not feel the police officer who dealt with this matter address it as he should have I feel he did not do his job correctly and I have suffered due to this. My insurance company are saying that the data for my vehicles are on the data base and are looking into the reason why it is not showing up when the police are doing there checks.

Yours sincerely

Mr Simon Cordell

askMID
ownvehicle.askmid.com/askmid.aspx
askMID.com
STAY INSURED. STAY LEGAL
Home
About askMID
Stay Legal
FAQs
Motoring Tips
Links
X NO CX52JRZ is NOT showing as insured on the Motor Insurance Database today.
WHAT YOU NEED TO DO NOW
If you believe you are insured but your vehicle is not appearing on the MID you must contact your insurance provider to submit your policy detail immediately. askMID cannot change these details.
If you have a new policy or have recently made any changes to it, please note that the MID is not instantly updated with your policy record and may take a few days before being recorded on the MID.
If you do not have vehicle insurance (and you haven't declared your vehicle "off the road"), you must contact an insurance provider to purchase a valid motor insurance policy.
If you do not want to use the vehicle, you must declare it "off the road" by making a SORN (Statutory Off Road Notification) with the DVLA.
If you have declared your vehicle off the road (SORN) with the DVLA, you can check your vehicle record by using the Vehicle Enquiry service at www.direct.gov.uk/checksorn
WARNING
If your vehicle details are not on the MID you are at risk of being fined and facing court prosecution. You may also be stopped by the Police and have your vehicle impounded, and possibly disposed of, if proof of insurance cannot be provided.
For more information about staying insured, including instructions on what to do if you wish to keep your vehicle off the road, visit www.direct.gov.uk/stayinsured
Checking your vehicle is on the MID
1. Enter your Vehicle Registration Number (VRN)
2. Data Protection Declaration and Vehicle Ownership Statement
I am entitled to the insurance information about the vehicle detailed above for one or more of the following reasons: It is either registered/ owned/ insured by me or my employer; I am permitted to drive it; I am an Insurance Broker or agent and acting on behalf of my client.
I understand it is an offence to wrongfully obtain information of this nature without any of the above reasonable causes. If I fail to provide true reasons for acquiring this information I may be committing an offence of unlawfully obtaining data contrary to section 55 of the Data protection Act 1998. I declare that the information provided will not be used for any purposes unrelated to this enquiry.
I confirm that: I have read and understood the data protection declaration, one of the options stated above applies to me and I agree to the terms of use as stated on this website.
3. Enter the security code characters displayed
4. Click askMID to check your vehicle is on the MID
askMID
Home DfT DVLA Motor Insurers' Bureau Terms of use
11:43
22/11/2013

From: Lorraine Cordell <lorraine32@blueyonder.co.uk>
Sent: 26 November 2013 15:46
To: 'Martin Jenkin'
Subject: RE: Simon Cordell
Attachments: Data-Protection-KGM.doc; Kelly-Tiller-KGM.doc

Hello Martin,

Thank you for the phone call today to tell me I was still insured.

Could you please pass on the attached documents to Kelly Tiller at KGM one is a Subject access request under the Data Protection Act 1998.

The other letter is just to get Kelly Tiller to confirm by email I am in fact still insured so I have this in writing and also to found out why my van is still not showing up on the database.

And also about the logbooks which I am still waiting for them from DVLA I called DVLA today when I got back from the compound and was told it can take 8 weeks for me to get the new logbooks, I will there fore send then right over to you by email as soon as I get them.

Many Thanks

Simon Cordell

Mr Simon Cordell
109 Burncroft Ave
Enfield
Middlesex
EN3 7JQ
25/11/2013

KGM House
14 Eastwood Close
London
E18 1RZ

Dear Sir or Madam

Subject access request

Mr Simon Cordell
109 Burncroft Ave
Enfield
Middlesex
EN3 7JQ

Please supply the information about me I am entitled to under the Data Protection Act 1998 relating to:

- All data to prove that my Vehicles were on the database since my insurance was taken out.

- Phone recording of the 14/11/2013 with the police officer and Jessica advising that Mr Simon Cordell was carrying tools in his vehicle.

- Phone call for 26/11/2013 with Kelly Tiller and the manager of the Charlton vehicle pound, 8 Bramshot Avenue, Charlton, London, SE7 7HY, saying that there was not tools in the van Reg CX52 JRZ when it was impounded on the 14/11/2013.
- And the reason why it still shows as of today's date 25/11/2013 that my Van Reg CX52 JRZ still shows on the Mid data base as uninsured.

- All phone calls made to Broadsure Direct and KGM since my policy started where the police have had to call to confirm I was in fact insured.

- If there is any data that can not be forwarding to me please state this when forwarding me my data..

If you need any more information from me, or a fee, please let me know as soon as possible.

It may be helpful for you to know that a request for information under the Data Protection Act 1998 should be responded to within 40 days.

If you do not normally deal with these requests, please pass this letter to your Data Protection Officer. If you need advice on dealing with this request, the Information Commissioner's Office can assist you and can be contacted on 0303 123 1113 or at www.ico.org.uk/

Yours faithfully

Mr Simon Cordell

Mr Simon Cordell
109 Burncroft Ave
Enfield
Middlesex
EN3 7JQ
25/11/2013

KGM House
14 Eastwood Close
London
E18 1RZ

Dear Kelly Tiller

Would it please be possible to confirm by email that I am in fact still insured so I have this in writing by KGM.

Also I have talked to Martin and he has told me that you need the logbook for my Vehicles, I am still waiting for them to come back from DVLA and as soon as I get them back which can take up to 8 weeks I have been told by DVLA on the phone today, I will scan them in and send them over to Martin.

Also can you please look into the reason that my Van CX52 JRZ is still showing up on the database as uninsured as of today's date.

My Car MA57 LDY is now showing as insured.

Yours faithfully

Mr Simon Cordell

From: Lorraine Cordell <lorraine32@blueyonder.co.uk>
Sent: 24 February 2014 16:34
To: 'martinjenkin@broadsuredirect.com'
Subject: RE: RE: Simon Cordell CX52JRZ
Attachments: sold-Van-CX52JRZ.jpg

Hi Martin

After the call today please see the attached recipe for the Van CX52JRZ

Lorraine

Mr Simon Cordell
109 Burncroft Av
Enfield
EN3 7JQ
06/01/2012

Sold one Transit 300MWB TD Panel Van Light Goods vehicle REG CX52 JRZ to

Mr Adam Harris
Flat 10 91-93A Kingsland High Street,
London E8 2PB

on the 06/01/2012 for £1800. Mr Adam Harris has to remove my company name from the vehicle which he has agreed to do so.

Signed

Signed Adam Harris

06/01/2012

From: Lorraine Cordell <lorraine32@blueyonder.co.uk>
Sent: 24 February 2014 19:09
To: 'martinjenkin@broadsuredirect.com'
Subject: RE: Simon Cordell REG CX52JRX
Attachments: Sold-Van-CX52JRZ-27-04-2013.jpg; Buy-Van-reciept-CX52JRZ-10-11-2013.jpg

Hi Martin

Today when I sent over the recipe for the van I sent over the wrong one. Simon has just come here and showed me the last 2 recipes for the van. I believe you already have the 10/11/2013 as I emailed this over to you on the 15/11/2013 at 15.57

Lorraine

Mr Simon Cordell
109 Burncroft Av
Enfield
EN3 7JQ
27/04/2013

Sold one Transit 300MWB TD Panel Van Light Goods vehicle REG CX52 JRZ, On 27/04/2013 for £1800 to

Mr Adam Harris
Flat 10 91-93A Kingsland High Street,
London E8 2PB

Signed Mr Adam Harris

Signed Mr Simon Cordell

27/04/2013

From: Lorraine Cordell <lorraine32@blueyonder.co.uk>
Sent: 04 March 2015 10:26
To: 'Martin Jenkin'
Subject: RE: Simon Cordell Information

Hi Martin

I have not heard from you re the below email.

But could you please send me a copy today of Simon Currant insurance policy and his no claims please.

Regards

Lorraine

From: Lorraine Cordell [mailto:lorraine32@blueyonder.co.uk]
Sent: 10 February 2015 15:33
To: 'Martin Jenkin'
Subject: RE: Simon Cordell Information

Hi Martin

Just giving you an update Simon has called to try and speak to you today to make a late payment on his insurance as he was a day late. could you please make sure someone calls us to make the payment.

As for KGM they are now dealing and addressing the issues but it took me to start cc my emails to them to Lloyds.

He has been having it really hard due to all this insurance with KGM and the courts, and not being able to drive half the time this policy has been in place due to them keep revoking his driving licence, until the courts then sort it and put it back in place. They have again revoked his driving licence this is the 3 time. I have had to get a solicitor now to help with the cases of no insurance due to I seem to be getting no where. And also to deal with the appeal case for the 14/11/2013. I do have the audio now from KGM that proves the police officer lied and some letters I will attach to this email just so you are updated.

I can't send the audio due to most places will not accept that file type. So I have included the transcript that the solicitor done

Could you please also address doing your section 9 witness statement about the calls for the 14/11/2013 as the appeal case is due to be heard on the 05/03/2015.

Could you also please send over a copy of Simon no claims please?

Regards

Lorraine

From: Martin Jenkin [mailto:martinjenkin@broadsuredirect.com]
Sent: 07 January 2015 09:06
To: 'Lorraine Cordell'
Subject: RE: Simon Cordell Information

Good Morning Lorraine,

Apologies for the lack of contact, I have been in and out of the office.

Have you received any correspondence from KGM?, we spoke to them prior to Christmas regarding the issues and they have been looking into the situation and as far as I am aware they were going to respond directly.

I look forward to hearing from you.

Regards

Martin Jenkin
DDI 01843 598744

broadsuredirect
INSURANCE INTERMEDIARY

t: 01843 594477
f: 01843 594488

Broadsure Direct - Telephone number: 01843 594477 - Fax Number: 01843 594488

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From: Lorraine Cordell [mailto:lorraine32@blueyonder.co.uk]
Sent: 28 December 2014 23:59
To: martinjenkin@broadsuredirect.com
Subject: Re: Simon Cordell Information

Hello Martin

Can you please get back to me with an update as I not heard anything from KGM about the email I sent over to you on the 30/11/2014 with the data that would be needed. I also have not heard anything from you about the section 9 witness statement. Please can you get back to me as soon as possible.

Regards

Lorraine

avast This email has been checked for viruses by Avast antivirus software.
www.avast.com

From: Lorraine Cordell <lorraine32@blueyonder.co.uk>
Sent: 04 March 2015 09:53
To: 'JOSEPHINE WARD'
Subject: Re: Simon Cordell-Appeal
Attachments: DOC034 (2).pdf; Appeal-Case-Driving-Tools-26-11-2014.pdf; Clerks Notes for Simon Cordell-03.pdf; DOC008 (3).PDF

Here you go josey if you look at the date og conviction on the letter the court sent you will see it says 29/08/2014 but it did not go to trail till the 26/11/2014

Re: Simon Cordell-Appeal->DOC034 (2).pdf

26-11-14

R -v- CORDELL

PC GAVIN - Lambeth Borough.

14-11-13 - I made notes at the time of the incident.
1pm - on duty - on Brixton Hill. Traffic Operation
Forgotten unmarked Driver

CX52JRZ - White Transit - stopped was pulling over. MR Cordell was the driver.
Explained the stopping him as part of operation. - He replied "I'm busy, I sent off to do some work".
I explained requirement.
I'll give you my insurance but I am not going in there to do some work - building undergoing refurbishment.
Another male in the passenger seat - Dean READ.
Vehicle some work as registered to Adam PARRIS.

Insurance Cert - covered him to drive any vehicle
- but did not cover business use.

I contacted Insurance Co. The inspected vehicle - looked inside - general construction debris in there + business cards in vehicle - Simon & Dean (advertising TS electrician - the detailed type of work).
Was a Thursday - MR Cordell - other man - wearing clothes covered in paint & dirt. It was middle of working day. Said he was going in there for work.
Explained this not covered for business use.
Ptd @ out off - C.
He said "I was trying to get a job here"
He become increasingly agitated - said he would find out about me and everything has consequences

I established his name - had difficulties with address. In the end arrested him because he would not provide address.
At Peckham custody he provided details - & was released pending notice.

XX —

He pulled over of own accord. I was told the Certificate covers Motor Trade Use.
He told me going into building to work. No Tools in the car.

JJ, ??,

Loose items - business cards. Other items consistent with details of ~~exp~~ services offered

Simon CORDELL

I was with friend - asked him to come down to look at a future client. Dear Road was with me -
Mr Khan was building a nightclub.
Going in the afternoon - appointment at 2pm with a view to taking a management position up there.
I get up working on building Co.
Next port stop - Leech. I pulled over - a bit past for friend to go into next shop.

I was early and ~~not~~ we were going to sit in the car.
When PC approached me. He said he was going to do a check. He asked me why I was there & I explained I was there for future work after leaving up and running. He said he wanted to record details ~~on~~. My Policy was produced. He said not required because had took in car. He noted names and I noted Badge.

This had happened on a number of occasions.
I have a number of other cases.

I explained my task

I was warned for racial + domestic. I asked for photo I rode - allows me to tell car from my drive.

I had not been working. Going to lots of places to make enquiries about future work.

Had spoke to Mr Uden previously.

XX — Burnin Coals — Simon + Dean do refer to your TSM does refer to my Co.
I built Co for Dean. I don't work with Dean on the business. In my catalogue I put my number in as well as I can take a percentage.
I had an appointment with Mr. Uden - to discuss future work - for community
~~Already been agreed to~~
I did not say I was going to work in the property

TO's ??
Built a Management system - built a festival.
Exploring Business parties Business - have a number of community links.
Dear Read does gardening + general work.

Lorcan CORDELL, 23 Byron Terrace, Edwards, London N9 7DE.

I was not present - but received a phone call from my son. This was while he resided.

I knew he was going to see MR Khan
he was told Dean down to see if he could be offered work.
I got a phone call from my son & I spoke to the other Police Officer.
He explained to me about tools in the vehicle and the notes policy invalid.

Convicted

Exceptional Hardship.

Mother suffers from bowel, bladder & spine & other Arthritis.
Have every day Mother's to clean her home.
I drive my mother to North Middx after hospital.

I live about 2 miles from your route.
Mother lives in Edmonton
Woodfield, Enfield & North Middx & other.

My brother was in a bike crash - been supporting him.

Impact on work —
I am helping friends. Will prevent me going to the
I receive Family Support, MH difficulties.
I am on benefits.

I do voluntary work.

APPEAL TO THE CROWN COURT FROM A MAGISTRATES' COURT

(Criminal Procedure Rules, rule 63.3)

Case details

Name of defendant: Simon Cordell

Address: 109 Burncroft Av Enfield EN3 7JQ

If the defendant is in custody, give prison and prison number, if known.

Appeal from ..Wimbledon..... Magistrates' Court

Magistrates' court case reference number:

Appeal to the Crown Court at: Kingston

This is an appeal to the Crown Court about:

Give brief details of the magistrates' court decision about which you are appealing, including the date of that decision (e.g. 'my conviction for [offence] on [date]', or 'my sentence of [penalty] for [offence] on [date]').

Driving With No insurace and a Driving Ban

I have asked the magistrates' court to reconsider my case ☐ Yes ☒ No

You may not need to appeal. Sometimes a magistrates' court can change a decision which it has made, under section 142 of the Magistrates' Courts Act 1980. Ask at the magistrates' court office.

I need an extension of time for this appeal ☐ Yes ☒ No

See the time limits listed below. If your appeal is late, you must answer question 1, on the other side of this form. Only the Crown Court can extend the 21 day time limit for appeal.

Use this form ONLY for an appeal to the Crown Court about conviction, sentence, etc. under Criminal Procedure Rules Part 63. There is a different form for applying or appealing to the Crown Court after a magistrates' court has made a decision about bail, under Criminal Procedure Rule 19.8.

1. Complete the boxes above and give the details required in the boxes below. If you use an electronic version of this form, the boxes will expand[1]. If you use a paper version and need more space, you may attach extra sheets.

2. Sign and date the completed form.

3. Send a copy of the completed form to:

(a) the magistrates' court, and

(b) the other party to the case (e.g. the prosecutor, if you are the defendant).

You must send this form so as to reach the recipients **not more than 21 days after:**

- the date you were sentenced or your sentence was deferred (whichever was earlier), if your appeal is against conviction or against a finding of guilt,
- the date you were sentenced, if your appeal is against sentence, or
- in any other case, the date of the order or failure to make an order about which you want to appeal.

[1] Forms for use with the Rules are at: http://www.justice.gov.uk/courts/procedure-rules/criminal/formspage.

1) Extension of time (if you need one: see the notes on the front page). **My appeal is late because:**
Explain why your appeal is late. Attach copies of any letters or other documents you want the court to see.

2) The issues in this case are:
Summarise the matters of fact or law, or the reasons for sentence or other order, which are in dispute.

I was INSured to drive card did Not break My teams of INSurance

3) Appeal against conviction: case management in the Crown Court.
Only answer these questions if you are appealing against conviction or a finding of guilt.

How long did the trial last in the magistrates' court ? ½ a day

Which of the prosecution witnesses in the magistrates' court do you want to ask questions if they are witnesses again in the Crown Court ? Name them: the Police Officer ½ a day

How long do you expect the appeal to take in the Crown Court ?

Not Sure

4) Other applications. I am also applying for:

☑ **pending my appeal, the suspension of my disqualification e.g. from driving.**
You can ONLY apply for the suspension of a disqualification imposed in this case.

☐ **pending my appeal, bail.**

Give reasons for any application you are making:

I feel that when this goes to Appeal I will show the Court I was insured.

I want my application(s) considered by ☒ the magistrates' court ☒ the Crown Court
Each court can consider these applications. You can apply to both.

Signed[2]: ..... **[defendant / defendant's solicitor]**

Date: 26/11/14

[2] If you use an electronic version of this form, you may instead authenticate it electronically (e.g. by sending it from an email address recognisable to the recipient). See Criminal Procedure Rules, rule 5.3.

From: GL-SWESTERNMCENQ
To: "lorraine32@blueyonder.co.uk"
Subject: Clerks Notes for Simon Cordell
Date: 16 February 2015 09:57:22
Attachments: DOC034.pdf

With reference to your e-mail of the 10th February please find attached clerks notes from the trial on the 26th November as requested.

Miss J Lee
Administration Officer
Lavender Hill Magistrates' Court
176a Lavender Hill, London, SW11 1JU

Tel: 020 7805 1470
Please note: As of June 2nd 2014 Our fax will be GOLDFAX No: 0870 324 0299

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In the Crown Court

at Kingston Upon Thames

KX 0664 4713 9GB

2.2

Case No: A20140377
Court Code: 427

Simon P Cordell
109 Burncroft Avenue
ENFIELD
Middlesex
EN3 7JQ

Notice of Hearing of Appeal

The appeal of Simon Paul Cordell

against conviction and sentence

by Wimbledon Magistrates' Court on the 29 August 2014

will be heard at the Crown Court at 6-8 Penrhyn Road, Kingston Upon Thames, Surrey, KT1 2BB
on the 5 March 2015 at 10:00 AM

T.T.04/03/15 NON ATTENDANCE MAY RESULT IN DISMISSAL OF APPEAL

Important information:

- If you are not legally represented, you are advised to telephone the court (020 8240 2500) during the afternoon before the hearing of the appeal for confirmation of the time your case will be heard.
- If your appeal is likely to last LONGER THAN 1 HOUR please tell us IMMEDIATELY.
- To abandon your appeal:
  If you are appealing against a decision of a magistrates' court or licensing justices' you must give a written notice of your wish to abandon the appeal to the Clerk to Justices'; a copy of the notice to the Crown Court; a copy to every other party to the appeal.
  If you are appealing against any other decision you must give a written notice to the Crown Court and a copy to every other party to the appeal.
  Notice must be given at least 3 clear days (not counting Saturdays, Sundays and Bank Holidays) before the date of the hearing. If you do not, or if you do not appear at the hearing, you may have to pay costs.
- If you are not successful in your appeal to the Crown Court you may be ordered to pay the costs of the Respondent or at least a part of them. If you are successful you may be awarded costs.

Copy to:

Appellant
Respondent
Clerk to the Justices

From: Lorraine Cordell <lorraine32@blueyonder.co.uk>
Sent: 06 March 2014 09:38
To: 'GL-HCORNERMCENQ'
Subject: RE: Simon Cordell Errors on Cases.

To Whom It May Concern:

I am writing this to ask if there is any update, they did not list my case yesterday and it is now listed for today at Woolwich at 2pm so I was wondering if you had any of the data,

Simon Cordell

From: GL-HCORNERMCENQ [mailto:gl-hcornermcenq@hmcts.gsi.gov.uk]
Sent: 04 March 2014 15:23
To: 'Lorraine Cordell'
Subject: RE: Simon Cordell Errors on Cases.

Dear Mr Cordell,

Staff are looking for the records at Enfield Magistrates Court this week; however, we will not have them for tomorrow morning. We will endeavour to have as many as possible before Thursday. If there are specific dates you needed particularly, these could be accessed first.

Regards,

Customer Services Unit

Highbury Corner Magistrates Court

Tel: 0207-506 3100

Fax: 0870 739 5768
e-mail: GL-HCORNERMCENQ@hmcts.gsi.gov.uk

I am neither authorised to bind the Ministry of Justice contractually, nor to make representations or other statements which may bind the Ministry of Justice in any way via electronic means.

From: Lorraine Cordell [mailto:lorraine32@blueyonder.co.uk]
Sent: 04 March 2014 15:08
To: GL-HCORNERMCENQ
Subject: RE: Simon Cordell Errors on Cases.

To Whom It May Concern:

I am wondering if there is any update, as I am in Woolwich Crown Court tomorrow and as said I wanted the information before I went to court.

Regards

Simon Cordell

From: Lorraine Cordell [mailto:lorraine32@blueyonder.co.uk]
Sent: 03 March 2014 14:39
To: 'GL-HCORNERMCENQ'
Subject: RE: Simon Cordell Errors on Cases.

To Whom It May Concern:

After you email dated the 21/02/2014 I was thinking that you would be searching for the data from the week of the 24/02/2014 as this is what it said in the email. As I said in my 1st email when asking for the information I have a case that is at Woolwich crown court and I am having problems with my bail due to the records on my PNC, I am due in court maybe tomorrow or this week as my solicitor is putting into court to have a hearing and I wanted to have any errors on the PNC addressed at court.

Regards

Simon Cordell

From: GL-HCORNERMCENQ [mailto:gl-hcornermcenq@hmcts.gsi.gov.uk]
Sent: 03 March 2014 13:48
To: 'Lorraine Cordell'
Subject: RE: Simon Cordell Errors on Cases.

Dear Mr Cordell,

Staff will be searching for the requested Registers from tomorrow. We will contact you as soon as this is done.

Regards,

Customer Services Unit

Highbury Corner Magistrates Court

Tel: 0207-506 3100

Fax: 0870 739 5768
e-mail: GL-HCORNERMCENQ@hmcts.gsi.gov.uk

I am neither authorised to bind the Ministry of Justice contractually, nor to make representations or other statements which may bind the Ministry of Justice in any way via electronic means.

From: Lorraine Cordell [mailto:lorraine32@blueyonder.co.uk]
Sent: 03 March 2014 13:22
To: GL-HCORNERMCENQ
Subject: RE: Simon Cordell Errors on Cases.

To Whom It May Concern:

I was wondering if there were any updates as to the data I have asked for so that I can check cases against my PNC file.

Regards

Simon Cordell

From: GL-HCORNERMCENQ [mailto:gl-hcornermcenq@hmcts.gsi.gov.uk]
Sent: 21 February 2014 16:06
To: 'Lorraine Cordell'
Subject: RE: Simon Cordell Errors on Cases.

Dear Mr Cordell,

The records you request are at another court. We will begin searching for them next week when the court is open.

Regards,

Customer Services Unit

Administration Officer

Highbury Corner Magistrates Court

Tel: 0207-506 3100

Fax: 0870 739 5768
e-mail: gl-hcornermcenq@hmcts.gsi.gov.uk

I am neither authorised to bind the Ministry of Justice contractually, nor to make representations or other statements which may bind the Ministry of Justice in any way via electronic means.

From: Lorraine Cordell [mailto:lorraine32@blueyonder.co.uk]
Sent: 20 February 2014 12:29
To: GL-HCORNERMCENQ
Subject: RE: Simon Cordell Errors on Cases.

Hello

I do understand that most of the items listed in my emails are archived due to there date but as I can see errors in the dates of some of the things and I know this as fact I would like all items checked that is listed so that it can be checked against the PNC records I have got the print out from.

Many Thanks

Simon Cordell

From: GL-HCORNERMCENQ [mailto:gl-hcornermcenq@hmcts.gsi.gov.uk]
Sent: 20 February 2014 12:14
To: 'Lorraine Cordell'
Subject: RE: Simon Cordell Errors on Cases.

Dear Mr Cordell,

Further to the conversation between Mrs Cordell and a member of staff yesterday, please specify which dates and offences you wish us to check. Almost all the offences are archived and not immediately accessible using the computer; specific dates and offences would help reduce the delay in providing this information.

Regards,

Customer Services Unit

Administration Office

Highbury Corner Magistrates Court

Tel: 0207-506 3100

Fax: 0870 739 5768
e-mail: GL-HCORNERMCENQ@hmcts.gsi.gov.uk

I am neither authorised to bind the Ministry of Justice contractually, nor to make representations or other statements which may bind the Ministry of Justice in any way via electronic means.

From: Lorraine Cordell [mailto:lorraine32@blueyonder.co.uk]
Sent: 19 February 2014 13:36
To: GL-HCORNERMCENQ
Subject: Re: Simon Cordell Errors on Cases.

Mr. Simon Paul Cordell
109 Burncroft Road
Enfield
Middlesex
EN3 7JQ
18/02/2014

To Whom It May Concern:

I am writing this email as I have an ongoing case at Woolwich Crown Court, and I have noticed some errors in my PNC record which the police printed of at around 25/06/2013.

I would be very grateful if you can pull up the following records so I can check them with the PNC the police printed off for the case that is on going at Woolwich Crown Court, I have been told I will need a Memorandum of conviction or the transcript for the case.

I do know there are some errors on the cases that was heard at Enfield Magistrates and can see them clearly, but due to how far they go back cannot remember some of the cases. I do also know some are correct but due to some dates being wrong on some of the ones I can see errors in I would

like to check all the cases on the PNC that was heard at Enfield Magistrates.

If this can be done as a matter of urgency due to the impact this is having on my life with the case that is on going at Woolwich Crown Court and my bail and other issues.

If the information could be emailed to me I would be grateful as I am next in court on March 2014 and would like this information of any errors so I can show the judge.

Please see below the lists of cases I would like information on.

```
  22/10/12 11:29                                COPY 1    PAGE 3   OF 11
NAME: CORDELL, SIMON PAUL                                    PNCID: 97/99378V
-------------------------------------------------------------------------------
                                  CONVICTION(S)
                                  -------------

1.    06/08/97          ENFIELD MAGISTRATES

   1.  TAKING MOTOR VEHICLE WITHOUT CONSENT      NO SEPARATE PENALTY
       ON 24/01/97 (PLEA:NOT KNOWN)              COSTS 25.00
       THEFT ACT 1968 s.12(1)                    SUPERVISION ORDER 24 MTHS
   **  OFFENCE COMMITTED ON BAIL  **

   2.  USING VEHICLE WHILE UNINSURED             DISQUALIFICATION FROM
       ON 24/01/97 (PLEA:NOT KNOWN)              DRIVING 12 MTHS
       ROAD TRAFFIC ACT 1988 s.143(2)
   **  OFFENCE COMMITTED ON BAIL  **

   3.  DRIVING OTHERWISE THAN IN ACCORDANCE      DRIVING LICENCE ENDORSED
       WITH A LICENCE                            NO SEPARATE PENALTY
       ON 24/01/97 (PLEA:NOT KNOWN)
       ROAD TRAFFIC ACT 1988 s.87(1)
   **  OFFENCE COMMITTED ON BAIL  **
-------------------------------------------------------------------------------
  2.    12/11/97          ENFIELD MAGISTRATES

     1.  THEFT OF VEHICLE                        COMMUNITY SERVICE ORDER 180
         ON 24/04/97 (PLEA:NOT KNOWN)            HRS
         THEFT ACT 1968 s.1                      COMPENSATION 100.00
     **  OFFENCE COMMITTED ON BAIL  **

     2.  USING VEHICLE WHILE UNINSURED           NO SEPARATE PENALTY
         ON 24/04/97 (PLEA:NOT KNOWN)            DRIVING LICENCE ENDORSED
         ROAD TRAFFIC ACT 1988 s.143(2)
     **  OFFENCE COMMITTED ON BAIL  **

     3.  DRIVING OTHERWISE THAN IN ACCORDANCE    NO SEPARATE PENALTY
         WITH A LICENCE (2 TIC'S)                DRIVING LICENCE ENDORSED
         ON 24/04/97 (PLEA:NOT KNOWN)
         ROAD TRAFFIC ACT 1988 s.87(1)
     **  OFFENCE COMMITTED ON BAIL  **
-------------------------------------------------------------------------------

3.    13/11/97          ENFIELD JUVENILE

   1.  BURGLARY W/I TO STEAL - DWELLING          COMMUNITY SERVICE ORDER 180
       ON 22/05/97 (PLEA:NOT KNOWN)              HRS
       THEFT ACT 1968 s.9(1)(a)                  COMPENSATION 400.00
   **  OFFENCE COMMITTED ON BAIL  **

   2.  BURGLARY AND THEFT - NON-DWELLING         COMMUNITY SERVICE ORDER 180
       ON 11/02/97 - 12/02/97 (PLEA:NOT KNOWN)   HRS
       THEFT ACT 1968 s.9(1)(b)
   **  OFFENCE COMMITTED ON BAIL  **
```

4.	20/05/98	ENFIELD JUVENILE	
	1.	USING THREATENING, ABUSIVE OR INSULTING WORDS OR BEHAVIOUR LIKELY TO CAUSE DISTRESS ON 21/09/97 (PLEA:GUILTY) PUBLIC ORDER ACT 1986 s.5(1)(a)	FINE 25.00
5.	20/05/98	ENFIELD MAGISTRATES	
	1.	BURGLARY AND THEFT - NON-DWELLING ON 03/01/98 (PLEA:NOT KNOWN) THEFT ACT 1968 s.9(1)(b)	YOUNG OFFENDERS INSTITUTION 6 MTHS AT FELTHAM
6.	20/05/98	ENFIELD MAGISTRATES	
	1.	DRIVING WHILST DISQUALIFIED ON 17/09/97 (PLEA:NOT KNOWN) ROAD TRAFFIC ACT 1988 s.103(1)(b)	DISQUALIFICATION FROM DRIVING 3 YRS DRIVING LICENCE ENDORSED
	2.	NO INSURANCE ON 17/09/97 (PLEA:NOT KNOWN) ROAD TRAFFIC ACT 1988 s.143(2)	NO SEPARATE PENALTY DRIVING LICENCE ENDORSED
7.	20/05/98	ENFIELD JUVENILE	
	1.	DRIVING WHILST DISQUALIFIED ON 03/11/97 (PLEA:NOT KNOWN) ROAD TRAFFIC ACT 1988 s.103(1)(b)	DISQUALIFICATION FROM DRIVING 3 YRS
	2.	NO INSURANCE ON 03/11/97 (PLEA:NOT KNOWN) ROAD TRAFFIC ACT 1988 s.143(2)	DRIVING LICENCE ENDORSED NO SEPARATE PENALTY
8.	20/05/98	ENFIELD MAGISTRATES	
	1.	DRIVING WHILST DISQUALIFIED ON 04/04/98 (PLEA:NOT KNOWN) ROAD TRAFFIC ACT 1988 s.103(1)(b)	DISQUALIFICATION FROM DRIVING 3 YRS
	2.	NO INSURANCE ON 04/04/98 (PLEA:NOT KNOWN) ROAD TRAFFIC ACT 1988 s.143(2)	DRIVING LICENCE ENDORSED NO SEPARATE PENALTY
9.	21/05/98	ENFIELD JUVENILE	
	1.	ROBBERY ON 17/01/97 (PLEA:NOT KNOWN) THEFT ACT 1968 s.8	YOUNG OFFENDERS INSTITUTION 6 MTHS
10.	10/06/98	ENFIELD JUVENILE	
	1.	COMMON ASSAULT ON 10/01/98 (PLEA:NOT KNOWN) CRIMINAL JUSTICE ACT 1988 s.39	FINE 50.00 COMPENSATION 50.00

13.	26/08/98 ENFIELD MAGISTRATES	
1.	DRIVING WHILST DISQUALIFIED ON 23/02/98 (PLEA:GUILTY) ROAD TRAFFIC ACT 1988 s.103(1)(b)	SUPERVISION ORDER DISQUALIFICATION FROM DRIVING 18 MTHS DRIVING LICENCE ENDORSED
2.	USING VEHICLE WHILE UNINSURED ON 23/02/98 (PLEA:GUILTY) ROAD TRAFFIC ACT 1988 s.143(2)	NO SEPARATE PENALTY DRIVING LICENCE ENDORSED
3.	HANDLING STOLEN GOODS (RECEIVING) ON 23/02/98 (PLEA:GUILTY) THEFT ACT 1968 s.22(1)	SUPERVISION ORDER
4.	DRIVING WHILST DISQUALIFIED ON 23/02/98 (PLEA:GUILTY) ROAD TRAFFIC ACT 1988 s.103(1)(b)	SUPERVISION ORDER DRIVING LICENCE ENDORSED
5.	USING VEHICLE WHILE UNINSURED ON 23/02/98 (PLEA:GUILTY) ROAD TRAFFIC ACT 1988 s.143(2)	NO SEPARATE PENALTY DRIVING LICENCE ENDORSED
14.	04/11/98 ENFIELD MAGISTRATES	
1.	DRIVING WHILST DISQUALIFIED ON 19/10/98 (PLEA:NOT KNOWN) ROAD TRAFFIC ACT 1972 s.99(b)	ATTENDANCE CENTRE 24 HRS DRIVING LICENCE ENDORSED
2.	NO INSURANCE ON 19/10/98 (PLEA:NOT KNOWN) ROAD TRAFFIC ACT 1988 s.143(2)	NO SEPARATE PENALTY DRIVING LICENCE ENDORSED 6 PENALTY POINTS
15.	18/11/98 ENFIELD JUVENILE	
1.	DRIVING WHILST DISQUALIFIED ON 12/11/98 (PLEA:NOT KNOWN) ROAD TRAFFIC ACT 1988 s.103(1)(b) ** OFFENCE COMMITTED ON BAIL **	IMPRISONMENT 5 MTHS
2.	DANGEROUS DRIVING ON 12/11/98 (PLEA:NOT KNOWN) ROAD TRAFFIC ACT 1988 s.2 ** OFFENCE COMMITTED ON BAIL **	IMPRISONMENT 5 MTHS
3.	NO INSURANCE ON 12/11/98 (PLEA:NOT KNOWN) ROAD TRAFFIC ACT 1988 s.143(2) ** OFFENCE COMMITTED ON BAIL **	NO SEPARATE PENALTY
16.	17/06/99 ENFIELD MAGISTRATES	
1.	HANDLING ON 14/04/99 (PLEA:GUILTY) THEFT ACT 1968 s.22	PROBATION ORDER 24 MTHS CURFEW ORDER 3 MTHS 7PM-7AM SATURDAY AND SUNDAY COSTS 40.00
17.	05/06/00 ENFIELD MAGISTRATES	
1.	USE DISORDERLY BEHAVIOUR OR THREATENING/ABUSIVE/INSULTING WORDS LIKELY TO CAUSE HARASSMENT ALARM OR DISTRESS ON 02/02/00 (PLEA:NOT GUILTY) PUBLIC ORDER ACT 1986 s.5(1)(a) ** OFFENCE COMMITTED ON BAIL **	CONDITIONAL DISCHARGE 12 MTHS COSTS 40.00
18.	07/07/00 ENFIELD MAGISTRATES	
1.	DRIVING WHILST DISQUALIFIED ON 22/10/99 (PLEA:GUILTY) ROAD TRAFFIC ACT 1988 s.103(1)(b)	DRIVING LICENCE ENDORSED CURFEW ORDER 3 MTHS AT 23 BYRON TERRACE,HERTFORD RD,LNDN,N9 7DG.8AM-8PM,MON-SUN(INC)
2.	THEFT FROM VEHICLE ON 24/09/99 (PLEA:NOT GUILTY) THEFT ACT 1968 s.1	COMPENSATION 50.00 CURFEW ORDER 3 MTHS AT 23 BYRON TERRACE,HERTFORD RD,LNDN,N9 7DG.8AM-8PM,MON-SUN

19. 05/01/01 ENFIELD MAGISTRATES		
1.	POSSESSING CONTROLLED DRUG - CLASS B - CANNABIS ON 07/12/00 (PLEA:NOT KNOWN) MISUSE OF DRUGS ACT 1971 s.5(2)	CONDITIONAL DISCHARGE 12 MTHS FORFEITURE/CONFISCATION ORDER FOR DRUGS
20. 22/05/01 ENFIELD MAGISTRATES		
1.	ASSAULT A CONSTABLE ON 21/07/00 (PLEA:GUILTY) POLICE ACT 1996 s.89(1)	CURFEW ORDER 4 MTHS COSTS 55.00 COMPENSATION 100.00
2.	USING THREATENING, ABUSIVE, INSULTING WORDS OR BEHAVIOUR W/I TO CAUSE FEAR OR PROVOCATION OF VIOLENCE ON 21/07/00 (PLEA:GUILTY) PUBLIC ORDER ACT 1986 s.4(1)(a)	CURFEW ORDER 4 MTHS
21. 12/08/02 ENFIELD MAGISTRATES		
1.	DESTROY OR DAMAGE PROPERTY (VALUE OF DAMAGE #5000 OR LESS - OFFENCE AGAINST CRIMINAL DAMAGE ACT 1971 ONLY) ON 10/11/01 (PLEA:NOT KNOWN) CRIMINAL DAMAGE ACT 1971 s.1(1)	FINE 200.00 COSTS 200.00 COMPENSATION 80.00
22. 24/04/03 ENFIELD MAGISTRATES		
1.	POSSESSION OF A CLASS B DRUG - CANNABIS RESIN ON 02/11/02 (PLEA:NOT KNOWN) MISUSE OF DRUGS ACT 1971 s.5(2)	NO SEPARATE PENALTY FORFEITURE/CONFISCATION OF CANNABIS
23. 24/04/03 ENFIELD MAGISTRATES		
1.	TAKING MOTOR VEHICLE WITHOUT CONSENT ON 17/06/02 (PLEA:NOT KNOWN) THEFT ACT 1968 s.12(1)	IMPRISONMENT 6 MTHS
2.	USING VEHICLE WHILE UNINSURED ON 17/06/02 (PLEA:NOT KNOWN) ROAD TRAFFIC ACT 1988 s.143(2)	NO SEPARATE PENALTY DISQUALIFICATION FROM DRIVING 12 MTHS VARIED ON APPEAL 25/07/03 DISQUAL REDUCED FROM 12 MONTHS TO 3 MONTHS DRIVING LICENCE ENDORSED
3.	DRIVING WITHOUT REASONABLE CONSIDERATION ON 17/06/02 (PLEA:NOT KNOWN) ROAD TRAFFIC ACT 1988 s.3	NO SEPARATE PENALTY DISQUALIFICATION FROM DRIVING 12 MTHS VARIED ON APPEAL 25/07/03
24/04/03 ENFIELD MAGISTRATES (CONT.) DRIVING WITHOUT REASONABLE+ (CONT.)		REDUCED FROM 12 MONTHS TO 3 MONTHS DRIVING LICENCE ENDORSED
24. 21/08/03 ENFIELD MAGISTRATES		
1.	USE DISORDERLY BEHAVIOUR OR THREATENING/ABUSIVE/INSULTING WORDS LIKELY TO CAUSE HARASSMENT ALARM OR DISTRESS ON 02/04/03 (PLEA:GUILTY) PUBLIC ORDER ACT 1986 s.5(1)(a)	CONDITIONAL DISCHARGE 24 MTHS EQ - 03005905M

25.	05/02/07	ENFIELD MAGISTRATES	
1.	OBSTRUCTING POWERS OF SEARCH FOR DRUGS ON 15/07/06 (PLEA:GUILTY) MISUSE OF DRUGS ACT 1971 s.23		CONDITIONAL DISCHARGE 24 MTHS COSTS 50.00
29.	06/03/09	ENFIELD MAGISTRATES	
1.	POSSESS A CONTROLLED DRUG - CLASS B - CANNABIS RESIN ON 19/02/09 (PLEA:GUILTY) MISUSE OF DRUGS ACT 1971 s.5(2)+sch.4		FINE 65.00 - CN0900610376 FORFEITURE AND DESTRUCTION OF CANNABIS RESIN COSTS 40.00

Yours faithfully

Mr Simon Paul Cordell

DOB 26/01/1981

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From: Martin Jenkin <martinjenkin@broadsuredirect.com>
Sent: 03 July 2014 10:51
To: 'Lorraine Cordell'
Subject: REF: 00-COSX14MT06 Open PrintManager Documents
Attachments: sofdec (COSX14MT06).pdf

Please ask simon to sign and return

Regards

Martin Jenkin
DDI 01843 598744

broadsuredirect
INSURANCE INTERMEDIARY

t: 01843 594477
f: 01843 594488

Broadsure Direct - Telephone number: 01843 594477 - Fax Number: 01843 594488

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Policyholder:Mr Simon Cordell
Policy ref:COSX14MT06

STATEMENT OF FACT (v1.02)

Please note that the documents enclosed relate to a "Statement Of Fact" insurance policy. This means that Broadsure Direct have prepared the documentation on your behalf, based on the information provided by you.

It is vitally important that you check all the enclosed documentation to ensure that it is correct and that the policy meets your requirements. Please complete & return either declaration below within seven days.

I have checked the Statement Of Fact and all related documentation that the information is correct and the policy meets my requirements.

Signed _____ Print _____

Date ___/___/___

I UNDERSTAND THAT SHOULD ANY OF THE INFORMATION WITHIN THIS STATEMENT BE INCORRECT, IT IS MY RESPONSIBILTY TO CONTACT BROADSURE DIRECT IMMEDIATELY ON 01843 594477 AND OBTAIN CONFIRMATION THAT THESE AMENDMENTS HAVE BEEN COMPLETED.

Buildings and Contents
Trades and Liabilities
HGV
Vans
Fleets
Motortrade
Imported Cars
Motorcycle
Classic Cars
Sports
Kit Car/Unusual
Military
Travel
Pet

From: Lorraine Cordell <lorraine32@blueyonder.co.uk>
Sent: 10 March 2014 12:43
To: 'GL-HCORNERMCENQ'
Subject: RE: Simon Cordell Errors on Cases.

To Whom It May Concern:

I am writing this email to see if there is any update to the information that I have asked for.

Regards

Simon Cordell

From: GL-HCORNERMCENQ [mailto:gl-hcornermcenq@hmcts.gsi.gov.uk]
Sent: 04 March 2014 15:23
To: 'Lorraine Cordell'
Subject: RE: Simon Cordell Errors on Cases.

Dear Mr Cordell,

Staff are looking for the records at Enfield Magistrates Court this week; however, we will not have them for tomorrow morning. We will endeavour to have as many as possible before Thursday. If there are specific dates you needed particularly, these could be accessed first.

Regards,

Customer Services Unit

Highbury Corner Magistrates Court

Tel: 0207-506 3100

Fax: 0870 739 5768
e-mail: GL-HCORNERMCENQ@hmcts.gsi.gov.uk

I am neither authorised to bind the Ministry of Justice contractually, nor to make representations or other statements which may bind the Ministry of Justice in any way via electronic means.

From: Lorraine Cordell [mailto:lorraine32@blueyonder.co.uk]
Sent: 04 March 2014 15:08
To: GL-HCORNERMCENQ
Subject: RE: Simon Cordell Errors on Cases.

To Whom It May Concern:

I am wondering if there is any update, as I am in Woolwich Crown Court tomorrow and as said I wanted the information before I went to court.

Regards

Simon Cordell

From: Lorraine Cordell [mailto:lorraine32@blueyonder.co.uk]
Sent: 03 March 2014 14:39
To: 'GL-HCORNERMCENQ'
Subject: RE: Simon Cordell Errors on Cases.

To Whom It May Concern:

After you email dated the 21/02/2014 I was thinking that you would be searching for the data from the week of the 24/02/2014 as this is what it said in the email. As I said in my 1st email when asking for the information I have a case that is at Woolwich crown court and I am having problems with my bail due to the records on my PNC, I am due in court maybe tomorrow or this week as my solicitor is putting into court to have a hearing and I wanted to have any errors on the PNC addressed at court.

Regards

Simon Cordell

From: GL-HCORNERMCENQ [mailto:gl-hcornermcenq@hmcts.gsi.gov.uk]
Sent: 03 March 2014 13:48
To: 'Lorraine Cordell'
Subject: RE: Simon Cordell Errors on Cases.

Dear Mr Cordell,

Staff will be searching for the requested Registers from tomorrow. We will contact you as soon as this is done.

Regards,

Customer Services Unit

Highbury Corner Magistrates Court

Tel: 0207-506 3100

Fax: 0870 739 5768
e-mail: GL-HCORNERMCENQ@hmcts.gsi.gov.uk

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From: Lorraine Cordell [mailto:lorraine32@blueyonder.co.uk]
Sent: 03 March 2014 13:22
To: GL-HCORNERMCENQ
Subject: RE: Simon Cordell Errors on Cases.

To Whom It May Concern:

I was wondering if there were any updates as to the data I have asked for so that I can check cases against my PNC file.

Regards

Simon Cordell

From: GL-HCORNERMCENQ [mailto:gl-hcornermcenq@hmcts.gsi.gov.uk]
Sent: 21 February 2014 16:06
To: 'Lorraine Cordell'
Subject: RE: Simon Cordell Errors on Cases.

Dear Mr Cordell,

The records you request are at another court. We will begin searching for them next week when the court is open.

Regards,

Customer Services Unit

Administration Officer

Highbury Corner Magistrates Court

Tel: 0207-506 3100

Fax: 0870 739 5768
e-mail: gl-hcornermcenq@hmcts.gsi.gov.uk

I am neither authorised to bind the Ministry of Justice contractually, nor to make representations or other statements which may bind the Ministry of Justice in any way via electronic means.

From: Lorraine Cordell [mailto:lorraine32@blueyonder.co.uk]
Sent: 20 February 2014 12:29
To: GL-HCORNERMCENQ
Subject: RE: Simon Cordell Errors on Cases.

Hello

I do understand that most of the items listed in my emails are archived due to there date but as I can see errors in the dates of some of the things and I know this as fact I would like all items checked that is listed so that it can be checked against the PNC records I have got the print out from.

Many Thanks

Simon Cordell

From: GL-HCORNERMCENQ [mailto:gl-hcornermcenq@hmcts.gsi.gov.uk]
Sent: 20 February 2014 12:14
To: 'Lorraine Cordell'
Subject: RE: Simon Cordell Errors on Cases.

Dear Mr Cordell,

Further to the conversation between Mrs Cordell and a member of staff yesterday, please specify which dates and offences you wish us to check. Almost all the offences are archived and not immediately accessible using the computer; specific dates and offences would help reduce the delay in providing this information.

Regards,

Customer Services Unit

Administration Office

Highbury Corner Magistrates Court

Tel: 0207-506 3100

Fax: 0870 739 5768
e-mail: GL-HCORNERMCENQ@hmcts.gsi.gov.uk

I am neither authorised to bind the Ministry of Justice contractually, nor to make representations or other statements which may bind the Ministry of Justice in any way via electronic means.

From: Lorraine Cordell [mailto:lorraine32@blueyonder.co.uk]
Sent: 19 February 2014 13:36
To: GL-HCORNERMCENQ
Subject: Re: Simon Cordell Errors on Cases.

Mr. Simon Paul Cordell
109 Burncroft Road
Enfield
Middlesex
EN3 7JQ
18/02/2014

To Whom It May Concern:

I am writing this email as I have an ongoing case at Woolwich Crown Court, and I have noticed some errors in my PNC record which the police printed of at around 25/06/2013.

I would be very grateful if you can pull up the following records so I can check them with the PNC the police printed off for the case that is on going at Woolwich Crown Court, I have been told I will need a Memorandum of conviction or the transcript for the case.

I do know there are some errors on the cases that was heard at Enfield Magistrates and can see them clearly, but due to how far they go back cannot remember some of the cases. I do also know

some are correct but due to some dates being wrong on some of the ones I can see errors in I would like to check all the cases on the PNC that was heard at Enfield Magistrates.

If this can be done as a matter of urgency due to the impact this is having on my life with the case that is on going at Woolwich Crown Court and my bail and other issues.

If the information could be emailed to me I would be grateful as I am next in court on March 2014 and would like this information of any errors so I can show the judge.

Please see below the lists of cases I would like information on.

```
  22/10/12 11:29                          COPY 1    PAGE 3   OF 11
NAME: CORDELL, SIMON PAUL                                  PNCID: 97/99378V
-------------------------------------------------------------------------------
                              CONVICTION(S)
                              -------------

1.    06/08/97         ENFIELD MAGISTRATES

   1.  TAKING MOTOR VEHICLE WITHOUT CONSENT     NO SEPARATE PENALTY
       ON 24/01/97 (PLEA:NOT KNOWN)             COSTS 25.00
       THEFT ACT 1968 s.12(1)                   SUPERVISION ORDER 24 MTHS
   **  OFFENCE COMMITTED ON BAIL  **

   2.  USING VEHICLE WHILE UNINSURED            DISQUALIFICATION FROM
       ON 24/01/97 (PLEA:NOT KNOWN)             DRIVING 12 MTHS
       ROAD TRAFFIC ACT 1988 s.143(2)
   **  OFFENCE COMMITTED ON BAIL  **

   3.  DRIVING OTHERWISE THAN IN ACCORDANCE     DRIVING LICENCE ENDORSED
       WITH A LICENCE                           NO SEPARATE PENALTY
       ON 24/01/97 (PLEA:NOT KNOWN)
       ROAD TRAFFIC ACT 1988 s.87(1)
   **  OFFENCE COMMITTED ON BAIL  **
-------------------------------------------------------------------------------
  2.    12/11/97         ENFIELD MAGISTRATES

     1.  THEFT OF VEHICLE                       COMMUNITY SERVICE ORDER 180
         ON 24/04/97 (PLEA:NOT KNOWN)           HRS
         THEFT ACT 1968 s.1                     COMPENSATION 100.00
     **  OFFENCE COMMITTED ON BAIL  **

     2.  USING VEHICLE WHILE UNINSURED          NO SEPARATE PENALTY
         ON 24/04/97 (PLEA:NOT KNOWN)           DRIVING LICENCE ENDORSED
         ROAD TRAFFIC ACT 1988 s.143(2)
     **  OFFENCE COMMITTED ON BAIL  **

     3.  DRIVING OTHERWISE THAN IN ACCORDANCE   NO SEPARATE PENALTY
         WITH A LICENCE (2 TIC'S)               DRIVING LICENCE ENDORSED
         ON 24/04/97 (PLEA:NOT KNOWN)
         ROAD TRAFFIC ACT 1988 s.87(1)
     **  OFFENCE COMMITTED ON BAIL  **
-------------------------------------------------------------------------------

3.    13/11/97         ENFIELD JUVENILE

   1.  BURGLARY W/I TO STEAL - DWELLING         COMMUNITY SERVICE ORDER 180
       ON 22/05/97 (PLEA:NOT KNOWN)             HRS
       THEFT ACT 1968 s.9(1)(a)                 COMPENSATION 400.00
   **  OFFENCE COMMITTED ON BAIL  **

   2.  BURGLARY AND THEFT - NON-DWELLING        COMMUNITY SERVICE ORDER 180
       ON 11/02/97 - 12/02/97 (PLEA:NOT KNOWN)  HRS
       THEFT ACT 1968 s.9(1)(b)
   **  OFFENCE COMMITTED ON BAIL  **
```

4.	20/05/98	ENFIELD JUVENILE	
1.	USING THREATENING, ABUSIVE OR INSULTING WORDS OR BEHAVIOUR LIKELY TO CAUSE DISTRESS ON 21/09/97 (PLEA:GUILTY) PUBLIC ORDER ACT 1986 s.5(1)(a)		FINE 25.00
5.	20/05/98	ENFIELD MAGISTRATES	
1.	BURGLARY AND THEFT - NON-DWELLING ON 03/01/98 (PLEA:NOT KNOWN) THEFT ACT 1968 s.9(1)(b)		YOUNG OFFENDERS INSTITUTION 6 MTHS AT FELTHAM
6.	20/05/98	ENFIELD MAGISTRATES	
1.	DRIVING WHILST DISQUALIFIED ON 17/09/97 (PLEA:NOT KNOWN) ROAD TRAFFIC ACT 1988 s.103(1)(b)		DISQUALIFICATION FROM DRIVING 3 YRS DRIVING LICENCE ENDORSED
2.	NO INSURANCE ON 17/09/97 (PLEA:NOT KNOWN) ROAD TRAFFIC ACT 1988 s.143(2)		NO SEPARATE PENALTY DRIVING LICENCE ENDORSED
7.	20/05/98	ENFIELD JUVENILE	
1.	DRIVING WHILST DISQUALIFIED ON 03/11/97 (PLEA:NOT KNOWN) ROAD TRAFFIC ACT 1988 s.103(1)(b)		DISQUALIFICATION FROM DRIVING 3 YRS
2.	NO INSURANCE ON 03/11/97 (PLEA:NOT KNOWN) ROAD TRAFFIC ACT 1988 s.143(2)		DRIVING LICENCE ENDORSED NO SEPARATE PENALTY
8.	20/05/98	ENFIELD MAGISTRATES	
1.	DRIVING WHILST DISQUALIFIED ON 04/04/98 (PLEA:NOT KNOWN) ROAD TRAFFIC ACT 1988 s.103(1)(b)		DISQUALIFICATION FROM DRIVING 3 YRS
2.	NO INSURANCE ON 04/04/98 (PLEA:NOT KNOWN) ROAD TRAFFIC ACT 1988 s.143(2)		DRIVING LICENCE ENDORSED NO SEPARATE PENALTY
9.	21/05/98	ENFIELD JUVENILE	
1.	ROBBERY ON 17/01/97 (PLEA:NOT KNOWN) THEFT ACT 1968 s.8		YOUNG OFFENDERS INSTITUTION 6 MTHS
10.	10/06/98	ENFIELD JUVENILE	
1.	COMMON ASSAULT ON 10/01/98 (PLEA:NOT KNOWN) CRIMINAL JUSTICE ACT 1988 s.39		FINE 50.00 COMPENSATION 50.00

13. 26/08/98 ENFIELD MAGISTRATES		
1.	DRIVING WHILST DISQUALIFIED ON 23/02/98 (PLEA:GUILTY) ROAD TRAFFIC ACT 1988 s.103(1)(b)	SUPERVISION ORDER DISQUALIFICATION FROM DRIVING 18 MTHS DRIVING LICENCE ENDORSED
2.	USING VEHICLE WHILE UNINSURED ON 23/02/98 (PLEA:GUILTY) ROAD TRAFFIC ACT 1988 s.143(2)	NO SEPARATE PENALTY DRIVING LICENCE ENDORSED
3.	HANDLING STOLEN GOODS (RECEIVING) ON 23/02/98 (PLEA:GUILTY) THEFT ACT 1968 s.22(1)	SUPERVISION ORDER
4.	DRIVING WHILST DISQUALIFIED ON 23/02/98 (PLEA:GUILTY) ROAD TRAFFIC ACT 1988 s.103(1)(b)	SUPERVISION ORDER DRIVING LICENCE ENDORSED
5.	USING VEHICLE WHILE UNINSURED ON 23/02/98 (PLEA:GUILTY) ROAD TRAFFIC ACT 1988 s.143(2)	NO SEPARATE PENALTY DRIVING LICENCE ENDORSED
14. 04/11/98 ENFIELD MAGISTRATES		
1.	DRIVING WHILST DISQUALIFIED ON 19/10/98 (PLEA:NOT KNOWN) ROAD TRAFFIC ACT 1972 s.99(b)	ATTENDANCE CENTRE 24 HRS DRIVING LICENCE ENDORSED
2.	NO INSURANCE ON 19/10/98 (PLEA:NOT KNOWN) ROAD TRAFFIC ACT 1988 s.143(2)	NO SEPARATE PENALTY DRIVING LICENCE ENDORSED 6 PENALTY POINTS
15. 18/11/98 ENFIELD JUVENILE		
1.	DRIVING WHILST DISQUALIFIED ON 12/11/98 (PLEA:NOT KNOWN) ROAD TRAFFIC ACT 1988 s.103(1)(b) ** OFFENCE COMMITTED ON BAIL **	IMPRISONMENT 5 MTHS
2.	DANGEROUS DRIVING ON 12/11/98 (PLEA:NOT KNOWN) ROAD TRAFFIC ACT 1988 s.2 ** OFFENCE COMMITTED ON BAIL **	IMPRISONMENT 5 MTHS
3.	NO INSURANCE ON 12/11/98 (PLEA:NOT KNOWN) ROAD TRAFFIC ACT 1988 s.143(2) ** OFFENCE COMMITTED ON BAIL **	NO SEPARATE PENALTY
16. 17/06/99 ENFIELD MAGISTRATES		
1.	HANDLING ON 14/04/99 (PLEA:GUILTY) THEFT ACT 1968 s.22	PROBATION ORDER 24 MTHS CURFEW ORDER 3 MTHS 7PM-7AM SATURDAY AND SUNDAY COSTS 40.00
17. 05/06/00 ENFIELD MAGISTRATES		
1.	USE DISORDERLY BEHAVIOUR OR THREATENING/ABUSIVE/INSULTING WORDS LIKELY TO CAUSE HARASSMENT ALARM OR DISTRESS ON 02/02/00 (PLEA:NOT GUILTY) PUBLIC ORDER ACT 1986 s.5(1)(a) ** OFFENCE COMMITTED ON BAIL **	CONDITIONAL DISCHARGE 12 MTHS COSTS 40.00
18. 07/07/00 ENFIELD MAGISTRATES		
1.	DRIVING WHILST DISQUALIFIED ON 22/10/99 (PLEA:GUILTY) ROAD TRAFFIC ACT 1988 s.103(1)(b)	DRIVING LICENCE ENDORSED CURFEW ORDER 3 MTHS AT 23 BYRON TERRACE,HERTFORD RD,LNDN,N9 7DG.8AM-8PM,MON-SUN(INC)
2.	THEFT FROM VEHICLE ON 24/09/99 (PLEA:NOT GUILTY) THEFT ACT 1968 s.1	COMPENSATION 50.00 CURFEW ORDER 3 MTHS AT 23 BYRON TERRACE,HERTFORD RD,LNDN,N9 7DG.8AM-8PM,MON-SUN

19. 05/01/01 ENFIELD MAGISTRATES		
1.	POSSESSING CONTROLLED DRUG - CLASS B - CANNABIS ON 07/12/00 (PLEA:NOT KNOWN) MISUSE OF DRUGS ACT 1971 s.5(2)	CONDITIONAL DISCHARGE 12 MTHS FORFEITURE/CONFISCATION ORDER FOR DRUGS
20. 22/05/01 ENFIELD MAGISTRATES		
1.	ASSAULT A CONSTABLE ON 21/07/00 (PLEA:GUILTY) POLICE ACT 1996 s.89(1)	CURFEW ORDER 4 MTHS COSTS 55.00 COMPENSATION 100.00
2.	USING THREATENING, ABUSIVE, INSULTING WORDS OR BEHAVIOUR W/I TO CAUSE FEAR OR PROVOCATION OF VIOLENCE ON 21/07/00 (PLEA:GUILTY) PUBLIC ORDER ACT 1986 s.4(1)(a)	CURFEW ORDER 4 MTHS
21. 12/08/02 ENFIELD MAGISTRATES		
1.	DESTROY OR DAMAGE PROPERTY (VALUE OF DAMAGE #5000 OR LESS - OFFENCE AGAINST CRIMINAL DAMAGE ACT 1971 ONLY) ON 10/11/01 (PLEA:NOT KNOWN) CRIMINAL DAMAGE ACT 1971 s.1(1)	FINE 200.00 COSTS 200.00 COMPENSATION 80.00
22. 24/04/03 ENFIELD MAGISTRATES		
1.	POSSESSION OF A CLASS B DRUG - CANNABIS RESIN ON 02/11/02 (PLEA:NOT KNOWN) MISUSE OF DRUGS ACT 1971 s.5(2)	NO SEPARATE PENALTY FORFEITURE/CONFISCATION OF CANNABIS
23. 24/04/03 ENFIELD MAGISTRATES		
1.	TAKING MOTOR VEHICLE WITHOUT CONSENT ON 17/06/02 (PLEA:NOT KNOWN) THEFT ACT 1968 s.12(1)	IMPRISONMENT 6 MTHS
2.	USING VEHICLE WHILE UNINSURED ON 17/06/02 (PLEA:NOT KNOWN) ROAD TRAFFIC ACT 1988 s.143(2)	NO SEPARATE PENALTY DISQUALIFICATION FROM DRIVING 12 MTHS VARIED ON APPEAL 25/07/03 DISQUAL REDUCED FROM 12 MONTHS TO 3 MONTHS DRIVING LICENCE ENDORSED
3.	DRIVING WITHOUT REASONABLE CONSIDERATION ON 17/06/02 (PLEA:NOT KNOWN) ROAD TRAFFIC ACT 1988 s.3	NO SEPARATE PENALTY DISQUALIFICATION FROM DRIVING 12 MTHS VARIED ON APPEAL 25/07/03
24/04/03 ENFIELD MAGISTRATES (CONT.) DRIVING WITHOUT REASONABLE+ (CONT.)		REDUCED FROM 12 MONTHS TO 3 MONTHS DRIVING LICENCE ENDORSED
24. 21/08/03 ENFIELD MAGISTRATES		
1.	USE DISORDERLY BEHAVIOUR OR THREATENING/ABUSIVE/INSULTING WORDS LIKELY TO CAUSE HARASSMENT ALARM OR DISTRESS ON 02/04/03 (PLEA:GUILTY) PUBLIC ORDER ACT 1986 s.5(1)(a)	CONDITIONAL DISCHARGE 24 MTHS EQ - 03005905M

25.	05/02/07	ENFIELD MAGISTRATES	
	1.	OBSTRUCTING POWERS OF SEARCH FOR DRUGS ON 15/07/06 (PLEA:GUILTY) MISUSE OF DRUGS ACT 1971 s.23	CONDITIONAL DISCHARGE 24 MTHS COSTS 50.00
29.	06/03/09	ENFIELD MAGISTRATES	
	1.	POSSESS A CONTROLLED DRUG - CLASS B - CANNABIS RESIN ON 19/02/09 (PLEA:GUILTY) MISUSE OF DRUGS ACT 1971 s.5(2)+sch.4	FINE 65.00 - CN0900610376 FORFEITURE AND DESTRUCTION OF CANNABIS RESIN COSTS 40.00

Yours faithfully

Mr Simon Paul Cordell

DOB 26/01/1981

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From: Lorraine Cordell <lorraine32@blueyonder.co.uk>
Sent: 11 March 2014 11:42
To: 'martinjenkin@broadsuredirect.com'
Subject: RE: Simon Cordell DVLA
Attachments: DVLA-CX52JRZ.pdf

Hi Martin

Please see the attached letter from DVLA about CX52JRZ. I got the letter today but they seem to have put my Surname as Cardell and not Cordell so I will be contacting them today by phone.

Regards,

Simon

Driver & Vehicle Licensing Agency

Driver and Vehicle Licensing Agency
Longview Road
Morriston
Swansea
SA6 7JL

Phone: 0300 790 6802
Textphone: 0300 123 1279
Website: **www.gov.uk/vehicle-registration**
Date: 6 March 2014

1336640030_00423
00423_1031_36900

TS ENT SIMON CARDELL
23 BYRON TERRACE
HERTFORD ROAD
LONDON
N9 7DG

Dear Sir/Madam

Vehicle registration number: CX52 JRZ
Make: FORD
Model: TRANSIT 300 MWB TD

Thank you for your recent application for a Registration Certificate (V5C) for the above – mentioned vehicle. We are dealing with your request.

Your V62 application should be processed on 20/03/2014 and a V5C issued to you. Please allow 5 working days from this date before making any enquiries about your application.

If you require any information regarding taxing your vehicle, please refer to the website **www.gov.uk/taxdisc**

Yours sincerely

Dave Morgan
DVLA Central Capture Unit

Find out about DVLA's online services
Go to: www.gov.uk/browse/driving

CUSTOMER SERVICE EXCELLENCE CSE

INVESTORS IN PEOPLE

V62AL
8/13

01233 / 1336640030 / 00423

From: Lorraine Cordell <lorraine32@blueyonder.co.uk>
Sent: 12 March 2014 11:59
To: 'GL-HCORNERMCENQ'
Subject: RE: Simon Cordell Errors on Cases.

To Whom It May Concern:

I am writing this to see if there is any news as to the data I asked for. I was hoping to have got an email yesterday with some information due to the email you sent me on the 10/02/2014 but I did not. I understand that the court is only open Tuesday to Thursday which only give till tomorrow as you are aware I am back in court on the 18/03/2014 which if I do not get anything by tomorrow I will have to go into court then with nothing as the court would be closed. Could you therefore let me know if the data I have asked for will be available by tomorrow?

Regards

Simon Cordell

From: GL-HCORNERMCENQ [mailto:gl-hcornermcenq@hmcts.gsi.gov.uk]
Sent: 10 March 2014 12:59
To: 'Lorraine Cordell'
Subject: RE: Simon Cordell Errors on Cases.

Dear Mr Cordell,

As confirmed to Mrs Cordell last week, a member of staff at Tottenham Magistrates Court will research the Registers listed and copies will be sent, by e-mail, to you as we recover them. The Court opens Tuesday to Thursday: we hope to have at least some of the records for you tomorrow.

Regards,

Customer Services Unit

Highbury Corner Magistrates Court

Tel: 0207-506 3100

Fax: 0870 739 5768
e-mail: GL-HCORNERMCENQ@hmcts.gsi.gov.uk

I am neither authorised to bind the Ministry of Justice contractually, nor to make representations or other statements which may bind the Ministry of Justice in any way via electronic means.

From: Lorraine Cordell [mailto:lorraine32@blueyonder.co.uk]
Sent: 10 March 2014 12:43
To: GL-HCORNERMCENQ
Subject: RE: Simon Cordell Errors on Cases.

To Whom It May Concern:

I am writing this email to see if there is any update to the information that I have asked for.

Regards

Simon Cordell

From: GL-HCORNERMCENQ [mailto:gl-hcornermcenq@hmcts.gsi.gov.uk]
Sent: 04 March 2014 15:23
To: 'Lorraine Cordell'
Subject: RE: Simon Cordell Errors on Cases.

Dear Mr Cordell,

Staff are looking for the records at Enfield Magistrates Court this week; however, we will not have them for tomorrow morning. We will endeavour to have as many as possible before Thursday. If there are specific dates you needed particularly, these could be accessed first.

Regards,

Customer Services Unit

Highbury Corner Magistrates Court

Tel: 0207-506 3100

Fax: 0870 739 5768
e-mail: GL-HCORNERMCENQ@hmcts.gsi.gov.uk

I am neither authorised to bind the Ministry of Justice contractually, nor to make representations or other statements which may bind the Ministry of Justice in any way via electronic means.

From: Lorraine Cordell [mailto:lorraine32@blueyonder.co.uk]
Sent: 04 March 2014 15:08
To: GL-HCORNERMCENQ
Subject: RE: Simon Cordell Errors on Cases.

To Whom It May Concern:

I am wondering if there is any update, as I am in Woolwich Crown Court tomorrow and as said I wanted the information before I went to court.

Regards

Simon Cordell

From: Lorraine Cordell [mailto:lorraine32@blueyonder.co.uk]
Sent: 03 March 2014 14:39
To: 'GL-HCORNERMCENQ'
Subject: RE: Simon Cordell Errors on Cases.

To Whom It May Concern:

After you email dated the 21/02/2014 I was thinking that you would be searching for the data from the week of the 24/02/2014 as this is what it said in the email. As I said in my 1st email when asking for the information I have a case that is at Woolwich crown court and I am having problems with my bail due to the records on my PNC, I am due in court maybe tomorrow or this week as my solicitor is putting into court to have a hearing and I wanted to have any errors on the PNC addressed at court.

Regards

Simon Cordell

From: GL-HCORNERMCENQ [mailto:gl-hcornermcenq@hmcts.gsi.gov.uk]
Sent: 03 March 2014 13:48
To: 'Lorraine Cordell'
Subject: RE: Simon Cordell Errors on Cases.

Dear Mr Cordell,

Staff will be searching for the requested Registers from tomorrow. We will contact you as soon as this is done.

Regards,

Customer Services Unit

Highbury Corner Magistrates Court

Tel: 0207-506 3100

Fax: 0870 739 5768
e-mail: GL-HCORNERMCENQ@hmcts.gsi.gov.uk

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From: Lorraine Cordell [mailto:lorraine32@blueyonder.co.uk]
Sent: 03 March 2014 13:22
To: GL-HCORNERMCENQ
Subject: RE: Simon Cordell Errors on Cases.

To Whom It May Concern:

I was wondering if there were any updates as to the data I have asked for so that I can check cases against my PNC file.

Regards

Simon Cordell

From: GL-HCORNERMCENQ [mailto:gl-hcornermcenq@hmcts.gsi.gov.uk]
Sent: 21 February 2014 16:06
To: 'Lorraine Cordell'
Subject: RE: Simon Cordell Errors on Cases.

Dear Mr Cordell,

The records you request are at another court. We will begin searching for them next week when the court is open.

Regards,

Customer Services Unit

Administration Officer

Highbury Corner Magistrates Court

Tel: 0207-506 3100

Fax: 0870 739 5768
e-mail: gl-hcornermcenq@hmcts.gsi.gov.uk

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From: Lorraine Cordell [mailto:lorraine32@blueyonder.co.uk]
Sent: 20 February 2014 12:29
To: GL-HCORNERMCENQ
Subject: RE: Simon Cordell Errors on Cases.

Hello

I do understand that most of the items listed in my emails are archived due to there date but as I can see errors in the dates of some of the things and I know this as fact I would like all items checked that is listed so that it can be checked against the PNC records I have got the print out from.

Many Thanks

Simon Cordell

From: GL-HCORNERMCENQ [mailto:gl-hcornermcenq@hmcts.gsi.gov.uk]
Sent: 20 February 2014 12:14
To: 'Lorraine Cordell'
Subject: RE: Simon Cordell Errors on Cases.

Dear Mr Cordell,

Further to the conversation between Mrs Cordell and a member of staff yesterday, please specify which dates and offences you wish us to check. Almost all the offences are archived and not immediately accessible using the computer; specific dates and offences would help reduce the delay in providing this information.

Regards,

Customer Services Unit

Administration Office

Highbury Corner Magistrates Court

Tel: 0207-506 3100

Fax: 0870 739 5768
e-mail: GL-HCORNERMCENQ@hmcts.gsi.gov.uk

I am neither authorised to bind the Ministry of Justice contractually, nor to make representations or other statements which may bind the Ministry of Justice in any way via electronic means.

From: Lorraine Cordell [mailto:lorraine32@blueyonder.co.uk]
Sent: 19 February 2014 13:36
To: GL-HCORNERMCENQ
Subject: Re: Simon Cordell Errors on Cases.

Mr. Simon Paul Cordell
109 Burncroft Road
Enfield
Middlesex
EN3 7JQ
18/02/2014

To Whom It May Concern:

I am writing this email as I have an ongoing case at Woolwich Crown Court, and I have noticed some errors in my PNC record which the police printed of at around 25/06/2013.

I would be very grateful if you can pull up the following records so I can check them with the PNC the police printed off for the case that is on going at Woolwich Crown Court, I have been told I will need a Memorandum of conviction or the transcript for the case.

I do know there are some errors on the cases that was heard at Enfield Magistrates and can see them clearly, but due to how far they go back cannot remember some of the cases. I do also know some are correct but due to some dates being wrong on some of the ones I can see errors in I would like to check all the cases on the PNC that was heard at Enfield Magistrates.

If this can be done as a matter of urgency due to the impact this is having on my life with the case that is on going at Woolwich Crown Court and my bail and other issues.

If the information could be emailed to me I would be grateful as I am next in court on March 2014 and would like this information of any errors so I can show the judge.

Please see below the lists of cases I would like information on.

CONVICTION(S)

1. 06/08/97 ENFIELD MAGISTRATES

1. TAKING MOTOR VEHICLE WITHOUT CONSENT — NO SEPARATE PENALTY
ON 24/01/97 (PLEA:NOT KNOWN) — COSTS 25.00
THEFT ACT 1968 s.12(1) — SUPERVISION ORDER 24 MTHS
** OFFENCE COMMITTED ON BAIL **

2. USING VEHICLE WHILE UNINSURED — DISQUALIFICATION FROM
ON 24/01/97 (PLEA:NOT KNOWN) — DRIVING 12 MTHS
ROAD TRAFFIC ACT 1988 s.143(2)
** OFFENCE COMMITTED ON BAIL **

3. DRIVING OTHERWISE THAN IN ACCORDANCE — DRIVING LICENCE ENDORSED
WITH A LICENCE — NO SEPARATE PENALTY
ON 24/01/97 (PLEA:NOT KNOWN)
ROAD TRAFFIC ACT 1988 s.87(1)
** OFFENCE COMMITTED ON BAIL **

2. 12/11/97 ENFIELD MAGISTRATES

1. THEFT OF VEHICLE — COMMUNITY SERVICE ORDER 180
ON 24/04/97 (PLEA:NOT KNOWN) — HRS
THEFT ACT 1968 s.1 — COMPENSATION 100.00
** OFFENCE COMMITTED ON BAIL **

2. USING VEHICLE WHILE UNINSURED — NO SEPARATE PENALTY
ON 24/04/97 (PLEA:NOT KNOWN) — DRIVING LICENCE ENDORSED
ROAD TRAFFIC ACT 1988 s.143(2)
** OFFENCE COMMITTED ON BAIL **

3. DRIVING OTHERWISE THAN IN ACCORDANCE — NO SEPARATE PENALTY
WITH A LICENCE (2 TIC'S) — DRIVING LICENCE ENDORSED
ON 24/04/97 (PLEA:NOT KNOWN)
ROAD TRAFFIC ACT 1988 s.87(1)
** OFFENCE COMMITTED ON BAIL **

3. 13/11/97 ENFIELD JUVENILE

1. BURGLARY W/I TO STEAL - DWELLING — COMMUNITY SERVICE ORDER 180
ON 22/05/97 (PLEA:NOT KNOWN) — HRS
THEFT ACT 1968 s.9(1)(a) — COMPENSATION 400.00
** OFFENCE COMMITTED ON BAIL **

2. BURGLARY AND THEFT - NON-DWELLING — COMMUNITY SERVICE ORDER 180
ON 11/02/97 - 12/02/97 (PLEA:NOT KNOWN) — HRS
THEFT ACT 1968 s.9(1)(b)
** OFFENCE COMMITTED ON BAIL **

4. 20/05/98 ENFIELD JUVENILE

1. USING THREATENING, ABUSIVE OR — FINE 25.00
INSULTING WORDS OR BEHAVIOUR LIKELY TO
CAUSE DISTRESS
ON 21/09/97 (PLEA:GUILTY)
PUBLIC ORDER ACT 1986 s.5(1)(a)

5. 20/05/98 ENFIELD MAGISTRATES

1. BURGLARY AND THEFT - NON-DWELLING — YOUNG OFFENDERS INSTITUTION
ON 03/01/98 (PLEA:NOT KNOWN) — 6 MTHS AT FELTHAM
THEFT ACT 1968 s.9(1)(b)

6. 20/05/98 ENFIELD MAGISTRATES

1.	DRIVING WHILST DISQUALIFIED ON 17/09/97 (PLEA:NOT KNOWN) ROAD TRAFFIC ACT 1988 s.103(1)(b)	DISQUALIFICATION FROM DRIVING 3 YRS DRIVING LICENCE ENDORSED
2.	NO INSURANCE ON 17/09/97 (PLEA:NOT KNOWN) ROAD TRAFFIC ACT 1988 s.143(2)	NO SEPARATE PENALTY DRIVING LICENCE ENDORSED

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7. 20/05/98 ENFIELD JUVENILE

1.	DRIVING WHILST DISQUALIFIED ON 03/11/97 (PLEA:NOT KNOWN) ROAD TRAFFIC ACT 1988 s.103(1)(b)	DISQUALIFICATION FROM DRIVING 3 YRS
2.	NO INSURANCE ON 03/11/97 (PLEA:NOT KNOWN) ROAD TRAFFIC ACT 1988 s.143(2)	DRIVING LICENCE ENDORSED NO SEPARATE PENALTY

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8. 20/05/98 ENFIELD MAGISTRATES

1.	DRIVING WHILST DISQUALIFIED ON 04/04/98 (PLEA:NOT KNOWN) ROAD TRAFFIC ACT 1988 s.103(1)(b)	DISQUALIFICATION FROM DRIVING 3 YRS
2.	NO INSURANCE ON 04/04/98 (PLEA:NOT KNOWN) ROAD TRAFFIC ACT 1988 s.143(2)	DRIVING LICENCE ENDORSED NO SEPARATE PENALTY

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9. 21/05/98 ENFIELD JUVENILE

1.	ROBBERY ON 17/01/97 (PLEA:NOT KNOWN) THEFT ACT 1968 s.8	YOUNG OFFENDERS INSTITUTION 6 MTHS

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10. 10/06/98 ENFIELD JUVENILE

1.	COMMON ASSAULT ON 10/01/98 (PLEA:NOT KNOWN) CRIMINAL JUSTICE ACT 1988 s.39	FINE 50.00 COMPENSATION 50.00

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13. 26/08/98 ENFIELD MAGISTRATES

1.	DRIVING WHILST DISQUALIFIED ON 23/02/98 (PLEA:GUILTY) ROAD TRAFFIC ACT 1988 s.103(1)(b)	SUPERVISION ORDER DISQUALIFICATION FROM DRIVING 18 MTHS DRIVING LICENCE ENDORSED
2.	USING VEHICLE WHILE UNINSURED ON 23/02/98 (PLEA:GUILTY) ROAD TRAFFIC ACT 1988 s.143(2)	NO SEPARATE PENALTY DRIVING LICENCE ENDORSED
3.	HANDLING STOLEN GOODS (RECEIVING) ON 23/02/98 (PLEA:GUILTY) THEFT ACT 1968 s.22(1)	SUPERVISION ORDER
4.	DRIVING WHILST DISQUALIFIED ON 23/02/98 (PLEA:GUILTY) ROAD TRAFFIC ACT 1988 s.103(1)(b)	SUPERVISION ORDER DRIVING LICENCE ENDORSED
5.	USING VEHICLE WHILE UNINSURED ON 23/02/98 (PLEA:GUILTY) ROAD TRAFFIC ACT 1988 s.143(2)	NO SEPARATE PENALTY DRIVING LICENCE ENDORSED

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14. 04/11/98 ENFIELD MAGISTRATES

1.	DRIVING WHILST DISQUALIFIED ON 19/10/98 (PLEA:NOT KNOWN) ROAD TRAFFIC ACT 1972 s.99(b)	ATTENDANCE CENTRE 24 HRS DRIVING LICENCE ENDORSED
2.	NO INSURANCE ON 19/10/98 (PLEA:NOT KNOWN) ROAD TRAFFIC ACT 1988 s.143(2)	NO SEPARATE PENALTY DRIVING LICENCE ENDORSED 6 PENALTY POINTS

15. 18/11/98 ENFIELD JUVENILE

1.	DRIVING WHILST DISQUALIFIED ON 12/11/98 (PLEA:NOT KNOWN) ROAD TRAFFIC ACT 1988 s.103(1)(b)	IMPRISONMENT 5 MTHS
**	OFFENCE COMMITTED ON BAIL **	
2.	DANGEROUS DRIVING ON 12/11/98 (PLEA:NOT KNOWN) ROAD TRAFFIC ACT 1988 s.2	IMPRISONMENT 5 MTHS
**	OFFENCE COMMITTED ON BAIL **	
3.	NO INSURANCE ON 12/11/98 (PLEA:NOT KNOWN) ROAD TRAFFIC ACT 1988 s.143(2)	NO SEPARATE PENALTY
**	OFFENCE COMMITTED ON BAIL **	

16. 17/06/99 ENFIELD MAGISTRATES

1.	HANDLING ON 14/04/99 (PLEA:GUILTY) THEFT ACT 1968 s.22	PROBATION ORDER 24 MTHS CURFEW ORDER 3 MTHS 7PM-7AM SATURDAY AND SUNDAY COSTS 40.00

17. 05/06/00 ENFIELD MAGISTRATES

1.	USE DISORDERLY BEHAVIOUR OR THREATENING/ABUSIVE/INSULTING WORDS LIKELY TO CAUSE HARASSMENT ALARM OR DISTRESS ON 02/02/00 (PLEA:NOT GUILTY) PUBLIC ORDER ACT 1986 s.5(1)(a)	CONDITIONAL DISCHARGE 12 MTHS COSTS 40.00
**	OFFENCE COMMITTED ON BAIL **	

18. 07/07/00 ENFIELD MAGISTRATES

1.	DRIVING WHILST DISQUALIFIED ON 22/10/99 (PLEA:GUILTY) ROAD TRAFFIC ACT 1988 s.103(1)(b)	DRIVING LICENCE ENDORSED CURFEW ORDER 3 MTHS AT 23 BYRON TERRACE,HERTFORD RD,LNDN,N9 7DG.8AM-8PM,MON-SUN(INC)
2.	THEFT FROM VEHICLE ON 24/09/99 (PLEA:NOT GUILTY) THEFT ACT 1968 s.1	COMPENSATION 50.00 CURFEW ORDER 3 MTHS AT 23 BYRON TERRACE,HERTFORD RD,LNDN,N9 7DG.8AM-8PM,MON-SUN

19. 05/01/01 ENFIELD MAGISTRATES

1.	POSSESSING CONTROLLED DRUG - CLASS B - CANNABIS ON 07/12/00 (PLEA:NOT KNOWN) MISUSE OF DRUGS ACT 1971 s.5(2)	CONDITIONAL DISCHARGE 12 MTHS FORFEITURE/CONFISCATION ORDER FOR DRUGS

20. 22/05/01 ENFIELD MAGISTRATES

1.	ASSAULT A CONSTABLE ON 21/07/00 (PLEA:GUILTY) POLICE ACT 1996 s.89(1)	CURFEW ORDER 4 MTHS COSTS 55.00 COMPENSATION 100.00
2.	USING THREATENING, ABUSIVE, INSULTING WORDS OR BEHAVIOUR W/I TO CAUSE FEAR OR PROVOCATION OF VIOLENCE ON 21/07/00 (PLEA:GUILTY) PUBLIC ORDER ACT 1986 s.4(1)(a)	CURFEW ORDER 4 MTHS

21. 12/08/02 ENFIELD MAGISTRATES

1.	DESTROY OR DAMAGE PROPERTY (VALUE OF DAMAGE #5000 OR LESS - OFFENCE AGAINST CRIMINAL DAMAGE ACT 1971 ONLY) ON 10/11/01 (PLEA:NOT KNOWN) CRIMINAL DAMAGE ACT 1971 s.1(1)	FINE 200.00 COSTS 200.00 COMPENSATION 80.00

22.	24/04/03 ENFIELD MAGISTRATES	
1.	POSSESSION OF A CLASS B DRUG - CANNABIS RESIN ON 02/11/02 (PLEA:NOT KNOWN) MISUSE OF DRUGS ACT 1971 s.5(2)	NO SEPARATE PENALTY FORFEITURE/CONFISCATION OF CANNABIS
23.	24/04/03 ENFIELD MAGISTRATES	
1.	TAKING MOTOR VEHICLE WITHOUT CONSENT ON 17/06/02 (PLEA:NOT KNOWN) THEFT ACT 1968 s.12(1)	IMPRISONMENT 6 MTHS
2.	USING VEHICLE WHILE UNINSURED ON 17/06/02 (PLEA:NOT KNOWN) ROAD TRAFFIC ACT 1988 s.143(2)	NO SEPARATE PENALTY DISQUALIFICATION FROM DRIVING 12 MTHS VARIED ON APPEAL 25/07/03 DISQUAL REDUCED FROM 12 MONTHS TO 3 MONTHS DRIVING LICENCE ENDORSED
3.	DRIVING WITHOUT REASONABLE CONSIDERATION ON 17/06/02 (PLEA:NOT KNOWN) ROAD TRAFFIC ACT 1988 s.3	NO SEPARATE PENALTY DISQUALIFICATION FROM DRIVING 12 MTHS VARIED ON APPEAL 25/07/03
	24/04/03 ENFIELD MAGISTRATES (CONT.) DRIVING WITHOUT REASONABLE+ (CONT.)	
		REDUCED FROM 12 MONTHS TO 3 MONTHS DRIVING LICENCE ENDORSED
24.	21/08/03 ENFIELD MAGISTRATES	
1.	USE DISORDERLY BEHAVIOUR OR THREATENING/ABUSIVE/INSULTING WORDS LIKELY TO CAUSE HARASSMENT ALARM OR DISTRESS ON 02/04/03 (PLEA:GUILTY) PUBLIC ORDER ACT 1986 s.5(1)(a)	CONDITIONAL DISCHARGE 24 MTHS EQ - 03005905M
25.	05/02/07 ENFIELD MAGISTRATES	
1.	OBSTRUCTING POWERS OF SEARCH FOR DRUGS ON 15/07/06 (PLEA:GUILTY) MISUSE OF DRUGS ACT 1971 s.23	CONDITIONAL DISCHARGE 24 MTHS COSTS 50.00
29.	06/03/09 ENFIELD MAGISTRATES	
1.	POSSESS A CONTROLLED DRUG - CLASS B - CANNABIS RESIN ON 19/02/09 (PLEA:GUILTY) MISUSE OF DRUGS ACT 1971 s.5(2)+sch.4	FINE 65.00 - CN0900610376 FORFEITURE AND DESTRUCTION OF CANNABIS RESIN COSTS 40.00

Yours faithfully

Mr Simon Paul Cordell

DOB 26/01/1981

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From: Lorraine Cordell <lorraine32@blueyonder.co.uk>
Sent: 13 March 2014 14:10
To: 'gl-hcornermcenq@hmcts.gsi.gov.uk'
Subject: RE: Simon Cordell Errors on Cases.

To Whom It May Concern:

Could you please email them to this address if possible? Or would it please be possible for my mum to attend Enfield Court and pick the data up.

Regards

Simon Cordell

From: GL-HCORNERMCENQ [mailto:gl-hcornermcenq@hmcts.gsi.gov.uk]
Sent: 13 March 2014 13:04
To: 'Lorraine Cordell'
Subject: RE: Simon Cordell Errors on Cases.

Dear Mr Cordell,

A number of the registers have been located and they are being copied now. We will send them by post tomorrow to the address given by you in a previous e-mail:

Mr. Simon Paul Cordell
109 Burncroft Road
Enfield
Middlesex
EN3 7JQ

The age and quality of the register entries is such that scanning and e-mailing is not a viable option.

Regards,

Customer Services Unit

Highbury Corner Magistrates Court

Tel: 0207-506 3100

Fax: 0870 739 5768
e-mail: GL-HCORNERMCENQ@hmcts.gsi.gov.uk

I am neither authorised to bind the Ministry of Justice contractually, nor to make representations or other statements which may bind the Ministry of Justice in any way via electronic means.

From: Lorraine Cordell [mailto:lorraine32@blueyonder.co.uk]
Sent: 13 March 2014 12:27
To: GL-HCORNERMCENQ
Subject: RE: Simon Cordell Errors on Cases.

To Whom It May Concern:

I am sorry to keep emailing you but I still have not had any emails with the data I have asked for. Can you please get back to me with what is going on.

Regards

Simon Cordell

From: GL-HCORNERMCENQ [mailto:gl-hcornermcenq@hmcts.gsi.gov.uk]
Sent: 12 March 2014 12:04
To: 'Lorraine Cordell'
Subject: RE: Simon Cordell Errors on Cases.

Dear Mr Cordell,

Our colleague is searching for the files now: I will send whatever she finds today. She will be continuing to search for files tomorrow also.

Regards,

Customer Services Unit

Highbury Corner Magistrates Court

Tel: 0207-506 3100

Fax: 0870 739 5768
e-mail: GL-HCORNERMCENQ@hmcts.gsi.gov.uk

I am neither authorised to bind the Ministry of Justice contractually, nor to make representations or other statements which may bind the Ministry of Justice in any way via electronic means.

From: Lorraine Cordell [mailto:lorraine32@blueyonder.co.uk]
Sent: 12 March 2014 11:59
To: GL-HCORNERMCENQ
Subject: RE: Simon Cordell Errors on Cases.

To Whom It May Concern:

I am writing this to see if there is any news as to the data I asked for. I was hoping to have got an email yesterday with some information due to the email you sent me on the 10/02/2014 but I did not. I understand that the court is only open Tuesday to Thursday which only give till tomorrow as you are aware I am back in court on the 18/03/2014 which if I do not get anything by tomorrow I will have to go into court then with nothing as the court would be closed. Could you therefore let me know if the data I have asked for will be available by tomorrow?

Regards

Simon Cordell

From: GL-HCORNERMCENQ [mailto:gl-hcornermcenq@hmcts.gsi.gov.uk]
Sent: 10 March 2014 12:59
To: 'Lorraine Cordell'
Subject: RE: Simon Cordell Errors on Cases.

Dear Mr Cordell,

As confirmed to Mrs Cordell last week, a member of staff at Tottenham Magistrates Court will research the Registers listed and copies will be sent, by e-mail, to you as we recover them. The Court opens Tuesday to Thursday: we hope to have at least some of the records for you tomorrow.

Regards,

Customer Services Unit

Highbury Corner Magistrates Court

Tel: 0207-506 3100

Fax: 0870 739 5768
e-mail: GL-HCORNERMCENQ@hmcts.gsi.gov.uk

I am neither authorised to bind the Ministry of Justice contractually, nor to make representations or other statements which may bind the Ministry of Justice in any way via electronic means.

From: Lorraine Cordell [mailto:lorraine32@blueyonder.co.uk]
Sent: 10 March 2014 12:43
To: GL-HCORNERMCENQ
Subject: RE: Simon Cordell Errors on Cases.

To Whom It May Concern:

I am writing this email to see if there is any update to the information that I have asked for.

Regards

Simon Cordell

From: GL-HCORNERMCENQ [mailto:gl-hcornermcenq@hmcts.gsi.gov.uk]
Sent: 04 March 2014 15:23
To: 'Lorraine Cordell'
Subject: RE: Simon Cordell Errors on Cases.

Dear Mr Cordell,

Staff are looking for the records at Enfield Magistrates Court this week; however, we will not have them for tomorrow morning. We will endeavour to have as many as possible before Thursday. If there are specific dates you needed particularly, these could be accessed first.

Regards,

Customer Services Unit

Highbury Corner Magistrates Court

Tel: 0207-506 3100

Fax: 0870 739 5768
e-mail: GL-HCORNERMCENQ@hmcts.gsi.gov.uk

I am neither authorised to bind the Ministry of Justice contractually, nor to make representations or other statements which may bind the Ministry of Justice in any way via electronic means.

From: Lorraine Cordell [mailto:lorraine32@blueyonder.co.uk]
Sent: 04 March 2014 15:08
To: GL-HCORNERMCENQ
Subject: RE: Simon Cordell Errors on Cases.

To Whom It May Concern:

I am wondering if there is any update, as I am in Woolwich Crown Court tomorrow and as said I wanted the information before I went to court.

Regards

Simon Cordell

From: Lorraine Cordell [mailto:lorraine32@blueyonder.co.uk]
Sent: 03 March 2014 14:39
To: 'GL-HCORNERMCENQ'
Subject: RE: Simon Cordell Errors on Cases.

To Whom It May Concern:

After you email dated the 21/02/2014 I was thinking that you would be searching for the data from the week of the 24/02/2014 as this is what it said in the email. As I said in my 1st email when asking for the information I have a case that is at Woolwich crown court and I am having problems with my bail due to the records on my PNC, I am due in court maybe tomorrow or this week as my solicitor is putting into court to have a hearing and I wanted to have any errors on the PNC addressed at court.

Regards

Simon Cordell

From: GL-HCORNERMCENQ [mailto:gl-hcornermcenq@hmcts.gsi.gov.uk]
Sent: 03 March 2014 13:48
To: 'Lorraine Cordell'

Subject: RE: Simon Cordell Errors on Cases.

Dear Mr Cordell,

Staff will be searching for the requested Registers from tomorrow. We will contact you as soon as this is done.

Regards,

Customer Services Unit

Highbury Corner Magistrates Court

Tel: 0207-506 3100

Fax: 0870 739 5768
e-mail: GL-HCORNERMCENQ@hmcts.gsi.gov.uk

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From: Lorraine Cordell [mailto:lorraine32@blueyonder.co.uk]
Sent: 03 March 2014 13:22
To: GL-HCORNERMCENQ
Subject: RE: Simon Cordell Errors on Cases.

To Whom It May Concern:

I was wondering if there were any updates as to the data I have asked for so that I can check cases against my PNC file.

Regards

Simon Cordell

From: GL-HCORNERMCENQ [mailto:gl-hcornermcenq@hmcts.gsi.gov.uk]
Sent: 21 February 2014 16:06
To: 'Lorraine Cordell'
Subject: RE: Simon Cordell Errors on Cases.

Dear Mr Cordell,

The records you request are at another court. We will begin searching for them next week when the court is open.

Regards,

Customer Services Unit

Administration Officer

Highbury Corner Magistrates Court

Tel: 0207-506 3100

Fax: 0870 739 5768
e-mail: gl-hcornermcenq@hmcts.gsi.gov.uk

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From: Lorraine Cordell [mailto:lorraine32@blueyonder.co.uk]
Sent: 20 February 2014 12:29
To: GL-HCORNERMCENQ
Subject: RE: Simon Cordell Errors on Cases.

Hello

I do understand that most of the items listed in my emails are archived due to there date but as I can see errors in the dates of some of the things and I know this as fact I would like all items checked that is listed so that it can be checked against the PNC records I have got the print out from.

Many Thanks

Simon Cordell

From: GL-HCORNERMCENQ [mailto:gl-hcornermcenq@hmcts.gsi.gov.uk]
Sent: 20 February 2014 12:14
To: 'Lorraine Cordell'
Subject: RE: Simon Cordell Errors on Cases.

Dear Mr Cordell,

Further to the conversation between Mrs Cordell and a member of staff yesterday, please specify which dates and offences you wish us to check. Almost all the offences are archived and not immediately accessible using the computer; specific dates and offences would help reduce the delay in providing this information.

Regards,

Customer Services Unit

Administration Office

Highbury Corner Magistrates Court

Tel: 0207-506 3100

Fax: 0870 739 5768
e-mail: GL-HCORNERMCENQ@hmcts.gsi.gov.uk

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bind the Ministry of Justice in any way via electronic means.

From: Lorraine Cordell [mailto:lorraine32@blueyonder.co.uk]
Sent: 19 February 2014 13:36
To: GL-HCORNERMCENQ
Subject: Re: Simon Cordell Errors on Cases.

Mr. Simon Paul Cordell
109 Burncroft Road
Enfield
Middlesex
EN3 7JQ
18/02/2014

To Whom It May Concern:

I am writing this email as I have an ongoing case at Woolwich Crown Court, and I have noticed some errors in my PNC record which the police printed of at around 25/06/2013.

I would be very grateful if you can pull up the following records so I can check them with the PNC the police printed off for the case that is on going at Woolwich Crown Court, I have been told I will need a Memorandum of conviction or the transcript for the case.

I do know there are some errors on the cases that was heard at Enfield Magistrates and can see them clearly, but due to how far they go back cannot remember some of the cases. I do also know some are correct but due to some dates being wrong on some of the ones I can see errors in I would like to check all the cases on the PNC that was heard at Enfield Magistrates.

If this can be done as a matter of urgency due to the impact this is having on my life with the case that is on going at Woolwich Crown Court and my bail and other issues.

If the information could be emailed to me I would be grateful as I am next in court on March 2014 and would like this information of any errors so I can show the judge.

Please see below the lists of cases I would like information on.

CONVICTION(S)

1. 06/08/97 ENFIELD MAGISTRATES

1.	TAKING MOTOR VEHICLE WITHOUT CONSENT ON 24/01/97 (PLEA:NOT KNOWN) THEFT ACT 1968 s.12(1)	NO SEPARATE PENALTY COSTS 25.00 SUPERVISION ORDER 24 MTHS
**	OFFENCE COMMITTED ON BAIL **	
2.	USING VEHICLE WHILE UNINSURED ON 24/01/97 (PLEA:NOT KNOWN) ROAD TRAFFIC ACT 1988 s.143(2)	DISQUALIFICATION FROM DRIVING 12 MTHS
**	OFFENCE COMMITTED ON BAIL **	
3.	DRIVING OTHERWISE THAN IN ACCORDANCE WITH A LICENCE ON 24/01/97 (PLEA:NOT KNOWN) ROAD TRAFFIC ACT 1988 s.87(1)	DRIVING LICENCE ENDORSED NO SEPARATE PENALTY
**	OFFENCE COMMITTED ON BAIL **	

2. 12/11/97 ENFIELD MAGISTRATES

1.	THEFT OF VEHICLE ON 24/04/97 (PLEA:NOT KNOWN) THEFT ACT 1968 s.1	COMMUNITY SERVICE ORDER 180 HRS COMPENSATION 100.00
**	OFFENCE COMMITTED ON BAIL **	
2.	USING VEHICLE WHILE UNINSURED ON 24/04/97 (PLEA:NOT KNOWN) ROAD TRAFFIC ACT 1988 s.143(2)	NO SEPARATE PENALTY DRIVING LICENCE ENDORSED
**	OFFENCE COMMITTED ON BAIL **	
3.	DRIVING OTHERWISE THAN IN ACCORDANCE WITH A LICENCE (2 TIC'S) ON 24/04/97 (PLEA:NOT KNOWN) ROAD TRAFFIC ACT 1988 s.87(1)	NO SEPARATE PENALTY DRIVING LICENCE ENDORSED
**	OFFENCE COMMITTED ON BAIL **	

3. 13/11/97 ENFIELD JUVENILE

1.	BURGLARY W/I TO STEAL - DWELLING ON 22/05/97 (PLEA:NOT KNOWN) THEFT ACT 1968 s.9(1)(a)	COMMUNITY SERVICE ORDER 180 HRS COMPENSATION 400.00
**	OFFENCE COMMITTED ON BAIL **	
2.	BURGLARY AND THEFT - NON-DWELLING ON 11/02/97 - 12/02/97 (PLEA:NOT KNOWN) THEFT ACT 1968 s.9(1)(b)	COMMUNITY SERVICE ORDER 180 HRS
**	OFFENCE COMMITTED ON BAIL **	

4. 20/05/98 ENFIELD JUVENILE

1.	USING THREATENING, ABUSIVE OR INSULTING WORDS OR BEHAVIOUR LIKELY TO CAUSE DISTRESS ON 21/09/97 (PLEA:GUILTY) PUBLIC ORDER ACT 1986 s.5(1)(a)	FINE 25.00

5. 20/05/98 ENFIELD MAGISTRATES

1.	BURGLARY AND THEFT - NON-DWELLING ON 03/01/98 (PLEA:NOT KNOWN) THEFT ACT 1968 s.9(1)(b)	YOUNG OFFENDERS INSTITUTION 6 MTHS AT FELTHAM

6. 20/05/98 ENFIELD MAGISTRATES

1.	DRIVING WHILST DISQUALIFIED ON 17/09/97 (PLEA:NOT KNOWN) ROAD TRAFFIC ACT 1988 s.103(1)(b)	DISQUALIFICATION FROM DRIVING 3 YRS DRIVING LICENCE ENDORSED
2.	NO INSURANCE ON 17/09/97 (PLEA:NOT KNOWN) ROAD TRAFFIC ACT 1988 s.143(2)	NO SEPARATE PENALTY DRIVING LICENCE ENDORSED

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7. 20/05/98 ENFIELD JUVENILE

1.	DRIVING WHILST DISQUALIFIED ON 03/11/97 (PLEA:NOT KNOWN) ROAD TRAFFIC ACT 1988 s.103(1)(b)	DISQUALIFICATION FROM DRIVING 3 YRS
2.	NO INSURANCE ON 03/11/97 (PLEA:NOT KNOWN) ROAD TRAFFIC ACT 1988 s.143(2)	DRIVING LICENCE ENDORSED NO SEPARATE PENALTY

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8. 20/05/98 ENFIELD MAGISTRATES

1.	DRIVING WHILST DISQUALIFIED ON 04/04/98 (PLEA:NOT KNOWN) ROAD TRAFFIC ACT 1988 s.103(1)(b)	DISQUALIFICATION FROM DRIVING 3 YRS
2.	NO INSURANCE ON 04/04/98 (PLEA:NOT KNOWN) ROAD TRAFFIC ACT 1988 s.143(2)	DRIVING LICENCE ENDORSED NO SEPARATE PENALTY

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9. 21/05/98 ENFIELD JUVENILE

1.	ROBBERY ON 17/01/97 (PLEA:NOT KNOWN) THEFT ACT 1968 s.8	YOUNG OFFENDERS INSTITUTION 6 MTHS

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10. 10/06/98 ENFIELD JUVENILE

1.	COMMON ASSAULT ON 10/01/98 (PLEA:NOT KNOWN) CRIMINAL JUSTICE ACT 1988 s.39	FINE 50.00 COMPENSATION 50.00

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13. 26/08/98 ENFIELD MAGISTRATES

1.	DRIVING WHILST DISQUALIFIED ON 23/02/98 (PLEA:GUILTY) ROAD TRAFFIC ACT 1988 s.103(1)(b)	SUPERVISION ORDER DISQUALIFICATION FROM DRIVING 18 MTHS DRIVING LICENCE ENDORSED
2.	USING VEHICLE WHILE UNINSURED ON 23/02/98 (PLEA:GUILTY) ROAD TRAFFIC ACT 1988 s.143(2)	NO SEPARATE PENALTY DRIVING LICENCE ENDORSED
3.	HANDLING STOLEN GOODS (RECEIVING) ON 23/02/98 (PLEA:GUILTY) THEFT ACT 1968 s.22(1)	SUPERVISION ORDER
4.	DRIVING WHILST DISQUALIFIED ON 23/02/98 (PLEA:GUILTY) ROAD TRAFFIC ACT 1988 s.103(1)(b)	SUPERVISION ORDER DRIVING LICENCE ENDORSED
5.	USING VEHICLE WHILE UNINSURED ON 23/02/98 (PLEA:GUILTY) ROAD TRAFFIC ACT 1988 s.143(2)	NO SEPARATE PENALTY DRIVING LICENCE ENDORSED

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14. 04/11/98 ENFIELD MAGISTRATES

1.	DRIVING WHILST DISQUALIFIED ON 19/10/98 (PLEA:NOT KNOWN) ROAD TRAFFIC ACT 1972 s.99(b)	ATTENDANCE CENTRE 24 HRS DRIVING LICENCE ENDORSED
2.	NO INSURANCE ON 19/10/98 (PLEA:NOT KNOWN) ROAD TRAFFIC ACT 1988 s.143(2)	NO SEPARATE PENALTY DRIVING LICENCE ENDORSED 6 PENALTY POINTS

15. 18/11/98 ENFIELD JUVENILE

1.	DRIVING WHILST DISQUALIFIED ON 12/11/98 (PLEA:NOT KNOWN) ROAD TRAFFIC ACT 1988 s.103(1)(b) ** OFFENCE COMMITTED ON BAIL **	IMPRISONMENT 5 MTHS
2.	DANGEROUS DRIVING ON 12/11/98 (PLEA:NOT KNOWN) ROAD TRAFFIC ACT 1988 s.2 ** OFFENCE COMMITTED ON BAIL **	IMPRISONMENT 5 MTHS
3.	NO INSURANCE ON 12/11/98 (PLEA:NOT KNOWN) ROAD TRAFFIC ACT 1988 s.143(2) ** OFFENCE COMMITTED ON BAIL **	NO SEPARATE PENALTY

16. 17/06/99 ENFIELD MAGISTRATES

1.	HANDLING ON 14/04/99 (PLEA:GUILTY) THEFT ACT 1968 s.22	PROBATION ORDER 24 MTHS CURFEW ORDER 3 MTHS 7PM-7AM SATURDAY AND SUNDAY COSTS 40.00

17. 05/06/00 ENFIELD MAGISTRATES

1.	USE DISORDERLY BEHAVIOUR OR THREATENING/ABUSIVE/INSULTING WORDS LIKELY TO CAUSE HARASSMENT ALARM OR DISTRESS ON 02/02/00 (PLEA:NOT GUILTY) PUBLIC ORDER ACT 1986 s.5(1)(a) ** OFFENCE COMMITTED ON BAIL **	CONDITIONAL DISCHARGE 12 MTHS COSTS 40.00

18. 07/07/00 ENFIELD MAGISTRATES

1.	DRIVING WHILST DISQUALIFIED ON 22/10/99 (PLEA:GUILTY) ROAD TRAFFIC ACT 1988 s.103(1)(b)	DRIVING LICENCE ENDORSED CURFEW ORDER 3 MTHS AT 23 BYRON TERRACE,HERTFORD RD,LNDN,N9 7DG.8AM-8PM,MON-SUN(INC)
2.	THEFT FROM VEHICLE ON 24/09/99 (PLEA:NOT GUILTY) THEFT ACT 1968 s.1	COMPENSATION 50.00 CURFEW ORDER 3 MTHS AT 23 BYRON TERRACE,HERTFORD RD,LNDN,N9 7DG.8AM-8PM,MON-SUN

19. 05/01/01 ENFIELD MAGISTRATES

1.	POSSESSING CONTROLLED DRUG - CLASS B - CANNABIS ON 07/12/00 (PLEA:NOT KNOWN) MISUSE OF DRUGS ACT 1971 s.5(2)	CONDITIONAL DISCHARGE 12 MTHS FORFEITURE/CONFISCATION ORDER FOR DRUGS

20. 22/05/01 ENFIELD MAGISTRATES

1.	ASSAULT A CONSTABLE ON 21/07/00 (PLEA:GUILTY) POLICE ACT 1996 s.89(1)	CURFEW ORDER 4 MTHS COSTS 55.00 COMPENSATION 100.00
2.	USING THREATENING, ABUSIVE, INSULTING WORDS OR BEHAVIOUR W/I TO CAUSE FEAR OR PROVOCATION OF VIOLENCE ON 21/07/00 (PLEA:GUILTY) PUBLIC ORDER ACT 1986 s.4(1)(a)	CURFEW ORDER 4 MTHS

21. 12/08/02 ENFIELD MAGISTRATES

1.	DESTROY OR DAMAGE PROPERTY (VALUE OF DAMAGE #5000 OR LESS - OFFENCE AGAINST CRIMINAL DAMAGE ACT 1971 ONLY) ON 10/11/01 (PLEA:NOT KNOWN) CRIMINAL DAMAGE ACT 1971 s.1(1)	FINE 200.00 COSTS 200.00 COMPENSATION 80.00

22.	24/04/03 ENFIELD MAGISTRATES	
1.	POSSESSION OF A CLASS B DRUG - CANNABIS RESIN ON 02/11/02 (PLEA:NOT KNOWN) MISUSE OF DRUGS ACT 1971 s.5(2)	NO SEPARATE PENALTY FORFEITURE/CONFISCATION OF CANNABIS
23.	24/04/03 ENFIELD MAGISTRATES	
1.	TAKING MOTOR VEHICLE WITHOUT CONSENT ON 17/06/02 (PLEA:NOT KNOWN) THEFT ACT 1968 s.12(1)	IMPRISONMENT 6 MTHS
2.	USING VEHICLE WHILE UNINSURED ON 17/06/02 (PLEA:NOT KNOWN) ROAD TRAFFIC ACT 1988 s.143(2)	NO SEPARATE PENALTY DISQUALIFICATION FROM DRIVING 12 MTHS VARIED ON APPEAL 25/07/03 DISQUAL REDUCED FROM 12 MONTHS TO 3 MONTHS DRIVING LICENCE ENDORSED
3.	DRIVING WITHOUT REASONABLE CONSIDERATION ON 17/06/02 (PLEA:NOT KNOWN) ROAD TRAFFIC ACT 1988 s.3	NO SEPARATE PENALTY DISQUALIFICATION FROM DRIVING 12 MTHS VARIED ON APPEAL 25/07/03
	24/04/03 ENFIELD MAGISTRATES (CONT.) DRIVING WITHOUT REASONABLE+ (CONT.)	
		REDUCED FROM 12 MONTHS TO 3 MONTHS DRIVING LICENCE ENDORSED
24.	21/08/03 ENFIELD MAGISTRATES	
1.	USE DISORDERLY BEHAVIOUR OR THREATENING/ABUSIVE/INSULTING WORDS LIKELY TO CAUSE HARASSMENT ALARM OR DISTRESS ON 02/04/03 (PLEA:GUILTY) PUBLIC ORDER ACT 1986 s.5(1)(a)	CONDITIONAL DISCHARGE 24 MTHS EQ - 03005905M
25.	05/02/07 ENFIELD MAGISTRATES	
1.	OBSTRUCTING POWERS OF SEARCH FOR DRUGS ON 15/07/06 (PLEA:GUILTY) MISUSE OF DRUGS ACT 1971 s.23	CONDITIONAL DISCHARGE 24 MTHS COSTS 50.00
29.	06/03/09 ENFIELD MAGISTRATES	
1.	POSSESS A CONTROLLED DRUG - CLASS B - CANNABIS RESIN ON 19/02/09 (PLEA:GUILTY) MISUSE OF DRUGS ACT 1971 s.5(2)+sch.4	FINE 65.00 - CN0900610376 FORFEITURE AND DESTRUCTION OF CANNABIS RESIN COSTS 40.00

Yours faithfully

Mr Simon Paul Cordell

DOB 26/01/1981

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From: Lorraine Cordell <lorraine32@blueyonder.co.uk>
Sent: 13 March 2014 13:12
To: 'GL-HCORNERMCENQ'
Subject: RE: Simon Cordell Errors on Cases.

To Whom It May Concern:

Could you please email them to this address if possible.

Regards

Simon Cordell

From: GL-HCORNERMCENQ [mailto:gl-hcornermcenq@hmcts.gsi.gov.uk]
Sent: 13 March 2014 13:04
To: 'Lorraine Cordell'
Subject: RE: Simon Cordell Errors on Cases.

Dear Mr Cordell,

A number of the registers have been located and they are being copied now. We will send them by post tomorrow to the address given by you in a previous e-mail:

Mr. Simon Paul Cordell
109 Burncroft Road
Enfield
Middlesex
EN3 7JQ

The age and quality of the register entries is such that scanning and e-mailing is not a viable option.

Regards,

Customer Services Unit

Highbury Corner Magistrates Court

Tel: 0207-506 3100

Fax: 0870 739 5768
e-mail: GL-HCORNERMCENQ@hmcts.gsi.gov.uk

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From: Lorraine Cordell [mailto:lorraine32@blueyonder.co.uk]
Sent: 13 March 2014 12:27
To: GL-HCORNERMCENQ
Subject: RE: Simon Cordell Errors on Cases.

To Whom It May Concern:

I am sorry to keep emailing you but I still have not had any emails with the data I have asked for. Can you please get back to me with what is going on.

Regards

Simon Cordell

From: GL-HCORNERMCENQ [mailto:gl-hcornermcenq@hmcts.gsi.gov.uk]
Sent: 12 March 2014 12:04
To: 'Lorraine Cordell'
Subject: RE: Simon Cordell Errors on Cases.

Dear Mr Cordell,

Our colleague is searching for the files now: I will send whatever she finds today. She will be continuing to search for files tomorrow also.

Regards,

Customer Services Unit

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From: Lorraine Cordell [mailto:lorraine32@blueyonder.co.uk]
Sent: 12 March 2014 11:59
To: GL-HCORNERMCENQ
Subject: RE: Simon Cordell Errors on Cases.

To Whom It May Concern:

I am writing this to see if there is any news as to the data I asked for. I was hoping to have got an email yesterday with some information due to the email you sent me on the 10/02/2014 but I did not. I understand that the court is only open Tuesday to Thursday which only give till tomorrow as you are aware I am back in court on the 18/03/2014 which if I do not get anything by tomorrow I will have to go into court then with nothing as the court would be closed. Could you therefore let me know if the data I have asked for will be available by tomorrow?

Regards

Simon Cordell

From: GL-HCORNERMCENQ [mailto:gl-hcornermcenq@hmcts.gsi.gov.uk]
Sent: 10 March 2014 12:59
To: 'Lorraine Cordell'
Subject: RE: Simon Cordell Errors on Cases.

Dear Mr Cordell,

As confirmed to Mrs Cordell last week, a member of staff at Tottenham Magistrates Court will research the Registers listed and copies will be sent, by e-mail, to you as we recover them. The Court opens Tuesday to Thursday: we hope to have at least some of the records for you tomorrow.

Regards,

Customer Services Unit

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e-mail: GL-HCORNERMCENQ@hmcts.gsi.gov.uk

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From: Lorraine Cordell [mailto:lorraine32@blueyonder.co.uk]
Sent: 10 March 2014 12:43
To: GL-HCORNERMCENQ
Subject: RE: Simon Cordell Errors on Cases.

To Whom It May Concern:

I am writing this email to see if there is any update to the information that I have asked for.

Regards

Simon Cordell

From: GL-HCORNERMCENQ [mailto:gl-hcornermcenq@hmcts.gsi.gov.uk]
Sent: 04 March 2014 15:23
To: 'Lorraine Cordell'
Subject: RE: Simon Cordell Errors on Cases.

Dear Mr Cordell,

Staff are looking for the records at Enfield Magistrates Court this week; however, we will not have them for tomorrow morning. We will endeavour to have as many as possible before Thursday. If there are specific dates you needed particularly, these could be accessed first.

Regards,

Customer Services Unit

Highbury Corner Magistrates Court

Tel: 0207-506 3100

Fax: 0870 739 5768
e-mail: GL-HCORNERMCENQ@hmcts.gsi.gov.uk

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From: Lorraine Cordell [mailto:lorraine32@blueyonder.co.uk]
Sent: 04 March 2014 15:08
To: GL-HCORNERMCENQ
Subject: RE: Simon Cordell Errors on Cases.

To Whom It May Concern:

I am wondering if there is any update, as I am in Woolwich Crown Court tomorrow and as said I wanted the information before I went to court.

Regards

Simon Cordell

From: Lorraine Cordell [mailto:lorraine32@blueyonder.co.uk]
Sent: 03 March 2014 14:39
To: 'GL-HCORNERMCENQ'
Subject: RE: Simon Cordell Errors on Cases.

To Whom It May Concern:

After you email dated the 21/02/2014 I was thinking that you would be searching for the data from the week of the 24/02/2014 as this is what it said in the email. As I said in my 1st email when asking for the information I have a case that is at Woolwich crown court and I am having problems with my bail due to the records on my PNC, I am due in court maybe tomorrow or this week as my solicitor is putting into court to have a hearing and I wanted to have any errors on the PNC addressed at court.

Regards

Simon Cordell

From: GL-HCORNERMCENQ [mailto:gl-hcornermcenq@hmcts.gsi.gov.uk]
Sent: 03 March 2014 13:48
To: 'Lorraine Cordell'

Subject: RE: Simon Cordell Errors on Cases.

Dear Mr Cordell,

Staff will be searching for the requested Registers from tomorrow. We will contact you as soon as this is done.

Regards,

Customer Services Unit

Highbury Corner Magistrates Court

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e-mail: GL-HCORNERMCENQ@hmcts.gsi.gov.uk

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From: Lorraine Cordell [mailto:lorraine32@blueyonder.co.uk]
Sent: 03 March 2014 13:22
To: GL-HCORNERMCENQ
Subject: RE: Simon Cordell Errors on Cases.

To Whom It May Concern:

I was wondering if there were any updates as to the data I have asked for so that I can check cases against my PNC file.

Regards

Simon Cordell

From: GL-HCORNERMCENQ [mailto:gl-hcornermcenq@hmcts.gsi.gov.uk]
Sent: 21 February 2014 16:06
To: 'Lorraine Cordell'
Subject: RE: Simon Cordell Errors on Cases.

Dear Mr Cordell,

The records you request are at another court. We will begin searching for them next week when the court is open.

Regards,

Customer Services Unit

Administration Officer

Highbury Corner Magistrates Court

Tel: 0207-506 3100

Fax: 0870 739 5768
e-mail: gl-hcornermcenq@hmcts.gsi.gov.uk

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From: Lorraine Cordell [mailto:lorraine32@blueyonder.co.uk]
Sent: 20 February 2014 12:29
To: GL-HCORNERMCENQ
Subject: RE: Simon Cordell Errors on Cases.

Hello

I do understand that most of the items listed in my emails are archived due to there date but as I can see errors in the dates of some of the things and I know this as fact I would like all items checked that is listed so that it can be checked against the PNC records I have got the print out from.

Many Thanks

Simon Cordell

From: GL-HCORNERMCENQ [mailto:gl-hcornermcenq@hmcts.gsi.gov.uk]
Sent: 20 February 2014 12:14
To: 'Lorraine Cordell'
Subject: RE: Simon Cordell Errors on Cases.

Dear Mr Cordell,

Further to the conversation between Mrs Cordell and a member of staff yesterday, please specify which dates and offences you wish us to check. Almost all the offences are archived and not immediately accessible using the computer; specific dates and offences would help reduce the delay in providing this information.

Regards,

Customer Services Unit

Administration Office

Highbury Corner Magistrates Court

Tel: 0207-506 3100

Fax: 0870 739 5768
e-mail: GL-HCORNERMCENQ@hmcts.gsi.gov.uk

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From: Lorraine Cordell [mailto:lorraine32@blueyonder.co.uk]
Sent: 19 February 2014 13:36
To: GL-HCORNERMCENQ
Subject: Re: Simon Cordell Errors on Cases.

Mr. Simon Paul Cordell
109 Burncroft Road
Enfield
Middlesex
EN3 7JQ
18/02/2014

To Whom It May Concern:

I am writing this email as I have an ongoing case at Woolwich Crown Court, and I have noticed some errors in my PNC record which the police printed of at around 25/06/2013.

I would be very grateful if you can pull up the following records so I can check them with the PNC the police printed off for the case that is on going at Woolwich Crown Court, I have been told I will need a Memorandum of conviction or the transcript for the case.

I do know there are some errors on the cases that was heard at Enfield Magistrates and can see them clearly, but due to how far they go back cannot remember some of the cases. I do also know some are correct but due to some dates being wrong on some of the ones I can see errors in I would like to check all the cases on the PNC that was heard at Enfield Magistrates.

If this can be done as a matter of urgency due to the impact this is having on my life with the case that is on going at Woolwich Crown Court and my bail and other issues.

If the information could be emailed to me I would be grateful as I am next in court on March 2014 and would like this information of any errors so I can show the judge.

Please see below the lists of cases I would like information on.

CONVICTION(S)

1. 06/08/97 ENFIELD MAGISTRATES

1. TAKING MOTOR VEHICLE WITHOUT CONSENT ON 24/01/97 (PLEA:NOT KNOWN) THEFT ACT 1968 s.12(1) ** OFFENCE COMMITTED ON BAIL **	NO SEPARATE PENALTY COSTS 25.00 SUPERVISION ORDER 24 MTHS
2. USING VEHICLE WHILE UNINSURED ON 24/01/97 (PLEA:NOT KNOWN) ROAD TRAFFIC ACT 1988 s.143(2) ** OFFENCE COMMITTED ON BAIL **	DISQUALIFICATION FROM DRIVING 12 MTHS
3. DRIVING OTHERWISE THAN IN ACCORDANCE WITH A LICENCE ON 24/01/97 (PLEA:NOT KNOWN) ROAD TRAFFIC ACT 1988 s.87(1) ** OFFENCE COMMITTED ON BAIL **	DRIVING LICENCE ENDORSED NO SEPARATE PENALTY

2. 12/11/97 ENFIELD MAGISTRATES

1. THEFT OF VEHICLE ON 24/04/97 (PLEA:NOT KNOWN) THEFT ACT 1968 s.1 ** OFFENCE COMMITTED ON BAIL **	COMMUNITY SERVICE ORDER 180 HRS COMPENSATION 100.00
2. USING VEHICLE WHILE UNINSURED ON 24/04/97 (PLEA:NOT KNOWN) ROAD TRAFFIC ACT 1988 s.143(2) ** OFFENCE COMMITTED ON BAIL **	NO SEPARATE PENALTY DRIVING LICENCE ENDORSED
3. DRIVING OTHERWISE THAN IN ACCORDANCE WITH A LICENCE (2 TIC'S) ON 24/04/97 (PLEA:NOT KNOWN) ROAD TRAFFIC ACT 1988 s.87(1) ** OFFENCE COMMITTED ON BAIL **	NO SEPARATE PENALTY DRIVING LICENCE ENDORSED

3. 13/11/97 ENFIELD JUVENILE

1. BURGLARY W/I TO STEAL - DWELLING ON 22/05/97 (PLEA:NOT KNOWN) THEFT ACT 1968 s.9(1)(a) ** OFFENCE COMMITTED ON BAIL **	COMMUNITY SERVICE ORDER 180 HRS COMPENSATION 400.00
2. BURGLARY AND THEFT - NON-DWELLING ON 11/02/97 - 12/02/97 (PLEA:NOT KNOWN) THEFT ACT 1968 s.9(1)(b) ** OFFENCE COMMITTED ON BAIL **	COMMUNITY SERVICE ORDER 180 HRS

4. 20/05/98 ENFIELD JUVENILE

1. USING THREATENING, ABUSIVE OR INSULTING WORDS OR BEHAVIOUR LIKELY TO CAUSE DISTRESS ON 21/09/97 (PLEA:GUILTY) PUBLIC ORDER ACT 1986 s.5(1)(a)	FINE 25.00

5. 20/05/98 ENFIELD MAGISTRATES

1. BURGLARY AND THEFT - NON-DWELLING ON 03/01/98 (PLEA:NOT KNOWN) THEFT ACT 1968 s.9(1)(b)	YOUNG OFFENDERS INSTITUTION 6 MTHS AT FELTHAM

6. 20/05/98 ENFIELD MAGISTRATES

1. DRIVING WHILST DISQUALIFIED ON 17/09/97 (PLEA:NOT KNOWN) ROAD TRAFFIC ACT 1988 s.103(1)(b)	DISQUALIFICATION FROM DRIVING 3 YRS DRIVING LICENCE ENDORSED
2. NO INSURANCE ON 17/09/97 (PLEA:NOT KNOWN) ROAD TRAFFIC ACT 1988 s.143(2)	NO SEPARATE PENALTY DRIVING LICENCE ENDORSED

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7. 20/05/98 ENFIELD JUVENILE

1. DRIVING WHILST DISQUALIFIED ON 03/11/97 (PLEA:NOT KNOWN) ROAD TRAFFIC ACT 1988 s.103(1)(b)	DISQUALIFICATION FROM DRIVING 3 YRS
2. NO INSURANCE ON 03/11/97 (PLEA:NOT KNOWN) ROAD TRAFFIC ACT 1988 s.143(2)	DRIVING LICENCE ENDORSED NO SEPARATE PENALTY

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8. 20/05/98 ENFIELD MAGISTRATES

1. DRIVING WHILST DISQUALIFIED ON 04/04/98 (PLEA:NOT KNOWN) ROAD TRAFFIC ACT 1988 s.103(1)(b)	DISQUALIFICATION FROM DRIVING 3 YRS
2. NO INSURANCE ON 04/04/98 (PLEA:NOT KNOWN) ROAD TRAFFIC ACT 1988 s.143(2)	DRIVING LICENCE ENDORSED NO SEPARATE PENALTY

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9. 21/05/98 ENFIELD JUVENILE

1. ROBBERY ON 17/01/97 (PLEA:NOT KNOWN) THEFT ACT 1968 s.8	YOUNG OFFENDERS INSTITUTION 6 MTHS

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10. 10/06/98 ENFIELD JUVENILE

1. COMMON ASSAULT ON 10/01/98 (PLEA:NOT KNOWN) CRIMINAL JUSTICE ACT 1988 s.39	FINE 50.00 COMPENSATION 50.00

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13. 26/08/98 ENFIELD MAGISTRATES

1. DRIVING WHILST DISQUALIFIED ON 23/02/98 (PLEA:GUILTY) ROAD TRAFFIC ACT 1988 s.103(1)(b)	SUPERVISION ORDER DISQUALIFICATION FROM DRIVING 18 MTHS DRIVING LICENCE ENDORSED
2. USING VEHICLE WHILE UNINSURED ON 23/02/98 (PLEA:GUILTY) ROAD TRAFFIC ACT 1988 s.143(2)	NO SEPARATE PENALTY DRIVING LICENCE ENDORSED
3. HANDLING STOLEN GOODS (RECEIVING) ON 23/02/98 (PLEA:GUILTY) THEFT ACT 1968 s.22(1)	SUPERVISION ORDER
4. DRIVING WHILST DISQUALIFIED ON 23/02/98 (PLEA:GUILTY) ROAD TRAFFIC ACT 1988 s.103(1)(b)	SUPERVISION ORDER DRIVING LICENCE ENDORSED
5. USING VEHICLE WHILE UNINSURED ON 23/02/98 (PLEA:GUILTY) ROAD TRAFFIC ACT 1988 s.143(2)	NO SEPARATE PENALTY DRIVING LICENCE ENDORSED

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14. 04/11/98 ENFIELD MAGISTRATES

1. DRIVING WHILST DISQUALIFIED ON 19/10/98 (PLEA:NOT KNOWN) ROAD TRAFFIC ACT 1972 s.99(b)	ATTENDANCE CENTRE 24 HRS DRIVING LICENCE ENDORSED
2. NO INSURANCE ON 19/10/98 (PLEA:NOT KNOWN) ROAD TRAFFIC ACT 1988 s.143(2)	NO SEPARATE PENALTY DRIVING LICENCE ENDORSED 6 PENALTY POINTS

15.	18/11/98	ENFIELD JUVENILE	
	1.	DRIVING WHILST DISQUALIFIED ON 12/11/98 (PLEA:NOT KNOWN) ROAD TRAFFIC ACT 1988 s.103(1)(b) ** OFFENCE COMMITTED ON BAIL **	IMPRISONMENT 5 MTHS
	2.	DANGEROUS DRIVING ON 12/11/98 (PLEA:NOT KNOWN) ROAD TRAFFIC ACT 1988 s.2 ** OFFENCE COMMITTED ON BAIL **	IMPRISONMENT 5 MTHS
	3.	NO INSURANCE ON 12/11/98 (PLEA:NOT KNOWN) ROAD TRAFFIC ACT 1988 s.143(2) ** OFFENCE COMMITTED ON BAIL **	NO SEPARATE PENALTY
16.	17/06/99	ENFIELD MAGISTRATES	
	1.	HANDLING ON 14/04/99 (PLEA:GUILTY) THEFT ACT 1968 s.22	PROBATION ORDER 24 MTHS CURFEW ORDER 3 MTHS 7PM-7AM SATURDAY AND SUNDAY COSTS 40.00
17.	05/06/00	ENFIELD MAGISTRATES	
	1.	USE DISORDERLY BEHAVIOUR OR THREATENING/ABUSIVE/INSULTING WORDS LIKELY TO CAUSE HARASSMENT ALARM OR DISTRESS ON 02/02/00 (PLEA:NOT GUILTY) PUBLIC ORDER ACT 1986 s.5(1)(a) ** OFFENCE COMMITTED ON BAIL **	CONDITIONAL DISCHARGE 12 MTHS COSTS 40.00
18.	07/07/00	ENFIELD MAGISTRATES	
	1.	DRIVING WHILST DISQUALIFIED ON 22/10/99 (PLEA:GUILTY) ROAD TRAFFIC ACT 1988 s.103(1)(b)	DRIVING LICENCE ENDORSED CURFEW ORDER 3 MTHS AT 23 BYRON TERRACE,HERTFORD RD,LNDN,N9 7DG.8AM-8PM,MON-SUN(INC)
	2.	THEFT FROM VEHICLE ON 24/09/99 (PLEA:NOT GUILTY) THEFT ACT 1968 s.1	COMPENSATION 50.00 CURFEW ORDER 3 MTHS AT 23 BYRON TERRACE,HERTFORD RD,LNDN,N9 7DG.8AM-8PM,MON-SUN
19.	05/01/01	ENFIELD MAGISTRATES	
	1.	POSSESSING CONTROLLED DRUG - CLASS B - CANNABIS ON 07/12/00 (PLEA:NOT KNOWN) MISUSE OF DRUGS ACT 1971 s.5(2)	CONDITIONAL DISCHARGE 12 MTHS FORFEITURE/CONFISCATION ORDER FOR DRUGS
20.	22/05/01	ENFIELD MAGISTRATES	
	1.	ASSAULT A CONSTABLE ON 21/07/00 (PLEA:GUILTY) POLICE ACT 1996 s.89(1)	CURFEW ORDER 4 MTHS COSTS 55.00 COMPENSATION 100.00
	2.	USING THREATENING, ABUSIVE, INSULTING WORDS OR BEHAVIOUR W/I TO CAUSE FEAR OR PROVOCATION OF VIOLENCE ON 21/07/00 (PLEA:GUILTY) PUBLIC ORDER ACT 1986 s.4(1)(a)	CURFEW ORDER 4 MTHS
21.	12/08/02	ENFIELD MAGISTRATES	
	1.	DESTROY OR DAMAGE PROPERTY (VALUE OF DAMAGE #5000 OR LESS - OFFENCE AGAINST CRIMINAL DAMAGE ACT 1971 ONLY) ON 10/11/01 (PLEA:NOT KNOWN) CRIMINAL DAMAGE ACT 1971 s.1(1)	FINE 200.00 COSTS 200.00 COMPENSATION 80.00

22. 24/04/03	ENFIELD MAGISTRATES	
1.	POSSESSION OF A CLASS B DRUG - CANNABIS RESIN ON 02/11/02 (PLEA:NOT KNOWN) MISUSE OF DRUGS ACT 1971 s.5(2)	NO SEPARATE PENALTY FORFEITURE/CONFISCATION OF CANNABIS
23. 24/04/03	ENFIELD MAGISTRATES	
1.	TAKING MOTOR VEHICLE WITHOUT CONSENT ON 17/06/02 (PLEA:NOT KNOWN) THEFT ACT 1968 s.12(1)	IMPRISONMENT 6 MTHS
2.	USING VEHICLE WHILE UNINSURED ON 17/06/02 (PLEA:NOT KNOWN) ROAD TRAFFIC ACT 1988 s.143(2)	NO SEPARATE PENALTY DISQUALIFICATION FROM DRIVING 12 MTHS VARIED ON APPEAL 25/07/03 DISQUAL REDUCED FROM 12 MONTHS TO 3 MONTHS DRIVING LICENCE ENDORSED
3.	DRIVING WITHOUT REASONABLE CONSIDERATION ON 17/06/02 (PLEA:NOT KNOWN) ROAD TRAFFIC ACT 1988 s.3	NO SEPARATE PENALTY DISQUALIFICATION FROM DRIVING 12 MTHS VARIED ON APPEAL 25/07/03
24/04/03 DRIVING WITHOUT REASONABLE+ (CONT.)	ENFIELD MAGISTRATES (CONT.)	
		REDUCED FROM 12 MONTHS TO 3 MONTHS DRIVING LICENCE ENDORSED
24. 21/08/03	ENFIELD MAGISTRATES	
1.	USE DISORDERLY BEHAVIOUR OR THREATENING/ABUSIVE/INSULTING WORDS LIKELY TO CAUSE HARASSMENT ALARM OR DISTRESS ON 02/04/03 (PLEA:GUILTY) PUBLIC ORDER ACT 1986 s.5(1)(a)	CONDITIONAL DISCHARGE 24 MTHS EQ - 03005905M
25. 05/02/07	ENFIELD MAGISTRATES	
1.	OBSTRUCTING POWERS OF SEARCH FOR DRUGS ON 15/07/06 (PLEA:GUILTY) MISUSE OF DRUGS ACT 1971 s.23	CONDITIONAL DISCHARGE 24 MTHS COSTS 50.00
29. 06/03/09	ENFIELD MAGISTRATES	
1.	POSSESS A CONTROLLED DRUG - CLASS B - CANNABIS RESIN ON 19/02/09 (PLEA:GUILTY) MISUSE OF DRUGS ACT 1971 s.5(2)+sch.4	FINE 65.00 - CN0900610376 FORFEITURE AND DESTRUCTION OF CANNABIS RESIN COSTS 40.00

Yours faithfully

Mr Simon Paul Cordell

DOB 26/01/1981

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From: Lorraine Cordell <lorraine32@blueyonder.co.uk>
Sent: 13 March 2014 12:27
To: 'GL-HCORNERMCENQ'
Subject: RE: Simon Cordell Errors on Cases.

To Whom It May Concern:

I am sorry to keep emailing you but I still have not had any emails with the data I have asked for. Can you please get back to me with what is going on.

Regards

Simon Cordell

From: GL-HCORNERMCENQ [mailto:gl-hcornermcenq@hmcts.gsi.gov.uk]
Sent: 12 March 2014 12:04
To: 'Lorraine Cordell'
Subject: RE: Simon Cordell Errors on Cases.

Dear Mr Cordell,

Our colleague is searching for the files now: I will send whatever she finds today. She will be continuing to search for files tomorrow also.

Regards,

Customer Services Unit

Highbury Corner Magistrates Court

Tel: 0207-506 3100

Fax: 0870 739 5768
e-mail: GL-HCORNERMCENQ@hmcts.gsi.gov.uk

I am neither authorised to bind the Ministry of Justice contractually, nor to make representations or other statements which may bind the Ministry of Justice in any way via electronic means.

From: Lorraine Cordell [mailto:lorraine32@blueyonder.co.uk]
Sent: 12 March 2014 11:59
To: GL-HCORNERMCENQ
Subject: RE: Simon Cordell Errors on Cases.

To Whom It May Concern:

I am writing this to see if there is any news as to the data I asked for. I was hoping to have got an email yesterday with some information due to the email you sent me on the 10/02/2014 but I did not. I understand that the court is only open Tuesday to Thursday which only give till tomorrow as you are aware I am back in court on the 18/03/2014 which if I do not get anything by tomorrow I will have to go into court then with nothing as the court would be closed. Could you therefore let me know if the data I have asked for will be available by tomorrow?

Regards

Simon Cordell

From: GL-HCORNERMCENQ [mailto:gl-hcornermcenq@hmcts.gsi.gov.uk]
Sent: 10 March 2014 12:59
To: 'Lorraine Cordell'
Subject: RE: Simon Cordell Errors on Cases.

Dear Mr Cordell,

As confirmed to Mrs Cordell last week, a member of staff at Tottenham Magistrates Court will research the Registers listed and copies will be sent, by e-mail, to you as we recover them. The Court opens Tuesday to Thursday: we hope to have at least some of the records for you tomorrow.

Regards,

Customer Services Unit

Highbury Corner Magistrates Court

Tel: 0207-506 3100

Fax: 0870 739 5768
e-mail: GL-HCORNERMCENQ@hmcts.gsi.gov.uk

I am neither authorised to bind the Ministry of Justice contractually, nor to make representations or other statements which may bind the Ministry of Justice in any way via electronic means.

From: Lorraine Cordell [mailto:lorraine32@blueyonder.co.uk]
Sent: 10 March 2014 12:43
To: GL-HCORNERMCENQ
Subject: RE: Simon Cordell Errors on Cases.

To Whom It May Concern:

I am writing this email to see if there is any update to the information that I have asked for.

Regards

Simon Cordell

From: GL-HCORNERMCENQ [mailto:gl-hcornermcenq@hmcts.gsi.gov.uk]
Sent: 04 March 2014 15:23
To: 'Lorraine Cordell'
Subject: RE: Simon Cordell Errors on Cases.

Dear Mr Cordell,

Staff are looking for the records at Enfield Magistrates Court this week; however, we will not have them for tomorrow morning. We will endeavour to have as many as possible before Thursday. If there are specific dates you needed particularly, these could be accessed first.

Regards,

Customer Services Unit

Highbury Corner Magistrates Court

Tel: 0207-506 3100

Fax: 0870 739 5768
e-mail: GL-HCORNERMCENQ@hmcts.gsi.gov.uk

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From: Lorraine Cordell [mailto:lorraine32@blueyonder.co.uk]
Sent: 04 March 2014 15:08
To: GL-HCORNERMCENQ
Subject: RE: Simon Cordell Errors on Cases.

To Whom It May Concern:

I am wondering if there is any update, as I am in Woolwich Crown Court tomorrow and as said I wanted the information before I went to court.

Regards

Simon Cordell

From: Lorraine Cordell [mailto:lorraine32@blueyonder.co.uk]
Sent: 03 March 2014 14:39
To: 'GL-HCORNERMCENQ'
Subject: RE: Simon Cordell Errors on Cases.

To Whom It May Concern:

After you email dated the 21/02/2014 I was thinking that you would be searching for the data from the week of the 24/02/2014 as this is what it said in the email. As I said in my 1st email when asking for the information I have a case that is at Woolwich crown court and I am having problems with my bail due to the records on my PNC, I am due in court maybe tomorrow or this week as my solicitor is putting into court to have a hearing and I wanted to have any errors on the PNC addressed at court.

Regards

Simon Cordell

From: GL-HCORNERMCENQ [mailto:gl-hcornermcenq@hmcts.gsi.gov.uk]
Sent: 03 March 2014 13:48

To: 'Lorraine Cordell'
Subject: RE: Simon Cordell Errors on Cases.

Dear Mr Cordell,

Staff will be searching for the requested Registers from tomorrow. We will contact you as soon as this is done.

Regards,

Customer Services Unit

Highbury Corner Magistrates Court

Tel: 0207-506 3100

Fax: 0870 739 5768
e-mail: GL-HCORNERMCENQ@hmcts.gsi.gov.uk

I am neither authorised to bind the Ministry of Justice contractually, nor to make representations or other statements which may bind the Ministry of Justice in any way via electronic means.

From: Lorraine Cordell [mailto:lorraine32@blueyonder.co.uk]
Sent: 03 March 2014 13:22
To: GL-HCORNERMCENQ
Subject: RE: Simon Cordell Errors on Cases.

To Whom It May Concern:

I was wondering if there were any updates as to the data I have asked for so that I can check cases against my PNC file.

Regards

Simon Cordell

From: GL-HCORNERMCENQ [mailto:gl-hcornermcenq@hmcts.gsi.gov.uk]
Sent: 21 February 2014 16:06
To: 'Lorraine Cordell'
Subject: RE: Simon Cordell Errors on Cases.

Dear Mr Cordell,

The records you request are at another court. We will begin searching for them next week when the court is open.

Regards,

Customer Services Unit

Administration Officer

Highbury Corner Magistrates Court

Tel: 0207-506 3100

Fax: 0870 739 5768
e-mail: gl-hcornermcenq@hmcts.gsi.gov.uk

I am neither authorised to bind the Ministry of Justice contractually, nor to make representations or other statements which may bind the Ministry of Justice in any way via electronic means.

From: Lorraine Cordell [mailto:lorraine32@blueyonder.co.uk]
Sent: 20 February 2014 12:29
To: GL-HCORNERMCENQ
Subject: RE: Simon Cordell Errors on Cases.

Hello

I do understand that most of the items listed in my emails are archived due to there date but as I can see errors in the dates of some of the things and I know this as fact I would like all items checked that is listed so that it can be checked against the PNC records I have got the print out from.

Many Thanks

Simon Cordell

From: GL-HCORNERMCENQ [mailto:gl-hcornermcenq@hmcts.gsi.gov.uk]
Sent: 20 February 2014 12:14
To: 'Lorraine Cordell'
Subject: RE: Simon Cordell Errors on Cases.

Dear Mr Cordell,

Further to the conversation between Mrs Cordell and a member of staff yesterday, please specify which dates and offences you wish us to check. Almost all the offences are archived and not immediately accessible using the computer; specific dates and offences would help reduce the delay in providing this information.

Regards,

Customer Services Unit

Administration Office

Highbury Corner Magistrates Court

Tel: 0207-506 3100

Fax: 0870 739 5768
e-mail: GL-HCORNERMCENQ@hmcts.gsi.gov.uk

I am neither authorised to bind the Ministry of Justice contractually, nor to make representations or other statements which may bind the Ministry of Justice in any way via electronic means.

From: Lorraine Cordell [mailto:lorraine32@blueyonder.co.uk]
Sent: 19 February 2014 13:36
To: GL-HCORNERMCENQ
Subject: Re: Simon Cordell Errors on Cases.

Mr. Simon Paul Cordell
109 Burncroft Road
Enfield
Middlesex
EN3 7JQ
18/02/2014

To Whom It May Concern:

I am writing this email as I have an ongoing case at Woolwich Crown Court, and I have noticed some errors in my PNC record which the police printed of at around 25/06/2013.

I would be very grateful if you can pull up the following records so I can check them with the PNC the police printed off for the case that is on going at Woolwich Crown Court, I have been told I will need a Memorandum of conviction or the transcript for the case.

I do know there are some errors on the cases that was heard at Enfield Magistrates and can see them clearly, but due to how far they go back cannot remember some of the cases. I do also know some are correct but due to some dates being wrong on some of the ones I can see errors in I would like to check all the cases on the PNC that was heard at Enfield Magistrates.

If this can be done as a matter of urgency due to the impact this is having on my life with the case that is on going at Woolwich Crown Court and my bail and other issues.

If the information could be emailed to me I would be grateful as I am next in court on March 2014 and would like this information of any errors so I can show the judge.

Please see below the lists of cases I would like information on.

CONVICTION(S)

1. 06/08/97 ENFIELD MAGISTRATES

1.	TAKING MOTOR VEHICLE WITHOUT CONSENT ON 24/01/97 (PLEA:NOT KNOWN) THEFT ACT 1968 s.12(1)	NO SEPARATE PENALTY COSTS 25.00 SUPERVISION ORDER 24 MTHS
**	OFFENCE COMMITTED ON BAIL **	
2.	USING VEHICLE WHILE UNINSURED ON 24/01/97 (PLEA:NOT KNOWN) ROAD TRAFFIC ACT 1988 s.143(2)	DISQUALIFICATION FROM DRIVING 12 MTHS
**	OFFENCE COMMITTED ON BAIL **	
3.	DRIVING OTHERWISE THAN IN ACCORDANCE WITH A LICENCE ON 24/01/97 (PLEA:NOT KNOWN) ROAD TRAFFIC ACT 1988 s.87(1)	DRIVING LICENCE ENDORSED NO SEPARATE PENALTY
**	OFFENCE COMMITTED ON BAIL **	

2. 12/11/97 ENFIELD MAGISTRATES

1.	THEFT OF VEHICLE ON 24/04/97 (PLEA:NOT KNOWN) THEFT ACT 1968 s.1	COMMUNITY SERVICE ORDER 180 HRS COMPENSATION 100.00
**	OFFENCE COMMITTED ON BAIL **	
2.	USING VEHICLE WHILE UNINSURED ON 24/04/97 (PLEA:NOT KNOWN) ROAD TRAFFIC ACT 1988 s.143(2)	NO SEPARATE PENALTY DRIVING LICENCE ENDORSED
**	OFFENCE COMMITTED ON BAIL **	
3.	DRIVING OTHERWISE THAN IN ACCORDANCE WITH A LICENCE (2 TIC'S) ON 24/04/97 (PLEA:NOT KNOWN) ROAD TRAFFIC ACT 1988 s.87(1)	NO SEPARATE PENALTY DRIVING LICENCE ENDORSED
**	OFFENCE COMMITTED ON BAIL **	

3. 13/11/97 ENFIELD JUVENILE

1.	BURGLARY W/I TO STEAL - DWELLING ON 22/05/97 (PLEA:NOT KNOWN) THEFT ACT 1968 s.9(1)(a)	COMMUNITY SERVICE ORDER 180 HRS COMPENSATION 400.00
**	OFFENCE COMMITTED ON BAIL **	
2.	BURGLARY AND THEFT - NON-DWELLING ON 11/02/97 - 12/02/97 (PLEA:NOT KNOWN) THEFT ACT 1968 s.9(1)(b)	COMMUNITY SERVICE ORDER 180 HRS
**	OFFENCE COMMITTED ON BAIL **	

4. 20/05/98 ENFIELD JUVENILE

1.	USING THREATENING, ABUSIVE OR INSULTING WORDS OR BEHAVIOUR LIKELY TO CAUSE DISTRESS ON 21/09/97 (PLEA:GUILTY) PUBLIC ORDER ACT 1986 s.5(1)(a)	FINE 25.00

5. 20/05/98 ENFIELD MAGISTRATES

1.	BURGLARY AND THEFT - NON-DWELLING ON 03/01/98 (PLEA:NOT KNOWN) THEFT ACT 1968 s.9(1)(b)	YOUNG OFFENDERS INSTITUTION 6 MTHS AT FELTHAM

6. 20/05/98 ENFIELD MAGISTRATES

1. DRIVING WHILST DISQUALIFIED ON 17/09/97 (PLEA:NOT KNOWN) ROAD TRAFFIC ACT 1988 s.103(1)(b)	DISQUALIFICATION FROM DRIVING 3 YRS DRIVING LICENCE ENDORSED
2. NO INSURANCE ON 17/09/97 (PLEA:NOT KNOWN) ROAD TRAFFIC ACT 1988 s.143(2)	NO SEPARATE PENALTY DRIVING LICENCE ENDORSED

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7. 20/05/98 ENFIELD JUVENILE

1. DRIVING WHILST DISQUALIFIED ON 03/11/97 (PLEA:NOT KNOWN) ROAD TRAFFIC ACT 1988 s.103(1)(b)	DISQUALIFICATION FROM DRIVING 3 YRS
2. NO INSURANCE ON 03/11/97 (PLEA:NOT KNOWN) ROAD TRAFFIC ACT 1988 s.143(2)	DRIVING LICENCE ENDORSED NO SEPARATE PENALTY

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8. 20/05/98 ENFIELD MAGISTRATES

1. DRIVING WHILST DISQUALIFIED ON 04/04/98 (PLEA:NOT KNOWN) ROAD TRAFFIC ACT 1988 s.103(1)(b)	DISQUALIFICATION FROM DRIVING 3 YRS
2. NO INSURANCE ON 04/04/98 (PLEA:NOT KNOWN) ROAD TRAFFIC ACT 1988 s.143(2)	DRIVING LICENCE ENDORSED NO SEPARATE PENALTY

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9. 21/05/98 ENFIELD JUVENILE

1. ROBBERY ON 17/01/97 (PLEA:NOT KNOWN) THEFT ACT 1968 s.8	YOUNG OFFENDERS INSTITUTION 6 MTHS

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10. 10/06/98 ENFIELD JUVENILE

1. COMMON ASSAULT ON 10/01/98 (PLEA:NOT KNOWN) CRIMINAL JUSTICE ACT 1988 s.39	FINE 50.00 COMPENSATION 50.00

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13. 26/08/98 ENFIELD MAGISTRATES

1. DRIVING WHILST DISQUALIFIED ON 23/02/98 (PLEA:GUILTY) ROAD TRAFFIC ACT 1988 s.103(1)(b)	SUPERVISION ORDER DISQUALIFICATION FROM DRIVING 18 MTHS DRIVING LICENCE ENDORSED
2. USING VEHICLE WHILE UNINSURED ON 23/02/98 (PLEA:GUILTY) ROAD TRAFFIC ACT 1988 s.143(2)	NO SEPARATE PENALTY DRIVING LICENCE ENDORSED
3. HANDLING STOLEN GOODS (RECEIVING) ON 23/02/98 (PLEA:GUILTY) THEFT ACT 1968 s.22(1)	SUPERVISION ORDER
4. DRIVING WHILST DISQUALIFIED ON 23/02/98 (PLEA:GUILTY) ROAD TRAFFIC ACT 1988 s.103(1)(b)	SUPERVISION ORDER DRIVING LICENCE ENDORSED
5. USING VEHICLE WHILE UNINSURED ON 23/02/98 (PLEA:GUILTY) ROAD TRAFFIC ACT 1988 s.143(2)	NO SEPARATE PENALTY DRIVING LICENCE ENDORSED

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14. 04/11/98 ENFIELD MAGISTRATES

1. DRIVING WHILST DISQUALIFIED ON 19/10/98 (PLEA:NOT KNOWN) ROAD TRAFFIC ACT 1972 s.99(b)	ATTENDANCE CENTRE 24 HRS DRIVING LICENCE ENDORSED
2. NO INSURANCE ON 19/10/98 (PLEA:NOT KNOWN) ROAD TRAFFIC ACT 1988 s.143(2)	NO SEPARATE PENALTY DRIVING LICENCE ENDORSED 6 PENALTY POINTS

15.	18/11/98	ENFIELD JUVENILE	
	1.	DRIVING WHILST DISQUALIFIED ON 12/11/98 (PLEA:NOT KNOWN) ROAD TRAFFIC ACT 1988 s.103(1)(b) ** OFFENCE COMMITTED ON BAIL **	IMPRISONMENT 5 MTHS
	2.	DANGEROUS DRIVING ON 12/11/98 (PLEA:NOT KNOWN) ROAD TRAFFIC ACT 1988 s.2 ** OFFENCE COMMITTED ON BAIL **	IMPRISONMENT 5 MTHS
	3.	NO INSURANCE ON 12/11/98 (PLEA:NOT KNOWN) ROAD TRAFFIC ACT 1988 s.143(2) ** OFFENCE COMMITTED ON BAIL **	NO SEPARATE PENALTY
16.	17/06/99	ENFIELD MAGISTRATES	
	1.	HANDLING ON 14/04/99 (PLEA:GUILTY) THEFT ACT 1968 s.22	PROBATION ORDER 24 MTHS CURFEW ORDER 3 MTHS 7PM-7AM SATURDAY AND SUNDAY COSTS 40.00
17.	05/06/00	ENFIELD MAGISTRATES	
	1.	USE DISORDERLY BEHAVIOUR OR THREATENING/ABUSIVE/INSULTING WORDS LIKELY TO CAUSE HARASSMENT ALARM OR DISTRESS ON 02/02/00 (PLEA:NOT GUILTY) PUBLIC ORDER ACT 1986 s.5(1)(a) ** OFFENCE COMMITTED ON BAIL **	CONDITIONAL DISCHARGE 12 MTHS COSTS 40.00
18.	07/07/00	ENFIELD MAGISTRATES	
	1.	DRIVING WHILST DISQUALIFIED ON 22/10/99 (PLEA:GUILTY) ROAD TRAFFIC ACT 1988 s.103(1)(b)	DRIVING LICENCE ENDORSED CURFEW ORDER 3 MTHS AT 23 BYRON TERRACE,HERTFORD RD,LNDN,N9 7DG.8AM-8PM,MON-SUN(INC)
	2.	THEFT FROM VEHICLE ON 24/09/99 (PLEA:NOT GUILTY) THEFT ACT 1968 s.1	COMPENSATION 50.00 CURFEW ORDER 3 MTHS AT 23 BYRON TERRACE,HERTFORD RD,LNDN,N9 7DG.8AM-8PM,MON-SUN
19.	05/01/01	ENFIELD MAGISTRATES	
	1.	POSSESSING CONTROLLED DRUG - CLASS B - CANNABIS ON 07/12/00 (PLEA:NOT KNOWN) MISUSE OF DRUGS ACT 1971 s.5(2)	CONDITIONAL DISCHARGE 12 MTHS FORFEITURE/CONFISCATION ORDER FOR DRUGS
20.	22/05/01	ENFIELD MAGISTRATES	
	1.	ASSAULT A CONSTABLE ON 21/07/00 (PLEA:GUILTY) POLICE ACT 1996 s.89(1)	CURFEW ORDER 4 MTHS COSTS 55.00 COMPENSATION 100.00
	2.	USING THREATENING, ABUSIVE, INSULTING WORDS OR BEHAVIOUR W/I TO CAUSE FEAR OR PROVOCATION OF VIOLENCE ON 21/07/00 (PLEA:GUILTY) PUBLIC ORDER ACT 1986 s.4(1)(a)	CURFEW ORDER 4 MTHS
21.	12/08/02	ENFIELD MAGISTRATES	
	1.	DESTROY OR DAMAGE PROPERTY (VALUE OF DAMAGE #5000 OR LESS - OFFENCE AGAINST CRIMINAL DAMAGE ACT 1971 ONLY) ON 10/11/01 (PLEA:NOT KNOWN) CRIMINAL DAMAGE ACT 1971 s.1(1)	FINE 200.00 COSTS 200.00 COMPENSATION 80.00

22. 24/04/03	ENFIELD MAGISTRATES	
1.	POSSESSION OF A CLASS B DRUG - CANNABIS RESIN ON 02/11/02 (PLEA:NOT KNOWN) MISUSE OF DRUGS ACT 1971 s.5(2)	NO SEPARATE PENALTY FORFEITURE/CONFISCATION OF CANNABIS
23. 24/04/03	ENFIELD MAGISTRATES	
1.	TAKING MOTOR VEHICLE WITHOUT CONSENT ON 17/06/02 (PLEA:NOT KNOWN) THEFT ACT 1968 s.12(1)	IMPRISONMENT 6 MTHS
2.	USING VEHICLE WHILE UNINSURED ON 17/06/02 (PLEA:NOT KNOWN) ROAD TRAFFIC ACT 1988 s.143(2)	NO SEPARATE PENALTY DISQUALIFICATION FROM DRIVING 12 MTHS VARIED ON APPEAL 25/07/03 DISQUAL REDUCED FROM 12 MONTHS TO 3 MONTHS DRIVING LICENCE ENDORSED
3.	DRIVING WITHOUT REASONABLE CONSIDERATION ON 17/06/02 (PLEA:NOT KNOWN) ROAD TRAFFIC ACT 1988 s.3	NO SEPARATE PENALTY DISQUALIFICATION FROM DRIVING 12 MTHS VARIED ON APPEAL 25/07/03
24/04/03 DRIVING WITHOUT REASONABLE+ (CONT.)	ENFIELD MAGISTRATES (CONT.)	
		REDUCED FROM 12 MONTHS TO 3 MONTHS DRIVING LICENCE ENDORSED
24. 21/08/03	ENFIELD MAGISTRATES	
1.	USE DISORDERLY BEHAVIOUR OR THREATENING/ABUSIVE/INSULTING WORDS LIKELY TO CAUSE HARASSMENT ALARM OR DISTRESS ON 02/04/03 (PLEA:GUILTY) PUBLIC ORDER ACT 1986 s.5(1)(a)	CONDITIONAL DISCHARGE 24 MTHS EQ - 03005905M
25. 05/02/07	ENFIELD MAGISTRATES	
1.	OBSTRUCTING POWERS OF SEARCH FOR DRUGS ON 15/07/06 (PLEA:GUILTY) MISUSE OF DRUGS ACT 1971 s.23	CONDITIONAL DISCHARGE 24 MTHS COSTS 50.00
29. 06/03/09	ENFIELD MAGISTRATES	
1.	POSSESS A CONTROLLED DRUG - CLASS B - CANNABIS RESIN ON 19/02/09 (PLEA:GUILTY) MISUSE OF DRUGS ACT 1971 s.5(2)+sch.4	FINE 65.00 - CN0900610376 FORFEITURE AND DESTRUCTION OF CANNABIS RESIN COSTS 40.00

Yours faithfully

Mr Simon Paul Cordell

DOB 26/01/1981

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From: Lorraine Cordell <lorraine32@blueyonder.co.uk>
Sent: 25 March 2014 11:40
To: 'Martin Jenkin'
Subject: RE: Simon Cordell Logbook
Attachments: CX52JRZ-logbook-full.pdf

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

RE: Simon Cordell Logbook->CX52JRZ-logbook-full.pdf

Registration number

CX52 JRZ

V5C
BZ 8605168
10/13

THIS DOCUMENT IS NOT PROOF OF OWNERSHIP.
It shows who is responsible for registering and taxing the vehicle.

Driver & Vehicle Licensing Agency

UNITED KINGDOM UK REGISTRATION CERTIFICATE

European Community

свидетелство за регистрация
Permiso de circulación
Osvědčení o registraci
Registreringsattest
Zulassungsbescheinigung
Registreerimistunnistus
Άδεια κυκλοφορίας / Πιστοποιητικό Εγγραφής
Certificat d'immatriculation
Teastas Cláraithe
Carta di circolazione
Reģistrācijas apliecība
Registracijos liudijimas
Forgalmi engedély
Ċertifikat ta' Reġistrazzjoni
Kentekenbewijs
Dowód Rejestracyjny
Certificado de matrícula
Certificat de înmatriculare
Osvedčenie o evidencii
Prometno dovoljenje
Rekisteröintitodistus
Registreringsbeviset

1. Registered keeper

1343258630_03501_36900

TS ENT
SIMON CARDELL
23 BYRON TERRACE
HERTFORD ROAD
LONDON
N9 7DG

You must make sure that the name and address printed here is correct. If it is not, see section 12.

Document reference number
4065 583 0089

Thinking of buying this vehicle?
Buyer beware...
Do you know how to avoid being tricked into buying a stolen vehicle?
For tips and advice go to
www.gov.uk/checks-when-buying-a-used-car

2. The previous registered keeper

[Z.1] ADAM HARRIS, FLAT 10, 91-93A KINGSLAND HIGH STREET, LONDON, E8 2PB.

[Z.2] ACQUIRED VEHICLE ON 06 01 2012

[Z] NO. OF FORMER KEEPERS 3

3. Special notes (these notes cannot be removed)

1. DECLARED NEW AT FIRST REGISTRATION.

UK Registration Certificate

Official use only 1

4. Vehicle details

A	Registration number	CX52 JRZ 2
[A.1]	Validation character	Q 3
B	Date of first registration	09 09 2002
[B.1]	Date of first registration in the UK	09 09 2002
D.1	Make	FORD
D.2	Type	
	Variant	
	Version	
D.3	Model	TRANSIT 300 MWB TD
D.5	Body type	PANEL VAN
[X]	Taxation class	LIGHT GOODS VEHICLE
[D.6]	Suspension Type	
[Y]	Revenue weight	2950 KG GROSS
P.1	Cylinder capacity (cc)	1998 CC
V.7	CO_2 (g/km)	
P.3	Type of fuel	HEAVY OIL
S.1	Number of seats, including driver	
S.2	Number of standing places (where appropriate)	
[D.4]	Wheelplan	2-AXLE-RIGID BODY
J	Vehicle category	N1
K	Type approval number	022P114T
P.2	Max. net power (kW)	
E	VIN/Chassis/Frame No.	WF0VXXBDFV2U40317
P.5	Engine number	2U40317
F.1	Max. permissible mass (exc. m/c)	
G	Mass in service	
Q	Power/Weight ratio (kW/kg) (only for motorcycles)	
R	Colour	WHITE
O	**Technical permissible maximum towable mass of the trailer:**	
O.1	braked (kg)	
O.2	unbraked (kg)	
U	**Sound level:**	
U.1	stationary (dB(A))	
U.2	engine speed (min-1)	
U.3	drive-by (dB(A))	
V	**Exhaust Emissions:**	
V.1	CO (g/km or g/kWh)	
V.2	HC (g/km or g/kWh)	
V.3	NOx (g/km or g/kWh)	
V.4	HC+NOx (g/km)	
V.5	particulates (g/km or g/kWh)	

5. Registered keeper

If any details are wrong enter the correct details in section 6, sign section 8, and return to DVLA

C.4.c – This document is not proof of ownership.

C.1.1 TS ENT
SIMON CARDELL

C.1.3 23 BYRON TERRACE
HERTFORD ROAD
LONDON
N9 7DG

I ACQUIRED VEHICLE ON 15 02 2014

Please write in **black ink** and **CAPITAL LETTERS.**

6. New keeper or new name/new address details

Please see section 12

Mr 1 Mrs 2 Miss 3 Please tick ☑ the appropriate box W 4

Title (for example, Ms, Rev and so on) or business name:

First names: 5

Surname: 6

For company use only DVLA/DVA Fleet number 7

Date of birth (not required by law) 8

Please help us to help you by giving your postcode.

Postcode: 9

House No:

Address:

10

Post town: 11

New keeper? If so tick this box: K 12

Date of sale or transfer: 13

Driving licence number of the new keeper (not required by law)

Present mileage (not required by law) 15

R 16 S 17

7. Changes to current vehicle

Only enter corrected or altered details H 19

Wheelplan / Body type 20

VIN / Chassis / Frame Number 21

New revenue weight 22 Date of change 23 Cylinder capacity (cc) 24

No. of seats inc. driver 25 No. of standing places 26 Type of fuel 27

Engine number 28

New colour 29 Date of change CLR 30

Tax class* Y 31 32

*The tax class shown in section 4 can only be changed when taxing. Please apply at your nearest Post Office®.

8 ⚠ Declaration – You MUST sign, date and return this page to DVLA, Swansea, SA99 1BA when you notify any changes.

Registered keeper: I declare that the new details I have given are correct to the best of my knowledge.

Signature: Date:

New keeper: I declare that this vehicle was sold or transferred to me on the date shown in section 6 and my name and address are correctly shown.

Signature: Date:

Law: If the vehicle is sold or transferred, both the registered keeper and the new keeper must sign this Certificate.

Official use only – Please do not write below this line.

Doc. Ref. N° 4065 583 0089 20 03 14

Des. Codes 1343258630 / 03501 37

V5C-1013

CX52 JRZ Q

8269 3324 0792 8125 2888 6353

ISC 34

Official Use Only

9 Selling or transferring your vehicle to a motor trader, insurer or dismantler – Please fill in and return to DVLA (see notes over the page) V5C/3

V5C3-1013

CX52 JRZ Q

981

Date of sale or transfer

03

Present mileage

* You are not required by law to provide mileage information

Name and address of motor trader

Business name:
Address:
Post town:
Postcode: **VAT number:**

Declaration Please read the notes over the page before signing.

Registered keeper:
I declare that I sold or transferred this vehicle to the motor trader, insurer or dismantler named in this section on the date shown.

Signature: _____ **Date:** _____

Motor trader, insurer or dismantler:
I declare that this vehicle was sold or transferred to me on the date shown in this section.

Signature: _____ **Date:** _____

The Law: If the vehicle is sold or transferred both the registered keeper and the motor trader, insurer or dismantler must sign this section. The registered keeper must then return it to DVLA.

Document Ref. No. 4065 583 0089 20 03 14

Despatch Codes 1343258630 / 03501 37

10. New keeper's details – To be kept by the new keeper. Do not return to DVLA (see notes over the page) Please tear along dotted line V5C/2

Registration number: CX52 JRZ

Validation character: Q

Please write new keeper's name and address in black ink

Write date of sale/transfer here

Postcode

Doc. Ref. No. 54065 583 0089 20 03 14

Despatch Codes 1343258630 / 03501 37

V5C2-1013

This will not produce a Registration Certificate.

Make	FORD
Model	TRANSIT 300 MWB TD
Suspension Type	
Date of first registration	09 09 2002
Wheelplan	2-AXLE-RIGID BODY
Revenue weight	2950 KG GROSS
*Taxation class	LIGHT GOODS VEHICLE
Type of fuel	HEAVY OIL
Cylinder capacity	1998 CC
CO_2	
No. of seats inc. driver	

*The tax class shown can only be changed when taxing. Please apply at your nearest Post Office®.

FOR OFFICIAL USE ONLY

8269 3324 0792 8125 2888 6353

11. Notification of permanent export – Please fill in and return to DVLA (see notes over the page) Please tear along dotted line V5C/4

V5C4-1013

1

Registration number: CX52 JRZ 2

Validation character: Q 3

Date of export 4

Document Ref. No. 4065 583 0089 20 03 14

Despatch Codes 1343258630 / 03501 37

This section will not produce an export certificate. The V5C replaces the need for a separate export certificate.

Declaration Please read the notes over the page before signing.

I declare that the vehicle will be exported on the date shown.

Signature:

Date:

12. What you need to know about the V5C

Selling or transferring your vehicle privately

What you, the person selling the vehicle as current registered keeper, must do. Failure to tell DVLA may result in a fine or prosecution.

- Fill in section 6. (Give the name and Great Britain (GB) address of the new keeper (buyer).
- Fill in section 10 (V5C/2) and give it to the new keeper.
- Sign and date the declaration in section 8 along with the new keeper.
- Keep a record of the new keeper's name and address.
- Tear off and return section 1 – 8 to DVLA, Swansea SA99 1BA.

What the person buying the vehicle must do

- Sign and date the declaration in section 8 along with the seller.
- Keep section 10 (V5C/2) until you get your Registration Certificate. You can use the V5C/2 to get tax for the vehicle.

What we will do

- Update our vehicle record with the new registered keeper details.
- Send you, the current registered keeper (the seller), an acknowledgement letter to confirm you are no longer liable for the vehicle. We will do this within 4 weeks.

If you do not get an acknowledgement letter from us phone DVLA Customer Enquiries on 0300 790 6802, as you could be liable for the vehicle and may get a penalty and/or be prosecuted. If you are deaf or hard of hearing and have a textphone, phone 0300 123 1279.

Your name and/or address details

- If the registered keeper details in section 1 are wrong or you want to change your name or address fill in section 6, sign the declaration and return the whole certificate to DVLA, Swansea, SA99 1BA. (You should also make sure you tell us about these changes on your driving licence by sending it to DVLA, Swansea, SA99 1BN).

There is more information on the website at **www.gov.uk/vehicle-registration**

Data Protection Act – Release of information

Your information may be disclosed in a number of lawful circumstances. Please go to **www.gov.uk/data-protection** for more information.

9. Selling or transferring your vehicle to a motor trader, insurer or dismantler V5C/3

Do not give this section to the motor trader*.

You, the registered keeper, must:

- Give the date of the sale or transfer and the name and address of the motor trader on the front of this section.
- Sign and date the registered keeper's (seller's) part of the Declaration in this section. (The motor trader must also sign and date the Declaration.)
- Tear off this section and send it to us at DVLA, Swansea, SA99 1BD.
- Give the motor trader the rest of the Registration Certificate.

If you do not tell us that you have sold or transferred the vehicle, you will continue to be liable for it even though you no longer have it.

Failure to tell DVLA may result in a fine or prosecution.

We will send you an acknowledgement letter confirming that you are no longer the registered keeper. We will do this within 4 weeks. If you do not receive this letter, phone DVLA Customer Enquiries on 0300 790 6802 as you could still be liable for the vehicle and you may get a penalty and/or be prosecuted. If you are deaf or hard of hearing and have a textphone, phone 0300 123 1279 (this number will not respond to ordinary phones).

There is more information on the website at **www.gov.uk/vehicle-registration**

***For this purpose a motor trader means a:**

- motor dealer
- motor vehicle auctioneer
- motor vehicle insurer with whom you have **settled a claim**
- motor vehicle dismantler (salvage dealer), or
- finance company with a financial interest.

10. New keeper's details V5C/2

If you are the new keeper, make sure:

- section 6 has been filled in correctly.
- you (the new keeper) and the registered keeper sign and date the Declaration at section 8.
- The registered keeper must send sections 1 to 8 of this certificate to us at DVLA, Swansea, SA99 1BA.

You should receive your Registration Certificate within 4 weeks of the registered keeper telling us. If you do not receive it within this time, fill in an 'Application for a vehicle registration certificate' (V62) and send it with this section. We will issue a new Registration Certificate in your name free of charge.

Failure to tell DVLA may result in a fine or prosecution.

Taxing your vehicle

You can only use this section at a Post Office® branch that issues tax discs to tax your vehicle once.
There is more information on the website at **www.gov.uk/taxdisc**

Buyer beware...

For more information on checking your Registration Certificate and buying a vehicle go to **www.gov.uk/checks-when-buying-a-used-car**

11. Notification of permanent export V5C/4

Only use this section if you are personally exporting this vehicle permanently (for more than 12 months).

Do not fill in this section if you are taking your vehicle to Northern Ireland, as we do not regard this as an export. You must take the whole V5C with you.

If you are exporting the vehicle you must:

- give the date the vehicle is being exported
- sign and date the Declaration in section 11
- send this section to us at **DVLA, Swansea, SA99 1BD**, and
- keep sections 1 to 8 of this certificate (the registration authorities of the country the vehicle is being exported to will need them).

If you are taking your vehicle out of the country for less than 12 months, for more information go to **www.gov.uk/taking-vehicles-out-of-uk**

Your responsibilities as the registered keeper

The registered keeper is:

- responsible for making sure the vehicle is properly registered, taxed and insured
- not necessarily the owner of the vehicle, and
- liable for the vehicle until we are told that it has been sold, transferred, scrapped* or exported.

You can use the Registration Certificate to tax your vehicle if you do not have a renewal reminder (V11 or V85/1).

If you decide not to tax or insure your vehicle, you must keep the vehicle off the public road and make a Statutory Off Road Notification (SORN).

For more information on Stay Insured go to: **www.gov.uk/vehicle-insurance**

We will automatically fine you if our records show that the vehicle is not taxed, insured or no SORN has been made.

To make sure you are no longer responsible for the vehicle, you must fill in either section 6, 9 or 11 of this certificate.

Failure to tell DVLA of any changes may result in a fine or prosecution.

*Scrapping your vehicle

You cannot use the V5C to tell us you have scrapped your vehicle.

You should take the vehicle to an Authorised Treatment Facility (ATF) and they should issue a Certificate of Destruction (CoD). If you do not receive a CoD immediately please fill in section 9 of the V5C and send to DVLA.

If you have broken up the vehicle yourself, you must either tax it or tell us you are keeping it off the public road by making a SORN, until you take it to an ATF or tell us you no longer have it.

More information is available on our website: **www.gov.uk/scrapped-and-written-off-vehicles**

134325856309350100010000110000

From: Lorraine Cordell <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.

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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

From: Martin Jenkin <martinjenkin@broadsuredirect.com>
Sent: 17 April 2014 18:44
To: 'Lorraine Cordell'
Attachments: Cordell Cover note.pdf

Regards

Martin Jenkin
DDI 01843 598744

broadsuredirect
INSURANCE INTERMEDIARY

t: 01843 594477
f: 01843 594488

Broadsure Direct - Telephone number: 01843 594477 - Fax Number: 01843 594488

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Broadsure Direct Is Authorised and regulated by the Financial Conduct Authority.

Temporary Motor Insurance Cover Note Number PP 6115008999

PolicyPlan

Details of proposer and cover period

Cover starting on:	Hour	17:09	Day	17	Month	04	Year	2014 until the same time **30 days thereafter**
Issued on:	Hour	17:09	Day	17	Month	04	Year	2014

Reason for issue: New Business ✓ | Renewal | Adjustment | Other | Policy number **PPAMT74092**

Full name of proposer	**Mr Simon Cordell**
Full address	**109 Burncroft Avenue**
	Enfield
Postcode	**EN3 7JQ**
Occupation	**Motor trader and any other occupation declared to and accepted by PolicyPlan (a trading style of Staveley Head Limited)**

The above named Proposer, having applied for Insurance described in the Schedule below and having paid or agreed to pay the required premium, the Insurance is hereby provisionally held in force for the period and time entered above in the terms of the Insurers' usual form of Insurance applicable thereto (subject to the Special Conditions indicated below), unless this provisional Insurance be terminated by written notice to the Proposer at the above address, in which case the Insurance shall thereupon cease and a proportionate part of the annual premium will be charged for the time this Insurance has been in force.

Schedule

Description of vehicle: **Any motor vehicle owned by the policyholder (or spouse of the policyholder if named below) and any motor vehicle in the custody or control of the policyholder in connection with the policyholder's motor trade business, but excluding any steam-driven vehicle, mobile plant, agricultural vehicles, special type vehicles, trikes, quadbikes, taxis, PSV vehicles, vehicles in excess of 7.5 tonnes gross vehicle weight, vehicle transporters or trailers capable of carrying more than 2 vehicles, vehicles capable of carrying more than seven passengers, any goods carrying vehicle used by the policyholder for hire or reward other than recovery vehicles licenced under the recovery vehicles taxation class or trade plates for the carriage of goods for demonstration purposes in accordance with the regulations applicable to such licences, and excluding any vehicle hired by the policyholder under a hire purchase agreement to any partner, director or employee of the policyholder unless such vehicle is in the custody or control of the policyholder for the purposes of the policyholder's motor trade business.**

Type of cover: Comprehensive ✓ | Third Party Fire and Theft | Third Party Only

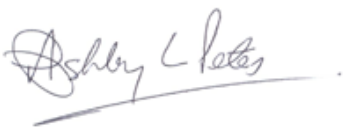
Drivers covered and appropriate use as defined overleaf:	SDP	TFW	ABU	MT
Simon Cordell	✓			✓

Vehicle indemnity limit	Maximum total liability for all vehicles	Special conditions
£10000	**£20000**	**£ 500accidental damage, fire and theft excess**

Certificate of Motor Insurance

***We hereby certify** that this covering note satisfies the requirements of the relevant law applicable in Great Britain, Northern Ireland and the Isle of Man.*
For and on behalf of Enterprise Insurance Company plc.

Issued by



Agent for the Proposer but specially empowered by Insurers to issue this temporary protection to meet the requirements of the relevant law.

Andrew Flowers Managing Director
Enterprise Insurance Company plc

Important note This Temporary Cover Note is not evidence of an annual contract or that the Insurer will enter into an annual contract. If the Insurance provided by this cover note is not required, please return it immediately, stating the reason(s) for doing so.

Staveley Head Limited
This insurance is arranged and administered by PolicyPlan (a trading style of Staveley Head Limited). Registered in England and Wales No. 2802585.
Registered office Staveley House, Church Street, Connah's Quay, CH5 4AS. Authorised and regulated by the Financial Conduct Authority.
Underwritten by Enterprise Insurance Company plc, R22-R24 Ragged Staff Wharf, Queensway Quay, Gibraltar.
Licensed and regulated by the Financial Services Commission, Gibraltar
Authorised to provide insurance in the United Kingdom by the Financial Conduct Authority (Registration Number 402277)

Use definitions

SDP

Vehicles used for social, domestic and pleasure purposes

TFW

Vehicles used for travel between home and a permanent place of business/work

ABU

Vehicles used for the business or trade purposes of the specified driver or the driver's employer as a secondary occupation to that of a motor trader

MT

Vehicles used in connection with the policyholder's business as a motor trader

From: Lorraine Cordell <lorraine32@blueyonder.co.uk>
Sent: 15 May 2014 13:04
To: 'Martin Jenkin'
Subject: RE: Policy-Simon-Cordell
Attachments: Statement-of-facts.pdf; 36980126-Mr Ian Robinson.doc; 36980127-Miss M Stavros.doc; 36980128-Miss L Cordell.doc; Policy-plan-letter-dated-12-05-2014.pdf; Simon-Driving Licence-Card-Back.jpg; Simon-Driving Licence-Card-Front (1).jpg; Simon-Driving Licence-Front-Back.pdf

Hi Martin

Simon had a letter from policy plan saying they were cancelling his policy the letter was dated 12/05/2014 and they said they were cancelling seven days from the date of there letter . Not sure as to why as when Simon got your letter dated the 06/05/2014 we sent the documents you asked for to policy plan. Please see attached documents which where posted to policy plan. Could you please see as to the reason as why they are cancelling his policy please.

Regards

Simon

Broadsure Direct
4th Floor, Argyle Centre
York Street
Ramsgate
Kent
CT11 9DS

Telephone :01843 594477 Fax :01843 594488

Policyholder:Mr Simon Cordell
Policy ref:COSX14MT05

STATEMENT OF FACT (v1.02)

Please note that the documents enclosed relate to a "Statement Of Fact" insurance policy. This means that Broadsure Direct have prepared the documentation on your behalf, based on the information provided by you.

It is vitally important that you check all the enclosed documentation to ensure that it is correct and that the policy meets your requirements. Please complete & return either declaration below within seven days.

I have checked the Statement Of Fact and all related documentation that the information is correct and the policy meets my requirements.

Signed _____ Print Simon Cordell

Date 06/05/2014

I UNDERSTAND THAT SHOULD ANY OF THE INFORMATION WITHIN THIS STATEMENT BE INCORRECT, IT IS MY RESPONSIBILTY TO CONTACT BROADSURE DIRECT IMMEDIATELY ON 01843 594477 AND OBTAIN CONFIRMATION THAT THESE AMENDMENTS HAVE BEEN COMPLETED.

Motor Trade Road Risks Insurance

PolicyPlan

Statement of Fact

For office use

Please check all of the information in this document as this will form the basis of the contract of insurance. If any details are incorrect or require amendment you must let us know immediately, otherwise please retain this document for the duration of your policy.

Part 1 Details of Proposer/Business

1.1	Full name of the proposer	Mr Simon Cordell
1.2	Date of birth (if an individual)	26/01/1981
	Postal address	109 Burncroft Avenue Enfield
	Postcode	EN3 7JQ
1.3	Address of premises occupied in connection with your business	
	Postcode	EN3 7JQ
1.4	Full description of your business	Motor trader [see 'Split of Activities' below]
1.5	Description of the premises	Home

1.6	Split of activities	Sale of new/used vehicles	25 %
		Mechanical repairs and/or servicing	75 %
		Bodywork repairers	0 %
		Car valeters and cleaners	0 %
		Mobile repairers	0 %
		Breakdown/Recovery	0 %
		Vehicle Deliveries	0 %
		Scrap	0 %
1.7	Split of vehicles	Private cars (excluding those below)	90 %
		Light commercial vehicles up to 3.5 tonnes GVW	10 %
		Commercial vehicles between 3.5 and 7.5 tonnes GVW	0 %
		Sports/high performance/prestige vehicles	0 %
		Imported or Q-plated vehicles	0 %
		Customised or supercharged, or vehicles modified to enhance performance	0 %
		American, Canadian or left-hand drive vehicles	0 %
		Motorcycles	0 %

Part 2 Details of Driving History ALL DRIVERS

2.1 Have you, or has any person who to your knowledge will drive, ever been convicted (and/or is a prosecution pending) for any motoring offence, other than parking offences, or sustained any fixed penalty offences?

Yes ☐ No ☑ If 'Yes', please give details and dates

2.2 Have you, or has any person who to your knowledge will drive, suffer from or have suffered from defective vision and/or hearing, heart condition, fits, epilepsy, diabetes, loss of use of limb, arthritic condition and/or any other disease, disorder, illness or physical infirmity, unless notified to and accepted by DVLA?

Yes ☐ No ☑ If 'Yes', please give details

2.3 Number of years No Claims Bonus entitlement: 2

Type of policy earned on: Motor Trade Policy

Did the policy expire within the last 2 years? Yes

Do you want to protect your No Claims Bonus? No

2.4 Has any Company or Underwriter at any time or in respect of motor insurance

a	Declined to insure?	No ☑	Yes ☐
b	Required increased premium or special terms?	No ☑	Yes ☐
c	Cancelled the policy?	No ☑	Yes ☐
d	Refused to renew or altered terms for renewal?	No ☑	Yes ☐
e	Required you to bear the first portion of any or all payments under the policy?	No ☑	Yes ☐

2.5 Please give full particulars of every accident, claim and/or loss which has occurred during the past three years

Driver	Date	Incident type	Total cost
Mr Simon Cordell	14/09/2013	Accident	2810

Part 3 Details of Cover Required

3.1 Type of insurance required — Comprehensive [✓] Third party fire and theft [ ] Third party only [ ]

3.2 Maximum value of any one vehicle: **10000**

3.4 Overall total vehicle value: **20000**

3.5 Do you require the policy to permit driving by prospective purchasers? Yes [✓] No [ ]

3.6 Who do you want the policy to be restricted to? Proposer only [✓] Named drivers only [ ]

	Driver's full name	Full time occupation	Part time occupation	Date of birth	Full UK licence period
-	Simon Cordell	**Motor Trader [Motor Trade]**	**None [None]**	**26/01/1981**	**10+ years**

3.7 When would you like the cover to start? **17:09 17th April 2014**

Part 4 Important Notes

Data Protection Act 1998

We may store your information on a computer and use it for administration, risk assessment, research and statistical purposes and for crime prevention (see further details below). We will only disclose your personal details to third parties if it is necessary for the performance of your contract with us.

In order to assess the terms of the insurance contract or administer claims which arise, we will need to collect data which the Data Protection Act defines as sensitive such as medical history or criminal convictions. By proceeding with this contract you will signify your consent to such information being processed by the Insurers or their agents.

We will keep your information secure at all times. In certain circumstances, for example for systems administration purposes, we may have to transfer your information to another country, which may be a country outside the European Economic Area ("EEA"). By proceeding with your insurance application, we will assume you are agreeable for us to transfer your information to a country outside the EEA.

Anti-Fraud and Theft Registers

Insurers pass information to various anti-Fraud and Theft Registers. The aim is to help us check information provided, and also to prevent fraudulent claims. when we deal with your request for insurance we may search these registers. Under the conditions of your insurance policy, you must tell us about any incident (such as an accident or theft) whether or not it gives rise to a claim. When you tell us about an incident, we will pass information relating to it to the registers.

Motor Insurance Database

Your policy details will be added to the Motor Insurance Database (MID), which is run by the Motor Insurers Information Centre (MIIC). This may be consulted by the police in order to establish who is insured to drive the motor vehicle. If you are involved in an accident (in the UK or abroad), other insurers, the Motor Insurers\' Bureau and MIIC may search the MID to ascertain relevant policy information.

Persons with a valid claim in respect of a road traffic accident (including citizens of other countries) may also obtain relevant information which is held on the MID.

You can find out more about this from your Insurer, or at www.miic.org.uk

Other Important Notes

The information that you have provided to us forms the basis of your insurance policy. It is important that you advise us of all material information, and immediately of any change in the information. Please note if you are in any doubt whether or not any information is material, it should be disclosed. Under the Road Traffic Act, it is an offence to make any false statements or withhold any material information in order to obtain a cover note or a Certificate of Motor Insurance.

The Insurers reserve the right to decline any insurance risk or change the premium and the terms quoted.

Full details of our complaints procedure are set out in your insurance policy.

Your policy is subject to English Law and to the exclusive jurisdiction of the English Courts, unless we have agreed otherwise to you.
Please note: your cover does not start until you have been issued with a cover note or Certificate of Motor Insurance.

Part 5 Declaration

Once you have read and understood the Important Notes in Part 4 above, please read the declaration below. Provided you are satisfied the information in this statement is accurate, and that you are able to comply with the declaration below, you should retain this document for your own records. If, however, any information is incorrect or requires alteration, you must contact us immediately.

I/we declare that to the best of my/our knowledge and belief that all information given on this statement is true and complete.

I/we acknowledge that Enterprise Insurance Company plc (the "Insurers") will rely on the information contained in this statement, before deciding whether to accept my/our risk and in fixing the insurance premium.

I/we declare that to the best of my/our knowledge and belief, the details of the motor vehicle(s) are correct and that it/they is/are in a roadworthy condition.

I/we declare that no material information has been intentionally withheld, concealed or misrepresented by me/us that might influence the Insurer\'s acceptance and assessment of my/our application.

I/we understand that non-disclosure or misrepresentation of any material fact may render the policy void.

Enterprise Insurance Company plc
R22-R24 Ragged Staff Wharf
Queensway Quay
Gibraltar
www.eigplc.com

Enterprise Insurance Company plc is licensed and regulated by the Financial Services Commission, Gibraltar and authorised to provide insurance in the United Kingdom by the Financial Conduct Authority (Registration Number 402277)

PolicyPlan (a trading style of Staveley Head Limited)
Staveley House
Church Street
Connah's Quay CH5 4AS
www.policyplan.co.uk

Registered in England and Wales No. 2802585

Authorised and regulated by the Financial Conduct Authority (Registration Number 310600)

T-S-Enterprises

109 Burncroft Av
Enfield
Middlesex
EN3 7JQ
07510 495262

INVOICE N0: 36980126

Mr Ian Robinson
9 Elmcroft Av
Edmonton

N9 7DR
07939 988699

	AMOUNT DUE
Mercedes ML rear disc and pads including parts	£180.00
To Be Paid	£180.00

Date 18/02/2014

T-S-Enterprises

T-S-Enterprises

109 Burncroft Av
Enfield
Middlesex
EN3 7JQ
07510 495262

Oil and Oil Filter Replacement		
Brake Fluid		
Anti-freeze Coolant		
Windscreen Wash		
Power Steering Fluid		
Lights		
Windscreen Wipers		
Battery Condition		
Charging System		
Exhaust Condition		
Tyre Tread and Pressure		
Full Brake Check	Done	rear disc and pads replaced.
Steering Check		
Shock Absorbers Check		
Suspension Check		
Auxiliary Drive Belt Check		
Wheel Alignment Check		
Wheel Bearing Check		
Wheel Balance		
Brake Fluid Condition		
Replace Fuel Filter (Diesel)		
Replace Spark Plugs (Petrol)		
Replace Air Filter		

T-S-Enterprises

109 Burncroft Av
Enfield
Middlesex
EN3 7JQ
07510 495262

INVOICE N0: 36980127

Miss M Stavros
61, Tiverton House,
Exeter Road,
Enfield
EN3 7TW

	AMOUNT DUE
Vauxhall Corsa Front Brake pads replaced (Including parts)	£79.00
To Be Paid	£79.00

Date 18/02/2014

T-S-Enterprises

109 Burncroft Av
Enfield
Middlesex
EN3 7JQ
07510 495262

Oil and Oil Filter Replacement		
Brake Fluid		
Anti-freeze Coolant		
Windscreen Wash		
Power Steering Fluid		
Lights		
Windscreen Wipers		
Battery Condition		
Charging System		
Exhaust Condition		
Tyre Tread and Pressure		
Full Brake Check	Done	Front Brake pads replaced
Steering Check		
Shock Absorbers Check		
Suspension Check		
Auxiliary Drive Belt Check		
Wheel Alignment Check		
Wheel Bearing Check		
Wheel Balance		
Brake Fluid Condition		
Replace Fuel Filter (Diesel)		
Replace Spark Plugs (Petrol)		
Replace Air Filter		

T-S-Enterprises

109 Burncroft Av
Enfield
Middlesex
EN3 7JQ
07510 495262

INVOICE N0: 36980128

Miss L Cordell
23 Byron Terrace

N9 7DG
07961 833021

	AMOUNT DUE
Full Service Ford Fiests	£175.00
To Be Paid	£175.00

Date 20/02/2014

T-S-Enterprises

T-S-Enterprises

109 Burncroft Av
Enfield
Middlesex
EN3 7JQ
07510 495262

Oil and Oil Filter Replacement	Done	
Brake Fluid	Done	
Anti-freeze Coolant	Done	
Windscreen Wash	Done	
Power Steering Fluid	Done	
Lights	Done	Needed right Rare Brake Light.
Windscreen Wipers	Done	
Battery Condition	Done	
Charging System		
Exhaust Condition	Done	
Tyre Tread and Pressure	Done	
Full Brake Check	Done	brake light sensor fixed.
Steering Check	Done	
Shock Absorbers Check	Done	
Suspension Check	Done	
Auxiliary Drive Belt Check		
Wheel Alignment Check	Done	
Wheel Bearing Check	Done	
Wheel Balance	Done	
Brake Fluid Condition	Done	
Replace Fuel Filter (Diesel)		
Replace Spark Plugs (Petrol)	Done	
Replace Air Filter	Done	

PolicyPlan

KR 2757 7796 4GB

Mr Simon Cordell
109 Burncroft Avenue
Enfield

EN3 7JQ

Our ref: PP30893
(Please quote this reference in all correspondence)

Date: 12 May 2014

Dear Mr Cordell,

Policy number PPAMT74092

We are empowered by Enterprise Insurance Company Limited to act as their agents for the purposes of cancelling cover and are giving you notice that all cover in respect of your policy will be regarded as cancelled seven days from the date of this letter.

You are required to return the Certificate of Motor Insurance to us or your insurance broker immediately. Failure to do so is an offence under Section 147(4) of the Road Traffic Act.

Continuous Insurance Enforcement
Under sections 144A-144D and 159A of the Road Traffic Act, it is now a legal requirement for registered vehicle keepers to insure their vehicle(s) at all times.

You do not have to be driving to be caught. It is an offence to keep a vehicle without insurance unless you have notified DVLA that your vehicle is being kept off the road by means of a Statutory off Road Notice (SORN).

The registered keeper will be sent an Insurance Advisory Letter (IAL) telling them that their vehicle appears to be uninsured and warning them that they will be fined unless they take action. If the keeper fails to comply with the advice set out in the letter they will face:
- a fixed penalty notice of £100
- their vehicle being clamped, seized and disposed of
- a court prosecution with a maximum fine of £1,000

These new measures are in addition to the powers the police already have to seize an uninsured vehicle and fine the driver.

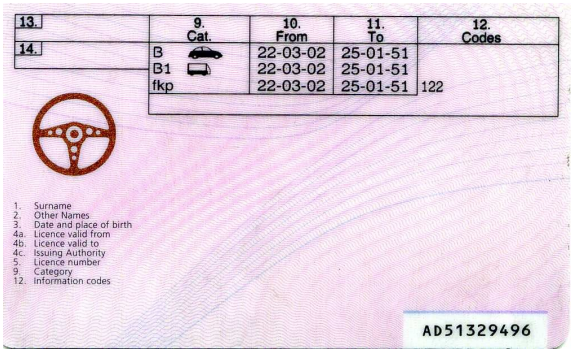
If you need to discuss any aspect of this notice, please contact your insurance broker in the first instance.

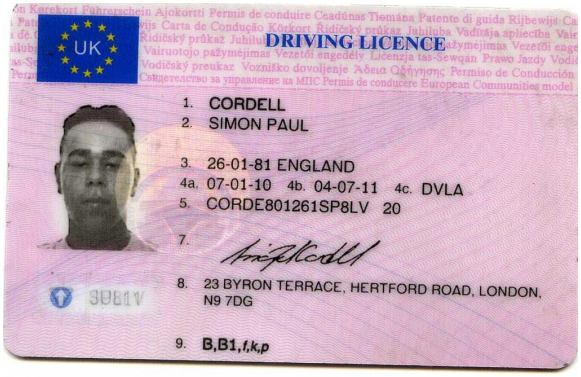
Yours sincerely

for and on behalf of PolicyPlan

Staveley House, Church Street, Connah's Quay, Flintshire CH5 4AS
Tel: 0845 017 9993 **Fax: 0845 017 9992** **Email: sales@policyplan.co.uk** **www.policyplan.co.uk**

PolicyPlan is a trading style of Staveley Head Limited
Authorised and regulated by the Financial Conduct Authority
Registered in England and Wales No. 2802825. Registered office Staveley House, Church Street, Connah's Quay, Flintshire CH5 4AS


13.
14.
9. Cat.
10. From
11. To
12. Codes
B
22-03-02
25-01-51
B1
22-03-02
25-01-51
fkp
22-03-02
25-01-51
122
1. Surname
2. Other Names
3. Date and place of birth
4a. Licence valid from
4b. Licence valid to
4c. Issuing Authority
5. Licence number
9. Category
12. Information codes
AD51329496


UK
DRIVING LICENCE
1. CORDELL
2. SIMON PAUL
3. 26-01-81 ENGLAND
4a. 07-01-10 4b. 04-07-11 4c. DVLA
5. CORDE801261SP8LV 20
7.
8. 23 BYRON TERRACE, HERTFORD ROAD, LONDON, N9 7DG
9. B,B1,f,k,p

RE: Policy-Simon-Cordell->Simon-Driving-Licence-Front-Back.pdf

Keep this safe

Counterpart Driving Licence

E 4569547

D740

Driver and Vehicle Licensing Agency

Important Document – The photocard and paper counterpart should be kept together. Both must be produced when required.

SIMON PAUL CORDELL
23 BYRON TERRACE
HERTFORD ROAD
LONDON
N9 7DG

24054

1781330300

071141122113

Driver number

CORDE 801261 SP8LV

Issue number

19A

Provisional Entitlement *(see booklet INS57P for category details)*

Category	From	Until	Codes
A	25 09 03	25 01 51	01
BE	25 09 03	25 01 51	01
CH	25 09 03	25 01 51	01

Category	From	Until	Codes

Entitlement History *(see Section 3 overleaf)*

Category	From	Codes

NOTE: < means "earlier than"

You may only drive the above if you hold current entitlement for a higher category.

Official Use

Endorsements *(as supplied by convicting Court) See booklet INS57P for offence codes*

Convicting Court code	Date of conviction Day	Month	Year	Offence code	Date of offence Day	Month	Year	Fine £	Disqual. period	Other	Penalty points

Changes *to your permanent address, please write clearly in the boxes using CAPITAL LETTERS IN BLACK INK. (See Section 5 overleaf)*

New house No.

New Post Code

New address

This document must not be used for change of name. For change of name please refer to the D1, which can be obtained from Post Office® branches.

Send the completed form with your photocard licence to DVLA, Swansea, SA99 1BN

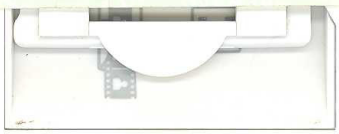
Sign in the white box to confirm changes

Date _____

1/05

An executive agency of the Department for Transport

E 4569547



THIS DOCUMENT is the Counterpart as defined in the Road Traffic Act. It is an important document and should be kept safely. Please read the enclosed booklet INS57P "Driving Licence Information" which contains further explanatory notes regarding entitlements, endorsement codes etc. The photocard and paper counterpart should be kept together. Both must be produced when required.

IMPORTANT – Check Your Documents

Please check the details shown on your licence and counterpart.

The address which appears on your licence is the Post Office® preferred format and may not be identical to the address given on your application form. If anything is wrong, return both your licence and counterpart to DVLA, Swansea, SA99 1BN with a letter telling us about the mistakes.

Keep a separate note of your driver number so that you can quote it if you have to contact Customer Enquiries (Drivers), DVLA.

Please ring between 8.00am and 8.30pm Monday to Friday and 8.00am to 5.30pm on Saturday.

Tel: **0870 240 0009** for **Driving Licence** enquiries
0870 240 0010 for **Vehicle** enquiries

Minicom users only:

Tel: **01792 766366** for **Driving Licence** enquiries
01792 766426 for **Vehicle** enquiries

1 Provisional Licence – restrictions/conditions

Before driving as a provisional licence holder please read this section and also the notes covering the conditions/restrictions in the booklet INS57P which accompanied your licence.

When using a provisional licence you:-

must

- carry L plates (D or L plates in Wales) which are clearly visible from the front and back of the vehicle;
- be accompanied by a supervisor who is age 21 or over and:
  - for ordinary motorcar purposes has been the holder of a full licence for at least 3 years:
  - for LGV/PCV learner drivers, be accompanied by a full LGV/PCV licence holder who has held the same class of entitlement as the person being supervised for at least 3 years.

must not

- ride a solo moped or motorcycle on the road without completing Compulsory Basic Training;
- ride a motorcycle over 125cc (11kW/14.6bhp) as a learner unless you are age 21 or over and are supervised by a certified Direct Access instructor;
- carry a pillion passenger;
- drive or ride a vehicle to which a trailer is attached unless it is an agricultural tractor or an articulated vehicle;
- drive an agricultural tractor on a road at age 16 unless you are going to, taking, or returning from a driving test.

2 Motorcyclists – special conditions

At age 17 or over, motorcyclists are restricted to motorcycles up to 25kW and with a power/weight ratio not exceeding 0.16kW/kg, for two years (not counting any period of disqualification) after obtaining the full standard category A licence. After 2 years any size motorcycle can be ridden. If you hold a full category A licence and reach the age of 21 before the two year qualifying period ends, you may opt to take **a further test** on a motorcycle with a power output of at least 35kW (46.6bhp) to gain immediate access to all motorcycles. Full motorcycle licence holders have entitlement to tow trailers providing they comply with Construction and Use Regulations 1986.

3 Entitlement History

This section contains details of any previous entitlement held which has been superseded by a higher category.

4 Minimum ages for driving

These notes are intended only as a general guide. For precise information about minimum ages and an explanation of the vehicle categories, please refer to the enclosed booklet INS57P which accompanied your licence, or leaflet D100 obtainable from Post Office® branches.

At 16	Categories K, P
At 17	Categories A1, A, B1, B, B+E, F
At 18	Categories C1
At 21	Categories G, H, C1+E, C, C+E, D1, D1+E, D, D+E

The age limits above may not apply to drivers of vehicles used for military purposes.

5 Changes to name, permanent address and health

You must tell DVLA at once of any **change** to your **permanent address**, using the section provided overleaf. **You need only notify a change of address in GB. An address outside GB cannot be entered on your licence.** If your surname or forenames have changed, you will need to complete the appropriate sections on the D1 application form available from Post Office® branches.

In all cases both your photocard licence and this paper counterpart must be returned to DVLA, Swansea, SA99 1BN.

Please remember also to change your address on any Vehicle Registration Documents (V5 or V5C) that you possess.

If you have a **medical condition** which has become worse since this licence/counterpart was issued or you develop any new condition you must write and inform the Drivers Medical Branch, DVLA, Swansea, SA99 1TU of the nature of your condition, as it may affect your fitness to drive. The medical rules for driving are outlined in the booklet INS57P which accompanied your licence.

Failure to notify any changes as described above is a criminal offence, punishable by a fine up to £1000.

A deceased person's driving licence and counterpart document must be returned to DVLA, Swansea, SA99 1AB with a covering letter.

If you use another name for professional or other purposes, please print name in the box provided and provide specimen signature.

Print name	Signature
SIMON PAUL CORDELL	Simon Cordell

From: Lorraine Cordell <lorraine32@blueyonder.co.uk>
Sent: 16 May 2014 16:27
To: 'martinjenkin@broadsuredirect.com'
Subject: RE: Policy-Simon-Cordell
Attachments: 36980157-Jamie Macuire.doc; 36980158-L Cordell.doc; 36980160-Sheila Lewis.doc

Hi Martin

I got a call today and was told they needed 3 more invoices which I am sending over now.

I hope the invoices will not be used for anything as this could cause me trouble under the data protection law.

Regards

Simon

From: Lorraine Cordell [mailto:lorraine32@blueyonder.co.uk]
Sent: 15 May 2014 13:04
To: 'Martin Jenkin'
Subject: RE: Policy-Simon-Cordell

Hi Martin

Simon had a letter from policy plan saying they were cancelling his policy the letter was dated 12/05/2014 and they said they were cancelling seven days from the date of there letter . Not sure as to why as when Simon got your letter dated the 06/05/2014 we sent the documents you asked for to policy plan. Please see attached documents which where posted to policy plan. Could you please see as to the reason as why they are cancelling his policy please.

Regards

Simon

T-S-Enterprises

109 Burncroft Av
Enfield
Middlesex
EN3 7JQ
07510 495262

INVOICE N0: 36980157

Jamie Mcuire
39 Wilton Estate

E8 1BD

	AMOUNT DUE
BMW 325i Full Service and replace Battery	£195
To Be Paid	£195.00

Date 12/05/2014

T-S-Enterprises

T-S-Enterprises

109 Burncroft Av
Enfield
Middlesex
EN3 7JQ
07510 495262

Oil and Oil Filter Replacement	Done	
Brake Fluid	Done	
Anti-freeze Coolant	Done	
Windscreen Wash	Done	
Power Steering Fluid	Done	
Lights	Done	
Windscreen Wipers	Done	
Battery Condition	Done	Replaced with New
Charging System		
Exhaust Condition	Done	
Tyre Tread and Pressure	Done	
Full Brake Check	Done	
Steering Check	Done	
Shock Absorbers Check	Done	
Suspension Check	Done	
Auxiliary Drive Belt Check	Done	
Wheel Alignment Check	Done	
Wheel Bearing Check	Done	
Wheel Balance	Done	
Brake Fluid Condition	Done	
Replace Fuel Filter (Diesel)		
Replace Spark Plugs (Petrol)	Done	
Replace Air Filter	Done	

T-S-Enterprises

109 Burncroft Av
Enfield
Middlesex
EN3 7JQ
07510 495262

INVOICE N0: 36980158

L Cordell
23 Byron Terrace

N9 7DG

	AMOUNT DUE
Ford Fiests Supply radio code [redacted]	£20.00
To Be Paid	£20.00

Date 12/05/2014

T-S-Enterprises

T-S-Enterprises

109 Burncroft Av
Enfield
Middlesex
EN3 7JQ
07510 495262

Oil and Oil Filter Replacement		
Brake Fluid		
Anti-freeze Coolant		
Windscreen Wash		
Power Steering Fluid		
Lights		
Windscreen Wipers		
Battery Condition		
Charging System		
Exhaust Condition		
Tyre Tread and Pressure		
Full Brake Check		
Steering Check		
Shock Absorbers Check		
Suspension Check		
Auxiliary Drive Belt Check		
Wheel Alignment Check		
Wheel Bearing Check		
Wheel Balance		
Brake Fluid Condition		
Replace Fuel Filter (Diesel)		
Replace Spark Plugs (Petrol)		
Replace Air Filter		

T-S-Enterprises

109 Burncroft Av
Enfield
Middlesex
EN3 7JQ
07510 495262

INVOICE N0: 36980160

Sheila Lewis
5 Brook Crescent

N9 ODJ

	AMOUNT DUE
PEUGEOT 206 1.1 ZEST 3, 2005 (Go and do check as wanting to buy car)	£50.00
Advised not to buy as she would need to replace back Shock Absorbers, and Front Exhaust as it had a small hole. Seller would not go lower on price.	
To Be Paid	£50.00

Date 13/05/2014

T-S-Enterprises

T-S-Enterprises

109 Burncroft Av
Enfield
Middlesex
EN3 7JQ
07510 495262

Oil and Oil Filter Replacement		
Brake Fluid		
Anti-freeze Coolant		
Windscreen Wash		
Power Steering Fluid		
Lights		
Windscreen Wipers		
Battery Condition		
Charging System		
Exhaust Condition		
Tyre Tread and Pressure		
Full Brake Check		
Steering Check		
Shock Absorbers Check		
Suspension Check		
Auxiliary Drive Belt Check		
Wheel Alignment Check		
Wheel Bearing Check		
Wheel Balance		
Brake Fluid Condition		
Replace Fuel Filter (Diesel)		
Replace Spark Plugs (Petrol)		
Replace Air Filter		

From: Martin Jenkin <martinjenkin@broadsuredirect.com>
Sent: 20 May 2014 18:52
To: 'Lorraine Cordell'
Subject: FW:
Attachments: image2014-05-20-184559.pdf

Covea Insurance

Warning: this certificate has been prepared using a laser printer and is not valid if altered in any way

Certificate of Motor Insurance

Certificate Number **MT10 021608047**

1) Description of Vehicle(s)

1. **Any motor vehicle, which is:**
   1. **your property;**
   2. **the property of your spouse if he or she is named as a driver under this policy;**
   3. **held in trust by you or in your custody or control for motor trade purposes; or**
   4. **a vehicle leased to you on a lease agreement with a minimum initial duration of 12 months.**

   It must not be:
   - **(a) a vehicle driven by or in the custody or control of any company, partnership or person not declared in the Certificate of Motor Insurance**
   - **(b) a vehicle used for hire, reward or teaching someone to drive (using the vehicle only for breakdown purposes or under a trade plate to transport goods for demonstrating purposes in line with the regulations that apply to trade licences is not classed as hire or reward);**
   - **(c) a vehicle transporter, with or without a trailer, that can carry more than two vehicles;**
   - **(d) a vehicle being carried on a vehicle transporter or vehicle transporter and trailer, capable of carrying more than two vehicles at any one time; or**
   - **(e) a vehicle hired/leased to you on a short term agreement of less than 12 months**
   - **(f) a vehicle that has been seized by any government authority unless at the time of seizure the vehicle was:**
     - **i) your property; or**
     - **ii) the property of your spouse if he or she is declared as a driver on this policy; or**
     - **iii) held in trust by you or was in your custody or control for motor trade purposes.**

2. **For the purposes of Section 2 of this policy any trailer attached to a vehicle described in 1. above.**

2) Name of Policyholder — **MR SIMON CORDELL**

3) Effective date of the commencement of Insurance for the purposes of the relevant law — **19th May 2014**

4) Date of Expiry of Insurance: Noon — **19th May 2015**

5) Persons or classes of persons entitled to drive

MR SIMON CORDELL

Provided that the person holds a licence to drive the vehicle or has held and is not disqualified from holding or obtaining such a licence

6) Limitations as to use

1. Use for Motor Trade purposes by: **MR SIMON CORDELL**

2. Use for Social Domestic and Pleasure purposes by: **MR SIMON CORDELL**

The policy does not cover:

1. **Use for hire or reward**
2. **Use for the conveyance of passengers for hire or reward**
3. **Use for racing, pacemaking, speed testing, rallies, reliability trials or competition**
4. **Use to secure the release of any vehicle that has been seized by any government or public authority unless at the time of seizure the vehicle was:**
   - **i) your property; or**
   - **ii) the property of your spouse if he or she is declared as a driver on this policy; or**
   - **iii) held in trust by you or was in your custody or control for motor trade purposes.**

Use solely for breakdown purposes or use under a Trade Plate for the carriage of goods for Demonstration purposes in accordance with the Regulations applicable to trade licences is not deemed to be use for hire or reward.

I hereby certify that the Policy to which this Certificate relates satisfies the requirements of the relevant Law applicable in Great Britain, Northern Ireland, the Isle of Man, the Island of Jersey, the Island of Guernsey and the Island of Alderney

Covea Insurance plc
Norman Place
Reading. RG1 8DA
Authorised Insurers

James Roche

Chief Executive Officer

ADVICE TO THIRD PARTIES – Nothing contained in this Certificate affects your rights as a Third Party to make a claim

IMPORTANT INFORMATION

Notes
I) For full details of your Policy cover, please refer to the Policy document.
II) You need to make any alterations to the details or cover please contact your insurance broker immediately
III) If for any reason the Insurance is suspended or terminated, the Certificate of Insurance must be returned. Failure to comply with this obligation is an offence under the Road Traffic Acts

24 HOUR CLAIMS ASSISTANCE - Motor Trade Care Line - 0844 902 2220

Please contact our Motor Trade Team as soon as possible after any incident involving a vehicle covered by your Motor Trade policy.

From: Lorraine Cordell <lorraine32@blueyonder.co.uk>
Sent: 22 May 2014 14:19
To: 'swglondonmc@hmcts.gsi.gov.uk'
Subject: Plea-form-011401009802
Attachments: Plea-form-011401009802.pdf

To Whom It May Concern:

Please see attached Plea form for summons dated 16/04/2014 for case number 011401009802 to be heard on the 28/05/2014. Which I am pleading not guilty to.

Could you please send back an email recipe that you have received my Plea form.

Regards

Mr Simon Cordell

Plea form

Important:
RETURN THIS FORM, DRIVING LICENCE AND STATEMENT OF ASSETS AND OTHER FINANCIAL CIRCUMSTANCES (MC100) ONLY. You are responsible for ensuring the **correct postage** is paid. If insufficient postage is paid your documents may not be received by the court in time for the hearing.

South West London Magistrates' Court
South Western Magistrates' Court
176A Lavender Hill
London
SW11 1JU

011401009802
Date of hearing: **28 May 2014**

Section 1 - Personal details

Please confirm the details below are correct:		My details have changed to:
Name:	**Mr Simon Paul CORDELL**	
Current address:	**109 Burncroft Avenue Enfield Middlesex EN3 7JQ**	
Born:	**26 January 1981**	
Gender:	**M**	
Telephone – Home:		
Telephone – Work:		
Telephone – Mobile:		
Driving Licence No:		
Licence Issue No:		

Have you enclosed your licence with this form?	YES	☐	NO	☒

If not please state why: as I am Not Guilty and can Prove this I was Insured to Drive. I will bring My Licence on the Day of the Trial.

Section 2 - Offences, Pleas and Attendance

Offence	I intend to plead:	
1 Use a motor vehicle on a road / public place without third party insurance	**Guilty by post**	☐
	Guilty at court	☐
	Not guilty	☒

I will be attending court at Lavender Hill Magistrates' Court on 28 May 2014 at 2.00 pm.	**Yes**	☐
	No	☒

as I am Not Guilty and it Says Not to go Court in that Section

Section 3 - Signature

If you are satisfied that the details you have given are correct, please sign and date with your usual signature.

Date:	22/05/2014	Signature:	SC

Section 4 - Mitigating Circumstances

These are facts about the offence or yourself which tend to make the offence less serious. The legal adviser will read out to the court what you write in the space below. Please use the space below to tell the court what you want them to know about the offences or yourself:

Section 5 - Representation

	Yes	No
Will you have a lawyer to represent you?	☐	☐
If yes please provide the name, address and telephone number of your lawyer:		

Section 6 - Not Guilty Information

I am pleading not guilty because: I was insured to Drive on the Date and that insurance company will show this.

My witnesses are:	Dates to avoid (please include your dates also)
Dean Reed.	
Could also be Someone from	
Insurance Company.	

Could you also please set the time for the Trial for the Afternoon as I Live in North London and I have to go Right around London to be able to get to the Court.

From: Gaheris Edwards <gaheris@broadsuredirect.com>
Sent: 12 June 2014 13:47
To: lorraine32@blueyonder.co.uk
Subject: REF: 00-COSX14MT06-ID<58> OpenAttach Documents
Attachments: Vehicle Referral List Edited 14082012.pdf; Examples of Proof of trading.pdf; 021608047-12-06-2014-13-43-09.PDF; MotTrade_RR_Summary.pdf; Terms of Business.pdf; MotTrade_RR_wording.pdf; new biz fsa._GE_.pdf; sofdec._GE_.pdf; demands needs._GE_.pdf

As requested

Kind Regards,

Gaheris Edwards

broadsuredirect
INSURANCE INTERMEDIARY
Administration Department
t: 01843 594477
f: 01843 594488

Broadsure Direct - Telephone number: 01843 594477 - Fax Number: 01843 594488

This e-mail transmission is strictly confidential and intended solely for the person or organisation to whom it is addressed. It may contain privileged and confidential information and if you are not the intended recipient, you must not copy, distribute or take any action in reliance on it. If you have received this e-mail in error, please reply to the sender as soon as possible and delete the message. Please note that we are able to, and reserve the right to, monitor e-mail communications passing through our network.

Broadsure Direct Is Authorised and regulated by the Financial Conduct Authority.

Please read below a list of vehicles that are excluded or required to be referred to your insurer before purchase. As the list is an example and is not exhaustive of all the vehicles that are excluded or to be referred, all vehicles below and any vehicles that are rated similar within the motor trade should be referred to us or your insurer **before purchase.**

Certain Insurers such as Tradex Insurance and Westminster insurance, do not have an example list of excluded or referred vehicles, when insuring with these two companies the insurers, Tradex and Westminster Insurance request that all vehicles over group (28) within the **"Thatcham vehicle list"** are to be referred before purchase.

For Aviva insurance where you **DO NOT HAVE** sports and performance cover (please check your documents carefully before purchase) you must not purchase any vehicle from the list below or a vehicle that is above group (38) within the Thatcham vehicle list without referral.***You can check your vehicle group by visiting www.thatcham.org if you are experiencing any difficulty please contact Broadsure Direct on 01843 594477 – or 0845 658 6587 info@broadsuredirect.com***

Make	Model
AC	ALL MODELS
AMERICAN VEH'S	ALL MODELS
ASTON MARTIN	ALL MODELS
AUDI	ALL RS & TT MODELS
BENTLEY	ALL MODELS
BMW	APLINA, M SERIES, Z1 AND Z8 MODELS
BRISTOL	ALL MODELS
BUGATTI	ALL MODELS
CATERHAM CARS	ALL MODELS
DE TOMASO	ALL MODELS
DUTTON	ALL MODELS
FERRARI	ALL MODELS
FORD	ALL COSWORTH MODELS & FOCUS RS
HONDA	NSX
JAGUAR	XJ 220
JENSEN	ALL MODELS
KIT CARS	ALL MODELS
LAMBORGHINI	ALL MODELS
LANCIA	DELTA HF INTERGRATLE 16V, EVO & EVO 2 MODELS
LOTUS	ALL MODELS
MARCOS	ALL MODELS
MASERATI	ALL MODELS
MAZDA	RX7, TWIN TURBO, TYPE R, RB, RS
MERCEDES	BRABUS & AMG MODELS
MITSUBISHI	LANCER EVO I, II, IV, V &VI ONLY
MITSTUBISHI	RALLIART GALANT VR-4 & PA PAJERO V6 EVOLUTION
MORGAN	ALL MODELS
NISSAN	SKYLINE ALL MODELS
NISSAN	SUNNY GTI-R, PULSAR GTI-R & NISSAN 350 & 370 MODELS
NOBLE	ALL MODELS
PANTHER	ALL MODELS
PORSCHE	944, 968 & 928 MODELS
PORSCHE	911 ALL MODELS
PORSCHE	CAYENNE ALL MODELS
PORSCHE	CAYMAN ALL MODELS
PORSCHE	BOXTER ALL MODELS
RELIANT	ALL MODELS
ROLLS ROYCE	ALL MODELS
SUBARU	IMPREZA TURBO 2000, STi, 22B 4WD,WRX & MACRAE
SUBARU	LEGACY GT-B TWIN TURBO & SZ TURBO
TOYOTA	SUPRA GZ, RZ TWIN TURBO & SZ TURBO
TVR	ALL MODELS
VAUXHALL	ALL VX & VXR MODELS
VOLKSWAGEN	GOLF R MODELS
WESTFIELD	ALL MODELS

Vehicles with more than 7 passenger seats
Agriculture vehicles
Plant vehicles
Ice cream vans
Mobile shops
Vehicles fitted with Hiabs or Cranes
Goods vehicles where the GVW is over 7.5 ton
Vehicle transporters capable of carrying more than 2 vehicles
High performance or Sports Vehicles
Sports, Vintage or Classic Cars
Modified Vehicles
Tippers
Agricultural and plant
American and Canadian
Breakdown and recovery
Classic car- any vehicle over 25 years old
Commercial vehicles in excess of 3.5T G.V.W
Imported
Kit cars
Modified and customised
Motorcycles including quad, trike and scooter

Examples of Proof of Trading for all insurers except Policy Plan

If requested to provide proof of trading the following items are acceptable:-

- Vehicle sales receipts
- Vehicle purchase receipts
- Auction House Invoices
- Auction House membership
- Receipts for work completed on customers vehicles
- Copy invoices for parts purchased
- Proof of joint bank account for business partnerships
- Copy of contract of employment for employees
- Submission of accounts

The Motor Trade business must generate an income and cover is not available to:

- Those who regard their motor trade activities as a hobby:
- Persons who regularly change personal vehicles:
- Those who carry out repairs for family and friends but receive no payment:
- Employees of another motor trade business who are required to arrange their own insurance:
- Those who seek motor trade insurance to cover other business or social activities:

Motor Trade polices do not cover vehicles that have been borrowed or loaned from family, friends or other people.

The use under the policy is SD&P and Motor Trade purposes, which applies to any vehicle which is covered under the policy. It follows therefore that if the vehicle is owned by, or in the custody of the insured for Motor Trade purpose (which does include stock vehicles), then it is covered for SD&P use.

Warning: this certificate has been prepared using a laser printer and is not valid if altered in any way

Certificate of Motor Insurance

Certificate Number **MT10 021608047**

1) Description of Vehicle(s)

1. **Any motor vehicle, which is:**
   1. **your property;**
   2. **the property of your spouse if he or she is named as a driver under this policy;**
   3. **held in trust by you or in your custody or control for motor trade purposes; or**
   4. **a vehicle leased to you on a lease agreement with a minimum initial duration of 12 months.**

   It must not be:
   - **(a) a vehicle driven by or in the custody or control of any company, partnership or person not declared in the Certificate of Motor Insurance**
   - **(b) a vehicle used for hire, reward or teaching someone to drive (using the vehicle only for breakdown purposes or under a trade plate to transport goods for demonstrating purposes in line with the regulations that apply to trade licences is not classed as hire or reward);**
   - **(c) a vehicle transporter, with or without a trailer, that can carry more than two vehicles;**
   - **(d) a vehicle being carried on a vehicle transporter or vehicle transporter and trailer, capable of carrying more than two vehicles at any one time; or**
   - **(e) a vehicle hired/leased to you on a short term agreement of less than 12 months**
   - **(f) a vehicle that has been seized by any government authority unless at the time of seizure the vehicle was:**
     - **i) your property; or**
     - **ii) the property of your spouse if he or she is declared as a driver on this policy; or**
     - **iii) held in trust by you or was in your custody or control for motor trade purposes.**

2. **For the purposes of Section 2 of this policy any trailer attached to a vehicle described in 1. above.**

2) Name of Policyholder — **MR SIMON CORDELL**

3) Effective date of the commencement of Insurance for the purposes of the relevant law — **19th May 2014**

4) Date of Expiry of Insurance: Noon — **19th May 2015**

5) Persons or classes of persons entitled to drive

MR SIMON CORDELL

Provided that the person holds a licence to drive the vehicle or has held and is not disqualified from holding or obtaining such a licence

6) Limitations as to use

1. Use for Motor Trade purposes by: — **MR SIMON CORDELL**

2. Use for Social Domestic and Pleasure purposes by: — **MR SIMON CORDELL**

The policy does not cover:

1. **Use for hire or reward**
2. **Use for the conveyance of passengers for hire or reward**
3. **Use for racing, pacemaking, speed testing, rallies, reliability trials or competition**
4. **Use to secure the release of any vehicle that has been seized by any government or public authority unless at the time of seizure the vehicle was:**
   - **i) your property; or**
   - **ii) the property of your spouse if he or she is declared as a driver on this policy; or**
   - **iii) held in trust by you or was in your custody or control for motor trade purposes.**

Use solely for breakdown purposes or use under a Trade Plate for the carriage of goods for Demonstration purposes in accordance with the Regulations applicable to trade licences is not deemed to be use for hire or reward.

I hereby certify that the Policy to which this Certificate relates satisfies the requirements of the relevant Law applicable in Great Britain, Northern Ireland, the Isle of Man, the Island of Jersey, the Island of Guernsey and the Island of Alderney

Covea Insurance plc
Norman Place
Reading. RG1 8DA
Authorised Insurers

James Rook

Chief Executive Officer

ADVICE TO THIRD PARTIES – Nothing contained in this Certificate affects your rights as a Third Party to make a claim

IMPORTANT INFORMATION

Notes I) For full details of your Policy cover, please refer to the Policy document.
II) You need to make any alterations to the details or cover please contact your insurance broker immediately
III) If for any reason the Insurance is suspended or terminated, the Certificate of Insurance must be returned. Failure to comply with this obligation is an offence under the Road Traffic Acts

24 HOUR CLAIMS ASSISTANCE - Motor Trade Care Line - 0844 902 2220

Please contact our Motor Trade Team as soon as possible after any incident involving a vehicle covered by your Motor Trade policy.

POLICY SCHEDULE

MOTOR TRADE ROAD RISKS INSURANCE

Policy No: MT10 021608047

Period of Insurance from	19th May 2014	To Noon Renewal Date	19th May 2015

BROADSURE DIRECT
4TH FLOOR THE ARGYLE CENTRE
YORK STREET
RAMSGATE
KENT
CT11 9DS

Agency Number: 11715
Agent's Ref: Q/MT-11715-006013

Premium Due	£1,970.47
Plus Premium Tax (6.00%)	£118.22
Total Payable	£2,088.69

Insured	MR SIMON CORDELL
Business Address	109 BURNCROFT AVENUE ENFIELD EN3 7JQ

Motor Trade Occupation	VEHICLE SERVICE/SALES
Other Occupation	NONE
Policy Cover	COMPREHENSIVE
Vehicle Indemnity Limit for Section 1	£10,000

Insured Vehicle

1 Any motor vehicle, which is:
1. your property;
2. the property of your spouse if he or she is named as a driver under this policy;
3. held in trust by you or in your custody or control for motor trade purposes; or
4. a vehicle leased to you on a lease agreement with a minimum initial duration of 12 months

It must not be:
a. a vehicle driven by or in the custody or control of any company, partnership or person not declared in the Certificate of Motor Insurance
b. a vehicle used for hire, reward or teaching someone to drive (using the vehicle only for breakdown purposes or under a trade plate to transport goods for demonstrating purposes in line with the regulations that apply to trade licences is not classed as hire and reward)
c. a vehicle transporter, with or without a trailer, that can carry more than two vehicles;
d. a vehicle being carried on a vehicle transporter or vehicle transporter and trailer, capable of carrying more than two vehicles at any one time; or
e. a vehicle hired/leased to you on a short term agreement of less than 12 months.
f. a vehicle that has been seized by any government authority unless at the time of seizure the vehicle was:
i. your property; or
ii. the property of your spouse if he or she is declared as a driver on this policy; or
iii. held in trust by you or was in your custody or control for motor trade purposes.

2 For the purpose of Section 2 of this policy any trailer attached to a vehicle described in 1. above.

Use	**PLEASE SEE YOUR CERTIFICATE OF MOTOR INSURANCE FOR THE DESCRIPTION OF USE**
Driver(s)	MR SIMON CORDELL

Excess

In the event of any claim the following excesses will apply. Young/Inexperienced Driver Excesses are payable in addition to the excesses shown below.
You must Pay:

1. The first £500 of each claim for fire, theft or attempted theft, or malicious damage.
2. The first £500 of each claim under Section 1 of this policy other than claims described in 1. above

The following Endorsements Apply – Please refer to the Policy Wording for a full description of Endorsements.
NONE

POLICY SCHEDULE

MOTOR TRADE ROAD RISKS INSURANCE

Policy No: MT10 021608047

MOTOR INSURANCE DATABASE

1. VEHICLE UPDATES
As a result of the 4th EU Motor Insurance Directive, you are obliged to provide the Motor Insurance Database (MID) with the registration numbers of all vehicles that are owned by you and that will be driven, used or parked on a road or public place.

This includes:

- All vehicles permanently owned by you (the Insured) or your spouse if covered by the policy.
- Stock vehicles taxed and in your possession for more than 14 days for the purpose of sale
- Vehicles driven under Trade Plate regulations. You must disclose all trade plate numbers

All changes must be notified to Covéa Insurance **immediately** after the change occurs. The information required comprises vehicle registration number, make, model, confirmation of ownership and either the purchase or sale date.

You can submit your data using the following methods and Covéa Insurance will notify the MID on your behalf.

Go to http://www.coveainsurance.co.uk/ and select 'Our Products', 'Commercial Products', and then the 'MID Update Link'.

- Contact your broker/intermediary who will pass the information to Covéa Insurance, or
- Call the Covéa Insurance helpdesk on 0844 902 1000. Please ensure you have the required information to hand

Warning – all of the above are legal obligations and failure to supply the information and keep it up-to-date is a criminal offence. The maximum penalty upon conviction for non-compliance is a fine of £5,000. The MIIC will be seeking prosecution of non-compliant policyholders.

2. RENEWALS
If you are intending to renew your policy, the Motor Insurers' Information Centre (MIIC) requires you to inform your insurer and confirm your intent to pay **before** the renewal date occurs. You can inform Covéa Insurance by contacting your broker/intermediary who will notify us on your behalf.

3. ADJUSTMENTS
You are required to inform Covéa Insurance immediately of any changes to your policy.

4. NOTE
It should be noted that a Motor Trade Road Risks policy does not provide cover for all vehicles or every eventuality and the submission of this information should not be treated as an acceptance on our part that cover applies in respect of vehicles bearing the registration numbers disclosed.

You can find out more about the 4th EU Motor Insurance Directive and your legal requirements by visiting the Motor Insurers' Information Centre website at www.miic.co.uk.

24 HOUR CLAIMS ASSISTANCE

Motor Trade Care Line - 0844 902 2220
In the event of any incident involving a vehicle covered by this policy, please contact our Motor Trade Team as soon as possible on the above telephone number.

HOW TO MAKE A CLAIM
Should you be unfortunate to have to make a claim, telephone the Covéa Insurance Motor Trade Care Line. Our Motor Trade Team will record the details of the incident and advise you of the next steps in the process. Please provide us with the following information:

i) Policy Number, Your name, Driver's name
ii) Vehicle make, model and registration number
iii) Nature of incident
iv) Police incident number if applicable (this is a requirement for theft claims)
v) Accident police reference number (if police attended the scene)

HOW WE DEAL WITH YOUR CLAIM
After you have reported the incident, our Motor Trade Team will register your claim and send you a statement of facts containing a record of the information provided by you. If any of the information in the statement of facts is incorrect, you must advise us within seven days of receipt of the document.

Any additional information that may be required to deal with your claim will be requested at this time, although Covéa Insurance reserve the right to ask for additional information or investigate the loss at any stage during the claim.

DATA PROTECTION ACT

If the broker or intermediary you have used to obtain this insurance policy ceases to carry on business, to otherwise trade or to be authorised and regulated by the applicable body as an insurance intermediary, we may transfer your personal data and information to another insurance intermediary who will continue to effect insurance cover for you. Please let us know if you do not want us to share your personal data and information with another insurance intermediary as described above.

If you have any queries about the use of your information please write to the Data Protection Officer, Covea Insurance plc, Norman Place, Reading, RG1 8DA

Covea Insurance plc Norman Place, Reading RG1 8DA
Telephone 0844 902 1000 Fax: 0118 955 2211
www.coveainsurance.co.uk/
Registered in England and Wales 613259
Covea Insurance plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority

Reason for Issue	NEW BUSINESS	Schedule Dated	12th June 2014

Covea Insurance plc Norman Place, Reading RG1 8DA
Telephone 0844 902 1000 Fax: 0118 955 2211
www.coveainsurance.co.uk/
Registered in England and Wales 613259
Covea Insurance plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority

MOTOR TRADE ROAD RISKS

STATEMENT OF FACT

Policy Number : MT10 021608047

Premium inclusive of IPT : £2,088.69

Read the following information carefully. This forms the basis of your contract of insurance with us and you must let your Insurance Broker or Intermediary know if any of the information is incorrect within SEVEN DAYS of this statement. Failure to disclose ALL relevant facts may invalidate your Policy or may result in your Policy not operating fully. You will be advised of any revised premium and/or changes to terms and conditions that may result from amendments you make and a revised statement will be sent to you by your Broker. If you are unsure of the relevance of any change you wish to make please contact your Insurance Broker or Intermediary who will be able to help. Failure to disclose material information could invalidate your insurance or result in a claim not being paid.

THIS IS AN IMPORTANT DOCUMENT – PLEASE KEEP IT IN A SAFE PLACE. IF THE DETAILS ARE CORRECT THERE IS NO NEED TO RETURN THIS FORM.

PROPOSER(S)

Proposer Name	MR SIMON CORDELL

BUSINESS DETAILS

Trading Name	
Limited Company Name	

You have stated that your Limited Company is not involved in any activity outside of the Motor Trade business that is the subject of this proposal.

Business Address	109 BURNCROFT AVENUE ENFIELD
Postcode	EN3 7JQ
Business Tel. Number	02082457454
Date Business Established	01/05/2009
Limited Company	NO
Full / Part-Time Motor Trade Business	FULL TIME

(If the majority of your income is obtained from a source other than this motor trade business then Part-time should have been selected on the Cover form.)

BUSINESS BREAKDOWN

Vehicle Sales Percentage	25%
Vehicle Servicing Percentage	75%
Mechanical Repairs Percentage	0%
Breakdown Recovery Percentage	0%
Body Repairs Percentage	0%
Vehicle Valeting Percentage	0%
Other Motor Trade Activities Percentage	0%

COVER

Period of Cover	
From	19/05/2014
To	19/05/2015
Policy Cover	COMPREHENSIVE
Limit of Indemnity (for loss or damage to any one insured vehicle)	£10,000

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Telephone 0844 902 1000 Fax: 0118 955 2211
www.coveainsurance.co.uk
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Excess	£500

LIMITATIONS AS TO USE

Use for Motor Trade Purposes by :
MR SIMON CORDELL

Use for Social, Domestic and Pleasure purposes by :
MR SIMON CORDELL

This policy does not cover:

1. Use for hire or reward.
2. Use for the conveyance of passengers for hire or reward.
3. Use for racing, pacemaking, speed testing, rallies, reliability trials or competition.
4. Use solely for breakdown purposes or use under a Trade Plate for the carriage of goods for Demonstration purposes in accordance with the Regulations applicable to trade licences is not deemed to be use for hire or reward.

Demonstration Cover extension	EXCLUDED

DRIVING EXPERIENCE

You have declared 2 years No Claims Discount from your expired motor trade insurance policy.

DRIVER DETAILS

Driver	1
Name	MR SIMON CORDELL
Home Address	109 BURNCROFT AVENUE ENFIELD
Postcode	EN3 7JQ
Date of Birth	26/01/1981
Status	PROPOSER
Motor Trade Occupation	VEHICLE SERVICE/SALES
Employment Status	SELF EMPLOYED
Other Occupation Note: There is no cover under this policy for your other business(es)	NONE
Other Employment Status	NONE
Use(s) Required	MOTOR TRADE & SDP

- This driver has declared that they do not suffer from any medical conditions
- This driver has not been convicted of a motoring offence nor has any pending convictions in the last 5 years, including fines under the Fixed Penalty Offence system
- This driver has reported the following claims or losses:

Claim Date	Description of Loss	Own Cost	Third Party Cost	Bodily Injury	Claim Status
14-09-2013	ACCIDENT	£2,810.00	£0.00	NO	FAULT

VEHICLES

We reserve the right to decline cover for certain vehicles, for example sports performance vehicles.

Full details of vehicles currently owned by you are listed below. Failure to declare ALL vehicles for which cover is required may invalidate your policy with the result that any claim will be rejected.

Reg. No	Type of Vehicle	Make	Model	Owned by Policyholder or Policyholder Spouse if named on the policy

CX52JRZ	Van/Pickup	FORD	TRANSIT	YES
MA57LDY	Private Car	FORD	FOCUS (EXCLUDING RS)	YES

TRADE PLATES

NONE DECLARED

MID DATABASE

As a result of the Fourth EU Motor Insurance Directive you are obliged to provide the Motor Insurance Database (MID) with the registration numbers of all vehicles for which cover is required and that are owned by you and that will be driven, used or parked on a road or public place.

Failure to disclose such registration numbers may invalidate your policy with the result that any claim will be rejected.

You have provided details of such vehicles (shown above) and we will notify the MID on your behalf.

When any of the vehicles declared are sold and/or cover is no longer required or a new vehicle has been purchased that needs to be placed on the MID you need do one of the following:

1. Go to www.coveainsurance.co.uk, select 'Our Products', 'Commercial Products', and then the 'MID Update Link'.
2. Notify your insurance broker who will pass this information to Covéa Insurance.
3. E-mail Covéa Insurance with the relevant details on MID@coveainsurance.co.uk.

DECLARATIONS

You have declared that:

1. No driver named on this policy has lived in the UK for less than 3 years or been a resident outside the UK in the last 36 months.
2. No driver named on this policy has held a full UK driving licence for less than 2 years.
3. No driver named on this policy has been convicted of or charged (but not tried) with a criminal offence.
4. No driver named on this policy is suffering from a disability that has a requirement to contact the DVLA but which has not been reported to the DVLA.
5. No driver named on this policy has had their motor insurance cancelled, refused or had special terms applied in last 5 years.
6. No driver named on this policy has had a claim repudiated or refused.
7. You or your business is not involved in vehicle salvaging, dismantling (even for spare parts), breaking, scrap, sale of parts or recovery for such purposes.
8. You or your business is not involved in selling, repairing or restoring scooters or motorcycles, quad bikes or trikes.
9. You or your business is not involved in importing or exporting of vehicles.
10. You or your business do not specialise in selling, repairing, servicing or restoring:
    i) Sports or high performance cars.
    ii) Veteran, vintage or classic cars.
    iii) Vehicles other than motor cars or light commercial vehicles.
    iv) 'Grey' imports.
11. No vehicle that you or your business own has been customized for performance enhancement, modified in any way or adapted for disability.
12. None of your vehicles are leased for a minimum initial period of less than 12 months.
13. No driver named on this policy has had a County Court Judgment served against them or entered into an Individual Voluntary Arrangement in the past 5 years.
14. No driver named on this policy is a Director or a Business Partner other than of the Motor Trade business proposed here.
15. You or your business is not involved in vehicle rental, self drive hire, vehicle leasing, vehicle broking or accident claims management.
16. No driver named on this policy has ever been declared bankrupt or been directors or partners in a business that has become insolvent.

Important Notes

1. You are reminded of the need to disclose all material facts, i.e. those that the Insurer would take into account in the assessment and acceptance of the Proposal. If you have any doubt as to whether certain facts are relevant please ask your Insurance Broker or Intermediary. Failure to disclose ALL relevant facts may invalidate your Policy or may result in your Policy not operating fully.
2. It is an offence under the Road Traffic Act to make any false statement or withhold any material information for the purpose of obtaining a Certificate of Motor Insurance.
3. A specimen copy of the policy is available on request. Please ensure that you read a copy of the Policy Summary.
4. You should keep a record (including copies of letters) of all information supplied to Covéa Insurance for the purpose of entering into a contract.
5. You may be asked to provide documentary evidence that you are a motor trader. It is a requirement of the operation of any business that the proprietor(s) maintain formal business records to discharge their duties in that respect. We expect that you will keep such records and will be able to provide copies if asked at any time.

6. The above statements are true and complete to the best of your knowledge and belief and no material facts have been withheld, suppressed or omitted. You understand that Covéa Insurance will pass the information on this form, and about any incident you may give details of, to IDS Limited so that it can be made it available to other insurers. You also understand that in response to any searches Covéa Insurance may make in connection with this insurance or any incident you have given any details of, IDS Limited may pass information it has received from other insurers about other incidents involving anyone insured under the policy.

Important Warning

No cover attaches until Covea Insurance plc or its authorised agent on behalf of the Insurer has issued a Cover Note or Certificate of Motor Insurance. It is an offence under the Road Traffic Act to make any false statement or withhold any material information for the purpose of obtaining a Certificate of Motor Insurance.

Data Protection Act

It is important that the information you provide is accurate. The information you provide is collected by or on behalf of Covéa Insurance and may be used by us, our employees, agents and service providers acting under our instruction for the purposes of insurance administration, underwriting, claims handling and to enable us to detect or prevent fraud or loss. We may use some of the information you provide for research, marketing or statistical purposes. We will not use your information or pass it on to any other person for the purposes of marketing further products or services to you.

If the broker or intermediary you have used to obtain this insurance policy ceases to carry on business, to otherwise trade or to be authorised and regulated by the applicable body, we may transfer your personal data and information to another insurance intermediary who will continue to effect insurance cover for you. Please let us know if you do not want us to share your personal data and information with another insurance intermediary as described above.

Insurers pass information to the Claims and Underwriting Exchange Register, run by Insurance Database Services Ltd (IDS Ltd) and the Motor Insurance Anti-Fraud and Theft Register, run by the Association of British Insurers (ABI) for the purpose of checking information provided and also to prevent fraudulent claims. When we deal with your request for insurance, we may search these registers. Under the conditions of your policy, you must tell us about any incident (such as an accident or theft) which may or may not give rise to a claim. When you tell us about an incident, we will pass information relating to it to the registers.

Your policy details will be added to the Motor Insurance Database (MID), run by the Motor Insurers Information Centre (MIIC). This may be consulted by the Police in order to establish who is insured to drive the vehicle. If you are involved in an accident (in the UK or abroad), other UK insurers, the Motor Insurers' Bureau and MIIC may search the MID to ascertain relevant policy information. Persons with a valid claim in respect of a road traffic accident (including citizens of other countries) may also obtain relevant information which is held on the MID. You can find out more about this from Covéa Insurance, or at www.miic.org.uk.

In order to prevent or detect fraud we will check your details with various fraud prevention agencies. If false or inaccurate information is provided and fraud is suspected details will be passed to these agencies to prevent fraud and money laundering. Other users of these fraud prevention agencies may use this information in their own decision making processes. We may also conduct credit reference checks in certain circumstances. You can find out further details explaining how the information held by fraud prevention agencies may be used or in which circumstances we conduct credit reference checks and how these checks might affect your credit rating by contacting us at info@coveainsurance.co.uk.
You should show this notice to anyone insured to drive the vehicle covered under the policy. You must ensure that any information you supply relating to anyone else is accurate and that you have obtained their consent on our behalf to the use of their data for these purposes.

Under the Data Protection Act 1998 you have the right of access to any information held about you by Covéa Insurance. You can exercise this right by contacting the Data Protection Officer.

Providing information to us signifies your consent to it being used for these purposes. If you have any queries about our use of your information please write to the **Data Protection Officer, Covea Insurance plc, Norman Place, Reading, RG1 8DA.**

Declaration by the Proposer

I declare that the above statements are true and complete to the best of my knowledge and belief and that no material facts have been withheld, suppressed or omitted. I/We understand that you will pass the information on this form and about any incident I/we may give details of to IDS Ltd, ABI and fraud prevention agencies so that they can make it available to other insurers. I/We also understand that, in response to any searches you may make in connection with this application or any incident I/we have given details of, IDS Ltd, ABI and fraud prevention agencies may pass you information they have received from other insurers about other incidents anyone insured to drive the vehicle covered under the policy have been involved in.

If the above statements have been written by any person other than the undersigned, such person shall be deemed to have been my agent for the purpose of filling in such statements.

Choice of Law

You and we are free to choose the law applicable to this contract but in the absence of agreement to the contrary the law of the country in which you are resident at the time of the contract will apply. If you are not resident in the United Kingdom the law that will apply will be the law of England and Wales.

About Covéa Insurance

Covea Insurance plc is a financially secure, well established UK insurer with a Standard and Poors rating of A- Stable and 1.1 million policyholders**.

Covea Insurance plc was formed in 2012 through the merger of Provident Insurance and MMA Insurance, two well established insurers with a combined experience of over 100 years in the UK insurance market.

Covea Insurance plc is part of the Covéa group; a leading French Mutual Insurer with assets of €71bn, 10.7m members and customers and over 25,000 employees*.

***As at the end of 2010**
**** As at the end of 2011**

Reason for Issue : NEW BUSINESS
Statement Dated : 12th June 2014

Covea Insurance plc Norman Place, Reading RG1 8DA
Telephone 0844 902 1000 Fax: 0118 955 2211
www.coveainsurance.co.uk
Registered in England and Wales 613259
Covea Insurance plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority

keyfacts®

Motor Trade Road Risks

Policy Summary

The Insurance cover is provided by Covéa Insurance plc, Norman Place, Reading, Berkshire, RG1 8DA.

The Motor Trade Road Risks Insurance policy is for full or part-time motor traders, working from commercial premises or from home, who require road risk cover for their own vehicles, or vehicles in their custody or control for motor trade purposes. Cover is only available to those motor traders who are a self-employed person or persons actively operating a formal business, on a full or part-time basis, for profit, either selling vehicles or providing a service relating to the repair or maintenance of motor vehicles. Formal supporting documentation to demonstrate this may be requested.

This Policy Summary does not describe all the terms and conditions of your policy, so please take time to read the policy document to make sure you understand the cover it provides.

Your cover is valid for 12 months and is renewable annually.

All information in this document is correct at the time of printing (October 2012), for full up to date information please visit our website **www.coveainsurance.co.uk**

covea insurance

Significant features and benefits of the policy

There are three levels of cover to choose from: comprehensive, third party fire and theft (most areas of the UK), or third party only cover (most areas of the UK).

Type of cover	Comprehensive	Third Party Fire & Theft	Third Party Only
Legal liability for injury to passengers, the public and their property	✔	✔	✔
Legal defence costs for manslaughter or causing death by dangerous driving	✔	✔	✔
Loss of or damage to vehicles by fire or theft	✔	✔	✘
Accidental damage, vandalism or malicious damage	✔	✘	✘

The table below shows the benefits of this policy and the maximum amounts we will pay in the event of a claim:

Description	Maximum Cover
Legal liability for death and injury to anyone including passengers	Unlimited
Legal liability for damage to other people's property	£1 million
Legal defence costs for manslaughter or causing death by dangerous driving	Unlimited
Loss and or damage to your vehicle caused by accidental damage, fire, theft or attempted theft	Minimum of: Trade Market Value Own Vehicle Indemnity Limit Chosen*
Loss and or damage to a vehicle not the property of you, your spouse or any person named on the Certificate of Motor Insurance and in your custody or control for the purpose of service, upkeep or repair, caused by damage, fire, theft or attempted theft	Minimum of: Market Value Customer Vehicle Indemnity Limit Chosen*
Audio equipment	£250

**Indemnity is based upon the vehicle value limit selected.*

Significant features and benefits of the policy

continued

The table below shows the benefits of this policy and the maximum amounts we will pay in the event of a claim:

Description
• In the event of a claim the Indemnity Limit is applied per vehicle, per incident • Up to 6 named drivers for motor traders who work full-time and up to 3 named drivers for motor traders who work part-time • Cover for vehicles at home automatically included, even if you trade from home • No Claims discount of up to 4 years transferable from your private car, commercial vehicle or motor trade insurance • Introductory discounts available, if your other motor policy cover is continued or if you have proven claim free driving experience • Protected No Claims bonus available for full-time motor traders with 4 or more years Motor Trade No Claims Bonus • Demonstration cover available • Flexible limit of indemnity from £7,500 to £30,000 for comprehensive, full-time traders and from £7,500 to £12,500 for comprehensive, part-tme traders The indemnity limit is £5,000 to £7,500 for third party, fire and theft, full-time traders and £5,000 for third party, fire and theft, part-time traders • Split indemnities available for persons not involved with vehicle sales • Option to pay by instalments • Full cover whilst driving in the EU available for extra premium for you and your spouses vehicle • Discounts available for: – Increased excesses (comprehensive cover only) – Spouses who require social, domestic and pleasure cover only

Significant and unusual exclusions or limitations of the policy

The table below shows exclusions that are contained in your policy.

Policy Section Information can be found in	Significant Exclusions or Limitations	Page of Policy
Definitions Insured Vehicle	Any vehicle which is not, owned by you or your spouse, if he or she is named as a driver under the policy, leased to you on a lease agreement of a minimum duration of 12 months, or in your custody or control for motor trade purposes	7
Definitions Insured Vehicle	Vehicles owned by the insured and leased to any, other person	7
Definitions Insured Vehicle	Vehicle transporters capable of carrying more than two vehicles or any vehicle on such a transporter	7
Definitions Insured Vehicle	A vehicle that has been seized by any government or public authority which was not your property, the property of your spouse if he or she is declared as a driver on this policy, or in your custody or control at the time of seizure	7
Exceptions to Section 2 (e)	Your legal liability as an employer	22
Exceptions to Section 1.1 and Section 2.3	Any vehicle in or on the Business Premises. Any Vehicle on a road at or within 400 metres of the business premises, unless in the course of a journey Any private residence you or any named driver uses is not a business premises under this insurance	19 22
Exceptions to Section 1.9	Any compulsory excess or voluntary excess as chosen by you and which will be shown in the policy documentation or consult your insurance broker or intermediary	19
Exceptions in Section 1.9	Additional young driver excesses Drivers aged under 25 years £500, Drivers aged 25 years and over with a full UK licence of less than 12 months £200	19

Significant and unusual exclusions or limitations of the policy

continued

The table below shows exclusions that are contained in your policy.

Policy Section Information can be found in	Significant Exclusions or Limitations	Page of Policy
Exceptions to Section 1.13	Loss or damage as a result of deception, fraud, trick or false pretence, or by use of a counterfeit or other form of payment, a bank or building society will not accept	20
Exceptions to Section 1.18	Loss or damage to any motorcycle, quadbike or trike	20
Exceptions to Section 1.10	Loss or damage to the vehicle if the keys have been left in the vehicle or the windows and doors have not been closed and locked	19
Exceptions to Section 1.13	Loss or damage to the vehicle following theft or attempted theft by a purported buyer	20
Definitions Insured Vehicle	Any accident, injury, loss, damage or liability whilst the following vehicles are being used other than for motor trade purposes: • Commercial vehicles over 3.5 tons GVW • Caravanettes, motor homes, motorcycles, quad bikes, three-wheeled vehicles or kit vehicles • Vehicles manufactured in the USA or Canada unless specifically manufactured for sale in the UK • Vehicles with more than 7 passenger seats • Vehicles manufactured before 1 January 1980 • Vehicles modified from the manufacturer's original specification in order to improve performance • Vehicles with a fibreglass bodyshell	7
Exceptions applicable to all Sections	Vehicles driven by or in the custody or control of any person not declared on the Certificate of Motor Insurance	16
Conditions applicable to all Sections	Failure to declare vehicles owned by you will prejudice your claim. We may at our option reduce cover to Third Party Only, which means the damage to your vehicle will not be covered	14

Customer Information

Motor Trade Care Line 0844 902 2220

How to contact us to make a claim

In the event of any accident, injury, loss or damage involving a vehicle insured by this policy, you must telephone the Covéa Motor Trade Care Line 0844 902 2220 as soon as possible after the event. The Motor Trade Care Line is available 24 hours a day, 365 days a year.

Please give your Covéa Motor Trade Care Line advisor the following:

- Policy Number, your name/driver's name;
- Vehicle make, model and registration number;
- Details of the incident including name and address of the other driver, their insurance company, policy number and car registration number.

After you have reported the incident, our claims team will send you a Statement of Fact containing the details you have provided and request any further information required to proceed with your claim.

How to cancel your policy

You may cancel the policy, by giving a written instruction to us at any time.

You have a statutory right (under Financial Services Authority rules) to cancel your policy during a period of 14 days from the day of purchase of the contract or the day on which you receive your policy documentation whichever is the later.

If you exercise this right, you will be entitled to a refund of the premium paid subject to a deduction for the period for which you received cover, and a service charge of £25.

To exercise your right to cancel, please contact your insurance advisor at the address shown on your policy schedule.

Customer Information

continued

How to make a complaint

It is always our intention to provide a first class standard of service. However we do appreciate that occasionally things go wrong. In some cases your broker or intermediary who arranged the insurance will be able to resolve any concerns, and you should contact them directly.

Alternatively, if you need to complain, please contact us at the following address, quoting your policy or claim number.

Quality Assurance, Covéa Insurance plc,
Norman Place, Reading RG1 8DA.
Telephone: 0844 902 1000
Website: www.coveainsurance.co.uk

Full details of the Covéa Internal Complaints Procedure are detailed in our leaflet 'Complaints Procedure' which is available on request or may be downloaded from our website.

If you should remain dissatisfied, once Covéa has had the opportunity to resolve your complaint, you may be eligible to refer your complaint to the Financial Ombudsman Service (FOS). For further details they can be contacted at South Quay Plaza, 183 Marsh Wall, London E14 9SR. www.financial-ombudsman.org.uk.

Financial Services Compensation Scheme (FSCS)

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to receive compensation from the scheme if we cannot meet our obligations.

Further information is available from the Financial Services Compensation Scheme, 7th Floor, Lloyds Chambers, Portsoken Street, London E1 8BN. www.fscs.org.uk.

Covéa Insurance plc
Norman Place
Reading
RG1 8DA
Telephone: 0844 902 1000
Fax: 0118 955 2211

www.coveainsurance.co.uk

Covéa Insurance plc
Registered in England and Wales No. 613259
Authorised and regulated by the Financial Services Authority No. 202277

L111G 10/12

Broadsure Direct
Terms of Business and Initial Disclosure Document (v1.07)
Authorised and regulated by the Financial Conduct Authority

Introduction
This terms of business comes into force on the date you receive it from us and will remain in force until you are provided with revised terms.

Firm's Identity
Broadsure Direct
4th Floor, Argyle Centre
York Street
Ramsgate
Kent
CT11 9DS
Tel No. 01843 594477 Fax. 01843 594488
E-Mail : info@broadsuredirect.com

Our Service
In arranging insurance for our customers, we act as an independent intermediary acting on your behalf in arranging your general insurance. Our service includes obtaining necessary information regarding your insurance needs, in order to offer quotations and arrange relevant insurances. Contacting the insurer on your behalf in respect of any ongoing changes you wish to make, assisting you with claims by ensuring you have the correct forms to complete, advising you what information the insurance company requires and keeping you informed regarding the progress of the claim. When asked we will also arrange premium funding and legal expenses on your behalf. The duration for which our services will be provided will be for 3.6 or 12 months dependent on the policy sold.

Please note that our Uninsured Loss Recovery Scheme is not an insurance product and is not covered by Financial Conduct Authority (FCA) Regulations. We will give you full details of any such arrangements before you make any commitment on any product we offer you.

Disclosure
It is your responsibility to provide complete and accurate information to insurers when you take out your insurance policy, throughout the life of your policy, and when you renew your insurance. Failure to disclose information pertaining to your insurance, or any inaccuracies in information given or change in circumstances, could result in your insurance policy being invalid or cover not operating fully and could mean that part or all of a claim may not be paid.

It is important that you ensure all statements you make on proposal forms, claim forms and other documents, are full and accurate. If a form is completed on your behalf, you should check that the answers shown to any questions are true and accurate before signing the document.

You are reminded that it is an offence under the Road Traffic Act to make any false statements or withhold any relevant information to obtain a Certificate of Motor Insurance.

Please note that under the Rehabilitation of Offenders Act 1974 you are not required to disclose convictions regarded as 'Spent'.

You are advised to keep copies of any correspondence you send to us or direct to your insurer.

If you are in any doubt about whether information is material, you should disclose it.

Confidentiality and Data Protection
All personal information held by us in relation to you will be treated with the utmost confidence and where appropriate, in accordance with data protection legislation, including the Data Protection Act 1998.
We will only use and disclose the information we have about customers in the normal course of arranging and administering their insurances, and will not disclose any information to any other parties without their written consent. Unless we are notified of any changes, we shall assume the personal and sensitive data we hold about our customers is correct, and shall use it to provide quotations when policies fall due for renewal.
You confirm that we may use and disclose information that we have about you in the normal course of arranging and administering your insurance. In the interests of security and to improve our service, telephone calls you make to us may be monitored and recorded.
We may pass information about you to credit reference agencies for the purposes of arranging payments by instalments, and may also pass to them details of your payment record with us.
Under the Data Protection Act 1998, individuals have a right to see personal information about them that we hold in our records. A charge may be made for this service. If you wish to exercise this right, or have any other related queries, you should write to us at the above address.

Motor and Home Insurance Anti-Fraud Registers
Insurers share information with each other via the Claims and Underwriting Exchange Register, and the Motor Insurance Anti-Fraud and Theft Register, to aid the prevention of fraudulent claims.
In the event of a claim, the information you supply on the claim form, together with any other information relating to the claim, will be put on the Registers.

Motor Insurer Information Centre (MIIC)
Insurers are legally required to provide details of motor insurance policies to the MIIC. The information describing your insurance cover will be added to the Motor Insurance Database (MID), to which the police and other government agencies have access. This helps the pursuance of claims following accidents and aids detection of those who are in contravention of the law by not taking out insurance.

Use For Marketing Purposes
We may use information held about you, to provide you with information about other products and services which we offer, and which we feel maybe appropriate to you, by email, telephone, post or other means.
You may exercise your right to give notice to stop data being processed for marketing purposes by contacting us at any time. Please contact us on the above telephone number or write to us at the above address.

Claims
You must notify us promptly of any claims.

We shall use our best endeavours when acting on your behalf in relation to a claim, to handle all elements of the claim with due care, skill and diligence.

We will advise you promptly of insurers' requirements concerning claims, including the provision, as soon as possible, of information required to establish the nature and extent of a loss.

If there are any conflicts of interest we will only handle a claim on your behalf after we have disclosed to you any conflicts of interest that exist to enable you to decide whether to give your informed consent for us to act on your behalf and you have given that consent in writing.

We will forward any payments received from insurers in respect of any claim, to you, without delay.

We will notify you of any request for information we receive from your insurers.

Cancellation Rights
Contract Of Insurance:
A consumer has the right to cancel a general insurance contract within 14 days and for a pure protection contract and payment protection contract (of six months or more duration) within 30 days of receiving the contractual terms and conditions.

It is important for a consumer to read the policy document before the end of the cancellation period to ensure that the contract is suitable to their demands and needs.

In the event of cancellation, insurers may return a pro-rata premium based on the time on risk. If a consumer cancels the contract of insurance during the cancellation period of 14 days for general insurance contracts or 30 days for pure protection and payment protection contracts, we will refund in full our fee and will not charge you for commission we have or would have received from the insurer. For details of our policy on the refund of our fees and/or charges and commission received from the insurer after the cancellation period please see the Return Premiums & Cancellation Charges section of these Terms of Business.

Mediation Contract:
The Mediation Contract is the agreement between you and us for the insurance mediation services that we provide to you in respect of your insurance requirements.

Once you have entered into the Mediation Contract with us, you are entitled to a period of reflection during which you may decide whether to proceed with the purchase of the Mediation Contract. The duration of this cancellation period is 14 days and commences from either:

* the day of conclusion of the Mediation Contract; or
* the day on which you receive the full terms of the Mediation Contract detailing the full contractual terms, conditions and information of the contract; whichever is later.

To cancel this Mediation Contract within the cancellation period, please write to us at the above address. If you do cancel this Mediation Contract within the cancellation period of 14 days, we will refund our fees to you in full. After the 14 day cancellation period this mediation contract can be cancelled at any time by you in writing by giving 7 days notice. If you wish to give notice of cancellation, please write to us at the above address. We may cancel this Mediation Contract at any time in writing by giving 7 days notice. If we wish to cancel this Mediation Contract we shall write to you at the last known address we have for you on our records. For details of our policy on the refund of our fees and/or charges and commission received from the insurer after the cancellation period please see the Return Premiums & Cancellation Charges section of these Terms of Business

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Premiums and Financial Aspects
In order to be able to offer you credit facilities, we are registered under the Consumer Credit Act and our Licence Number is 478809. We normally accept payment by cash, cheque or the following credit/debit cards; Visa/Mastercard/Delta/Maestro/Solo/Electron.

You may be able to spread your payments through insurers' instalment schemes, a credit scheme with a third party finance provider for the provision of which we work exclusively with Close Brothers Ltd t/a Close Premium Finance and Consumer Finance Ltd t/a Premium First, or a facility we have arranged ourselves. We will give you full information about your payment options when we discuss your insurance in detail. We will be responsible for issuing invoices for all new and renewal premiums and mid-term alterations as soon as practicable either after inception or renewal of your policy or after any mid-term alteration has been effected.

We will remit premiums to insurers in accordance with the agreed terms of business.

You will be responsible for paying promptly all of our invoices for premiums to enable us to make the necessary payments to insurers. For the avoidance of doubt, we have no obligation to fund any premiums on your behalf.

We also have no responsibility for any loss that you may suffer as a result of insurers cancelling the policy or taking any other prejudicial steps as a result of the late payment of such sums if such delay is attributable to you.
In certain circumstances, insurers may impose a specific premium term, whereby they require payment of premium by a certain date. We must stress that breach of that term will entitle insurers to void the policy from inception of cover. You agree that the settlement of premiums in good time is your responsibility.

Return Premiums & Cancellation Charges
Return premiums usually arise if an insurance risk is reduced or a policy cancelled.

In the event of cancellation by consumers insurers may return a pro-rata premium to us based on the time on risk.

In the event of cancellation by commercial customers insurers may return a premium as follows:

Broadsure Direct Cancellation Charges

Period Of Cover on/up to	One Month	Two Months	Three Months	Four Months	Five Months	Six Months	Seven Months	Eight Months
% of Annual Premium Payable	30%	40%	50%	60%	70%	80%	90%	100%

Tradex Cancellation of Charges

Period Of Cover on/up to	One Month	Two Months	Three Months	Four Months	Five Months	Six Months	Seven Months
% of Annual Premium Payable	25%	37.5%	50%	62.5%	75%	87.5%	100%

On a return premium, we will repay commission on the amount to your insurer and this will be deducted from the final amount due to you. If a policy is cancelled we will refund any return premium due after deduction of our commission and our fee and/or charges as follows:

Where a consumer cancels the policy after the 14 day cancellation period for general insurance contracts or 30 days for pure protection and payment protection contracts we will refund any return premium after deduction of the commission and our fees and/or charges pro-rata to the period for which the contract is in effect.

Where a commercial customer cancels the policy we will refund any return premium after deduction of the commission and our fees and/or charges from return premium pro-rata to the above.

There will be no refund of premium where a fault claim has occurred

Minimum Deposit Contracts:
Minimum deposit contracts can be cancelled, however, cancellation will not generate a premium refund and full payment of the premium must be made, whether payment is made by a single payment or by instalments, including by direct debit. Minimum deposit contracts include Goods In Transit insurance and some types of Liability insurance such as Public Liability and Employers Liability insurance. A list of policies which are minimum deposit contracts is available on request.

Aviva Policies - Motor Trade/Premier Truck/Special Types/Agricultural/Fleet
a. You may cancel these policies at any time after the date Aviva have received your premium, by providing 7 days notice in writing to us.
b. Aviva, or any agent appointed by them and acting with their specific authority may cancel this policy, by providing notice in writing to you at your last known address, if there is a default under any relevant instalment agreement. In such case, your policy will end with effect from the beginning of the period in respect of which the instalment has not been paid.

If your policy is cancelled under a. or b. above, at Aviva's discretion, they may refund part of the premium for the unexpired period, which will be calculated on their, then current, short period basis and provided that there have been no
i Claim(s) made under the policy for which we have made a payment,
ii Claim(s) made under the policy which are still under consideration,
iii Incident(s) which you are aware of and are likely to give rise to a claim which has yet to be reported to us.

Aviva Engineering Policies - You may cancel this policy at any time after the date Aviva have received the premium, by providing 30 days notice in writing to us. All other terms are applicable as above.

Money Segregation (Risk Transfer)
Client money will only be held as agent on behalf of an insurer or underwriter in accordance with a written agency agreement, you will be notified if this will affect your policy.

Quotations
All quotations are subject to change in respect of the amount of premium indicated, and the terms and conditions that are applied. When we supply you with a quotation we will confirm how long this will be valid for on the terms we have quoted, give you a written quotation including all the information you need to make an informed decision and give you a summary of the policy coverage.

Policy Documentation
We will issue policy documentation in a timely manner.
Your policy will confirm the basis of the cover, give details of the insurers and be accomapanied by a cover/debit note. Prior to the conclusion of the contract you will be given a statment of demands and needs, which sets out and confirms the reason for making the recommendation. We will take reasonable steps to ensure that consumers will be provided in writing no less than 21 days before the expiry of the policy the renewal terms, or advised if renewal is not being offered. For our commercial customers this period will be 21 days. You will be given an explanation of any changes and if you are a retail customer, the right to request a new policy document. We may keep certain documents, such as your insurance policy and/or certificates of insurance until we receive full payment of premium and/or administration charges. In these circumstances we will ensure that you receive full details of your cover and any documents that you require by law.

Policy Terms, Conditions and Warranties
You should read through all policy terms, conditions and warranties shown on your policy documentation. Please ensure you understand them and are able to follow their requirements exactly. If not, please advise us immediately, as a breach of any terms, conditions or warranties may enable your insurer to terminate your policy from the date of that breach, and/or repudiate a claim under your policy.

Governing Law
This terms of business shall be governed by and construed in accordance with, the Laws of England and Wales and the parties submit to the exclusive jurisdiction of the courts of England and Wales.

Other Taxes or Costs
Other taxes or costs, or both, may exist in relation to the products and services offered by us which are not paid through, nor imposed, by us.

Whose products do we offer?
We offer products from a range of insurers for private cars, light vans and buildings & contents (non-commercial).

We only offer products from a limited number of insurers for Motor Trade, Heavy Goods Vehicles(HGV), Fleet, Liability, Landlords, Commercial Premises and Commercial Combined non-investment insurance contracts. Ask us for a list of insurers we offer insurance from.

We can only offer products from either Tradex Insurance Company Ltd t/a Westminster Insurance or Aviva Insurance (UK) Ltd t/a TFP Schemes, dependant on the area in which your business is located, for Taxi Insurance.

Which service will we provide you with?
We will advise and make a recommendation for you after we have assessed your needs for
Private Car, Motor Cycle, Commercial Vehicle, Household and Commercial Insurance.

What Fees will you have to pay us for our services?
Private Cars/Light Vans/Household/Let Property:
New Business up to £400.00 - Mid Term Adjustments up to £75.00 - Renewals up to £250.00
Uninsured Loss Recovery Service - No Fee
Duplicate Documents - £10.00
Breakdown Cover up to £20.00

Motor Trade and Larger Combined Risks:
New Business up to £400.00 - Mid Term Adjustments up to £75.00 - Renewals up to £250.00
Uninsured Loss Recovery Service - No Fee
Duplicate Documents - £10.00

HGV/Special Types & Plant/Including Multi Vehicles not including Fleet:
New Business up to £500.00 - Mid Term Adjustments up to £100.00 - Renewals up to £500.00
Uninsured Loss Recovery Service - No Fee
Duplicate Documents - £10.00

Fleets/Larger Specified Risks:
New Business up to £1000.00 - Mid Term Adjustments up to £100.00 - Renewals up to £1000.00
Uninsured Loss Recovery Service - No Fee
Duplicate Documents - £10.00

Security
We do not guarantee the solvency of any Insurer we place business with.
A liability for the premium, whether in full or pro-rata, may arise under policies where a participating insurer becomes insolvent.
In the event that an insurer becomes insolvent or delays making a claims settlement we do not accept liability for any unpaid amounts.

Who regulates us?
Broadsure Direct,4th Floor, Argyle Centre, York Street,Ramsgate,Kent,CT11 9DS is authorised and regulated by the Financial Conduct Authority.
Our FCA Register number is 306354.
Our permitted business is advising on and arranging Non-Investment Insurance contracts.
You can check this on the FCA's Register by visiting the FCA's website www.fca.gov.uk/register or by contacting the FCA on 0845 606 1234.
The FCA is the independent watchdog that regulates financial services, use this information to decide if our services are right for you.

Complaints
It is our intention to provide you with a high level of customer service at all times. If there are occasions when we do not meet these standards, please contact the member of staff you were dealing with, either verbally or in writing. They will take details of your concerns and will then acknowledge in writing, advising you of who is dealing with the matter and how we will handle your complaint.

If you wish to register a complaint, please contact us:in writing
Write to :Broadsure Direct,(Complaints Department), 4th Floor, The Argyle Centre, York Street, Ramsgate, Kent. CT11 9DS
...by Telephone : 01843 594477
If you cannot settle your complaint with us, you may be entitled to refer it to the Ombudsman Service. A copy of the complaints procedure is available on request.

Are we covered by the Financial Services Compensation Scheme
We are covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim.
Insurance advising and arranging is covered for 90% of the claim without any upper limit.
For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, without any upper limit.
Further information about compensation scheme arrangements is available from the FSCS.

Mr Simon Cordell
109 Burncroft Avenue
Enfield

EN3 7JQ

Our Ref:COSX14MT06
Date:12/06/2014

Dear Mr Cordell

Thank you for insuring with Broadsure Direct we confirm that we have incepted the following policy with effect from 19/05/2014 through Covea. This policy is for a period of 12 months at a premium of £2088.69 inc ipt and any intermediary fees applicable.

POLICY TYPE: Motor Trade
COVER: Comprehensive
EXCESS: £500.00

Chosen Method Of Payment:
Premium is now due, please contact the office to arrange payment

If paying by Direct Debit please check your agreement for details of interest charged and your instalment amounts, if not attached your agreement will be sent directly from your finance provider and must be signed and returned immediately to avoid further charges and possible cancellation of your policy. We work exclusivley with CLose Brothers Ltd T/a Close Premium Finance and Consumer Finance Ltd T/a Premium First for the provision of credit facilities.

WE NOW REQUIRE THE FOLLOWING ITEMS IN ORDER TO PROCESS YOUR POLICY:
Statement of Fact Declaration / Up to Date Copy of Driving Licence

NB:If requested above, your *copy driving licence should include a copy of the front & back of the photocard and paper part, please do not send your original licence as we cannot accept liability if lost in transit.*

We must insist that all of the above requested items are returned to this office within the next 7 days, failure to do so could result in termination of the policy and a Time On Risk Charge will be made by the insurer. This is something we wish to avoid and we have enclosed a pre-paid envelope for your convenience.

The Following Items Are Enclosed And Should Be Retained For Your Records:
Full Certificate/Schedule & Policy Booklet, Key Facts or Policy Summary, Terms Of Business, Demands & Needs. These documents outline all current fees & future fees that may be charged on the policy, together with details of the cancellations & complaints procedure.
Motor Trade Policies Only:
Vehicle Exclusion List - If you have any queries regarding vehicles excluded on your policy, please do not hesitate to call our sales team.
Examples of Proof of Trading - Please find enclosed examples from your insurer regarding Proof of Trading which may be requested immediately or throughout the term of the policy

If any of the above documents are not enclosed, it is your responsibility to call our office for duplicate documentation.

Yours sincerely

Broadsure Direct

Broadsure Direct
4th Floor, Argyle Centre
York Street
Ramsgate
Kent
CT11 9DS

Telephone :01843 594477 Fax :01843 594488

Policyholder:Mr Simon Cordell
Policy ref:COSX14MT06

STATEMENT OF FACT (v1.02)

Please note that the documents enclosed relate to a "Statement Of Fact" insurance policy. This means that Broadsure Direct have prepared the documentation on your behalf, based on the information provided by you.

It is vitally important that you check all the enclosed documentation to ensure that it is correct and that the policy meets your requirements. Please complete & return either declaration below within seven days.

I have checked the Statement Of Fact and all related documentation that the information is correct and the policy meets my requirements.

Signed _____ Print _____

Date ___/___/___

I UNDERSTAND THAT SHOULD ANY OF THE INFORMATION WITHIN THIS STATEMENT BE INCORRECT, IT IS MY RESPONSIBILTY TO CONTACT BROADSURE DIRECT IMMEDIATELY ON 01843 594477 AND OBTAIN CONFIRMATION THAT THESE AMENDMENTS HAVE BEEN COMPLETED.

SECTION 1

Authorised and regulated by the Financial Conduct Authority (v1.04)

SECTION 2

Mr Simon Cordell
109 Burncroft Avenue
Enfield
EN3 7JQ

Prospect Ref :COSX064MT8

Date: 02/06/2014

Dear Mr Cordell

SECTION 3

Thank you for requesting a quotation for your insurance cover.

This letter sets out the nature and scope of the services we are providing to you, together with a Statement of Demands & Needs. It will also provide further information that we are required by law to provide.

Please read it carefully and let us know immediately if any of the information is inaccurate, so that we can take any appropriate action as soon as possible.

Enclosed please find our terms of business and a policy summary. It is important that you read both in full carefully and contact us if you have any queries.

In selecting the insurances set out in the recommendation section below, we have dealt on the following basis.

We offer products from a range of insurers for private cars, light vans and buildings and contents (non-commercial).

We only offer products from a limited number of insurers for Motor Trade, Heavy Goods Vehicles (HGV), Fleet, Liability, Landlords, Commercial Premises and commercial Combined non-investment insurance contracts. Ask us for a list of insurers we offer insurance from.

Duty to disclose all material facts

It is your responsibility to provide complete and accurate information to insurers when you take out your insurance policy, throughout the life of the policy, and when you renew your insurance. Failure to disclose information pertaining to your insurance, or any inaccuracies in information given or changes in circumstances, could result in your insurance being invalid or cover not operating fully and could mean that part or all of a claim may not be paid.

It is important that you ensure that all statements you make on your proposal forms, statement of fact declaration, renewal declaration, claims forms and any other documentation are full and accurate. If a form is completed on your behalf you should check the answers shown to any questions are true and accurate before signing the document.

You are reminded that it is an offence under The Road Traffic Act to make any false statements or withhold relevant information to obtain a Certificate of Insurance.

Please note under the Rehabilitation of Offenders Act 1974 you are required not to disclose convictions regarded as ″Spent″.

You are advised to keep copies of any correspondence you send to us or direct to your insurer.

Material facts are ones which are likely to influence an insurer in the assessment and acceptance of the

application, for example for motor insurance any offence including motor and non motor offences, drivers infirmities, a young or inexperienced driver, Examples for household, buy to let property and commercial premises insurance include subsidence, flood, landslip, theft. For example, for liability insurance previous claims, potential future claims, for Goods in Transit insurance hazardous goods, pharmaceceuticals, time critical goods, for commercial combined all facts concerning risks covered. Criminal convictions, bankruptcy, administration, receivership, liquidation, country of residence or if you have had insurance declined or cancelled should be disclosed for all types of insurance. These are only examples and is not meant to be an exhaustive list.

If you are in any doubt about whether information is material, you should disclose it.
Should you require further guidance, please contact us.

SECTION 4
Your Demands and Needs

You have requested a quotation on the basis of your requirements below:

We have set out below our understanding of your demands and needs and whether the policy we have selected meets those demands and needs.

Please read the information below carefully. It records the statements and information you provided when requesting the quotation. If any of the information is incorrect or incomplete please contact us immediately, so that we can take any appropriate action as soon as possible.

Based on the information set out below, we are making a personal recommendation to you of the policy proposed for the reasons set out on this letter.

Comprehensive Cover / Road Risk Only
Indemnity Limit £10,000
No Public or Employer Liability Cover
Mr Simon Cordell to Drive
Social, Domestic & Pleasure Use with Motor Trade Use
No Demonstration Cover / No Additional Business Use
No Protected No Claims Bonus / No Windscreen Cover / No Trade Plates
No High Performance / Classic / Commercial (Over 7.5 Ton) Vehicles
Payment by Direct Debit
£500 Excess

The Period of insurance covered in this quotation is 12 months.

SECTION 5

We have reviewed the policies within our range and recommend the following policy to be the most suitable to meet your needs:

Covea Policy

The Above Policy meets all your demands and needs set out as above

Main exclusions, Limitations and conditions.

You should read carefully and take note of all exclusions, excesses, limitations or conditions as set out in this letter and the enclosed Policy Summary. A copy of the policy is available on request.

SECTION 6

From the information provided we are able to offer the following quotation. This and all quotations are subject to change in respect of the premium indicated and the terms and conditions that are supplied.

SECTION 7

Covea

Policy Premium :£ 2088.69 Incl IPT of £ 125.32

Broker Arrangement
Fee :£

Legal Expenses : £

Total of
Premiums and Fees:£ 2088.69 Incl IPT of £ 125.32

SECTION 8 - Insurer Instalments

See attached Direct Debit mandate

SECTION 9 - Broker Instalments WITH DEPOSIT

The Total Premium and Fees can be paid by instalments with an initial payment of £ 1044.35 followed by monthly 1 instalments of £ 1044.35 each. Payment by instalments is offered subject to status and the terms and conditions of a customer credit agreement.

SECTION 10

Please see copy credit agreement form where applicable.

SECTION 11

Other taxes or costs, or both, may exist which are not paid through, nor imposed, by us.

If you have any questions please do not hesitate to contact us.

Yours sincerely

Broadsure Direct

From: Rachel <rachelbarker@broadsuredirect.com>
Sent: 10 July 2014 15:50
To: lorraine32@blueyonder.co.uk
Subject: REF: 00-COSX14MT06-ID<63> OpenAttach Documents

Good Afternoon Lorraine,

Sorry to bother you but Martin said you would be the best person to email.

Could you please forward Up to Date Copy of Driving Licence for Simon in his correct address as a matter of urgency we have been trying to contact him but no answer.

Many Thanks for all your help if you have any problems or require any further information please do not hesitate to contact me.

Kind Regards

Rachel Barker

broadsuredirect
INSURANCE INTERMEDIARY
Administration Department
t: 01843 594477
f: 01843 594488

Broadsure Direct - Telephone number: 01843 594477 - Fax Number: 01843 594488

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From: Rogovska2, Tatjana <tatjana.rogovska2@hmcts.gsi.gov.uk>
Sent: 15 September 2014 09:31
To: 'Lorraine Cordell'
Subject: RE: Not read: RE: urgent Simon CORDELL 011401596899

There were 2 emails from you in our inbox which looked identical to me and one of them had an attachment. I deleted the email without the attachment.

From: Lorraine Cordell [mailto:lorraine32@blueyonder.co.uk]
Sent: 12 September 2014 19:33
To: Rogovska2, Tatjana
Subject: FW: Not read: RE: urgent Simon CORDELL 011401596899

Dear Rogovska2, Tatjana

Can you please advise as to what email was deleted I did send 2 emails the same but the 1st one I forgot to attach my insurance document so I sent the email again which included my insurance document can you please advise as to if you have my email and the attached insurance document?

Regards

Simon Cordell

From: Rogovska2, Tatjana [mailto:tatjana.rogovska2@hmcts.gsi.gov.uk]
Sent: 12 September 2014 16:30
To: Lorraine Cordell
Subject: Not read: RE: urgent Simon CORDELL 011401596899

Your message was deleted without being read on 12 September 2014 15:30:05 UTC.

The original of this email was scanned for viruses by the Government Secure Intranet virus scanning service supplied by Vodafone in partnership with Symantec. (CCTM Certificate Number 2009/09/0052.) This email has been certified virus free.
Communications via the GSi may be automatically logged, monitored and/or recorded for legal purposes.

From: Lorraine Cordell <lorraine32@blueyonder.co.uk>
Sent: 15 September 2014 23:24
To: 'martinjenkin@broadsuredirect.com'
Subject: RE: Simon Cordell documents
Attachments: Driving Lic.jpg; Driving Lic Back Part.jpg

Hi Martin

I am sorry my head is really not with it I sent the wrong photo part of the licence please see attached and pass these over.

Regards

Lorraine

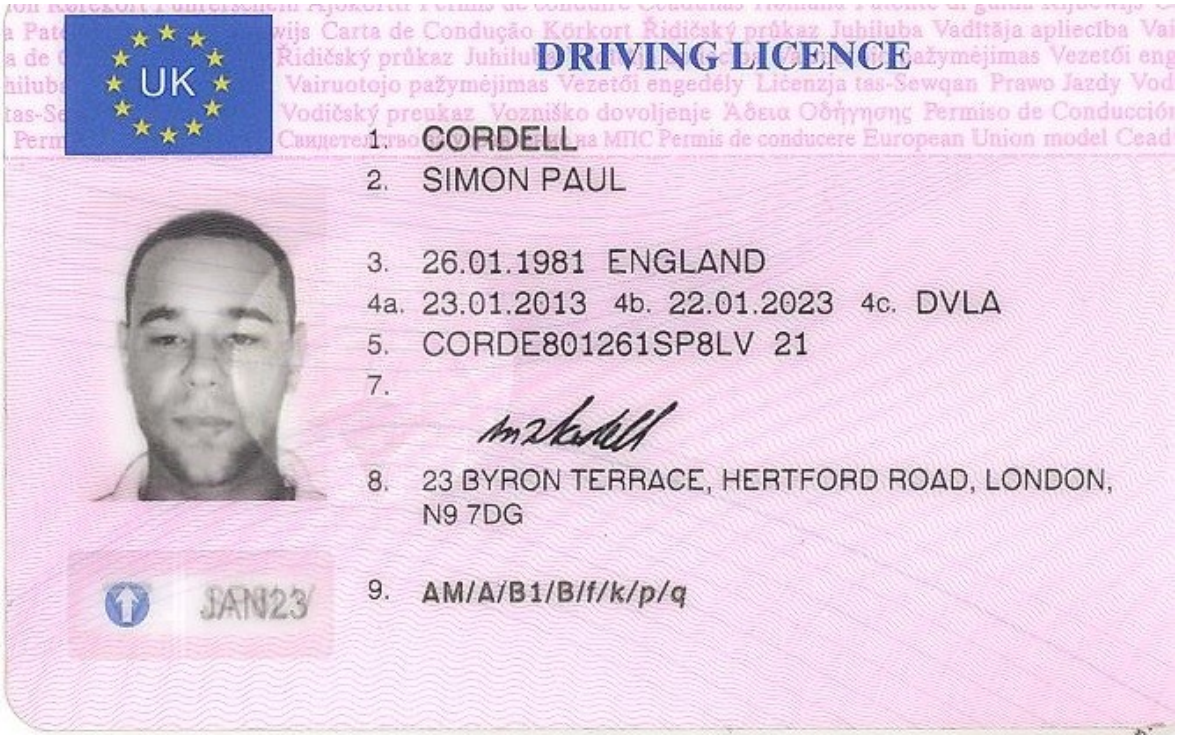
From: Lorraine Cordell [mailto:lorraine32@blueyonder.co.uk]
Sent: 15 September 2014 10:23
To: 'Martin Jenkin'
Subject: RE: Simon Cordell documents

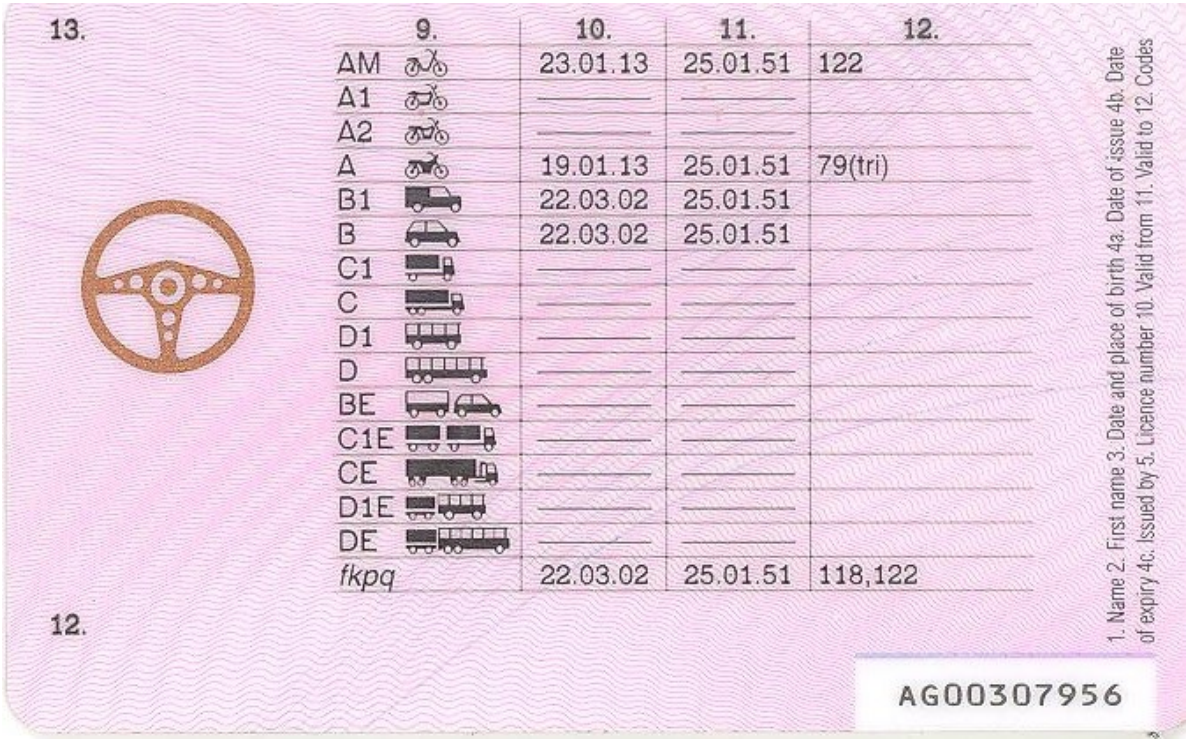
Hi Martin

Can these please be passed on for Simon Insurance I did say I would get them over on Friday to the lady that called me and said she forgot to send the insurance documents out, she also said that policy plan had done a letter to cancel the new policy, so can you please let me know ASAP if everything is still ok with Simon cover. She also gave me her email wish I cant seem to find, but I been sorting out funerals for my Late mum and also a close friend of the family died also so at this time its been a really hard time for us as a family.

Regards

Lorraine


UK
DRIVING LICENCE
1. CORDELL
2. SIMON PAUL
3. 26.01.1981 ENGLAND
4a. 23.01.2013 4b. 22.01.2023 4c. DVLA
5. CORDE801261SP8LV 21
7.
8. 23 BYRON TERRACE, HERTFORD ROAD, LONDON, N9 7DG
9. AM/A/B1/B/f/k/p/q
JAN23



13.

9.	10.	11.	12.
AM	23.01.13	25.01.51	122
A1			
A2			
A	19.01.13	25.01.51	79(tri)
B1	22.03.02	25.01.51	
B	22.03.02	25.01.51	
C1			
C			
D1			
D			
BE			
C1E			
CE			
D1E			
DE			
fkpq	22.03.02	25.01.51	118,122

12.

1. Name 2. First name 3. Date and place of birth 4a. Date of issue 4b. Date of expiry 4c. Issued by 5. Licence number 10. Valid from 11. Valid to 12. Codes

AG00307956

From: Brown-W, Pauletta <pauletta.brown-w@hmcts.gsi.gov.uk>
Sent: 18 September 2014 17:08
To: 'lorraine32@blueyonder.co.uk'
Subject: FW: Application to Reopen - Simon P CORDELL (02TJJ63181495 LAH) 1401009802
Attachments: HMCTS - Applic to Def giving new Re-opening date - S CORDELL.doc

For your information, please find letter attached

Pauletta Brown | Admin Officer | HMCTS |
176a Lavender Hill, Battersea, London SW11 1JU
T: 020 7805 1467 | F: 020 7805 1437 | DX 58559 Clapham Junction |
E: Pauletta.Brown-W@hmcts.gsi.gov.uk

Please note: As of June 2nd 2014 Our fax will be GOLDFAX No:0870 324 0299
"I am not authorised to bind the Ministry of Justice contractually, nor to make representations or other statements which may bind the Ministry of Justice in any way via electronic means."

From: Brown-W, Pauletta
Sent: 18 September 2014 16:09
To: 'lorraine32@blueyonder.co.uk'; 'RichmondSouthProsecutions@met.police.uk'
Cc: LCCC Compliance Unit; LCCC Enforcement Unit
Subject: Application to Reopen - Simon P CORDELL (02TJJ63181495 LAH) 1401009802

Dear Sirs,

Please note that the above case has been relisted for a reopening hearing on the 30th instant at Lavender Hill Magistrates Court, courtroom 1 at 2 pm. Therefore, please be good enough to have your file in court and can the LCCC please put this matter on hold until after the hearing, when the Defendant will attend. Thank you.

Regards

P Brown

Pauletta Brown | Admin Officer | HMCTS |
176a Lavender Hill, Battersea, London SW11 1JU
T: 020 7805 1467 | F: 020 7805 1437 | DX 58559 Clapham Junction |
E: Pauletta.Brown-W@hmcts.gsi.gov.uk

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monitored, recorded and retained by the Ministry of Justice. E-mail monitoring / blocking software may be used, and e-mail content may be read at any time. You have a responsibility to ensure laws are not broken when composing or forwarding e-mails and their contents.

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HM Courts & Tribunals Service

Lavender Hill Magistrates' Court
176a Lavender Hill
Battersea
London
SW11 1JU

DX 58559 Clapham Junction

T 0207 805 1497
F 0207 805 1437
gl-swesternmcenq@hmcts.gsi.gov.uk
www.justice.gov.uk
Cluster Manager:
Jan Hartnett

Courts in the SW Group:
Lavender Hill Magistrates' Court
Wimbledon Magistrates' & Youth Crt

September 19, 2014

Mr Simon Cordell
109 Burncroft Avenue
Enfield
Middlesex
EN3 7JQ

Our ref: 1402437891

Dear Mr Cordell

Re: Re-opening Summons Hearing

With reference to your recent court hearing, the matter has been listed for:-

Tuesday, 30th September 2014 at 2 pm at Lavender Hill Magistrates' Court, 176A Lavender Hill, Battersea, London SW11 1JU

Your case maybe dealt with on that day, or and a new date of hearing will be set for your case to be heard. If you have any queries, please contact the Admin Centre at Lavender Hill. It is in your best interest to attend this hearing.

Yours faithfully,

P Brown

P Brown
Admin Officer
Lavender Hill Admin Centre

:pmb

From: Lorraine Cordell <lorraine32@blueyonder.co.uk>
Sent: 30 September 2014 13:29
To: 'mandy.skinner@hmcts.gsi.gov.uk'
Subject: FW: Application to Reopen - Simon P CORDELL (02TJJ63181495 LAH) 1401009802
Attachments: S Cordell Cert._GE_ 2013-2014.pdf; Lorraine Cordell_FW_ RE_ CX52JRZ.pdf; Lorraine Cordell_FW_ RE_ Simon Cordell.pdf; Lorraine Cordell_RE_ [1] RE_ Simon Cordell.pdf; Lorraine Cordell_RE_ REF_ 00-COSX14MT04-ID_42_ Urgent.pdf; Lorraine Cordell_RE_ Simon Cordell.pdf; Lorraine Cordell_RE_ Simon Cordell-01.pdf

Forwarded re phone call

From: Lorraine Cordell [mailto:lorraine32@blueyonder.co.uk]
Sent: 30 September 2014 12:47
To: 'Brown-W, Pauletta'
Subject: RE: Application to Reopen - Simon P CORDELL (02TJJ63181495 LAH) 1401009802

Dear Miss Brown

My son was due to attend court today at 2pm but he is very unwell as I said on the phone to you his Nan has just died and he also has crohn's disease and depression, due to his Nan passing away this has made his crohn's disease come on very bad.
We have tried to leave today to come to the court and had to turn round due to my son needing to change his things again.

Please can this email be passed to the judge to show why my son cannot attend court today.

In addition, please show the judge my son's insurance documents and all the emails that went back and forward to the insurance company.

Can you please ask the Officer that checks the documents to call KGM which will show he was insured and ask him to talk to Kelly Tiller who direct number is in the emails.

Can you please get back to me with an update to this matter and if the judge will set a new date or deal with this matter today as he will have all the documents needed to show my son was in fact insured.

Regards

Lorraine Cordell

From: Brown-W, Pauletta [mailto:pauletta.brown-w@hmcts.gsi.gov.uk]
Sent: 18 September 2014 17:08
To: 'lorraine32@blueyonder.co.uk'
Subject: FW: Application to Reopen - Simon P CORDELL (02TJJ63181495 LAH) 1401009802

For your information, please find letter attached

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176a Lavender Hill, Battersea, London SW11 1JU
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Subject: Application to Reopen - Simon P CORDELL (02TJJ63181495 LAH) 1401009802

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Regards

P Brown

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176a Lavender Hill, Battersea, London SW11 1JU
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KGM

MOTOR INSURANCE

Member of Canopius Group

Certificate of Motor Insurance

1. Name of Policyholder	**Mr SIMON CORDELL**
2. Policy Number:	**MT3574694**
3. Registration Number of the Vehicle:	**Any motor vehicle the property of the Insured or in their custody or control**
4. Effective Time and Date for Commencement of the Insurance for the purposes of the Relevant Law:	**0:01 23 February 2013**
5. Expiry Time and Date of the Insurance:	**23:59 22 February 2014**
6. Persons or classes of persons entitled to drive:	**Mr SIMON CORDELL**
7. Limitations as to use (subject to the exclusions listed below):	**Use for social domestic and pleasure purposes. Use for Motor Trade purposes.**
8. Exclusions:	**The Insurance does not cover use for racing, pacemaking or speed competitions or the carriage of goods or passengers for hire and reward or to secure the release of any motor vehicle, which has been seized by or on behalf of any government or public authority, which was not the property of the policyholder or in his custody or control at the time of seizure. Use solely for breakdown purposes or use under a trade plate for the carriage of goods for demonstration purposes in accordance with the regulations applicable to Trade Licences is not deemed to be use for hire or reward.**

We hereby certify that the insurance to which this Certificate relates satisfies the requirements of the relevant law applicable in Great Britain, Northern Ireland, the Isle of Man, the Island of Guernsey, the Island of Jersey and the Island of Alderney. For and on behalf of the Underwriters subscribing to

KGM Motor Insurance

N Manvell

Neil Manvell, Active Underwriter
AUTHORISED INSURERS, KGM House, 14 Eastwood Close, London, E18 1RZ.

NOTES:
Please ensure that the details shown on this document are correct and that the cover meets your requirements. If in doubt consult your Broker or Agent.
The Certificate relates to Road Traffic Act cover only, for full details of the cover reference should be made to the insurance document and schedule.
This certificate is not transferable to a new owner of the vehicle.
If the insurance is to be suspended or terminated this Certificate must be returned to your broker/agent or to the underwriters.

ADVICE TO THIRD PARTIES:
Nothing contained in this certificate affects your rights as a Third Party to make a claim.

PROCEDURE IN THE EVENT OF AN ACCIDENT:
If your name and address are not taken at the time of an accident you must report the accident at a Police Station as soon as reasonably practical, but in any event within 24 hours.
The accident must be reported immediately to our claims lines (see claims procedure leaflet with your policy).
Do not admit liability or make any offer or promise to Third Parties.
Take names and addresses of all persons who witness the accident or arrive on the scene immediately thereafter.

WARNING: This certificate has been prepared using a laser printer and is not valid if altered in any way.

Broker: **DB261** **BROADSURE DIRECT** Date of Issue: **04 March 2013**

LLOYD'S Underwriters

KGM Motor Insurance is a brand name for business written by Syndicate 260 which is managed by Canopius Managing Agents Limited.
Canopius Managing Agents Limited is a managing agent at Lloyd's and is authorised and regulated by the Financial services Authority, FSA Registration No. 204847.
Canopius Managing Agents Limited is registered in England & Wales number 1514453. Registered Office: Gallery 9, One Lime Street, London, EC3M 7HA

From: Lorraine Cordell [lorraine32@blueyonder.co.uk]
Sent: 22 November 2013 17:20
To: 'martinjenkin@broadsuredirect.com'
Subject: FW: RE: CX52JRZ

Hello Martin

Please see the below email that I have been told by the police to contract Charlton Car Pound as when any vehicle is impounded they do a check and list all the items in the vehicle. I am hopping to get a reply to my email on how to go about getting the list shortly.

Simon

From: Lorraine Cordell [mailto:lorraine32@blueyonder.co.uk]
Sent: 22 November 2013 17:14
To: 'vrescharlton@met.police.uk'
Subject: RE: CX52JRZ

To Whom It May Concern:

I am writing this email after calling the police and being told to contract yourselves about a matter I am trying to sort out.

My Van reg CX52 JRZ was impounded to Charlton Car Pound, 8 Bramshot Avenue, London, SE7 7HY on the 14/11/2013 tickets No: 01/ J63181495

I have been told by the police when I called them that each vehicle that is impounded you do a check on to list what items are in there.

I would like to know how I can go about getting a list if items that was in my van reg CX52 JRZ as I need this list to give it to my insurance company.

Or if my insurance company emails you can you give them a list.

Many Thanks

Simon Cordell

From: Lorraine Cordell [lorraine32@blueyonder.co.uk]
Sent: 25 November 2013 10:06
To: 'martinjenkin@broadsuredirect.com'
Subject: FW: RE: Simon Cordell
Hello Martin

I have spent all weekend trying to get hold of the to Charlton Car Pound as that is where the police have said there will hold a list of what was in the van. The police have told me that the compound has to make a list of every vehicle that is impounded so it covers them also so they will have a list. I have sent 2 emails over the weekend which I do know they have read as I had tracking on them.

I have spoken to Kelly today and she has asked me to make sure you have the information for the compound and can you pass it over to her asap. Also can you find out from Kelly Tiller if Simon will be covered after 12.00 today while she gets hold of the compound please and let us know as soon as possible.

Emails for the compound

charltondocuments@met.police.uk

vrescharlton@met.police.uk

Address and ticket number

Charlton Car Pound, 8 Bramshot Avenue, London, SE7 7HY on the 14/11/2013 tickets No: 01/ J63181495

Charlton Car Pound 02082848661 telephone number that I can find.

Van Reg CX52JRZ and the date was taken in was the 14/11/2013

I have also been speaking to Sally Browne, duty inspector at Lambeth police station, I spoken to her on the 22/11/2013 and the 23/11/2013 when she called me back. I was told that due to this going to court the police would not be able to talk to us and that they will not be back on duty till the end of this week and they will be doing night shaft.

CAD 7548/22Nov13 and also CAD 10164/22Nov13 these are the 2 CAD numbers for me asking to speak to the inspector Silly Browne.

Please see the read receipts below for the emails I sent over to the compound

Your message

To: Austin PAUL R - DoR CCServ
Subject: RE: CX52JRZ
Sent: Friday, November 22, 2013 5:14:12 PM (UTC) Dublin, Edinburgh, Lisbon, London

was read on Saturday, November 23, 2013 4:41:48 AM (UTC) Dublin, Edinburgh, Lisbon, London.

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Twitter: @metpoliceuk

Your message

To: Guy Rob - DoR CCServ
Subject: FW: RE: CX52JRZ
Sent: Sunday, November 24, 2013 1:32:58 PM (UTC) Dublin, Edinburgh, Lisbon, London

was read on Sunday, November 24, 2013 5:01:36 PM (UTC) Dublin, Edinburgh, Lisbon, London.

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Find us at:

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Twitter: @metpoliceuk

From: Lorraine Cordell [mailto:lorraine32@blueyonder.co.uk]
Sent: 24 November 2013 13:33
To: 'charltondocuments@met.police.uk'
Subject: FW: RE: CX52JRZ

Hello

Can anyone please tell me how I can deal with this issue below

Many Thanks

Simon Cordell

From: Lorraine Cordell [mailto:lorraine32@blueyonder.co.uk]
Sent: 22 November 2013 17:14
To: 'vrescharlton@met.police.uk'
Subject: RE: CX52JRZ

To Whom It May Concern:

I am writing this email after calling the police and being told to contract yourselves about a matter I am trying to sort out.

My Van reg CX52 JRZ was impounded to Charlton Car Pound, 8 Bramshot Avenue, London, SE7 7HY on the 14/11/2013 tickets No: 01/ J63181495

I have been told by the police when I called them that each vehicle that is impounded you do a check on to list what items are in there.

I would like to know how I can go about getting a list if items that was in my van reg CX52 JRZ as I need this list to give it to my insurance company.

Or if my insurance company emails you can you give them a list.

Many Thanks

Simon Cordell

From: Lorraine Cordell [lorraine32@blueyonder.co.uk]
Sent: 22 November 2013 16:50
To: 'Martin Jenkin'
Subject: RE: [1] RE: Simon Cordell

Hello Martin

Kelly from KGM has just called and said that they will keep the cover till Monday at 12.00 for us to have time to get information from the police that there was in fact no tools in the van. Simon has already been on the phone to the police and been told to contract the compound 6the van was taken to as they have to check every vehicle that is taken there, he is at this time on the phone to the compound in order to try and get the information that KGM needs.

The Compound it was taken to is

Charlton vehicle pound
8 Bramshot Avenue,
Charlton,
London,
SE7 7HY

Simon

From: Martin Jenkin [mailto:martinjenkin@broadsuredirect.com]
Sent: 22 November 2013 15:50
To: 'Lorraine Cordell'
Subject: RE: [1] RE: Simon Cordell

Hi Lorraine,

Please find responce from your insurers
I have listened to the call that took place between the police and my colleague Jessica advising that Mr Simon Cordell was carrying tools in his vehicle so unfortunately we have no other opportunity but to continue with the cancellation of the policy.
Unfortunately the policy will cease as of tomorrow as per the letter from KGM.
The only way to stop this is to either get the Police officer to contact kgm or to get a signed statement from him before 1700hrs today.

Regards

Martin

From: Lorraine Cordell [mailto:lorraine32@blueyonder.co.uk]
Sent: 22 November 2013 15:15
To: martinjenkin@broadsuredirect.com
Subject: RE: RE: Simon Cordell

Hello Martin

I made a mistake on the date that KGM said they were going to close my insurance policy it's the 23/11/2013 so I will need to know today if I will still be insured as from 23/11/2013 until this matter is sorted.

From: Lorraine Cordell [mailto:lorraine32@blueyonder.co.uk]
Sent: 22 November 2013 14:24
To: 'martinjenkin@broadsuredirect.com'
Subject: RE: RE: Simon Cordell

Hello Martin

After the call you made today and talked to myself Miss Lorraine Cordell I am sending over the information you asked for. I do feel also that KMG asking to speak to the police office is in breach of my data protection but I will be willing to write and allow them to do this. As I said to KMG yesterday on a phone that was made to them when I talked to Kelly Tilley I have not been found guilty at a court of law for not having no insurance and it is for a court of law to find me guilty not a police officer who thinks I done something when I have not. Even if KGM does speak to the police office he will still say what he feels and that is not a fact that I am guilty of anything. To be found guilty it would have to be done in front of a judge.

Also Martin as you said on the phone today when you in fact talked to the police on that day not once did they say I had anything in my van that would void my insurance, and in fact I believe at this stage if the police did in fact have proof they would have said to you that my van was full of things which is not the case.

I would like to also know if my insurance is going to carry on while this matter is addressed or if it will be closed down on the 27/11/2013 as the letter says that KGM have sent me. And if KMG is going to close down my policy I would like full written conditions of what part of my policy I have broken.

As for the letter of complain that will be going to the police Simon still has not fully read over it to make sure there is no errors or anything else that needs adding but it does go into details as to what went on, it is only for use by yourself and KGM to read only.

Also as I said on the phone to you today the police are also telling me that the 3 times that my vehicles were seized and I had to pay for them to be taken out of the compound, I will need to claim this back from my insurance company as they had not done there job and put them on the database so they are at fault not the police.

You said to me today that KGM are looking into this as they are on the database and it should show up to the police that I am in fact insured. This has not been the case for me and I have suffered badly due to this and this is the reason I have to carry my insurance policy at all times so when I get pulled over by the police I can show them my documents, as the police say it does not show up as I am insured, this is also the reason the insurance company have had so many calls from the police to asked if I am insured or not since my policy started.

Could you please send me proof that the vehicles where on the database so I can put the claim in to the police to get my money back for the times my vehicles were seized. As at this stage I do not want to have to put a freedom of information act into yourselves or the police to the amount of times that the police have in fact had to call my insurance company to see if I was insured due to the police saying I was not insured..

I have always been very happy with Broadsure Direct that is why I have still use them and would like my insurance to carry on under them.

From: Lorraine Cordell [mailto:lorraine32@blueyonder.co.uk]
Sent: 15 November 2013 13:57
To: 'martinjenkin@broadsuredirect.com'
Subject: FW: RE: Simon Cordell

Hi Martin

Can you let me know by email if I am going to still have insurance as from the 27/11/2013 please, I got a letter saying my insurance will be closed from the 27/11/2013, and I cannot see the reason for this as I have done nothing wrong.

Many Thanks

Simon Cordell

From: Lorraine Cordell [mailto:lorraine32@blueyonder.co.uk]
Sent: 15 November 2013 13:57
To: 'martinjenkin@broadsuredirect.com'
Subject: FW: RE: Simon Cordell

Dear martin

After a next call and talking to oily he asked me to send over the receipt of me buying the van please see attached scan. I am waiting for the new logbook to come from DVLA.

Simon

From: Lorraine Cordell [mailto:lorraine32@blueyonder.co.uk]
Sent: 15 November 2013 13:07
To: 'martinjenkin@broadsuredirect.com'
Subject: RE: Simon Cordell

Dear Martin

Today the 15/11/13 I made a call to be able to speak to you with regard to what happened yesterday the 14/11/2013 with the police. I have talked to Oilly today and he asked me to write this email to you as they are thinking of closing my insurance policy.

Yesterday I went for a meeting with the owner of a night club for a future job position the meeting was set for 14.00 hours..

I drove down for my meeting and got there at around 13.00 hours there were some police at the road side doing stops on cars etc, as I drove pass and pulled over to park by the night club, my friend who was with me got out of the van to get some drinks and food while I waited in the van, as I got to the club early for my meeting.

The police that were doing the stops came up to me, they told me they wanted to do some checks on the van I was sitting in, I asked why and they told me under the road traffic act.

I then passed the police my insurance policy for them to go over, the police officer also asked me why I had stopped there.

I explained to him I had a meeting in the night club that we were outside, as it was due to open to the public in 1 month time to secure my future position there. While I was there I was also planning on asking if there were any painting jobs, I explained all this to the police officer I was talking to.

The police looked inside the van and clearly saw it was empty and that there was also no signs on the van showing it to be a company van. But the police officer was still unhappy. He talked to yourselves as the insurance company on the phone and was told I was not insured, at what point I called you myself as my insurance company as I knew I was insured. I explained the situation to yourselves to be told I was covered for commuting to work, social and domestic, as well as motor trade, but not for carriage of goods for a company, which did not matter as my van was empty and still is whilst being in the police impound.

I am putting in a complaint to the independent complaints commission in regards to the unlawful seizure of my vehicle.

Further to this would it please be possible to find out the status of my insurance policy and the reasons as to why I have been told you are in the process of closing my policy.

Yours sincerely

Mr simon cordell

From: Lorraine Cordell [lorraine32@blueyonder.co.uk]
Sent: 25 November 2013 17:12
To: 'Vicky Beale'
Subject: RE: REF: 00-COSX14MT04-ID<42> Urgent

Hello Vicky Beale

After the call I made to yourself about the email you sent me I will go to the compound in the morning due to the time now I would not get there till very late due to the tariff and by the time I got there
I do not believe Kelly Tiller would still be working so I will go in the morning and when I get there I will call Kelly.

Many Thanks

Simon Cordell

From: Vicky Beale [mailto:vickybeale@broadsuredirect.com]
Sent: 25 November 2013 16:10
To: lorraine32@blueyonder.co.uk
Subject: FW: REF: 00-COSX14MT04-ID<42> Urgent
Importance: High

Kind Regards,

Vicky Beale

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Broadsure Direct - Telephone number: 01843 594477 - Fax Number: 01843 594488

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From: Vicky Beale [mailto:vickybeale@broadsuredirect.com]
Sent: 25 November 2013 15:53
To: 'lorriane32@blueyonder.co.uk'
Subject: REF: 00-COSX14MT04-ID<42> Urgent
Importance: High

Good Afternoon,

Can you please ask Simon to contact me urgently, as we need him to go to the compound and when he is there to contact Kelly at KGM on 02085301811, if he can't do this that we need a report form from the compound and for him to contact 02071613500 and request a subject access request of report.

Kind Regards,

Vicky Beale

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From: Lorraine Cordell [lorraine32@blueyonder.co.uk]
Sent: 26 November 2013 15:46
To: 'Martin Jenkin'
Subject: RE: Simon Cordell

Attachments: Data-Protection-KGM.doc; Kelly-Tiller-KGM.doc
Hello Martin,

Thank you for the phone call today to tell me I was still insured.

Could you please pass on the attached documents to Kelly Tiller at KGM one is a Subject access request under the Data Protection Act 1998.

The other letter is just to get Kelly Tiller to confirm by email I am in fact still insured so I have this in writing and also to found out why my van is still not showing up on the database.

And also about the logbooks which I am still waiting for them from DVLA I called DVLA today when I got back from the compound and was told it can take 8 weeks for me to get the new logbooks, I will there fore send then right over to you by email as soon as I get them.

Many Thanks

Simon Cordell

From: Lorraine Cordell [lorraine32@blueyonder.co.uk]
Sent: 18 December 2013 13:06
To: 'martinjenkin@broadsuredirect.com'
Subject: RE: Simon Cordell

Hi Martin

I have still not had a reply from KGM about the data protection or an email from them to say he is in fact still insured. And on the Mid database the van is still showing as not insured, due to this Simon is not driving the van as he does not want to get pulled again by the police which I don't think is right as he has in fact paid his insurance to be able to drive it if he needs to can this please be sorted out as he really does not want any more problems with getting pulled over due to it not showing up as insured. I also have called DVLA again about the log book and have been told that they should be with us soon.

Many Thanks

Lorraine

From: Lorraine Cordell [mailto:lorraine32@blueyonder.co.uk]
Sent: 26 November 2013 15:46
To: 'Martin Jenkin'
Subject: RE: Simon Cordell

Hello Martin,

Thank you for the phone call today to tell me I was still insured.

Could you please pass on the attached documents to Kelly Tiller at KGM one is a Subject access request under the Data Protection Act 1998.

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And also about the logbooks which I am still waiting for them from DVLA I called DVLA today when I got back from the compound and was told it can take 8 weeks for me to get the new logbooks, I will there fore send then right over to you by email as soon as I get them.

Many Thanks

Simon Cordell

From: Lorraine Cordell <lorraine32@blueyonder.co.uk>
Sent: 30 September 2014 13:22
To: 'swglondonmc@hmcts.gsi.gov.uk'
Subject: FW: Application to Reopen - Simon P CORDELL (02TJJ63181495 LAH) 1401009802
Attachments: S Cordell Cert._GE_ 2013-2014.pdf; Lorraine Cordell_FW_ RE_ CX52JRZ.pdf; Lorraine Cordell_FW_ RE_ Simon Cordell.pdf; Lorraine Cordell_RE_ [1] RE_ Simon Cordell.pdf; Lorraine Cordell_RE_ REF_ 00-COSX14MT04-ID_42_ Urgent.pdf; Lorraine Cordell_RE_ Simon Cordell.pdf; Lorraine Cordell_RE_ Simon Cordell-01.pdf

Dear Miss Brown

My son was due to attend court today at 2pm but he is very unwell as I said on the phone to you his Nan has just died and he also has crohn's disease and depression, due to his Nan passing away this has made his crohn's disease come on very bad.
We have tried to leave today to come to the court and had to turn round due to my son needing to change his things again.

Please can this email be passed to the judge to show why my son cannot attend court today.

In addition, please show the judge my son's insurance documents and all the emails that went back and forward to the insurance company.

Can you please ask the Officer that checks the documents to call KGM which will show he was insured and ask him to talk to Kelly Tiller who direct number is in the emails.

Can you please get back to me with an update to this matter and if the judge will set a new date or deal with this matter today as he will have all the documents needed to show my son was in fact insured.

Regards

Lorraine Cordell

From: Brown-W, Pauletta [mailto:pauletta.brown-w@hmcts.gsi.gov.uk]
Sent: 18 September 2014 17:08
To: 'lorraine32@blueyonder.co.uk'
Subject: FW: Application to Reopen - Simon P CORDELL (02TJJ63181495 LAH) 1401009802

For your information, please find letter attached

Pauletta Brown | Admin Officer | HMCTS |
176a Lavender Hill, Battersea, London SW11 1JU
T: 020 7805 1467 | F: 020 7805 1437 | DX 58559 Clapham Junction |
E: Pauletta.Brown-W@hmcts.gsi.gov.uk

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"I am not authorised to bind the Ministry of Justice contractually, nor to make representations or other statements which may bind the Ministry of Justice in any way via electronic means."

From: Brown-W, Pauletta
Sent: 18 September 2014 16:09
To: 'lorraine32@blueyonder.co.uk'; 'RichmondSouthProsecutions@met.police.uk'
Cc: LCCC Compliance Unit; LCCC Enforcement Unit
Subject: Application to Reopen - Simon P CORDELL (02TJJ63181495 LAH) 1401009802

Dear Sirs,

Please note that the above case has been relisted for a reopening hearing on the 30th instant at Lavender Hill Magistrates Court, courtroom 1 at 2 pm. Therefore, please be good enough to have your file in court and can the LCCC please put this matter on hold until after the hearing, when the Defendant will attend. Thank you.

Regards

P Brown

Pauletta Brown | Admin Officer | HMCTS |
176a Lavender Hill, Battersea, London SW11 1JU
T: 020 7805 1467 | F: 020 7805 1437 | DX 58559 Clapham Junction |
E: Pauletta.Brown-W@hmcts.gsi.gov.uk

Please note: As of June 2nd 2014 Our fax will be GOLDFAX No:0870 324 0299
"I am not authorised to bind the Ministry of Justice contractually, nor to make representations or other statements which may bind the Ministry of Justice in any way via electronic means."

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KGM
MOTOR INSURANCE
Member of Canopius Group

Certificate of Motor Insurance

1. Name of Policyholder	**Mr SIMON CORDELL**
2. Policy Number:	**MT3574694**
3. Registration Number of the Vehicle:	**Any motor vehicle the property of the Insured or in their custody or control**
4. Effective Time and Date for Commencement of the Insurance for the purposes of the Relevant Law:	**0:01 23 February 2013**
5. Expiry Time and Date of the Insurance:	**23:59 22 February 2014**
6. Persons or classes of persons entitled to drive:	**Mr SIMON CORDELL**
7. Limitations as to use (subject to the exclusions listed below):	**Use for social domestic and pleasure purposes. Use for Motor Trade purposes.**
8. Exclusions:	**The Insurance does not cover use for racing, pacemaking or speed competitions or the carriage of goods or passengers for hire and reward or to secure the release of any motor vehicle, which has been seized by or on behalf of any government or public authority, which was not the property of the policyholder or in his custody or control at the time of seizure. Use solely for breakdown purposes or use under a trade plate for the carriage of goods for demonstration purposes in accordance with the regulations applicable to Trade Licences is not deemed to be use for hire or reward.**

We hereby certify that the insurance to which this Certificate relates satisfies the requirements of the relevant law applicable in Great Britain, Northern Ireland, the Isle of Man, the Island of Guernsey, the Island of Jersey and the Island of Alderney. For and on behalf of the Underwriters subscribing to

KGM Motor Insurance

N Manvell

Neil Manvell, Active Underwriter
AUTHORISED INSURERS, KGM House, 14 Eastwood Close, London, E18 1RZ.

NOTES:
Please ensure that the details shown on this document are correct and that the cover meets your requirements. If in doubt consult your Broker or Agent.
The Certificate relates to Road Traffic Act cover only, for full details of the cover reference should be made to the insurance document and schedule.
This certificate is not transferable to a new owner of the vehicle.
If the insurance is to be suspended or terminated this Certificate must be returned to your broker/agent or to the underwriters.

ADVICE TO THIRD PARTIES:
Nothing contained in this certificate affects your rights as a Third Party to make a claim.

PROCEDURE IN THE EVENT OF AN ACCIDENT:
If your name and address are not taken at the time of an accident you must report the accident at a Police Station as soon as reasonably practical, but in any event within 24 hours.
The accident must be reported immediately to our claims lines (see claims procedure leaflet with your policy).
Do not admit liability or make any offer or promise to Third Parties.
Take names and addresses of all persons who witness the accident or arrive on the scene immediately thereafter.

WARNING: This certificate has been prepared using a laser printer and is not valid if altered in any way.

Broker: **DB261** **BROADSURE DIRECT** Date of Issue: **04 March 2013**

LLOYD'S Underwriters

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Canopius Managing Agents Limited is registered in England & Wales number 1514453. Registered Office: Gallery 9, One Lime Street, London, EC3M 7HA

From: Lorraine Cordell [lorraine32@blueyonder.co.uk]
Sent: 22 November 2013 17:20
To: 'martinjenkin@broadsuredirect.com'
Subject: FW: RE: CX52JRZ

Hello Martin

Please see the below email that I have been told by the police to contract Charlton Car Pound as when any vehicle is impounded they do a check and list all the items in the vehicle. I am hopping to get a reply to my email on how to go about getting the list shortly.

Simon

From: Lorraine Cordell [mailto:lorraine32@blueyonder.co.uk]
Sent: 22 November 2013 17:14
To: 'vrescharlton@met.police.uk'
Subject: RE: CX52JRZ

To Whom It May Concern:

I am writing this email after calling the police and being told to contract yourselves about a matter I am trying to sort out.

My Van reg CX52 JRZ was impounded to Charlton Car Pound, 8 Bramshot Avenue, London, SE7 7HY on the 14/11/2013 tickets No: 01/ J63181495

I have been told by the police when I called them that each vehicle that is impounded you do a check on to list what items are in there.

I would like to know how I can go about getting a list if items that was in my van reg CX52 JRZ as I need this list to give it to my insurance company.

Or if my insurance company emails you can you give them a list.

Many Thanks

Simon Cordell

From: Lorraine Cordell [lorraine32@blueyonder.co.uk]
Sent: 25 November 2013 10:06
To: 'martinjenkin@broadsuredirect.com'
Subject: FW: RE: Simon Cordell
Hello Martin

I have spent all weekend trying to get hold of the to Charlton Car Pound as that is where the police have said there will hold a list of what was in the van. The police have told me that the compound has to make a list of every vehicle that is impounded so it covers them also so they will have a list. I have sent 2 emails over the weekend which I do know they have read as I had tracking on them.

I have spoken to Kelly today and she has asked me to make sure you have the information for the compound and can you pass it over to her asap. Also can you find out from Kelly Tiller if Simon will be covered after 12.00 today while she gets hold of the compound please and let us know as soon as possible.

Emails for the compound

charltondocuments@met.police.uk

vrescharlton@met.police.uk

Address and ticket number

Charlton Car Pound, 8 Bramshot Avenue, London, SE7 7HY on the 14/11/2013 tickets No: 01/ J63181495

Charlton Car Pound 02082848661 telephone number that I can find.

Van Reg CX52JRZ and the date was taken in was the 14/11/2013

I have also been speaking to Sally Browne, duty inspector at Lambeth police station, I spoken to her on the 22/11/2013 and the 23/11/2013 when she called me back. I was told that due to this going to court the police would not be able to talk to us and that they will not be back on duty till the end of this week and they will be doing night shaft.

CAD 7548/22Nov13 and also CAD 10164/22Nov13 these are the 2 CAD numbers for me asking to speak to the inspector Silly Browne.

Please see the read receipts below for the emails I sent over to the compound

Your message

To: Austin PAUL R - DoR CCServ
Subject: RE: CX52JRZ
Sent: Friday, November 22, 2013 5:14:12 PM (UTC) Dublin, Edinburgh, Lisbon, London

was read on Saturday, November 23, 2013 4:41:48 AM (UTC) Dublin, Edinburgh, Lisbon, London.

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Your message

To: Guy Rob - DoR CCServ
Subject: FW: RE: CX52JRZ
Sent: Sunday, November 24, 2013 1:32:58 PM (UTC) Dublin, Edinburgh, Lisbon, London

was read on Sunday, November 24, 2013 5:01:36 PM (UTC) Dublin, Edinburgh, Lisbon, London.

Total Policing is the Met's commitment to be on the streets and in your communities to catch offenders, prevent crime and support victims. We are here for London, working with you to make our capital safer.

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Find us at:

Facebook: Facebook.com/ metpoliceuk

Twitter: @metpoliceuk

From: Lorraine Cordell [mailto:lorraine32@blueyonder.co.uk]
Sent: 24 November 2013 13:33
To: 'charltondocuments@met.police.uk'
Subject: FW: RE: CX52JRZ

Hello

Can anyone please tell me how I can deal with this issue below

Many Thanks

Simon Cordell

From: Lorraine Cordell [mailto:lorraine32@blueyonder.co.uk]
Sent: 22 November 2013 17:14
To: 'vrescharlton@met.police.uk'
Subject: RE: CX52JRZ

To Whom It May Concern:

I am writing this email after calling the police and being told to contract yourselves about a matter I am trying to sort out.

My Van reg CX52 JRZ was impounded to Charlton Car Pound, 8 Bramshot Avenue, London, SE7 7HY on the 14/11/2013 tickets No: 01/ J63181495

I have been told by the police when I called them that each vehicle that is impounded you do a check on to list what items are in there.

I would like to know how I can go about getting a list if items that was in my van reg CX52 JRZ as I need this list to give it to my insurance company.

Or if my insurance company emails you can you give them a list.

Many Thanks

Simon Cordell

From: Lorraine Cordell [lorraine32@blueyonder.co.uk]
Sent: 22 November 2013 16:50
To: 'Martin Jenkin'
Subject: RE: [1] RE: Simon Cordell

Hello Martin

Kelly from KGM has just called and said that they will keep the cover till Monday at 12.00 for us to have time to get information from the police that there was in fact no tools in the van. Simon has already been on the phone to the police and been told to contract the compound 6the van was taken to as they have to check every vehicle that is taken there, he is at this time on the phone to the compound in order to try and get the information that KGM needs.

The Compound it was taken to is

Charlton vehicle pound
8 Bramshot Avenue,
Charlton,
London,
SE7 7HY

Simon

From: Martin Jenkin [mailto:martinjenkin@broadsuredirect.com]
Sent: 22 November 2013 15:50
To: 'Lorraine Cordell'
Subject: RE: [1] RE: Simon Cordell

Hi Lorraine,

Please find responce from your insurers
I have listened to the call that took place between the police and my colleague Jessica advising that Mr Simon Cordell was carrying tools in his vehicle so unfortunately we have no other opportunity but to continue with the cancellation of the policy.
Unfortunately the policy will cease as of tomorrow as per the letter from KGM.
The only way to stop this is to either get the Police officer to contact kgm or to get a signed statement from him before 1700hrs today.

Regards

Martin

From: Lorraine Cordell [mailto:lorraine32@blueyonder.co.uk]
Sent: 22 November 2013 15:15
To: martinjenkin@broadsuredirect.com
Subject: RE: RE: Simon Cordell

Hello Martin

I made a mistake on the date that KGM said they were going to close my insurance policy it's the 23/11/2013 so I will need to know today if I will still be insured as from 23/11/2013 until this matter is sorted.

From: Lorraine Cordell [mailto:lorraine32@blueyonder.co.uk]
Sent: 22 November 2013 14:24
To: 'martinjenkin@broadsuredirect.com'
Subject: RE: RE: Simon Cordell

Hello Martin

After the call you made today and talked to myself Miss Lorraine Cordell I am sending over the information you asked for. I do feel also that KMG asking to speak to the police office is in breach of my data protection but I will be willing to write and allow them to do this. As I said to KMG yesterday on a phone that was made to them when I talked to Kelly Tilley I have not been found guilty at a court of law for not having no insurance and it is for a court of law to find me guilty not a police officer who thinks I done something when I have not. Even if KGM does speak to the police office he will still say what he feels and that is not a fact that I am guilty of anything. To be found guilty it would have to be done in front of a judge.

Also Martin as you said on the phone today when you in fact talked to the police on that day not once did they say I had anything in my van that would void my insurance, and in fact I believe at this stage if the police did in fact have proof they would have said to you that my van was full of things which is not the case.

I would like to also know if my insurance is going to carry on while this matter is addressed or if it will be closed down on the 27/11/2013 as the letter says that KGM have sent me. And if KMG is going to close down my policy I would like full written conditions of what part of my policy I have broken.

As for the letter of complain that will be going to the police Simon still has not fully read over it to make sure there is no errors or anything else that needs adding but it does go into details as to what went on, it is only for use by yourself and KGM to read only.

Also as I said on the phone to you today the police are also telling me that the 3 times that my vehicles were seized and I had to pay for them to be taken out of the compound, I will need to claim this back from my insurance company as they had not done there job and put them on the database so they are at fault not the police.

You said to me today that KGM are looking into this as they are on the database and it should show up to the police that I am in fact insured. This has not been the case for me and I have suffered badly due to this and this is the reason I have to carry my insurance policy at all times so when I get pulled over by the police I can show them my documents, as the police say it does not show up as I am insured, this is also the reason the insurance company have had so many calls from the police to asked if I am insured or not since my policy started.

Could you please send me proof that the vehicles where on the database so I can put the claim in to the police to get my money back for the times my vehicles were seized. As at this stage I do not want to have to put a freedom of information act into yourselves or the police to the amount of times that the police have in fact had to call my insurance company to see if I was insured due to the police saying I was not insured..

I have always been very happy with Broadsure Direct that is why I have still use them and would like my insurance to carry on under them.

From: Lorraine Cordell [mailto:lorraine32@blueyonder.co.uk]
Sent: 15 November 2013 13:57
To: 'martinjenkin@broadsuredirect.com'
Subject: FW: RE: Simon Cordell

Hi Martin

Can you let me know by email if I am going to still have insurance as from the 27/11/2013 please, I got a letter saying my insurance will be closed from the 27/11/2013, and I cannot see the reason for this as I have done nothing wrong.

Many Thanks

Simon Cordell

From: Lorraine Cordell [mailto:lorraine32@blueyonder.co.uk]
Sent: 15 November 2013 13:57
To: 'martinjenkin@broadsuredirect.com'
Subject: FW: RE: Simon Cordell

Dear martin

After a next call and talking to oily he asked me to send over the receipt of me buying the van please see attached scan. I am waiting for the new logbook to come from DVLA.

Simon

From: Lorraine Cordell [mailto:lorraine32@blueyonder.co.uk]
Sent: 15 November 2013 13:07
To: 'martinjenkin@broadsuredirect.com'
Subject: RE: Simon Cordell

Dear Martin

Today the 15/11/13 I made a call to be able to speak to you with regard to what happened yesterday the 14/11/2013 with the police. I have talked to Oilly today and he asked me to write this email to you as they are thinking of closing my insurance policy.

Yesterday I went for a meeting with the owner of a night club for a future job position the meeting was set for 14.00 hours..

I drove down for my meeting and got there at around 13.00 hours there were some police at the road side doing stops on cars etc, as I drove pass and pulled over to park by the night club, my friend who was with me got out of the van to get some drinks and food while I waited in the van, as I got to the club early for my meeting.

The police that were doing the stops came up to me, they told me they wanted to do some checks on the van I was sitting in, I asked why and they told me under the road traffic act.

I then passed the police my insurance policy for them to go over, the police officer also asked me why I had stopped there.

I explained to him I had a meeting in the night club that we were outside, as it was due to open to the public in 1 month time to secure my future position there. While I was there I was also planning on asking if there were any painting jobs, I explained all this to the police officer I was talking to.

The police looked inside the van and clearly saw it was empty and that there was also no signs on the van showing it to be a company van. But the police officer was still unhappy. He talked to yourselves as the insurance company on the phone and was told I was not insured, at what point I called you myself as my insurance company as I knew I was insured. I explained the situation to yourselves to be told I was covered for commuting to work, social and domestic, as well as motor trade, but not for carriage of goods for a company, which did not matter as my van was empty and still is whilst being in the police impound.

I am putting in a complaint to the independent complaints commission in regards to the unlawful seizure of my vehicle.

Further to this would it please be possible to find out the status of my insurance policy and the reasons as to why I have been told you are in the process of closing my policy.

Yours sincerely

Mr simon cordell

From: Lorraine Cordell [lorraine32@blueyonder.co.uk]
Sent: 25 November 2013 17:12
To: 'Vicky Beale'
Subject: RE: REF: 00-COSX14MT04-ID<42> Urgent

Hello Vicky Beale

After the call I made to yourself about the email you sent me I will go to the compound in the morning due to the time now I would not get there till very late due to the tariff and by the time I got there
I do not believe Kelly Tiller would still be working so I will go in the morning and when I get there I will call Kelly.

Many Thanks

Simon Cordell

From: Vicky Beale [mailto:vickybeale@broadsuredirect.com]
Sent: 25 November 2013 16:10
To: lorraine32@blueyonder.co.uk
Subject: FW: REF: 00-COSX14MT04-ID<42> Urgent
Importance: High

Kind Regards,

Vicky Beale

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Broadsure Direct - Telephone number: 01843 594477 - Fax Number: 01843 594488

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From: Vicky Beale [mailto:vickybeale@broadsuredirect.com]
Sent: 25 November 2013 15:53
To: 'lorriane32@blueyonder.co.uk'
Subject: REF: 00-COSX14MT04-ID<42> Urgent
Importance: High

Good Afternoon,

Can you please ask Simon to contact me urgently, as we need him to go to the compound and when he is there to contact Kelly at KGM on 02085301811, if he can't do this that we need a report form from the compound and for him to contact 02071613500 and request a subject access request of report.

Kind Regards,

Vicky Beale

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From: Lorraine Cordell [lorraine32@blueyonder.co.uk]
Sent: 26 November 2013 15:46
To: 'Martin Jenkin'
Subject: RE: Simon Cordell

Attachments: Data-Protection-KGM.doc; Kelly-Tiller-KGM.doc
Hello Martin,

Thank you for the phone call today to tell me I was still insured.

Could you please pass on the attached documents to Kelly Tiller at KGM one is a Subject access request under the Data Protection Act 1998.

The other letter is just to get Kelly Tiller to confirm by email I am in fact still insured so I have this in writing and also to found out why my van is still not showing up on the database.

And also about the logbooks which I am still waiting for them from DVLA I called DVLA today when I got back from the compound and was told it can take 8 weeks for me to get the new logbooks, I will there fore send then right over to you by email as soon as I get them.

Many Thanks

Simon Cordell

From: Lorraine Cordell [lorraine32@blueyonder.co.uk]
Sent: 18 December 2013 13:06
To: 'martinjenkin@broadsuredirect.com'
Subject: RE: Simon Cordell

Hi Martin

I have still not had a reply from KGM about the data protection or an email from them to say he is in fact still insured. And on the Mid database the van is still showing as not insured, due to this Simon is not driving the van as he does not want to get pulled again by the police which I don't think is right as he has in fact paid his insurance to be able to drive it if he needs to can this please be sorted out as he really does not want any more problems with getting pulled over due to it not showing up as insured. I also have called DVLA again about the log book and have been told that they should be with us soon.

Many Thanks

Lorraine

From: Lorraine Cordell [mailto:lorraine32@blueyonder.co.uk]
Sent: 26 November 2013 15:46
To: 'Martin Jenkin'
Subject: RE: Simon Cordell

Hello Martin,

Thank you for the phone call today to tell me I was still insured.

Could you please pass on the attached documents to Kelly Tiller at KGM one is a Subject access request under the Data Protection Act 1998.

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And also about the logbooks which I am still waiting for them from DVLA I called DVLA today when I got back from the compound and was told it can take 8 weeks for me to get the new logbooks, I will there fore send then right over to you by email as soon as I get them.

Many Thanks

Simon Cordell

From: Lorraine Cordell <lorraine32@blueyonder.co.uk>
Sent: 30 September 2014 12:47
To: 'Brown-W, Pauletta'
Subject: RE: Application to Reopen - Simon P CORDELL (02TJJ63181495 LAH) 1401009802
Attachments: S Cordell Cert._GE_ 2013-2014.pdf; Lorraine Cordell_FW_ RE_ CX52JRZ.pdf; Lorraine Cordell_FW_ RE_ Simon Cordell.pdf; Lorraine Cordell_RE_ [1] RE_ Simon Cordell.pdf; Lorraine Cordell_RE_ REF_ 00-COSX14MT04-ID_42_ Urgent.pdf; Lorraine Cordell_RE_ Simon Cordell.pdf; Lorraine Cordell_RE_ Simon Cordell-01.pdf

Dear Miss Brown

My son was due to attend court today at 2pm but he is very unwell as I said on the phone to you his Nan has just died and he also has crohn's disease and depression, due to his Nan passing away this has made his crohn's disease come on very bad.
We have tried to leave today to come to the court and had to turn round due to my son needing to change his things again.

Please can this email be passed to the judge to show why my son cannot attend court today.

In addition, please show the judge my son's insurance documents and all the emails that went back and forward to the insurance company.

Can you please ask the Officer that checks the documents to call KGM which will show he was insured and ask him to talk to Kelly Tiller who direct number is in the emails.

Can you please get back to me with an update to this matter and if the judge will set a new date or deal with this matter today as he will have all the documents needed to show my son was in fact insured.

Regards

Lorraine Cordell

From: Brown-W, Pauletta [mailto:pauletta.brown-w@hmcts.gsi.gov.uk]
Sent: 18 September 2014 17:08
To: 'lorraine32@blueyonder.co.uk'
Subject: FW: Application to Reopen - Simon P CORDELL (02TJJ63181495 LAH) 1401009802

For your information, please find letter attached

Pauletta Brown | Admin Officer | HMCTS |
176a Lavender Hill, Battersea, London SW11 1JU
T: 020 7805 1467 | F: 020 7805 1437 | DX 58559 Clapham Junction |
E: Pauletta.Brown-W@hmcts.gsi.gov.uk

Please note: As of June 2nd 2014 Our fax will be GOLDFAX No:0870 324 0299
"I am not authorised to bind the Ministry of Justice contractually, nor to make representations or other statements which may bind the Ministry of Justice in any way via electronic means."

From: Brown-W, Pauletta
Sent: 18 September 2014 16:09
To: 'lorraine32@blueyonder.co.uk'; 'RichmondSouthProsecutions@met.police.uk'
Cc: LCCC Compliance Unit; LCCC Enforcement Unit
Subject: Application to Reopen - Simon P CORDELL (02TJJ63181495 LAH) 1401009802

Dear Sirs,

Please note that the above case has been relisted for a reopening hearing on the 30th instant at Lavender Hill Magistrates Court, courtroom 1 at 2 pm. Therefore, please be good enough to have your file in court and can the LCCC please put this matter on hold until after the hearing, when the Defendant will attend. Thank you.

Regards

P Brown

Pauletta Brown | Admin Officer | HMCTS |
176a Lavender Hill, Battersea, London SW11 1JU
T: 020 7805 1467 | F: 020 7805 1437 | DX 58559 Clapham Junction |
E: Pauletta.Brown-W@hmcts.gsi.gov.uk

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"I am not authorised to bind the Ministry of Justice contractually, nor to make representations or other statements which may bind the Ministry of Justice in any way via electronic means."

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KGM
MOTOR INSURANCE
Member of Canopius Group

Certificate of Motor Insurance

1. Name of Policyholder	**Mr SIMON CORDELL**
2. Policy Number:	**MT3574694**
3. Registration Number of the Vehicle:	**Any motor vehicle the property of the Insured or in their custody or control**
4. Effective Time and Date for Commencement of the Insurance for the purposes of the Relevant Law:	**0:01 23 February 2013**
5. Expiry Time and Date of the Insurance:	**23:59 22 February 2014**
6. Persons or classes of persons entitled to drive:	**Mr SIMON CORDELL**
7. Limitations as to use (subject to the exclusions listed below):	**Use for social domestic and pleasure purposes. Use for Motor Trade purposes.**
8. Exclusions:	**The Insurance does not cover use for racing, pacemaking or speed competitions or the carriage of goods or passengers for hire and reward or to secure the release of any motor vehicle, which has been seized by or on behalf of any government or public authority, which was not the property of the policyholder or in his custody or control at the time of seizure. Use solely for breakdown purposes or use under a trade plate for the carriage of goods for demonstration purposes in accordance with the regulations applicable to Trade Licences is not deemed to be use for hire or reward.**

We hereby certify that the insurance to which this Certificate relates satisfies the requirements of the relevant law applicable in Great Britain, Northern Ireland, the Isle of Man, the Island of Guernsey, the Island of Jersey and the Island of Alderney. For and on behalf of the Underwriters subscribing to

KGM Motor Insurance

N Manvell

Neil Manvell, Active Underwriter
AUTHORISED INSURERS, KGM House, 14 Eastwood Close, London, E18 1RZ.

NOTES:
Please ensure that the details shown on this document are correct and that the cover meets your requirements. If in doubt consult your Broker or Agent.
The Certificate relates to Road Traffic Act cover only, for full details of the cover reference should be made to the insurance document and schedule.
This certificate is not transferable to a new owner of the vehicle.
If the insurance is to be suspended or terminated this Certificate must be returned to your broker/agent or to the underwriters.

ADVICE TO THIRD PARTIES:
Nothing contained in this certificate affects your rights as a Third Party to make a claim.

PROCEDURE IN THE EVENT OF AN ACCIDENT:
If your name and address are not taken at the time of an accident you must report the accident at a Police Station as soon as reasonably practical, but in any event within 24 hours.
The accident must be reported immediately to our claims lines (see claims procedure leaflet with your policy).
Do not admit liability or make any offer or promise to Third Parties.
Take names and addresses of all persons who witness the accident or arrive on the scene immediately thereafter.

WARNING: This certificate has been prepared using a laser printer and is not valid if altered in any way.

Broker: **DB261** **BROADSURE DIRECT** Date of Issue: **04 March 2013**

LLOYD'S Underwriters

KGM Motor Insurance is a brand name for business written by Syndicate 260 which is managed by Canopius Managing Agents Limited.
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Canopius Managing Agents Limited is registered in England & Wales number 1514453. Registered Office: Gallery 9, One Lime Street, London, EC3M 7HA

From: Lorraine Cordell [lorraine32@blueyonder.co.uk]
Sent: 22 November 2013 17:20
To: 'martinjenkin@broadsuredirect.com'
Subject: FW: RE: CX52JRZ

Hello Martin

Please see the below email that I have been told by the police to contract Charlton Car Pound as when any vehicle is impounded they do a check and list all the items in the vehicle. I am hopping to get a reply to my email on how to go about getting the list shortly.

Simon

From: Lorraine Cordell [mailto:lorraine32@blueyonder.co.uk]
Sent: 22 November 2013 17:14
To: 'vrescharlton@met.police.uk'
Subject: RE: CX52JRZ

To Whom It May Concern:

I am writing this email after calling the police and being told to contract yourselves about a matter I am trying to sort out.

My Van reg CX52 JRZ was impounded to Charlton Car Pound, 8 Bramshot Avenue, London, SE7 7HY on the 14/11/2013 tickets No: 01/ J63181495

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Or if my insurance company emails you can you give them a list.

Many Thanks

Simon Cordell

From: Lorraine Cordell [lorraine32@blueyonder.co.uk]
Sent: 25 November 2013 10:06
To: 'martinjenkin@broadsuredirect.com'
Subject: FW: RE: Simon Cordell
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charltondocuments@met.police.uk

vrescharlton@met.police.uk

Address and ticket number

Charlton Car Pound, 8 Bramshot Avenue, London, SE7 7HY on the 14/11/2013 tickets No: 01/ J63181495

Charlton Car Pound 02082848661 telephone number that I can find.

Van Reg CX52JRZ and the date was taken in was the 14/11/2013

I have also been speaking to Sally Browne, duty inspector at Lambeth police station, I spoken to her on the 22/11/2013 and the 23/11/2013 when she called me back. I was told that due to this going to court the police would not be able to talk to us and that they will not be back on duty till the end of this week and they will be doing night shaft.

CAD 7548/22Nov13 and also CAD 10164/22Nov13 these are the 2 CAD numbers for me asking to speak to the inspector Silly Browne.

Please see the read receipts below for the emails I sent over to the compound

Your message

To: Austin PAUL R - DoR CCServ
Subject: RE: CX52JRZ
Sent: Friday, November 22, 2013 5:14:12 PM (UTC) Dublin, Edinburgh, Lisbon, London

was read on Saturday, November 23, 2013 4:41:48 AM (UTC) Dublin, Edinburgh, Lisbon, London.

Total Policing is the Met's commitment to be on the streets and in your communities to catch offenders, prevent crime and support victims. We are here for London, working with you to make our capital safer.

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Twitter: @metpoliceuk

Your message

To: Guy Rob - DoR CCServ
Subject: FW: RE: CX52JRZ
Sent: Sunday, November 24, 2013 1:32:58 PM (UTC) Dublin, Edinburgh, Lisbon, London

was read on Sunday, November 24, 2013 5:01:36 PM (UTC) Dublin, Edinburgh, Lisbon, London.

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Find us at:

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From: Lorraine Cordell [mailto:lorraine32@blueyonder.co.uk]
Sent: 24 November 2013 13:33
To: 'charltondocuments@met.police.uk'
Subject: FW: RE: CX52JRZ

Hello

Can anyone please tell me how I can deal with this issue below

Many Thanks

Simon Cordell

From: Lorraine Cordell [mailto:lorraine32@blueyonder.co.uk]
Sent: 22 November 2013 17:14
To: 'vrescharlton@met.police.uk'
Subject: RE: CX52JRZ

To Whom It May Concern:

I am writing this email after calling the police and being told to contract yourselves about a matter I am trying to sort out.

My Van reg CX52 JRZ was impounded to Charlton Car Pound, 8 Bramshot Avenue, London, SE7 7HY on the 14/11/2013 tickets No: 01/ J63181495

I have been told by the police when I called them that each vehicle that is impounded you do a check on to list what items are in there.

I would like to know how I can go about getting a list if items that was in my van reg CX52 JRZ as I need this list to give it to my insurance company.

Or if my insurance company emails you can you give them a list.

Many Thanks

Simon Cordell

From: Lorraine Cordell [lorraine32@blueyonder.co.uk]
Sent: 22 November 2013 16:50
To: 'Martin Jenkin'
Subject: RE: [1] RE: Simon Cordell

Hello Martin

Kelly from KGM has just called and said that they will keep the cover till Monday at 12.00 for us to have time to get information from the police that there was in fact no tools in the van. Simon has already been on the phone to the police and been told to contract the compound 6the van was taken to as they have to check every vehicle that is taken there, he is at this time on the phone to the compound in order to try and get the information that KGM needs.

The Compound it was taken to is

Charlton vehicle pound
8 Bramshot Avenue,
Charlton,
London,
SE7 7HY

Simon

From: Martin Jenkin [mailto:martinjenkin@broadsuredirect.com]
Sent: 22 November 2013 15:50
To: 'Lorraine Cordell'
Subject: RE: [1] RE: Simon Cordell

Hi Lorraine,

Please find responce from your insurers
I have listened to the call that took place between the police and my colleague Jessica advising that Mr Simon Cordell was carrying tools in his vehicle so unfortunately we have no other opportunity but to continue with the cancellation of the policy.
Unfortunately the policy will cease as of tomorrow as per the letter from KGM.
The only way to stop this is to either get the Police officer to contact kgm or to get a signed statement from him before 1700hrs today.

Regards

Martin

From: Lorraine Cordell [mailto:lorraine32@blueyonder.co.uk]
Sent: 22 November 2013 15:15
To: martinjenkin@broadsuredirect.com
Subject: RE: RE: Simon Cordell

Hello Martin

I made a mistake on the date that KGM said they were going to close my insurance policy it's the 23/11/2013 so I will need to know today if I will still be insured as from 23/11/2013 until this matter is sorted.

From: Lorraine Cordell [mailto:lorraine32@blueyonder.co.uk]
Sent: 22 November 2013 14:24
To: 'martinjenkin@broadsuredirect.com'
Subject: RE: RE: Simon Cordell

Hello Martin

After the call you made today and talked to myself Miss Lorraine Cordell I am sending over the information you asked for. I do feel also that KMG asking to speak to the police office is in breach of my data protection but I will be willing to write and allow them to do this. As I said to KMG yesterday on a phone that was made to them when I talked to Kelly Tilley I have not been found guilty at a court of law for not having no insurance and it is for a court of law to find me guilty not a police officer who thinks I done something when I have not. Even if KGM does speak to the police office he will still say what he feels and that is not a fact that I am guilty of anything. To be found guilty it would have to be done in front of a judge.

Also Martin as you said on the phone today when you in fact talked to the police on that day not once did they say I had anything in my van that would void my insurance, and in fact I believe at this stage if the police did in fact have proof they would have said to you that my van was full of things which is not the case.

I would like to also know if my insurance is going to carry on while this matter is addressed or if it will be closed down on the 27/11/2013 as the letter says that KGM have sent me. And if KMG is going to close down my policy I would like full written conditions of what part of my policy I have broken.

As for the letter of complain that will be going to the police Simon still has not fully read over it to make sure there is no errors or anything else that needs adding but it does go into details as to what went on, it is only for use by yourself and KGM to read only.

Also as I said on the phone to you today the police are also telling me that the 3 times that my vehicles were seized and I had to pay for them to be taken out of the compound, I will need to claim this back from my insurance company as they had not done there job and put them on the database so they are at fault not the police.

You said to me today that KGM are looking into this as they are on the database and it should show up to the police that I am in fact insured. This has not been the case for me and I have suffered badly due to this and this is the reason I have to carry my insurance policy at all times so when I get pulled over by the police I can show them my documents, as the police say it does not show up as I am insured, this is also the reason the insurance company have had so many calls from the police to asked if I am insured or not since my policy started.

Could you please send me proof that the vehicles where on the database so I can put the claim in to the police to get my money back for the times my vehicles were seized. As at this stage I do not want to have to put a freedom of information act into yourselves or the police to the amount of times that the police have in fact had to call my insurance company to see if I was insured due to the police saying I was not insured..

I have always been very happy with Broadsure Direct that is why I have still use them and would like my insurance to carry on under them.

From: Lorraine Cordell [mailto:lorraine32@blueyonder.co.uk]
Sent: 15 November 2013 13:57
To: 'martinjenkin@broadsuredirect.com'
Subject: FW: RE: Simon Cordell

Hi Martin

Can you let me know by email if I am going to still have insurance as from the 27/11/2013 please, I got a letter saying my insurance will be closed from the 27/11/2013, and I cannot see the reason for this as I have done nothing wrong.

Many Thanks

Simon Cordell

From: Lorraine Cordell [mailto:lorraine32@blueyonder.co.uk]
Sent: 15 November 2013 13:57
To: 'martinjenkin@broadsuredirect.com'
Subject: FW: RE: Simon Cordell

Dear martin

After a next call and talking to oily he asked me to send over the receipt of me buying the van please see attached scan. I am waiting for the new logbook to come from DVLA.

Simon

From: Lorraine Cordell [mailto:lorraine32@blueyonder.co.uk]
Sent: 15 November 2013 13:07
To: 'martinjenkin@broadsuredirect.com'
Subject: RE: Simon Cordell

Dear Martin

Today the 15/11/13 I made a call to be able to speak to you with regard to what happened yesterday the 14/11/2013 with the police. I have talked to Oilly today and he asked me to write this email to you as they are thinking of closing my insurance policy.

Yesterday I went for a meeting with the owner of a night club for a future job position the meeting was set for 14.00 hours..

I drove down for my meeting and got there at around 13.00 hours there were some police at the road side doing stops on cars etc, as I drove pass and pulled over to park by the night club, my friend who was with me got out of the van to get some drinks and food while I waited in the van, as I got to the club early for my meeting.

The police that were doing the stops came up to me, they told me they wanted to do some checks on the van I was sitting in, I asked why and they told me under the road traffic act.

I then passed the police my insurance policy for them to go over, the police officer also asked me why I had stopped there.

I explained to him I had a meeting in the night club that we were outside, as it was due to open to the public in 1 month time to secure my future position there. While I was there I was also planning on asking if there were any painting jobs, I explained all this to the police officer I was talking to.

The police looked inside the van and clearly saw it was empty and that there was also no signs on the van showing it to be a company van. But the police officer was still unhappy. He talked to yourselves as the insurance company on the phone and was told I was not insured, at what point I called you myself as my insurance company as I knew I was insured. I explained the situation to yourselves to be told I was covered for commuting to work, social and domestic, as well as motor trade, but not for carriage of goods for a company, which did not matter as my van was empty and still is whilst being in the police impound.

I am putting in a complaint to the independent complaints commission in regards to the unlawful seizure of my vehicle.

Further to this would it please be possible to find out the status of my insurance policy and the reasons as to why I have been told you are in the process of closing my policy.

Yours sincerely

Mr simon cordell

From: Lorraine Cordell [lorraine32@blueyonder.co.uk]
Sent: 25 November 2013 17:12
To: 'Vicky Beale'
Subject: RE: REF: 00-COSX14MT04-ID<42> Urgent

Hello Vicky Beale

After the call I made to yourself about the email you sent me I will go to the compound in the morning due to the time now I would not get there till very late due to the tariff and by the time I got there
I do not believe Kelly Tiller would still be working so I will go in the morning and when I get there I will call Kelly.

Many Thanks

Simon Cordell

From: Vicky Beale [mailto:vickybeale@broadsuredirect.com]
Sent: 25 November 2013 16:10
To: lorraine32@blueyonder.co.uk
Subject: FW: REF: 00-COSX14MT04-ID<42> Urgent
Importance: High

Kind Regards,

Vicky Beale

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Broadsure Direct - Telephone number: 01843 594477 - Fax Number: 01843 594488

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From: Vicky Beale [mailto:vickybeale@broadsuredirect.com]
Sent: 25 November 2013 15:53
To: 'lorriane32@blueyonder.co.uk'
Subject: REF: 00-COSX14MT04-ID<42> Urgent
Importance: High

Good Afternoon,

Can you please ask Simon to contact me urgently, as we need him to go to the compound and when he is there to contact Kelly at KGM on 02085301811, if he can't do this that we need a report form from the compound and for him to contact 02071613500 and request a subject access request of report.

Kind Regards,

Vicky Beale

cid:image001.png@01CC9F89.B2
B034D0

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From: Lorraine Cordell [lorraine32@blueyonder.co.uk]
Sent: 26 November 2013 15:46
To: 'Martin Jenkin'
Subject: RE: Simon Cordell

Attachments: Data-Protection-KGM.doc; Kelly-Tiller-KGM.doc
Hello Martin,

Thank you for the phone call today to tell me I was still insured.

Could you please pass on the attached documents to Kelly Tiller at KGM one is a Subject access request under the Data Protection Act 1998.

The other letter is just to get Kelly Tiller to confirm by email I am in fact still insured so I have this in writing and also to found out why my van is still not showing up on the database.

And also about the logbooks which I am still waiting for them from DVLA I called DVLA today when I got back from the compound and was told it can take 8 weeks for me to get the new logbooks, I will there fore send then right over to you by email as soon as I get them.

Many Thanks

Simon Cordell

From: Lorraine Cordell [lorraine32@blueyonder.co.uk]
Sent: 18 December 2013 13:06
To: 'martinjenkin@broadsuredirect.com'
Subject: RE: Simon Cordell

Hi Martin

I have still not had a reply from KGM about the data protection or an email from them to say he is in fact still insured. And on the Mid database the van is still showing as not insured, due to this Simon is not driving the van as he does not want to get pulled again by the police which I don't think is right as he has in fact paid his insurance to be able to drive it if he needs to can this please be sorted out as he really does not want any more problems with getting pulled over due to it not showing up as insured. I also have called DVLA again about the log book and have been told that they should be with us soon.

Many Thanks

Lorraine

From: Lorraine Cordell [mailto:lorraine32@blueyonder.co.uk]
Sent: 26 November 2013 15:46
To: 'Martin Jenkin'
Subject: RE: Simon Cordell

Hello Martin,

Thank you for the phone call today to tell me I was still insured.

Could you please pass on the attached documents to Kelly Tiller at KGM one is a Subject access request under the Data Protection Act 1998.

The other letter is just to get Kelly Tiller to confirm by email I am in fact still insured so I have this in writing and also to found out why my van is still not showing up on the database.

And also about the logbooks which I am still waiting for them from DVLA I called DVLA today when I got back from the compound and was told it can take 8 weeks for me to get the new logbooks, I will there fore send then right over to you by email as soon as I get them.

Many Thanks

Simon Cordell

From: Lorraine Cordell <lorraine32@blueyonder.co.uk>
Sent: 08 October 2014 18:24
To: 'gl-brentmcenq@hmcts.gsi.gov.uk'
Subject: RE: RE: urgent Simon CORDELL 011401596899
Attachments: S Cordell Cert._GE_ 2013-2014.pdf

Dear sir or Madam

I am writing this email due to the reply dated the 01/10/2014 I got in the post on 06/10/2014 about the email I sent to you on the 12/09/2014 please see below email dated 12/09/2014.

HM Courts & Tribunals Service

North West Administration Centre
Willesden Magistrates Court
448 High Road
London
NW10 2DZ

DX 110850 Willesden 2
T 020 8 955 0555
F 0870 324 0240
E gl-brentmcenq@hmcts.gsi.gov.uk

www.justice.gov.uk

Mr Simon Paul Cordell
109 Burncroft Ave
Enfield
Middlesex
EN3 7JQ

OUR REF: 1401596899

Date: 01/10/2014

Dear Mr Cordell

Offence of used a motor vehicle without insurance on 01/01/2014
Date of conviction 28/07/2014

Thank you for your email received on 12/09/2014. You state you did not know about the court hearing until after the court had started to hear the case. You may be able to make a statutory declaration that you were unaware of court proceedings.

You have **21 days** from the date on which you became aware of the case to make a declaration. If the court decides that it was not reasonable to expect you to make the declaration within this period, it may accept a late declaration made out of time.

You can make a declaration at your local magistrates' court and must attend in person to make the declaration. It can not be done in your absence.

If you make a declaration which you know or believe to be untrue, you could be convicted of perjury, a criminal offence punished with imprisonment of up to two years. Any financial impositions and penalty points remain valid and enforcement of financial impositions will continue until a declaration has been made.

Following the making of a declaration, the prosecution may decide to restart proceedings and the summons may be reissued. You could be given another court date when the matter will be heard.

Yours sincerely,

N Williams-Burton
Administration Officer

Above is a picture of the reply where you say I have 21 days to file a statutory declaration due to me being unaware of the court processing.
I did not know about this court case. I have been wrongfully convicted and have points on my licence, which should not be there.

In the email dated the 12/09/2014, I asked for my case to be listed in order that I could do the following

1. Application to set aside the conviction
2. Re-open the case

The reason for this is due to I have been wrongfully convicted as I did in fact have insurance. As shown in the attached file.

Please can you list my case in court so I can put the Application to set aside the conviction, Re-open the case that I have been wrongfully convicted for.

This matter is urgent. I cannot resolve this mater until the case is listed before either a District Judge or Magistrates so I would appreciate your cooperation. This is causing me stress. Can you please resolve this legal matter by listing the case for an application to set aside the conviction? I can then forward my documents to the relevant prosecuting authority.

Regards

Simon Cordell

From: Lorraine Cordell [mailto:lorraine32@blueyonder.co.uk]
Sent: 12 September 2014 15:11
To: 'gl-brentmcenq@hmcts.gsi.gov.uk'
Subject: RE: urgent Simon CORDELL 011401596899

Dear Sir or Madam

I have tried to call the court on a number of occasions regarding my conviction and sentence for no insurance but the phone just rings when I press the number given to ask about this case the telephone number I am calling is 0208 955 0555. I have now found out the information to the case but pressing number 7 the lady I spoke to did in fact try and put me to a manager but that also just ring then cut me off. So I called back again and asked her if she could give me the information which she did.

I am making this request to have my case listed in order that I can do the following;:-

1. Application to set aside the conviction
2. Re-open the case

My name: Mr Simon Paul Cordell
DOB: 26/01/1981.
Address: 109 Burncroft Av
Enfield
Middlesex
EN3 7JQ

Case No: 011401596899

Application to set aside the conviction:-

On 01/01/2014 I was stopped by the police as they did not believe that I held a valid policy of insurance. Due to this being a holiday my insurance company was closed so the police could not check if I was in fact was insured, I was insured and asked the police to check there records due to the amount of problems I had had with my insurance not showing on the MID database and being stopped do many times they did this and could in fact see many times but still impounded my van reg CX52 JRZ.

After the holidays I went to the compound and had to again pay for my Van to be taken out of the compound.

I never received any summons in relation to this matter and I only became aware that the case had been dealt with in my absence when I received a letter from the DVLA advising me that I had to send in my driving licence. I disputed with the DVLA the points but I was

given an ultimatum that if I did not send in my licence it would be revoked.

The offence of no insurance was allegedly committed on 01/01/2014. I had a valid policy of insurance from 23/02/2013 and this policy was valid until 22/02/2014 The company insuring me was KGM, and my broker was Broadsure direct I am the named policy holder, Mr. Simon Cordell and my policy number is MT3574694.

I have points on my licence which I should not have. Can you please as a mater of urgency email me back on this matter so that I can have a date so that the conviction can be set aside and my case heard in order that I can show the court my insurance and the PLO can make the necessary enquiries.

I would be grateful if you can inform DVLA that this matter and the points that have been added to my licence is being disputed so this can be put on hold as I do not see why I should suffer when I have done nothing wrong and I was insured to drive. This is in fact have a big effect on my life when I have done nothing wrong and would like this addressed as a mater of urgency.

This matter is urgent. I cannot resolve this mater until the case is listed before either a District Judge or Magistrates so I would appreciate your cooperation. This is causing me stress. Can you now please resolve this legal mater by listing the case for an application to set aside the conviction? I can then forward my documents to the relevant prosecuting authority.

Please see attached my insurance documents for this offence in fact showing I was in fact insured.

I await hearing form you in relation to this matter and I thank you in advance for your anticipated co-operation in this matter.

Yours faithfully

Simon Cordell

KGM
MOTOR INSURANCE
Member of Canopius Group

Certificate of Motor Insurance

1. Name of Policyholder	**Mr SIMON CORDELL**
2. Policy Number:	**MT3574694**
3. Registration Number of the Vehicle:	**Any motor vehicle the property of the Insured or in their custody or control**
4. Effective Time and Date for Commencement of the Insurance for the purposes of the Relevant Law:	**0:01 23 February 2013**
5. Expiry Time and Date of the Insurance:	**23:59 22 February 2014**
6. Persons or classes of persons entitled to drive:	**Mr SIMON CORDELL**
7. Limitations as to use (subject to the exclusions listed below):	**Use for social domestic and pleasure purposes. Use for Motor Trade purposes.**
8. Exclusions:	**The Insurance does not cover use for racing, pacemaking or speed competitions or the carriage of goods or passengers for hire and reward or to secure the release of any motor vehicle, which has been seized by or on behalf of any government or public authority, which was not the property of the policyholder or in his custody or control at the time of seizure. Use solely for breakdown purposes or use under a trade plate for the carriage of goods for demonstration purposes in accordance with the regulations applicable to Trade Licences is not deemed to be use for hire or reward.**

We hereby certify that the insurance to which this Certificate relates satisfies the requirements of the relevant law applicable in Great Britain, Northern Ireland, the Isle of Man, the Island of Guernsey, the Island of Jersey and the Island of Alderney. For and on behalf of the Underwriters subscribing to

KGM Motor Insurance

N Manvell

Neil Manvell, Active Underwriter
AUTHORISED INSURERS, KGM House, 14 Eastwood Close, London, E18 1RZ.

NOTES:
Please ensure that the details shown on this document are correct and that the cover meets your requirements. If in doubt consult your Broker or Agent.
The Certificate relates to Road Traffic Act cover only, for full details of the cover reference should be made to the insurance document and schedule.
This certificate is not transferable to a new owner of the vehicle.
If the insurance is to be suspended or terminated this Certificate must be returned to your broker/agent or to the underwriters.

ADVICE TO THIRD PARTIES:
Nothing contained in this certificate affects your rights as a Third Party to make a claim.

PROCEDURE IN THE EVENT OF AN ACCIDENT:
If your name and address are not taken at the time of an accident you must report the accident at a Police Station as soon as reasonably practical, but in any event within 24 hours.
The accident must be reported immediately to our claims lines (see claims procedure leaflet with your policy).
Do not admit liability or make any offer or promise to Third Parties.
Take names and addresses of all persons who witness the accident or arrive on the scene immediately thereafter.

WARNING: This certificate has been prepared using a laser printer and is not valid if altered in any way.

Broker: **DB261** **BROADSURE DIRECT** Date of Issue: **04 March 2013**

LLOYD'S Underwriters

KGM Motor Insurance is a brand name for business written by Syndicate 260 which is managed by Canopius Managing Agents Limited.
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Canopius Managing Agents Limited is registered in England & Wales number 1514453. Registered Office: Gallery 9, One Lime Street, London, EC3M 7HA

From: Ayi, Anita <Anita.Ayi@financial-ombudsman.org.uk>
Sent: 20 November 2014 17:30
To: 'lorraine32@blueyonder.co.uk'
Subject: Mr S Cordell's complaint about KGM Underwriting Agencies Limited (Our ref: 16352175)
Attachments: Cordell CF.rtf

Dear Ms Cordell

Mr S Cordell's complaint about KGM Underwriting Agencies Limited

Thank you for getting in touch with us. Our consumer leaflet explains our role – so do read through and have a look at how we can help: www.financial-ombudsman.org.uk/publications/consumer-leaflet.htm

As you can see, before we can take on a complaint, the business involved must have the chance to put things right.

what happens next

I've written to the business to let them know about the complaint. They should contact you soon to tell you they are looking into what's happened – and to ask for more details if they need them.

If you *don't* hear from the business within the next few days, you can contact them using the details below – mentioning that we have already written to them. They should give you their *final response* to the complaint – in writing – within eight weeks of the date they first received it.

The business's final response should summarise the complaint and give you their final say. It should also tell you that you can refer the complaint to us if you're not happy – which you have to do within *six months*.

In case you need it, the business's address is:

KGM Underwriting Agencies Limited
KGM House
George Lane
London
E18 1RX

once you have a final response – or after eight weeks

If you're not happy with the business's final response – or if eight weeks pass and you haven't received it – then please fill in the enclosed complaint form and send it to us.

Please also send us a copy of the final response and any other information you think is important to the complaint. There's no need to send us any original documents.

We don't normally pay the professional fees – in full or in part – of any solicitor, accountant or other paid adviser that a consumer might use to bring a complaint to us.

We won't take any more action unless you contact us again. If you would like more information about us, please see our website – www.financial-ombudsman.org.uk.

Yours sincerely

Anita Ayi
Consumer Consultant

Anita Ayi | Consumer Consultant | Tel: 020 3716 9790 | Fax: 020 3716 9791 | Financial Ombudsman Service | Exchange Tower, London, E14 9SR

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our ref 1635-2175/AA/CD12

Financial Ombudsman Service

complaint form

Please use this form to tell us about your complaint – so we can see if we're able to help you.

If you're not sure about anything – or have difficulties filling in this form – just phone us on **0300 123 9 123**.

Please let us know if you have any practical needs where we could help – for example with information in another format (*eg* large print, Braille *etc*) or in a different language.

You can download this form off our website (www.financial-ombudsman.org.uk) to complete by hand. Or you can fill it in on screen – then print it off and post it back to us.

first, please give us your details

… and the details of anyone complaining with you

first name(s)	Simon			
surname	Cordell	title Mr		title
occupation (if retired, previous occupation)				
date of birth	26/01/1981			
address for writing to you (include postcode)	109 Burncroft Avenue Enfield Middlesex EN3 7JQ			
daytime phone			mobile	
home phone			email	

if someone is complaining on your behalf (*eg* a solicitor or relative) please give us their details

their name	Ms Lorraine Cordell	relationship to you Relative
address for writing to them (include postcode)	23 Byron Terrace Hertford Road London N9 7DG	
their daytime phone	07961833021	fax
their email	lorraine32@blueyonda.co.uk	ref

if you're complaining on behalf of a business, charity or trust please fill in these details

its full official name		number of employees*	

if a partnership, the number of partners*		its annual turnover, annual income or net asset value (at the time you first complained)*	£

* We may ask you for evidence of this. Please phone us – or look on our website – for information about what types of businesses, charities and trusts can use our service.

details of the business you think is responsible for your complaint

their name	KGM Underwriting Agencies Limited
their address (include postcode)	
their phone number	

details of the adviser or business who *originally* sold the product or service you're complaining about (if different from the name above)

their name	
their address (include postcode)	
their phone number	

the kind of product or service you're complaining about

the name and type of product or service	Car/Motorcycle Insurance
any reference number (*eg* your account and sort code; hire-agreement or loan number; policy or claim number)	Policy No: Claim No: Reg No: CX52 JRZ MA57LDY

please tell us what your complaint is about

Consumer is unhappy about insurance company because they originally voided his insurance due to not having tools in his vehicle. The consumer has continuously been stopped by police due to KGM not put down on the insurance database that he is insured. Consumer has incurred many costs in result of this and has also had his licence revoked.

If your complaint is about the sale of **payment protection insurance** (PPI), you will also need to complete a separate questionnaire.

- You may have done this already – if you have already complained directly to the business you think is responsible.
- If not, you can download the consumer questionnaire off our website – or phone us for a copy on **0300 123 9 123**.

time limits may apply to your complaint so we need to know these dates

	day	month	year
When did the advice, service or transaction you're complaining about take place?			
When did you first complain to the business you think is responsible?			

The business has **eight weeks** from this date to send you its final written answer – **before** we can investigate the complaint.

just a few more questions

- Has the business you're complaining about sent you its final written answer? YES ☐ NO ☐
  Please enclose a copy of the **last letter** that the business sent you.
- Has there been any court action relating to your complaint (or is any planned)? *YES ☐ NO ☐
  * If YES, please enclose copies of relevant paperwork.
- How do you want the business to put things right for you?

accessibility and practical needs

Do you have any practical needs where we could help – by making adjustments like using large print, Braille or a different language? *YES ☐ NO ☐
* If YES, please tell us how we can help you.

finally, please read and sign this declaration

"
- I'd like the Financial Ombudsman Service to look into my complaint. To the best of my knowledge, all the information I've given you is accurate.
- I understand that you usually resolve complaints by phone, letter and email.
- I understand that you will need some personal details about me, that you might need to share information I give you – including sensitive or personal information – with the business involved and other relevant organisations, and that you might need to ask them for information that's relevant to my case.
- I understand that you have a duty to publish your ombudsmen's final decisions on your website – with consumers' details removed – but that most cases can be resolved before they reach an ombudsman.
- I understand that to help you provide the best possible service, you (or a trusted third party) might ask me about my experience. And though you sometimes publish anonymous examples of the cases you look at, you'll always keep my information confidential.

"

signature _____ date _____ **signature** _____ date _____

- You need to sign, even if someone else is complaining on your behalf. This shows you have given them your permission to complain for you.
- For complaints involving accounts or policies held **jointly**, each person needs to sign.
- If you're signing on behalf of a business, please give your job title.

post to …

Financial Ombudsman Service
Exchange Tower
London
E14 9SR

please tick ✓ to show you have …

- ☐ enclosed a copy of the business's last letter to you.
- ☐ enclosed copies of other relevant information.
- ☐ included everything you want to tell us about your complaint.

0300 123 9 123 or **0800 023 4567**
calls are recorded for training and monitoring purposes

fax 020 7964 1001 **dx** 141280 Isle of Dogs
complaint.info@financial-ombudsman.org.uk
www.financial-ombudsman.org.uk

- We will use the details you give us on this form to see if we can help you with your complaint.
- We may need more information from you. And there are rules and restrictions that may apply.
- If we can't help you, we will give you the chance to query anything you don't understand or agree with.

From: Ayi, Anita <Anita.Ayi@financial-ombudsman.org.uk>
Sent: 21 November 2014 11:30
To: 'Lorraine Cordell'
Subject: RE: Mr S Cordell's complaint about KGM Underwriting Agencies Limited (Our ref: 16352175)
Attachments: Cordell CF.rtf

Dear Lorraine

Many thanks for your email.

I have reattached the complaint form to the email for your perusal.

If you have any further question please do not hesitate to contact me.

Kind regards,

Anita Ayi
Consumer Consultant

Anita Ayi | Consumer Consultant | Tel: 020 3716 9790 | Fax: 020 3716 9791|Financial Ombudsman Service | Exchange Tower, London, E14 9SR

From: Lorraine Cordell [mailto:lorraine32@blueyonder.co.uk]
Sent: 20 November 2014 20:09
To: Ayi, Anita
Subject: RE: Mr S Cordell's complaint about KGM Underwriting Agencies Limited (Our ref: 16352175)

Hello

Thank you for the email to the complaint but I can not see the attached form which my son would need to look over and write anyting else that has not been written and sign and send back.

Could you please attached the form so that this can be done

Regards

Lorraine

From: Ayi, Anita [mailto:Anita.Ayi@financial-ombudsman.org.uk]
Sent: 20 November 2014 17:30
To: 'lorraine32@blueyonder.co.uk'
Subject: Mr S Cordell's complaint about KGM Underwriting Agencies Limited (Our ref: 16352175)

Dear Ms Cordell

Mr S Cordell's complaint about KGM Underwriting Agencies Limited

Thank you for getting in touch with us. Our consumer leaflet explains our role – so do read through and have a look at how we can help: www.financial-ombudsman.org.uk/publications/consumer-leaflet.htm

As you can see, before we can take on a complaint, the business involved must have the chance to put things right.

what happens next

I've written to the business to let them know about the complaint. They should contact you soon to tell you they are looking into what's happened – and to ask for more details if they need them.

If you *don't* hear from the business within the next few days, you can contact them using the details below – mentioning that we have already written to them. They should give you their *final response* to the complaint – in writing – within eight weeks of the date they first received it.

The business's final response should summarise the complaint and give you their final say. It should also tell you that you can refer the complaint to us if you're not happy – which you have to do within *six months*.

In case you need it, the business's address is:

KGM Underwriting Agencies Limited
KGM House
George Lane
London
E18 1RX

once you have a final response – or after eight weeks

If you're not happy with the business's final response – or if eight weeks pass and you haven't received it – then please fill in the enclosed complaint form and send it to us.

Please also send us a copy of the final response and any other information you think is important to the complaint. There's no need to send us any original documents.

We don't normally pay the professional fees – in full or in part – of any solicitor, accountant or other paid adviser that a consumer might use to bring a complaint to us.

We won't take any more action unless you contact us again. If you would like more information about us, please see our website – www.financial-ombudsman.org.uk.

Yours sincerely

Anita Ayi
Consumer Consultant

Anita Ayi | Consumer Consultant | Tel: 020 3716 9790 | Fax: 020 3716 9791|Financial Ombudsman Service | Exchange Tower, London, E14 9SR

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our ref 1635-2175/AA/CD12

Financial Ombudsman Service

complaint form

Please use this form to tell us about your complaint – so we can see if we're able to help you.

If you're not sure about anything – or have difficulties filling in this form – just phone us on **0300 123 9 123**.

Please let us know if you have any practical needs where we could help – for example with information in another format (*eg* large print, Braille *etc*) or in a different language.

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… and the details of anyone complaining with you

first name(s)	Simon			
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occupation (if retired, previous occupation)				
date of birth	26/01/1981			
address for writing to you (include postcode)	109 Burncroft Avenue Enfield Middlesex EN3 7JQ			

daytime phone		mobile	
home phone		email	

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their name	Ms Lorraine Cordell	relationship to you Relative	
address for writing to them (include postcode)	23 Byron Terrace Hertford Road London N9 7DG		
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their email	lorraine32@blueyonda.co.uk	ref	

if you're complaining on behalf of a business, charity or trust please fill in these details

its full official name		number of employees*	

if a partnership, the number of partners*		its annual turnover, annual income or net asset value (at the time you first complained)*	£

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details of the adviser or business who *originally* sold the product or service you're complaining about (if different from the name above)

their name	
their address (include postcode)	
their phone number	

the kind of product or service you're complaining about

the name and type of product or service	Car/Motorcycle Insurance
any reference number (*eg* your account and sort code; hire-agreement or loan number; policy or claim number)	Policy No: Claim No: Reg No: CX52 JRZ MA57LDY

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accessibility and practical needs

Do you have any practical needs where we could help – by making adjustments like using large print, Braille or a different language? *YES ☐ NO ☐
* If YES, please tell us how we can help you.

finally, please read and sign this declaration

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"

signature date **signature** date

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- For complaints involving accounts or policies held **jointly**, each person needs to sign.
- If you're signing on behalf of a business, please give your job title.

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Exchange Tower
London
E14 9SR

please tick ✓ to show you have …

- ☐ enclosed a copy of the business's last letter to you.
- ☐ enclosed copies of other relevant information.
- ☐ included everything you want to tell us about your complaint.

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fax 020 7964 1001 **dx** 141280 Isle of Dogs
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- We may need more information from you. And there are rules and restrictions that may apply.
- If we can't help you, we will give you the chance to query anything you don't understand or agree with.

From: Lorraine Cordell <lorraine32@blueyonder.co.uk>
Sent: 21 November 2014 14:12
To: 'gl-bromleymcenq@hmcts.gsi.gov.uk'
Subject: RE: Simon Cordell
Attachments: 011402647845-Court-Case.pdf

To Whom It May Concern:

I am writing this email due to a letter from the court that my son Simon Cordell DOB 26/01/2014 had a case on the 06/11/2014 in Bromley Magistrates Court

It says on the letter it was for a case of no insurance the case number is 011402647845

The problem is we did not know he was due to come to court on this date we have had no summons and my son is insured he always has insurance and would not drive without it.

There has been a number of issues with his insurance and this is due to it not showing up on the MID database. There has been a number of Seizers to his vehicles for no insurance when he was in fact insured.

Could you please send me details of what date this offence of no insurance happened? This way I can send the correct insurance policy by email. and can work forward to clearing this matter up.

Regards

Lorraine Cordell

Bromley Magistrates' Court
Code 2575
London Collection and Compliance Centre PO Box 31090 London SW1P 3WQ
Payments 0300 790 9901 www.direct.gov.uk/payacourtfine
Information 020 7556 8500 AP 31712

Mr Simon Paul CORDELL
109 Burnt Croft Avenue
Enfield
Middlesex
EN3 7JQ

1052

Division: 077
Account number: **14115223S CG**
Case number: **011402647845**
Born: 26 January 1981

Notice of fine and collection order

Offences and penalties

Date	Offences and Impositions		Amount £
6 Nov 2014	1 / Use a motor vehicle on a road / public place without third party insurance.	Fine	600.00
		Victim Sur	60.00
		Costs	85.00
You must pay: The total amount on or before **4 December 2014**		Total: £	**745.00**

The court has made a **Collection Order** to collect the sum due.

See reverse for details on how to pay. Failure to pay as ordered will make you liable for further enforcement action, unless you pay the full balance immediately. This could include:

- Deductions from your earnings
- Deductions from your benefit
- A distress warrant being issued to the bailiffs for the seizure of goods (which will incur additional costs of up to **£300**)
- Warrant for your arrest to return you to court
- Increasing your fine by 50%
- Clamping, removal and sale of your vehicle
- Registering the account in the Register of Judgements, Orders and Fines (affecting your ability to obtain credit)
- If after these sanctions have been imposed, your fine remains outstanding, the court may order that you are imprisoned for non-payment.

If you have difficulties in paying the amount you must immediately contact the Enforcement Team on the number above.

All enquiries regarding this notice should be made to the above address.

K.T.Griffiths
Justices' Clerk

Date: 6 November 2014

Mr Simon Paul CORDELL

7 November 2014/FINO_36_0/2415061/1

From: Lorraine Cordell <lorraine32@blueyonder.co.uk>
Sent: 27 November 2014 12:49
To: 'sandra.leslie@hmcts.gsi.gov.uk'
Subject: FW: Simon Cordell
Attachments: si-insurance-19-05-2014.pdf

Dear Miss S E Leslie

Thank you for the reply to my email, I did in fact speak to someone at the court yesterday Mr Mark Dredge as I explained my son was due in court yesterday on a next matter of no insurance when he was insured. After speaking to that court they told me to ask the CPS dealing with that case to deal with the other 2 matters of no insurance which my son never got a summons for.

Mark Dredge told me the case at Bromley was in fact a date of 20/05/2014 so I attended court with my son yesterday with my sons insurance papers for that date.

I did ask the CPS yesterday to deal with these other 2 matters but she said she could not and I would have to contract the court which I had told her I had already done.

Please see attached file of my sons insurance.

You can contact me on 07961 833021.

Regards

Miss Lorraine Cordell

From: Leslie, Sandra [mailto:sandra.leslie@hmcts.gsi.gov.uk] **On Behalf Of** GL-BROMLEYMCENQ
Sent: 27 November 2014 12:01
To: 'Lorraine Cordell'
Subject: RE: Simon Cordell

Morning Miss Cordell

Thank you for your email,Please could you email me your mobile number to discuss this matter further.

Regards
Miss S E Leslie

From: Lorraine Cordell [mailto:lorraine32@blueyonder.co.uk]
Sent: 21 November 2014 14:12
To: GL-BROMLEYMCENQ
Subject: RE: Simon Cordell

To Whom It May Concern:

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Could you please send me details of what date this offence of no insurance happened? This way I can send the correct insurance policy by email. and can work forward to clearing this matter up.

Regards

Lorraine Cordell

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broadsoredirect brokers
0845 658 6587 or
01843 594477
Martin Jenkin My broker
Direct No: 01843 598744

Warning: this certificate has been prepared using a laser printer and is not valid if altered in any way

Certificate of Motor Insurance

Certificate Number **MT10 021608047**

1) Description of Vehicle(s)

1. **Any motor vehicle, which is:**
   1. **your property;**
   2. **the property of your spouse if he or she is named as a driver under this policy;**
   3. **held in trust by you or in your custody or control for motor trade purposes; or**
   4. **a vehicle leased to you on a lease agreement with a minimum initial duration of 12 months.**

   It must not be:
   - **(a) a vehicle driven by or in the custody or control of any company, partnership or person not declared in the Certificate of Motor Insurance**
   - **(b) a vehicle used for hire, reward or teaching someone to drive (using the vehicle only for breakdown purposes or under a trade plate to transport goods for demonstrating purposes in line with the regulations that apply to trade licences is not classed as hire or reward);**
   - **(c) a vehicle transporter, with or without a trailer, that can carry more than two vehicles;**
   - **(d) a vehicle being carried on a vehicle transporter or vehicle transporter and trailer, capable of carrying more than two vehicles at any one time; or**
   - **(e) a vehicle hired/leased to you on a short term agreement of less than 12 months**
   - **(f) a vehicle that has been seized by any government authority unless at the time of seizure the vehicle was:**
     - **i) your property; or**
     - **ii) the property of your spouse if he or she is declared as a driver on this policy; or**
     - **iii) held in trust by you or was in your custody or control for motor trade purposes.**

2. **For the purposes of Section 2 of this policy any trailer attached to a vehicle described in 1. above.**

2) Name of Policyholder — **MR SIMON CORDELL**

3) Effective date of the commencement of Insurance for the purposes of the relevant law — **19th May 2014**

4) Date of Expiry of Insurance: Noon — **19th May 2015**

5) Persons or classes of persons entitled to drive

MR SIMON CORDELL

Provided that the person holds a licence to drive the vehicle or has held and is not disqualified from holding or obtaining such a licence

6) Limitations as to use

1. **Use for Motor Trade purposes by:** — **MR SIMON CORDELL**

2. **Use for Social Domestic and Pleasure purposes by:** — **MR SIMON CORDELL**

The policy does not cover:

1. **Use for hire or reward**
2. **Use for the conveyance of passengers for hire or reward**
3. **Use for racing, pacemaking, speed testing, rallies, reliability trials or competition**
4. **Use to secure the release of any vehicle that has been seized by any government or public authority unless at the time of seizure the vehicle was:**
   - **i) your property; or**
   - **ii) the property of your spouse if he or she is declared as a driver on this policy; or**
   - **iii) held in trust by you or was in your custody or control for motor trade purposes.**

Use solely for breakdown purposes or use under a Trade Plate for the carriage of goods for Demonstration purposes in accordance with the Regulations applicable to trade licences is not deemed to be use for hire or reward.

I hereby certify that the Policy to which this Certificate relates satisfies the requirements of the relevant Law applicable in Great Britain, Northern Ireland, the Isle of Man, the Island of Jersey, the Island of Guernsey and the Island of Alderney

Covea Insurance plc
Norman Place
Reading. RG1 8DA
Authorised Insurers

James Rodda

Chief Executive Officer

ADVICE TO THIRD PARTIES – Nothing contained in this Certificate affects your rights as a Third Party to make a claim

IMPORTANT INFORMATION

Notes
I) For full details of your Policy cover, please refer to the Policy document.
II) You need to make any alterations to the details or cover please contact your insurance broker immediately
III) If for any reason the Insurance is suspended or terminated, the Certificate of Insurance must be returned. Failure to comply with this obligation is an offence under the Road Traffic Acts

24 HOUR CLAIMS ASSISTANCE - Motor Trade Care Line - 0844 902 2220

Please contact our Motor Trade Team as soon as possible after any incident involving a vehicle covered by your Motor Trade policy.

From: Lorraine Cordell <lorraine32@blueyonder.co.uk>
Sent: 27 November 2014 12:44
To: 'GL-BROMLEYMCENQ'
Subject: RE: Simon Cordell
Attachments: si-insurance-19-05-2014.pdf

Dear Miss S E Leslie

Thank you for the reply to my email, I did in fact speak to someone at the court yesterday Mr Mark Dredge as I explained my son was due in court yesterday on a next matter of no insurance when he was insured. After speaking to that court they told me to ask the CPS dealing with that case to deal with the other 2 matters of no insurance which my son never got a summons for.

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Please see attached file of my sons insurance.

You can contact me on 07961 833021.

Regards

Miss Lorraine Cordell

From: Leslie, Sandra [mailto:sandra.leslie@hmcts.gsi.gov.uk] **On Behalf Of** GL-BROMLEYMCENQ
Sent: 27 November 2014 12:01
To: 'Lorraine Cordell'
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Morning Miss Cordell

Thank you for your email,Please could you email me your mobile number to discuss this matter further.

Regards
Miss S E Leslie

From: Lorraine Cordell [mailto:lorraine32@blueyonder.co.uk]
Sent: 21 November 2014 14:12
To: GL-BROMLEYMCENQ
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This e-mail (whether you are the sender or the recipient) may be monitored, recorded and retained by the Ministry of Justice. E-mail monitoring / blocking software may be used, and e-mail content may be read at any time. You have a responsibility to ensure laws are not broken when composing or forwarding e-mails and their contents.

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broadsoredirect brokers
0845 658 6587 or
01843 594477
Martin Jenkin My broker
Direct No: 01843 598744

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Certificate of Motor Insurance

Certificate Number **MT10 021608047**

1) Description of Vehicle(s)

1. **Any motor vehicle, which is:**
   1. **your property;**
   2. **the property of your spouse if he or she is named as a driver under this policy;**
   3. **held in trust by you or in your custody or control for motor trade purposes; or**
   4. **a vehicle leased to you on a lease agreement with a minimum initial duration of 12 months.**

   It must not be:
   - **(a) a vehicle driven by or in the custody or control of any company, partnership or person not declared in the Certificate of Motor Insurance**
   - **(b) a vehicle used for hire, reward or teaching someone to drive (using the vehicle only for breakdown purposes or under a trade plate to transport goods for demonstrating purposes in line with the regulations that apply to trade licences is not classed as hire or reward);**
   - **(c) a vehicle transporter, with or without a trailer, that can carry more than two vehicles;**
   - **(d) a vehicle being carried on a vehicle transporter or vehicle transporter and trailer, capable of carrying more than two vehicles at any one time; or**
   - **(e) a vehicle hired/leased to you on a short term agreement of less than 12 months**
   - **(f) a vehicle that has been seized by any government authority unless at the time of seizure the vehicle was:**
     - **i) your property; or**
     - **ii) the property of your spouse if he or she is declared as a driver on this policy; or**
     - **iii) held in trust by you or was in your custody or control for motor trade purposes.**

2. **For the purposes of Section 2 of this policy any trailer attached to a vehicle described in 1. above.**

2) Name of Policyholder — **MR SIMON CORDELL**

3) Effective date of the commencement of Insurance for the purposes of the relevant law — **19th May 2014**

4) Date of Expiry of Insurance: Noon — **19th May 2015**

5) Persons or classes of persons entitled to drive

MR SIMON CORDELL

Provided that the person holds a licence to drive the vehicle or has held and is not disqualified from holding or obtaining such a licence

6) Limitations as to use

1. **Use for Motor Trade purposes by:** — **MR SIMON CORDELL**

2. **Use for Social Domestic and Pleasure purposes by:** — **MR SIMON CORDELL**

The policy does not cover:

1. **Use for hire or reward**
2. **Use for the conveyance of passengers for hire or reward**
3. **Use for racing, pacemaking, speed testing, rallies, reliability trials or competition**
4. **Use to secure the release of any vehicle that has been seized by any government or public authority unless at the time of seizure the vehicle was:**
   - **i) your property; or**
   - **ii) the property of your spouse if he or she is declared as a driver on this policy; or**
   - **iii) held in trust by you or was in your custody or control for motor trade purposes.**

Use solely for breakdown purposes or use under a Trade Plate for the carriage of goods for Demonstration purposes in accordance with the Regulations applicable to trade licences is not deemed to be use for hire or reward.

I hereby certify that the Policy to which this Certificate relates satisfies the requirements of the relevant Law applicable in Great Britain, Northern Ireland, the Isle of Man, the Island of Jersey, the Island of Guernsey and the Island of Alderney

Covea Insurance plc
Norman Place
Reading. RG1 8DA
Authorised Insurers

James Rodda

Chief Executive Officer

ADVICE TO THIRD PARTIES – Nothing contained in this Certificate affects your rights as a Third Party to make a claim

IMPORTANT INFORMATION

Notes
I) For full details of your Policy cover, please refer to the Policy document.
II) You need to make any alterations to the details or cover please contact your insurance broker immediately
III) If for any reason the Insurance is suspended or terminated, the Certificate of Insurance must be returned. Failure to comply with this obligation is an offence under the Road Traffic Acts

24 HOUR CLAIMS ASSISTANCE - Motor Trade Care Line - 0844 902 2220

Please contact our Motor Trade Team as soon as possible after any incident involving a vehicle covered by your Motor Trade policy.

From: Dredge, Mark <Mark.Dredge@hmcts.gsi.gov.uk> on behalf of GL-BROMLEYMCENQ <gl-bromleymcenq@hmcts.gsi.gov.uk>
Sent: 04 December 2014 15:34
To: 'lorraine32@blueyonder.co.uk'
Subject: FW: Simon Cordell
Attachments: si-insurance-19-05-2014.pdf

Dear Miss Leslie,

Please be informed that I the Statutory Declaration was granted and will be heard 18/12/2014

Kind Regards

Mark Dredge
Customer Services
SE Group Bexley-Bromley-Greenwich Magistrates' Courts
1 London Road
Bromley
BR1 1RA
0208 437 3500 Gold Fax 0870 324 0223

From: Lorraine Cordell [mailto:lorraine32@blueyonder.co.uk]
Sent: 27 November 2014 12:44
To: GL-BROMLEYMCENQ
Subject: RE: Simon Cordell

Dear Miss S E Leslie

Thank you for the reply to my email, I did in fact speak to someone at the court yesterday Mr Mark Dredge as I explained my son was due in court yesterday on a next matter of no insurance when he was insured. After speaking to that court they told me to ask the CPS dealing with that case to deal with the other 2 matters of no insurance which my son never got a summons for.

Mark Dredge told me the case at Bromley was in fact a date of 20/05/2014 so I attended court with my son yesterday with my sons insurance papers for that date.

I did ask the CPS yesterday to deal with these other 2 matters but she said she could not and I would have to contract the court which I had told her I had already done.

Please see attached file of my sons insurance.

You can contact me on 07961 833021.

Regards

Miss Lorraine Cordell

From: Leslie, Sandra [mailto:sandra.leslie@hmcts.gsi.gov.uk] **On Behalf Of** GL-BROMLEYMCENQ
Sent: 27 November 2014 12:01
To: 'Lorraine Cordell'
Subject: RE: Simon Cordell

Morning Miss Cordell

Thank you for your email,Please could you email me your mobile number to discuss this matter further.

Regards
Miss S E Leslie

From: Lorraine Cordell [mailto:lorraine32@blueyonder.co.uk]
Sent: 21 November 2014 14:12
To: GL-BROMLEYMCENQ
Subject: RE: Simon Cordell

To Whom It May Concern:

I am writing this email due to a letter from the court that my son Simon Cordell DOB 26/01/2014 had a case on the 06/11/2014 in Bromley Magistrates Court

It says on the letter it was for a case of no insurance the case number is 011402647845

The problem is we did not know he was due to come to court on this date we have had no summons and my son is insured he always has insurance and would not drive without it.

There has been a number of issues with his insurance and this is due to it not showing up on the MID database. There has been a number of Seizers to his vehicles for no insurance when he was in fact insured.

Could you please send me details of what date this offence of no insurance happened? This way I can send the correct insurance policy by email. and can work forward to clearing this matter up.

Regards

Lorraine Cordell

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broadsoredirect brokers
0845 658 6587 or
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Martin Jenkin My broker
Direct No: 01843 598744

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I hereby certify that the Policy to which this Certificate relates satisfies the requirements of the relevant Law applicable in Great Britain, Northern Ireland, the Isle of Man, the Island of Jersey, the Island of Guernsey and the Island of Alderney

Covea Insurance plc
Norman Place
Reading. RG1 8DA
Authorised Insurers

James Rodda

Chief Executive Officer

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IMPORTANT INFORMATION

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24 HOUR CLAIMS ASSISTANCE - Motor Trade Care Line - 0844 902 2220

Please contact our Motor Trade Team as soon as possible after any incident involving a vehicle covered by your Motor Trade policy.

From: Lorraine Cordell <lorraine32@blueyonder.co.uk>
Sent: 21 January 2015 22:53
To: 'Andrew.Austin@canopius.com'
Cc: 'complaints@lloyds.com'
Subject: FW: MT3574694
Attachments: S Cordell Cert._KGM_ 2013-2014_Colour.pdf; Information we need.pdf

Dear Andrew

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

Yes, we do want full discloser so this mater 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 liying about having no tools in my van the insurance policy was kept in place, I did ask Kelly Tiller on more then 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 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 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
Member of the UK Specialty Division of Canopius Group
KGM House | 14 Eastwood Close | London | E18 1RZ
D +44 (0) 20 8530 1806 | M 07469 147743 | www.kgminsurance.co.uk | www.canopius.com

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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 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 seizers 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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Canopius Underwriting Limited | registered number 02473672 | appointed representative of Canopius Managing Agents Limited
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Canopius Services Limited | registered number 02733994
KGM Motor Insurance is a brand name for business written by Canopius Managing Agents Limited
Registered office: Gallery 9, One Lime Street, London, EC3M 7HA | Registered in England and Wales

KGM

MOTOR INSURANCE

Member of Canopius Group

Certificate of Motor Insurance

1. Name of Policyholder	**Mr SIMON CORDELL**
2. Policy Number:	**MT3574694**
3. Registration Number of the Vehicle:	**Any motor vehicle the property of the Insured or in their custody or control**
4. Effective Time and Date for Commencement of the Insurance for the purposes of the Relevant Law:	**0:01 23 February 2013**
5. Expiry Time and Date of the Insurance:	**23:59 22 February 2014**
6. Persons or classes of persons entitled to drive:	**Mr SIMON CORDELL**
7. Limitations as to use (subject to the exclusions listed below):	**Use for social domestic and pleasure purposes. Use for Motor Trade purposes.**
8. Exclusions:	**The Insurance does not cover use for racing, pacemaking or speed competitions or the carriage of goods or passengers for hire and reward or to secure the release of any motor vehicle, which has been seized by or on behalf of any government or public authority, which was not the property of the policyholder or in his custody or control at the time of seizure. Use solely for breakdown purposes or use under a trade plate for the carriage of goods for demonstration purposes in accordance with the regulations applicable to Trade Licences is not deemed to be use for hire or reward.**

We hereby certify that the insurance to which this Certificate relates satisfies the requirements of the relevant law applicable in Great Britain, Northern Ireland, the Isle of Man, the Island of Guernsey, the Island of Jersey and the Island of Alderney. For and on behalf of the Underwriters subscribing to

KGM Motor Insurance

N Manvell

Neil Manvell, Active Underwriter
AUTHORISED INSURERS, KGM House, 14 Eastwood Close, London, E18 1RZ.

NOTES:
Please ensure that the details shown on this document are correct and that the cover meets your requirements. If in doubt consult your Broker or Agent.
The Certificate relates to Road Traffic Act cover only, for full details of the cover reference should be made to the insurance document and schedule.
This certificate is not transferable to a new owner of the vehicle.
If the insurance is to be suspended or terminated this Certificate must be returned to your broker/agent or to the underwriters.

ADVICE TO THIRD PARTIES:
Nothing contained in this certificate affects your rights as a Third Party to make a claim.

PROCEDURE IN THE EVENT OF AN ACCIDENT:
If your name and address are not taken at the time of an accident you must report the accident at a Police Station as soon as reasonably practical, but in any event within 24 hours.
The accident must be reported immediately to our claims lines (see claims procedure leaflet with your policy).
Do not admit liability or make any offer or promise to Third Parties.
Take names and addresses of all persons who witness the accident or arrive on the scene immediately thereafter.

WARNING: This certificate has been prepared using a laser printer and is not valid if altered in any way.

Broker: **DB261** **BROADSURE DIRECT** Date of Issue: **04 March 2013**

LLOYD'S Underwriters

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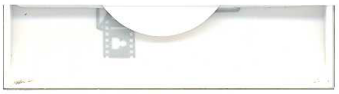

From: Lorraine Cordell [lorraine32@blueyonder.co.uk]
Sent: 30 November 2014 14:47
To: 'Martin Jenkin'
Subject: RE: REF: 00-COSX14MT07-ID<80> OpenAttach Documents

Hi Martin

Thank you for getting back to me about this matter, and for you contacting KGM and getting this addressed, please see the below information that will be needed. We will also still need the section 9 witness statement from you.
The below section is what will be needed from KGM.

Section 9 witness statement from:

- Jessica about the call that she took, from the police officer who called KGM after Simon Cordell was stopped on the 14/11/2013. This statement will include what was said on the phone call by the police officer and what Jessica said to the police officer this would also include what sort of tools the police officer said there was in the van. Any other information as to the date of the 14/11/2013 and after this date as to any dealing Jessica had with the stop on the 14/11/2013.

- Copy of all phone recordings between the police officer, and Jessica on the date of 14/11/2013.

- All phone recordings of any calls that were made, to KGM from Simon Cordell or Lorraine Cordell to try to stop his insurance policy being cancelled and to address the stop that was made on the 14/11/2013.

- The phone recording of when Kelly Tiller had asked Simon Cordell to go to the police compound, and get someone from the compound to call Kelly Tiller about the list of tools that was meant to have been in the van when the police stopped Mr |Simon Cordell on the 14/11/2013. I believe Simon Cordell went to the police compound on the 26/11/2013 and this is where the manager of the compound and Simon Cordell spoke to called Kelly Tiller and confirmed there was in fact no tools in the van.

- Copies of all emails that were sent from KGM to Broadsure and Broadsure to KGM with regard to the police stop of Simon Cordell on the 14/11/2013. This would include all emails of dates after the 14/11/2014 when Simon Cordell was trying to stop his insurance policy from being cancelled and was trying to address this matter of what the police had said about there being tools in his Van which was why the insurance policy was going to be cancelled.

Section 9 witness statement from:

- Kelly Tiller as to any dealing she had with the police stop on Simon Cordell on the 14/11/2013. This would include all dealing with Broadsure about this matter and any calls that was made to her by Simon Cordell and Lorraine Cordell, and any calls Kelly Tiller made about this matter about the cancellation of the policy and the stop by the police on the 14/11/2014 until this issue was addressed.
- This would also include all details of the call that was made by the police compound to Kelly Tiller on the 26/11/2013 to prove there were no tools in the van. Which in turn stopped the cancelation of the insurance policy as I believe the reason for the cancellation was due to Kelly Tiller saying he had voided his insurance due to there being tools in the van.

- Full details as to why the insurance policy was going to be cancelled and what Mr Simon Cordell was meant to have done wrong which would have in fact made his insurance policy void.

- Full details as to why in the end the insurance policy was not cancelled and the reasons for not cancelling which was due to Mr Simon Cordell going to the police compound and the police compound confirming to Kelly Tiller over the phone there was in fact no tools in the van.
- The reason why until Jan 2014 that Mr Simon Cordell's insurance did not show up on the MID database.
- Confirmation Simon Cordell did have insurance to drive on the 14/11/2014 and did not void his insurance in any way.
- Why Kelly Tiller did not deal with all the data protection requests that had been submitted to KGM, under the data protection act 1998 subject access request, as if this had been done Simon Cordell would not be in the court system for this case.

Regards

Lorraine

From: Martin Jenkin [mailto:martinjenkin@broadsuredirect.com]
Sent: 28 November 2014 14:36
To: 'Lorraine Cordell'
Subject: RE: REF: 00-COSX14MT07-ID<80> OpenAttach Documents

Lorraine,

I have spoken to the manager at KGM and he has advised Andy Austin is detailing with the case.

They have asked for a clear email for me to send to them of your requirements.

Please could you email what is required for me to forward on!

(unfortunately Kelly is on annual leave at present)

Regards

Martin Jenkin
DDI 01843 598744

cid:image001.png@01CC9FAC.C5567270

Broadsure Direct - Telephone number: 01843 594477 - Fax Number: 01843 594488

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From: Lorraine Cordell <lorraine32@blueyonder.co.uk>
Sent: 21 January 2015 22:51
To: 'Austin, Andrew'
Subject: RE: MT3574694
Attachments: S Cordell Cert._KGM_ 2013-2014_Colour.pdf; Information we need.pdf

Dear Andrew

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

Yes, we do want full discloser so this mater 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 liying about having no tools in my van the insurance policy was kept in place, I did ask Kelly Tiller on more then 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 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 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
Member of the UK Specialty Division of Canopius Group
KGM House | 14 Eastwood Close | London | E18 1RZ
D +44 (0) 20 8530 1806 | M 07469 147743 | www.kgminsurance.co.uk | www.canopius.com

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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 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 seizers 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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Member of Canopius Group

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We hereby certify that the insurance to which this Certificate relates satisfies the requirements of the relevant law applicable in Great Britain, Northern Ireland, the Isle of Man, the Island of Guernsey, the Island of Jersey and the Island of Alderney. For and on behalf of the Underwriters subscribing to

KGM Motor Insurance

N Manvell

Neil Manvell, Active Underwriter
AUTHORISED INSURERS, KGM House, 14 Eastwood Close, London, E18 1RZ.

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ADVICE TO THIRD PARTIES:
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PROCEDURE IN THE EVENT OF AN ACCIDENT:
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Do not admit liability or make any offer or promise to Third Parties.
Take names and addresses of all persons who witness the accident or arrive on the scene immediately thereafter.

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Broker: **DB261** **BROADSURE DIRECT** Date of Issue: **04 March 2013**

LLOYD'S Underwriters

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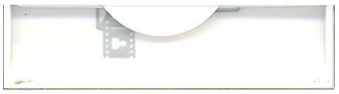

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To: 'Martin Jenkin'
Subject: RE: REF: 00-COSX14MT07-ID<80> OpenAttach Documents

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- Copy of all phone recordings between the police officer, and Jessica on the date of 14/11/2013.

- All phone recordings of any calls that were made, to KGM from Simon Cordell or Lorraine Cordell to try to stop his insurance policy being cancelled and to address the stop that was made on the 14/11/2013.

- The phone recording of when Kelly Tiller had asked Simon Cordell to go to the police compound, and get someone from the compound to call Kelly Tiller about the list of tools that was meant to have been in the van when the police stopped Mr |Simon Cordell on the 14/11/2013. I believe Simon Cordell went to the police compound on the 26/11/2013 and this is where the manager of the compound and Simon Cordell spoke to called Kelly Tiller and confirmed there was in fact no tools in the van.

- Copies of all emails that were sent from KGM to Broadsure and Broadsure to KGM with regard to the police stop of Simon Cordell on the 14/11/2013. This would include all emails of dates after the 14/11/2014 when Simon Cordell was trying to stop his insurance policy from being cancelled and was trying to address this matter of what the police had said about there being tools in his Van which was why the insurance policy was going to be cancelled.

Section 9 witness statement from:

- Kelly Tiller as to any dealing she had with the police stop on Simon Cordell on the 14/11/2013. This would include all dealing with Broadsure about this matter and any calls that was made to her by Simon Cordell and Lorraine Cordell, and any calls Kelly Tiller made about this matter about the cancellation of the policy and the stop by the police on the 14/11/2014 until this issue was addressed.
- This would also include all details of the call that was made by the police compound to Kelly Tiller on the 26/11/2013 to prove there were no tools in the van. Which in turn stopped the cancelation of the insurance policy as I believe the reason for the cancellation was due to Kelly Tiller saying he had voided his insurance due to there being tools in the van.

- Full details as to why the insurance policy was going to be cancelled and what Mr Simon Cordell was meant to have done wrong which would have in fact made his insurance policy void.

- Full details as to why in the end the insurance policy was not cancelled and the reasons for not cancelling which was due to Mr Simon Cordell going to the police compound and the police compound confirming to Kelly Tiller over the phone there was in fact no tools in the van.
- The reason why until Jan 2014 that Mr Simon Cordell's insurance did not show up on the MID database.
- Confirmation Simon Cordell did have insurance to drive on the 14/11/2014 and did not void his insurance in any way.
- Why Kelly Tiller did not deal with all the data protection requests that had been submitted to KGM, under the data protection act 1998 subject access request, as if this had been done Simon Cordell would not be in the court system for this case.

Regards

Lorraine

From: Martin Jenkin [mailto:martinjenkin@broadsuredirect.com]
Sent: 28 November 2014 14:36
To: 'Lorraine Cordell'
Subject: RE: REF: 00-COSX14MT07-ID<80> OpenAttach Documents

Lorraine,

I have spoken to the manager at KGM and he has advised Andy Austin is detailing with the case.

They have asked for a clear email for me to send to them of your requirements.

Please could you email what is required for me to forward on!

(unfortunately Kelly is on annual leave at present)

Regards

Martin Jenkin
DDI 01843 598744

cid:image001.png@01CC9FAC.C5567270

Broadsure Direct - Telephone number: 01843 594477 - Fax Number: 01843 594488

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From: Lorraine Cordell <lorraine32@blueyonder.co.uk>
Sent: 21 January 2015 11:31
To: 'andrew.austin@canopius.com'
Cc: 'complaints@lloyds.com'
Subject: RE: MT3574694
Attachments: RE_ REF_ 00-COSX14MT07-ID_80_ OpenAttach Documents.pdf; RE_ Simon Cordell.pdf; Data-Protection-KGM.doc; Kelly-Tiller-KGM.doc

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 seizers 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

From: Lorraine Cordell [lorraine32@blueyonder.co.uk]
Sent: 30 November 2014 14:47
To: 'Martin Jenkin'
Subject: RE: REF: 00-COSX14MT07-ID<80> OpenAttach Documents

Hi Martin

Thank you for getting back to me about this matter, and for you contacting KGM and getting this addressed, please see the below information that will be needed. We will also still need the section 9 witness statement from you.
The below section is what will be needed from KGM.

Section 9 witness statement from:

- Jessica about the call that she took, from the police officer who called KGM after Simon Cordell was stopped on the 14/11/2013. This statement will include what was said on the phone call by the police officer and what Jessica said to the police officer this would also include what sort of tools the police officer said there was in the van. Any other information as to the date of the 14/11/2013 and after this date as to any dealing Jessica had with the stop on the 14/11/2013.

- Copy of all phone recordings between the police officer, and Jessica on the date of 14/11/2013.

- All phone recordings of any calls that were made, to KGM from Simon Cordell or Lorraine Cordell to try to stop his insurance policy being cancelled and to address the stop that was made on the 14/11/2013.

- The phone recording of when Kelly Tiller had asked Simon Cordell to go to the police compound, and get someone from the compound to call Kelly Tiller about the list of tools that was meant to have been in the van when the police stopped Mr |Simon Cordell on the 14/11/2013. I believe Simon Cordell went to the police compound on the 26/11/2013 and this is where the manager of the compound and Simon Cordell spoke to called Kelly Tiller and confirmed there was in fact no tools in the van.

- Copies of all emails that were sent from KGM to Broadsure and Broadsure to KGM with regard to the police stop of Simon Cordell on the 14/11/2013. This would include all emails of dates after the 14/11/2014 when Simon Cordell was trying to stop his insurance policy from being cancelled and was trying to address this matter of what the police had said about there being tools in his Van which was why the insurance policy was going to be cancelled.

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- Kelly Tiller as to any dealing she had with the police stop on Simon Cordell on the 14/11/2013. This would include all dealing with Broadsure about this matter and any calls that was made to her by Simon Cordell and Lorraine Cordell, and any calls Kelly Tiller made about this matter about the cancellation of the policy and the stop by the police on the 14/11/2014 until this issue was addressed.
- This would also include all details of the call that was made by the police compound to Kelly Tiller on the 26/11/2013 to prove there were no tools in the van. Which in turn stopped the cancelation of the insurance policy as I believe the reason for the cancellation was due to Kelly Tiller saying he had voided his insurance due to there being tools in the van.

- Full details as to why the insurance policy was going to be cancelled and what Mr Simon Cordell was meant to have done wrong which would have in fact made his insurance policy void.

- Full details as to why in the end the insurance policy was not cancelled and the reasons for not cancelling which was due to Mr Simon Cordell going to the police compound and the police compound confirming to Kelly Tiller over the phone there was in fact no tools in the van.
- The reason why until Jan 2014 that Mr Simon Cordell's insurance did not show up on the MID database.
- Confirmation Simon Cordell did have insurance to drive on the 14/11/2014 and did not void his insurance in any way.
- Why Kelly Tiller did not deal with all the data protection requests that had been submitted to KGM, under the data protection act 1998 subject access request, as if this had been done Simon Cordell would not be in the court system for this case.

Regards

Lorraine

From: Martin Jenkin [mailto:martinjenkin@broadsuredirect.com]
Sent: 28 November 2014 14:36
To: 'Lorraine Cordell'
Subject: RE: REF: 00-COSX14MT07-ID<80> OpenAttach Documents

Lorraine,

I have spoken to the manager at KGM and he has advised Andy Austin is detailing with the case.

They have asked for a clear email for me to send to them of your requirements.

Please could you email what is required for me to forward on!

(unfortunately Kelly is on annual leave at present)

Regards

Martin Jenkin
DDI 01843 598744

cid:image001.png@01CC9FAC.C5567270

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From: Lorraine Cordell [lorraine32@blueyonder.co.uk]
Sent: 26 November 2013 15:46
To: 'Martin Jenkin'
Subject: RE: Simon Cordell

Attachments: Data-Protection-KGM.doc; Kelly-Tiller-KGM.doc
Hello Martin,

Thank you for the phone call today to tell me I was still insured.

Could you please pass on the attached documents to Kelly Tiller at KGM one is a Subject access request under the Data Protection Act 1998.

The other letter is just to get Kelly Tiller to confirm by email I am in fact still insured so I have this in writing and also to found out why my van is still not showing up on the database.

And also about the logbooks which I am still waiting for them from DVLA I called DVLA today when I got back from the compound and was told it can take 8 weeks for me to get the new logbooks, I will there fore send then right over to you by email as soon as I get them.

Many Thanks

Simon Cordell

Mr Simon Cordell
109 Burncroft Ave
Enfield
Middlesex
EN3 7JQ
25/11/2013

KGM House
14 Eastwood Close
London
E18 1RZ

Dear Sir or Madam

Subject access request

Mr Simon Cordell
109 Burncroft Ave
Enfield
Middlesex
EN3 7JQ

Please supply the information about me I am entitled to under the Data Protection Act 1998 relating to:

- All data to prove that my Vehicles were on the database since my insurance was taken out.
- Phone recording of the 14/11/2013 with the police officer and Jessica advising that Mr Simon Cordell was carrying tools in his vehicle.
- Phone call for 26/11/2013 with Kelly Tiller and the manager of the Charlton vehicle pound, 8 Bramshot Avenue, Charlton, London, SE7 7HY, saying that there was not tools in the van Reg CX52 JRZ when it was impounded on the 14/11/2013.
- And the reason why it still shows as of today's date 25/11/2013 that my Van Reg CX52 JRZ still shows on the Mid data base as uninsured.
- All phone calls made to Broadsure Direct and KGM since my policy started where the police have had to call to confirm I was in fact insured.
- If there is any data that can not be forwarding to me please state this when forwarding me my data..

If you need any more information from me, or a fee, please let me know as soon as possible.

It may be helpful for you to know that a request for information under the Data Protection Act 1998 should be responded to within 40 days.

If you do not normally deal with these requests, please pass this letter to your Data Protection Officer. If you need advice on dealing with this request, the Information Commissioner's Office can assist you and can be contacted on 0303 123 1113 or at www.ico.org.uk/

Yours faithfully

Mr Simon Cordell

Mr Simon Cordell
109 Burncroft Ave
Enfield
Middlesex
EN3 7JQ
25/11/2013

KGM House
14 Eastwood Close
London
E18 1RZ

Dear Kelly Tiller

Would it please be possible to confirm by email that I am in fact still insured so I have this in writing by KGM.

Also I have talked to Martin and he has told me that you need the logbook for my Vehicles, I am still waiting for them to come back from DVLA and as soon as I get them back which can take up to 8 weeks I have been told by DVLA on the phone today, I will scan them in and send them over to Martin.

Also can you please look into the reason that my Van CX52 JRZ is still showing up on the database as uninsured as of today's date.

My Car MA57 LDY is now showing as insured.

Yours faithfully

Mr Simon Cordell

From: Complaints <complaints@lloyds.com>
Sent: 22 January 2015 12:08
To: 'lorraine32@blueyonder.co.uk'
Subject: Notification Case No 8079/2014 - MT3574694
Attachments: S Cordell Cert._KGM_ 2013-2014_Colour.pdf; Information we need.pdf

Dear Mr Cordell,

Thank you for your emails.

I note that you have been liaising with Canopius 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

SAVE PAPER - THINK BEFORE YOU PRINT

From: Lorraine Cordell [mailto:lorraine32@blueyonder.co.uk]
Sent: 21 January 2015 22:53
To: Andrew.Austin@canopius.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 discloser so this mater 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 liying about having no tools in my van the insurance policy was kept in place, I did ask Kelly Tiller on more then 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 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 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
Member of the UK Specialty Division of Canopius Group
KGM House | 14 Eastwood Close | London | E18 1RZ
D +44 (0) 20 8530 1806 | M 07469 147743 | www.kgminsurance.co.uk | www.canopius.com

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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 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 seizers 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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KGM
MOTOR INSURANCE
Member of Canopius Group

Certificate of Motor Insurance

1. Name of Policyholder	**Mr SIMON CORDELL**
2. Policy Number:	**MT3574694**
3. Registration Number of the Vehicle:	**Any motor vehicle the property of the Insured or in their custody or control**
4. Effective Time and Date for Commencement of the Insurance for the purposes of the Relevant Law:	**0:01 23 February 2013**
5. Expiry Time and Date of the Insurance:	**23:59 22 February 2014**
6. Persons or classes of persons entitled to drive:	**Mr SIMON CORDELL**
7. Limitations as to use (subject to the exclusions listed below):	**Use for social domestic and pleasure purposes. Use for Motor Trade purposes.**
8. Exclusions:	**The Insurance does not cover use for racing, pacemaking or speed competitions or the carriage of goods or passengers for hire and reward or to secure the release of any motor vehicle, which has been seized by or on behalf of any government or public authority, which was not the property of the policyholder or in his custody or control at the time of seizure. Use solely for breakdown purposes or use under a trade plate for the carriage of goods for demonstration purposes in accordance with the regulations applicable to Trade Licences is not deemed to be use for hire or reward.**

We hereby certify that the insurance to which this Certificate relates satisfies the requirements of the relevant law applicable in Great Britain, Northern Ireland, the Isle of Man, the Island of Guernsey, the Island of Jersey and the Island of Alderney. For and on behalf of the Underwriters subscribing to

KGM Motor Insurance

N Manvell

Neil Manvell, Active Underwriter
AUTHORISED INSURERS, KGM House, 14 Eastwood Close, London, E18 1RZ.

NOTES:
Please ensure that the details shown on this document are correct and that the cover meets your requirements. If in doubt consult your Broker or Agent.
The Certificate relates to Road Traffic Act cover only, for full details of the cover reference should be made to the insurance document and schedule.
This certificate is not transferable to a new owner of the vehicle.
If the insurance is to be suspended or terminated this Certificate must be returned to your broker/agent or to the underwriters.

ADVICE TO THIRD PARTIES:
Nothing contained in this certificate affects your rights as a Third Party to make a claim.

PROCEDURE IN THE EVENT OF AN ACCIDENT:
If your name and address are not taken at the time of an accident you must report the accident at a Police Station as soon as reasonably practical, but in any event within 24 hours.
The accident must be reported immediately to our claims lines (see claims procedure leaflet with your policy).
Do not admit liability or make any offer or promise to Third Parties.
Take names and addresses of all persons who witness the accident or arrive on the scene immediately thereafter.

WARNING: This certificate has been prepared using a laser printer and is not valid if altered in any way.

Broker: **DB261** **BROADSURE DIRECT** Date of Issue: **04 March 2013**

LLOYD'S Underwriters

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From: Lorraine Cordell [lorraine32@blueyonder.co.uk]
Sent: 30 November 2014 14:47
To: 'Martin Jenkin'
Subject: RE: REF: 00-COSX14MT07-ID<80> OpenAttach Documents

Hi Martin

Thank you for getting back to me about this matter, and for you contacting KGM and getting this addressed, please see the below information that will be needed. We will also still need the section 9 witness statement from you.
The below section is what will be needed from KGM.

Section 9 witness statement from:

- Jessica about the call that she took, from the police officer who called KGM after Simon Cordell was stopped on the 14/11/2013. This statement will include what was said on the phone call by the police officer and what Jessica said to the police officer this would also include what sort of tools the police officer said there was in the van. Any other information as to the date of the 14/11/2013 and after this date as to any dealing Jessica had with the stop on the 14/11/2013.

- Copy of all phone recordings between the police officer, and Jessica on the date of 14/11/2013.

- All phone recordings of any calls that were made, to KGM from Simon Cordell or Lorraine Cordell to try to stop his insurance policy being cancelled and to address the stop that was made on the 14/11/2013.

- The phone recording of when Kelly Tiller had asked Simon Cordell to go to the police compound, and get someone from the compound to call Kelly Tiller about the list of tools that was meant to have been in the van when the police stopped Mr |Simon Cordell on the 14/11/2013. I believe Simon Cordell went to the police compound on the 26/11/2013 and this is where the manager of the compound and Simon Cordell spoke to called Kelly Tiller and confirmed there was in fact no tools in the van.

- Copies of all emails that were sent from KGM to Broadsure and Broadsure to KGM with regard to the police stop of Simon Cordell on the 14/11/2013. This would include all emails of dates after the 14/11/2014 when Simon Cordell was trying to stop his insurance policy from being cancelled and was trying to address this matter of what the police had said about there being tools in his Van which was why the insurance policy was going to be cancelled.

Section 9 witness statement from:

- Kelly Tiller as to any dealing she had with the police stop on Simon Cordell on the 14/11/2013. This would include all dealing with Broadsure about this matter and any calls that was made to her by Simon Cordell and Lorraine Cordell, and any calls Kelly Tiller made about this matter about the cancellation of the policy and the stop by the police on the 14/11/2014 until this issue was addressed.
- This would also include all details of the call that was made by the police compound to Kelly Tiller on the 26/11/2013 to prove there were no tools in the van. Which in turn stopped the cancelation of the insurance policy as I believe the reason for the cancellation was due to Kelly Tiller saying he had voided his insurance due to there being tools in the van.

- Full details as to why the insurance policy was going to be cancelled and what Mr Simon Cordell was meant to have done wrong which would have in fact made his insurance policy void.

- Full details as to why in the end the insurance policy was not cancelled and the reasons for not cancelling which was due to Mr Simon Cordell going to the police compound and the police compound confirming to Kelly Tiller over the phone there was in fact no tools in the van.
- The reason why until Jan 2014 that Mr Simon Cordell's insurance did not show up on the MID database.
- Confirmation Simon Cordell did have insurance to drive on the 14/11/2014 and did not void his insurance in any way.
- Why Kelly Tiller did not deal with all the data protection requests that had been submitted to KGM, under the data protection act 1998 subject access request, as if this had been done Simon Cordell would not be in the court system for this case.

Regards

Lorraine

From: Martin Jenkin [mailto:martinjenkin@broadsuredirect.com]
Sent: 28 November 2014 14:36
To: 'Lorraine Cordell'
Subject: RE: REF: 00-COSX14MT07-ID<80> OpenAttach Documents

Lorraine,

I have spoken to the manager at KGM and he has advised Andy Austin is detailing with the case.

They have asked for a clear email for me to send to them of your requirements.

Please could you email what is required for me to forward on!

(unfortunately Kelly is on annual leave at present)

Regards

Martin Jenkin
DDI 01843 598744

cid:image001.png@01CC9FAC.C5567270

Broadsure Direct - Telephone number: 01843 594477 - Fax Number: 01843 594488

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From: Lorraine Cordell <lorraine32@blueyonder.co.uk>
Sent: 22 January 2015 15:55
To: 'Andrew.Austin@canopius.com'
Cc: 'complaints@lloyds.com'
Subject: RE: Notification Case No 8079/2014 - MT3574694
Attachments: Information we need.pdf

Dear Andrew

Please see the below email from Mrs Cheryl Shannon, Case Officer, Complaints, Lloyd's and my reply.

I said to her I am willing to give you 7 days to get the information, We have been asking for to clear my son's name at court.

Please see attached for information we need.

Regards

Lorraine Cordell

From: Complaints [mailto: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

SAVE PAPER - THINK BEFORE YOU PRINT

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

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 Canopius 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

SAVE PAPER - THINK BEFORE YOU PRINT

From: Lorraine Cordell [mailto:lorraine32@blueyonder.co.uk]
Sent: 21 January 2015 22:53
To: Andrew.Austin@canopius.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 discloser so this mater 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 liying about having no tools in my van the insurance policy was kept in place, I did ask Kelly Tiller on more then 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 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 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
Member of the UK Specialty Division of Canopius Group
KGM House | 14 Eastwood Close | London | E18 1RZ
D +44 (0) 20 8530 1806 | M 07469 147743 | www.kgminsurance.co.uk | www.canopius.com

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 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 seizers 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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From: Lorraine Cordell [lorraine32@blueyonder.co.uk]
Sent: 30 November 2014 14:47
To: 'Martin Jenkin'
Subject: RE: REF: 00-COSX14MT07-ID<80> OpenAttach Documents

Hi Martin

Thank you for getting back to me about this matter, and for you contacting KGM and getting this addressed, please see the below information that will be needed. We will also still need the section 9 witness statement from you.
The below section is what will be needed from KGM.

Section 9 witness statement from:

- Jessica about the call that she took, from the police officer who called KGM after Simon Cordell was stopped on the 14/11/2013. This statement will include what was said on the phone call by the police officer and what Jessica said to the police officer this would also include what sort of tools the police officer said there was in the van. Any other information as to the date of the 14/11/2013 and after this date as to any dealing Jessica had with the stop on the 14/11/2013.

- Copy of all phone recordings between the police officer, and Jessica on the date of 14/11/2013.

- All phone recordings of any calls that were made, to KGM from Simon Cordell or Lorraine Cordell to try to stop his insurance policy being cancelled and to address the stop that was made on the 14/11/2013.

- The phone recording of when Kelly Tiller had asked Simon Cordell to go to the police compound, and get someone from the compound to call Kelly Tiller about the list of tools that was meant to have been in the van when the police stopped Mr |Simon Cordell on the 14/11/2013. I believe Simon Cordell went to the police compound on the 26/11/2013 and this is where the manager of the compound and Simon Cordell spoke to called Kelly Tiller and confirmed there was in fact no tools in the van.

- Copies of all emails that were sent from KGM to Broadsure and Broadsure to KGM with regard to the police stop of Simon Cordell on the 14/11/2013. This would include all emails of dates after the 14/11/2014 when Simon Cordell was trying to stop his insurance policy from being cancelled and was trying to address this matter of what the police had said about there being tools in his Van which was why the insurance policy was going to be cancelled.

Section 9 witness statement from:

- Kelly Tiller as to any dealing she had with the police stop on Simon Cordell on the 14/11/2013. This would include all dealing with Broadsure about this matter and any calls that was made to her by Simon Cordell and Lorraine Cordell, and any calls Kelly Tiller made about this matter about the cancellation of the policy and the stop by the police on the 14/11/2014 until this issue was addressed.
- This would also include all details of the call that was made by the police compound to Kelly Tiller on the 26/11/2013 to prove there were no tools in the van. Which in turn stopped the cancelation of the insurance policy as I believe the reason for the cancellation was due to Kelly Tiller saying he had voided his insurance due to there being tools in the van.

- Full details as to why the insurance policy was going to be cancelled and what Mr Simon Cordell was meant to have done wrong which would have in fact made his insurance policy void.

- Full details as to why in the end the insurance policy was not cancelled and the reasons for not cancelling which was due to Mr Simon Cordell going to the police compound and the police compound confirming to Kelly Tiller over the phone there was in fact no tools in the van.
- The reason why until Jan 2014 that Mr Simon Cordell's insurance did not show up on the MID database.
- Confirmation Simon Cordell did have insurance to drive on the 14/11/2014 and did not void his insurance in any way.
- Why Kelly Tiller did not deal with all the data protection requests that had been submitted to KGM, under the data protection act 1998 subject access request, as if this had been done Simon Cordell would not be in the court system for this case.

Regards

Lorraine

From: Martin Jenkin [mailto:martinjenkin@broadsuredirect.com]
Sent: 28 November 2014 14:36
To: 'Lorraine Cordell'
Subject: RE: REF: 00-COSX14MT07-ID<80> OpenAttach Documents

Lorraine,

I have spoken to the manager at KGM and he has advised Andy Austin is detailing with the case.

They have asked for a clear email for me to send to them of your requirements.

Please could you email what is required for me to forward on!

(unfortunately Kelly is on annual leave at present)

Regards

Martin Jenkin
DDI 01843 598744

cid:image001.png@01CC9FAC.C5567270

Broadsure Direct - Telephone number: 01843 594477 - Fax Number: 01843 594488

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From: Wood, Peter <Peter.Wood@canopius.com>
Sent: 23 January 2015 17:19
To: Lorraine Cordell
Subject: FW: FW: MT3574694
Attachments: S Cordell Cert._KGM_ 2013-2014_Colour.pdf; Information we need.pdf

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 hove 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

Peter Wood
UK Specialty Operations Manager |
UK Specialty Division of Canopius Group
KGM House | 14 Eastwood Close | London | E18 1RZ
D +44 (0) 20 8530 9120 | www.kgminsurance.co.uk | www.canopius.com

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 discloser so this mater 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 liying about having no tools in my van the insurance policy was kept in place, I did ask Kelly Tiller on more then 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 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 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

Member of the UK Specialty Division of Canopius Group
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www.kgminsurance.co.uk | <http://www.canopius.com/> www.canopius.com

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

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

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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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KGM

MOTOR INSURANCE

Member of Canopius Group

Certificate of Motor Insurance

1. Name of Policyholder	**Mr SIMON CORDELL**
2. Policy Number:	**MT3574694**
3. Registration Number of the Vehicle:	**Any motor vehicle the property of the Insured or in their custody or control**
4. Effective Time and Date for Commencement of the Insurance for the purposes of the Relevant Law:	**0:01 23 February 2013**
5. Expiry Time and Date of the Insurance:	**23:59 22 February 2014**
6. Persons or classes of persons entitled to drive:	**Mr SIMON CORDELL**
7. Limitations as to use (subject to the exclusions listed below):	**Use for social domestic and pleasure purposes. Use for Motor Trade purposes.**
8. Exclusions:	**The Insurance does not cover use for racing, pacemaking or speed competitions or the carriage of goods or passengers for hire and reward or to secure the release of any motor vehicle, which has been seized by or on behalf of any government or public authority, which was not the property of the policyholder or in his custody or control at the time of seizure. Use solely for breakdown purposes or use under a trade plate for the carriage of goods for demonstration purposes in accordance with the regulations applicable to Trade Licences is not deemed to be use for hire or reward.**

We hereby certify that the insurance to which this Certificate relates satisfies the requirements of the relevant law applicable in Great Britain, Northern Ireland, the Isle of Man, the Island of Guernsey, the Island of Jersey and the Island of Alderney. For and on behalf of the Underwriters subscribing to

KGM Motor Insurance

N Manvell

Neil Manvell, Active Underwriter
AUTHORISED INSURERS, KGM House, 14 Eastwood Close, London, E18 1RZ.

NOTES:
Please ensure that the details shown on this document are correct and that the cover meets your requirements. If in doubt consult your Broker or Agent.
The Certificate relates to Road Traffic Act cover only, for full details of the cover reference should be made to the insurance document and schedule.
This certificate is not transferable to a new owner of the vehicle.
If the insurance is to be suspended or terminated this Certificate must be returned to your broker/agent or to the underwriters.

ADVICE TO THIRD PARTIES:
Nothing contained in this certificate affects your rights as a Third Party to make a claim.

PROCEDURE IN THE EVENT OF AN ACCIDENT:
If your name and address are not taken at the time of an accident you must report the accident at a Police Station as soon as reasonably practical, but in any event within 24 hours.
The accident must be reported immediately to our claims lines (see claims procedure leaflet with your policy).
Do not admit liability or make any offer or promise to Third Parties.
Take names and addresses of all persons who witness the accident or arrive on the scene immediately thereafter.

WARNING: This certificate has been prepared using a laser printer and is not valid if altered in any way.

Broker: **DB261** **BROADSURE DIRECT** Date of Issue: **04 March 2013**

LLOYD'S Underwriters

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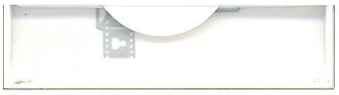

From: Lorraine Cordell [lorraine32@blueyonder.co.uk]
Sent: 30 November 2014 14:47
To: 'Martin Jenkin'
Subject: RE: REF: 00-COSX14MT07-ID<80> OpenAttach Documents

Hi Martin

Thank you for getting back to me about this matter, and for you contacting KGM and getting this addressed, please see the below information that will be needed. We will also still need the section 9 witness statement from you.
The below section is what will be needed from KGM.

Section 9 witness statement from:

- Jessica about the call that she took, from the police officer who called KGM after Simon Cordell was stopped on the 14/11/2013. This statement will include what was said on the phone call by the police officer and what Jessica said to the police officer this would also include what sort of tools the police officer said there was in the van. Any other information as to the date of the 14/11/2013 and after this date as to any dealing Jessica had with the stop on the 14/11/2013.

- Copy of all phone recordings between the police officer, and Jessica on the date of 14/11/2013.

- All phone recordings of any calls that were made, to KGM from Simon Cordell or Lorraine Cordell to try to stop his insurance policy being cancelled and to address the stop that was made on the 14/11/2013.

- The phone recording of when Kelly Tiller had asked Simon Cordell to go to the police compound, and get someone from the compound to call Kelly Tiller about the list of tools that was meant to have been in the van when the police stopped Mr |Simon Cordell on the 14/11/2013. I believe Simon Cordell went to the police compound on the 26/11/2013 and this is where the manager of the compound and Simon Cordell spoke to called Kelly Tiller and confirmed there was in fact no tools in the van.

- Copies of all emails that were sent from KGM to Broadsure and Broadsure to KGM with regard to the police stop of Simon Cordell on the 14/11/2013. This would include all emails of dates after the 14/11/2014 when Simon Cordell was trying to stop his insurance policy from being cancelled and was trying to address this matter of what the police had said about there being tools in his Van which was why the insurance policy was going to be cancelled.

Section 9 witness statement from:

- Kelly Tiller as to any dealing she had with the police stop on Simon Cordell on the 14/11/2013. This would include all dealing with Broadsure about this matter and any calls that was made to her by Simon Cordell and Lorraine Cordell, and any calls Kelly Tiller made about this matter about the cancellation of the policy and the stop by the police on the 14/11/2014 until this issue was addressed.
- This would also include all details of the call that was made by the police compound to Kelly Tiller on the 26/11/2013 to prove there were no tools in the van. Which in turn stopped the cancelation of the insurance policy as I believe the reason for the cancellation was due to Kelly Tiller saying he had voided his insurance due to there being tools in the van.

- Full details as to why the insurance policy was going to be cancelled and what Mr Simon Cordell was meant to have done wrong which would have in fact made his insurance policy void.

- Full details as to why in the end the insurance policy was not cancelled and the reasons for not cancelling which was due to Mr Simon Cordell going to the police compound and the police compound confirming to Kelly Tiller over the phone there was in fact no tools in the van.
- The reason why until Jan 2014 that Mr Simon Cordell's insurance did not show up on the MID database.
- Confirmation Simon Cordell did have insurance to drive on the 14/11/2014 and did not void his insurance in any way.
- Why Kelly Tiller did not deal with all the data protection requests that had been submitted to KGM, under the data protection act 1998 subject access request, as if this had been done Simon Cordell would not be in the court system for this case.

Regards

Lorraine

From: Martin Jenkin [mailto:martinjenkin@broadsuredirect.com]
Sent: 28 November 2014 14:36
To: 'Lorraine Cordell'
Subject: RE: REF: 00-COSX14MT07-ID<80> OpenAttach Documents

Lorraine,

I have spoken to the manager at KGM and he has advised Andy Austin is detailing with the case.

They have asked for a clear email for me to send to them of your requirements.

Please could you email what is required for me to forward on!

(unfortunately Kelly is on annual leave at present)

Regards

Martin Jenkin
DDI 01843 598744

cid:image001.png@01CC9FAC.C5567270

Broadsure Direct - Telephone number: 01843 594477 - Fax Number: 01843 594488

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From: Wood, Peter <Peter.Wood@canopius.com>
Sent: 30 January 2015 17:02
To: Lorraine Cordell
Cc: Austin, Andrew; Donovan, Paul
Subject: RE: MT3574694 Simon Cordell
Attachments: S Cordell 300115.pdf; s cordell call from police 141113.wma; Van-reciept-10-11-2013.jpg; MR SIMON CORDELL - CX52 JRZ (28.9 KB); 26_11_2013_13_53__KellyTiller kelly call to compound.wav

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 compund.
- 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

Peter Wood
UK Specialty Operations Manager |
UK Specialty Division of Canopius Group
KGM House | 14 Eastwood Close | London | E18 1RZ
D +44 (0) 20 8530 9120 | www.kgminsurance.co.uk | www.canopius.com

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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 hove 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

Peter Wood
UK Specialty Operations Manager |
UK Specialty Division of Canopius Group
KGM House | 14 Eastwood Close | London | E18 1RZ
D +44 (0) 20 8530 9120 | www.kgminsurance.co.uk | www.canopius.com

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 discloser so this mater 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 liying about having no tools in my van the insurance policy was kept in place, I did ask Kelly Tiller on more then 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 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 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

Member of the UK Specialty Division of Canopius Group
KGM House | 14 Eastwood Close | London | E18 1RZ

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www.kgminsurance.co.uk | <http://www.canopius.com/> www.canopius.com

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 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 seizers 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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KGM
MOTOR INSURANCE
Member of Canopius Group

Mr Simon Cordell
109 Burncroft Avenue
Enfield
Middlesex
EN3 7JQ

30 January 2015

Dear Mr Cordell

RE: Letter of Indemnity - Policy Number MT3574694

We would confirm that the policy above was incepted at 00.01 AM on the 23/2/13 and was in force until Midnight on the 22/2/14 when it lapsed.

The policy is a Road Risks Motor Trade only,cover was Comprehensive with the use permitted of Social Domestic and Pleasure and for Motor Trade purposes only. Drivers under this policy were restricted to Mr Simon Cordell only.

The vehicles covered at inception of the policy were –

- 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.

We understand that Mr Cordell was subjected to a number of Police stops during the policy period whilst driving these vehicles. The stops were due to these vehicles not showing as insured on the Motor Insurers Database (MID). We would confirm that it's a requirement for Motor Insurers to upload details of all insured policies & vehicles to the MID, the targets set are 95% of policies to be on the MID within 14 days for Motor Trade policies and 95% of vehicles to be on the MID within 21 days for Motor Trade. Accordingly we can note that whilst this database is very effective, it's not real time and not 100% accurate.

We have carried out an investigation to understand why Mr Cordells vehicles were not on the MID leading to these Police stops. It has been established that there is a "bug" in our system when copying and pasting a registration with a space in it into the policy record, that results in an unsuccessful upload to the MID. It does not happen when we receive

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South Woodford
London E18 1RZ
UK

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F +44 (0)20 8530 8547
T +44 (0)844 412 6412 Claims
F +44 (0)20 8530 7037 Claims
www.kgminsurance.co.uk
www.canopius.com

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data electronically or when manually inputting data and was something we were unaware of until this case. We have of course changed our processes to prevent this occurring again.

The unfortunate outcome for Mr Cordell of course was that it appeared to the Police that he was driving uninsured and was subjected to unnecessary Police stops. This was not Mr Cordells fault in any way as he had a valid Insurance policy in force and was fully insured to drive these vehicles for the purposes permitted under this policy during the policy period.

We trust this letter meets the requirements of the Police and the Courts. Should you require any further assistance please do not hesitate to contact us.

Yours sincerely,

Mr Peter Wood
UK Specialty Operations Manager

KGM Motor Insurance
KGM House
14 Eastwood Close
South Woodford
London E18 1RZ
UK

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Invoice

Mr Adam Harris
Flat 10
91-93A Kingsland High Street
London
E8 2PB

Sold one Ford Transit 300 MWB TD 2-Axle-Rigid body Reg CX52 JRZ on 10/11/2013. Sold as Seen for £1800.00.

Make: FORD - Model: Ford Transit 300 MWB TD - Color: White - Cylinder: 1998CC - Class: Light goods Vehicle

Sold to

Mr Simon Cordell
109 Burncroft Av
Enfield
Middlesex
EN3 7JQ

Signed Adam Harris
Date: 10/11/2013

Signed Simon Cordell
Date : 10/11/2013

From: MT Underwriting [MT.Underwriting@canopius.com]
To: Gramlick, Les
Sent: 04 December 2014 15:34:12
Subject: FW: MR SIMON CORDELL - CX52 JRZ

Kelly Tiller
Member of the UK Specialty Division of Canopius Group
KGM House | 14 Eastwood Close | London | E18 1RZ
D +44 (0) 20 8530 9116 | F +44 (0) 20 8530 1841
www.kgminsurance.co.uk | www.canopius.com

From: GARETH.Mullett@met.pnn.police.uk [mailto:GARETH.Mullett@met.pnn.police.uk] **On Behalf Of** VresCharlton@met.pnn.police.uk
Sent: 26 November 2013 14:10
To: Tiller, Kelly
Subject: RE: MR SIMON CORDELL - CX52 JRZ

Kelly,
I have looked at the seizure notice nothing was taken at the road side and nothing was registered as left in the vehicle
Regards
Gareth

From: Tiller, Kelly [mailto:Kelly.Tiller@canopius.com]
Sent: 25 November 2013 16:28
To: VRES Mailbox - Charlton
Subject: RE: MR SIMON CORDELL - CX52 JRZ

I have been told by the police that you do a report on all items that was in the vehicle at the time it was ceased.

Can I have a copy of this report please?

Kind regards

Kelly Tiller
Fleet Underwriting | KGM Motor Insurance – Member of the Canopius Group
KGM House | 14 Eastwood Close | London | E18 1RZ
D +44 (0) 20 8530 1818 | F +44 (0) 20 8530 1841
www.kgminsurance.co.uk | www.canopius.com

From: Sarah.Williams6@met.pnn.police.uk [mailto:Sarah.Williams6@met.pnn.police.uk] **On Behalf Of** VresCharlton@met.pnn.police.uk
Sent: 25 November 2013 16:26
To: Tiller, Kelly
Subject: RE: MR SIMON CORDELL - CX52 JRZ

We have no record what was in the vehicle, we do not touch the vehicles contents.

Regards

Fpo S Williams

From: Tiller, Kelly [mailto:Kelly.Tiller@canopius.com]
Sent: 25 November 2013 10:55
To: VRES Mailbox - Charlton
Subject: MR SIMON CORDELL - CX52 JRZ

Morning,

I need some assistance with regards to the above. We insure Mr Simon Cordell and I need a copy of the report of the items that was in his vehicle at the time it was ceased.

We are due to cancel his policy @ noon today.

Your urgent advises are awaited.

Kind regards

Kelly Tiller
Fleet Underwriting | KGM Motor Insurance – Member of the Canopius Group
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From: Enquiries <enquiries@cps.gsi.gov.uk>
Sent: 31 January 2015 02:59
To: Lorraine Cordell
Subject: RE: Case appeal

Thank you for contacting Crown Prosecution Service (CPS) Enquiries

The CPS is responsible for prosecuting most criminal cases in England and Wales, following a police investigation.

If you are contacting CPS Enquiries in relation to a case which is presently before the courts, or in relation to a case which the CPS is advising the police on charges, you should contact the relevant CPS area directly. Contact details for the 13 CPS regional offices can be found at the following link:

http://www.cps.gov.uk/your_cps/our_organisation/the_cps_areas.html

Your query may be forwarded to the relevant CPS regional office in the best position to respond to any issues that you have raised. If your email is forwarded, a response will be provided to you by the relevant CPS regional office within 20 working days.

Please note that if you have previously been advised that the CPS cannot provide assistance to you and your query does not raise any new issues we will not be able to provide any further response. If your enquiry does not relate to the CPS we will be unable to provide a response, but may be able to provide contact details for the relevant agency or organisation.
**********+
This e-mail is private and is intended only for the addressee and any copy recipients.
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Activity and use of CPS Connect systems, the Government Secure Intranet, and the Criminal Justice Extranet is monitored to secure their effective operation and for other lawful business purposes. Communications using these systems will also be monitored and may be recorded to secure effective operation and for other lawful business purposes.
****

From: Lorraine Cordell <lorraine32@blueyonder.co.uk>
Sent: 31 January 2015 18:15
To: 'josephinewardsolicitor@gmail.com'
Cc: 'm.mckee@michaelcarrollandco.com'; 're_wired@ymail.com'
Subject: FW: MT3574694 Simon Cordell
Attachments: S Cordell 300115.pdf; s cordell call from police 141113.wma; Van-reciept-10-11-2013.jpg; MR SIMON CORDELL - CX52 JRZ (28.9 KB); 26_11_2013_13_53__KellyTiller kelly call to compound.wav

Hi Josey

I got the attached information from Simon's insurance company on Friday. After a lot of work to get it and a lot of emails and over a year of time. The letter of Indemnity is not correct with some points which I have asked peter wood to address.

Simon has asked me to forward this to you.

The reason is this shows how far the police will go to lie. Not only did he lie to KGM Simon's insurance, about tools being in Simon's van to void Simon insurance cover and be able to seize his van. He then went on to lie in his statement of facts to be used at court saying nothing about tools just that the insurance said Simon's was not covered by his insurance. He then stood up in court and under oath when the judge asked him about tools being in the van said he did not says tools was in the van. The reason the judge asked this was he saw emails from KGM saying about the tools.

Simon was found guilty of this and we have taken it to appeal and are waiting on a date.

But in the asbo case can this not be shown that the police will lie even under oath. They are trying to use Simon's char in the asbo case and make him look bad. Why can we not show the police in the same light by using this information?

Simon has asked can you get the case papers from the courts for this case and the Woolwich case. As these cases do show somewhat how far the police are willing to go with Simon.

In the Asbo case papers you have police saying in there statement they know Simon is always insured it is on police file how much he was stopped. Yet he has around 8 cases at court for no insurance. In addition, most of these case he never had a summons for and they found him guilty due to him knowing nothing about the case was due to be in court.

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 compund.

- 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

Peter Wood
UK Specialty Operations Manager |
UK Specialty Division of Canopius Group
KGM House | 14 Eastwood Close | London | E18 1RZ
D +44 (0) 20 8530 9120 | www.kgminsurance.co.uk | www.canopius.com

---

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 hove 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

Peter Wood
UK Specialty Operations Manager |
UK Specialty Division of Canopius Group
KGM House | 14 Eastwood Close | London | E18 1RZ
D +44 (0) 20 8530 9120 | www.kgminsurance.co.uk | www.canopius.com

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 discloser so this mater 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 liying about having no tools in my van the insurance policy was kept in place, I did ask Kelly Tiller on more then 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 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 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

Member of the UK Specialty Division of Canopius Group
KGM House | 14 Eastwood Close | London | E18 1RZ

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www.kgminsurance.co.uk | <http://www.canopius.com/> www.canopius.com

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 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 seizers 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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KGM
MOTOR INSURANCE
Member of Canopius Group

Mr Simon Cordell
109 Burncroft Avenue
Enfield
Middlesex
EN3 7JQ

30 January 2015

Dear Mr Cordell

RE: Letter of Indemnity - Policy Number MT3574694

We would confirm that the policy above was incepted at 00.01 AM on the 23/2/13 and was in force until Midnight on the 22/2/14 when it lapsed.

The policy is a Road Risks Motor Trade only,cover was Comprehensive with the use permitted of Social Domestic and Pleasure and for Motor Trade purposes only. Drivers under this policy were restricted to Mr Simon Cordell only.

The vehicles covered at inception of the policy were –

- 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.

We understand that Mr Cordell was subjected to a number of Police stops during the policy period whilst driving these vehicles. The stops were due to these vehicles not showing as insured on the Motor Insurers Database (MID). We would confirm that it's a requirement for Motor Insurers to upload details of all insured policies & vehicles to the MID, the targets set are 95% of policies to be on the MID within 14 days for Motor Trade policies and 95% of vehicles to be on the MID within 21 days for Motor Trade. Accordingly we can note that whilst this database is very effective, it's not real time and not 100% accurate.

We have carried out an investigation to understand why Mr Cordells vehicles were not on the MID leading to these Police stops. It has been established that there is a "bug" in our system when copying and pasting a registration with a space in it into the policy record, that results in an unsuccessful upload to the MID. It does not happen when we receive

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data electronically or when manually inputting data and was something we were unaware of until this case. We have of course changed our processes to prevent this occurring again.

The unfortunate outcome for Mr Cordell of course was that it appeared to the Police that he was driving uninsured and was subjected to unnecessary Police stops. This was not Mr Cordells fault in any way as he had a valid Insurance policy in force and was fully insured to drive these vehicles for the purposes permitted under this policy during the policy period.

We trust this letter meets the requirements of the Police and the Courts. Should you require any further assistance please do not hesitate to contact us.

Yours sincerely,

Mr Peter Wood
UK Specialty Operations Manager

KGM Motor Insurance
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London E18 1RZ
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Invoice

Mr Adam Harris
Flat 10
91-93A Kingsland High Street
London
E8 2PB

Sold one Ford Transit 300 MWB TD 2-Axle-Rigid body Reg CX52 JRZ on 10/11/2013. Sold as Seen for £1800.00.

Make: FORD - Model: Ford Transit 300 MWB TD - Color: White - Cylinder: 1998CC - Class: Light goods Vehicle

Sold to

Mr Simon Cordell
109 Burncroft Av
Enfield
Middlesex
EN3 7JQ

Signed Adam Harris
Date: 10/11/2013

Signed Simon Cordell
Date : 10/11/2013

From: MT Underwriting [MT.Underwriting@canopius.com]
To: Gramlick, Les
Sent: 04 December 2014 15:34:12
Subject: FW: MR SIMON CORDELL - CX52 JRZ

Kelly Tiller
Member of the UK Specialty Division of Canopius Group
KGM House | 14 Eastwood Close | London | E18 1RZ
D +44 (0) 20 8530 9116 | F +44 (0) 20 8530 1841
www.kgminsurance.co.uk | www.canopius.com

From: GARETH.Mullett@met.pnn.police.uk [mailto:GARETH.Mullett@met.pnn.police.uk] **On Behalf Of** VresCharlton@met.pnn.police.uk
Sent: 26 November 2013 14:10
To: Tiller, Kelly
Subject: RE: MR SIMON CORDELL - CX52 JRZ

Kelly,
I have looked at the seizure notice nothing was taken at the road side and nothing was registered as left in the vehicle
Regards
Gareth

From: Tiller, Kelly [mailto:Kelly.Tiller@canopius.com]
Sent: 25 November 2013 16:28
To: VRES Mailbox - Charlton
Subject: RE: MR SIMON CORDELL - CX52 JRZ

I have been told by the police that you do a report on all items that was in the vehicle at the time it was ceased.

Can I have a copy of this report please?

Kind regards

Kelly Tiller
Fleet Underwriting | KGM Motor Insurance – Member of the Canopius Group
KGM House | 14 Eastwood Close | London | E18 1RZ
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www.kgminsurance.co.uk | www.canopius.com

From: Sarah.Williams6@met.pnn.police.uk [mailto:Sarah.Williams6@met.pnn.police.uk] **On Behalf Of** VresCharlton@met.pnn.police.uk
Sent: 25 November 2013 16:26
To: Tiller, Kelly
Subject: RE: MR SIMON CORDELL - CX52 JRZ

We have no record what was in the vehicle, we do not touch the vehicles contents.

Regards

Fpo S Williams

From: Tiller, Kelly [mailto:Kelly.Tiller@canopius.com]
Sent: 25 November 2013 10:55
To: VRES Mailbox - Charlton
Subject: MR SIMON CORDELL - CX52 JRZ

Morning,

I need some assistance with regards to the above. We insure Mr Simon Cordell and I need a copy of the report of the items that was in his vehicle at the time it was ceased.

We are due to cancel his policy @ noon today.

Your urgent advises are awaited.

Kind regards

Kelly Tiller
Fleet Underwriting | KGM Motor Insurance – Member of the Canopius Group
KGM House | 14 Eastwood Close | London | E18 1RZ
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Find us at:

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From: Lorraine Cordell <lorraine32@blueyonder.co.uk>
Sent: 31 January 2015 02:58
To: 'enquiries@cps.gsi.gov.uk'
Subject: RE: Case appeal

To Whom It May Concern:

I am writing this email to find out to whom I would have to send information to within the CPS in regards to a case I was found guilty off at Wimbledon magistrate's court of driving without insurance.

I put an appeal in to Wimbledon magistrate's court on the same day, which was accepted by the Judge hearing my case in court.

I was told by the court and CPS if I got the information that was needed to prove that I did in fact have insurance then I could pass this to the CPS to look at.

I have yet to get the date of my appeal, but do have the information from my insurance company that I feel will prove I did in fact have insurance to drive on the day I was stopped by police and would like to forward that over by email to the CPS to address.

Would it please be possible to get an email address of where the data can be sent to so that this can be done?

Regards

Lorraine

From: Lorraine Cordell <lorraine32@blueyonder.co.uk>
Sent: 31 January 2015 01:47
To: 'Wood, Peter'
Subject: RE: MT3574694 Simon Cordell
Attachments: registration MA47LDY Corrected.pdf

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 compund.
- 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

Peter Wood
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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 hove 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

Peter Wood
UK Specialty Operations Manager |
UK Specialty Division of Canopius Group
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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 discloser so this mater 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 liying about having no tools in my van the insurance policy was kept in place, I did ask Kelly Tiller on more then 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 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 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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www.kgminsurance.co.uk | <http://www.canopius.com/> www.canopius.com

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 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 seizers 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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KGM
MOTOR INSURANCE
Member of Canopius Group

Policy Schedule

The **SCHEDULE** which shall be deemed to be incorporated in and form part of the Insurance and shall replace all previous Schedules issued for this policy.

Policy Number:	**MT3574694**	Premium:	**£0.00**
		IPT Paid:	**£0.00**
Period From:	**15:40 29 October 2013**	Period To:	**23:59 22 February 2014**
The Insured:	**Mr SIMON CORDELL**		
Address:	**109 Burncroft Avenue Enfield EN3 7JQ**		
Occupation:	**Mechanic**		
Use:	**Use for social domestic and pleasure purposes. Use for Motor Trade purposes.**		

Vehicles

Registration	Description	Year	Cover
NA57LDY	**RENAULT CLIO RIP CURL 16V**	**2007**	**Comprehensive**
CX52 JRZ	**FORD TRANSIT TD**	**2002**	**Comprehensive**
MA57LDY	**FORD ZETEC**	**2007**	**Comprehensive**

Policy Excess Applicable

Excess	Description

Broker: **DB261** **Broadsure Direct** Broker Ref:

Reason: **CORRECT REG: MA57 LDY** Date of Issue: **29 October 2013**

Please see over for Endorsements

KGM House, 14 Eastwood Close, South Woodford, London E18 1RZ T +44 (0)20 8530 7351 F +44 (0)20 8530 8547 www.kgminsurance.co.uk
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From: Wood, Peter <Peter.Wood@canopius.com>
Sent: 02 February 2015 15:48
To: Lorraine Cordell
Cc: Austin, Andrew
Subject: RE: MT3574694 Simon Cordell
Attachments: S Cordell 020215.pdf

Dear Lorraine,

Please review the attached revised LOI, once you confirm you are happy with it I will put an original in the post today.

I think that's it for now but just shout if you need anything else.

Regards

Peter Wood
UK Specialty Operations Manager |
UK Specialty Division of Canopius Group
KGM House | 14 Eastwood Close | London | E18 1RZ
D +44 (0) 20 8530 9120 | www.kgminsurance.co.uk | www.canopius.com

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From: Lorraine Cordell [mailto:lorraine32@blueyonder.co.uk]
Sent: 02 February 2015 15:08
To: Wood, Peter
Subject: RE: MT3574694 Simon Cordell

Dear Peter

Thank you for the reply to my email

Yes the below would cover everything I feel, so if you can go ahead and do this I would be most grateful.

As said, I just do not want any way that the CSP and Court could have any confusion with anything.

Regards

Lorraine

From: Wood, Peter [mailto: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 compund.
- 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

Peter Wood
UK Specialty Operations Manager |
UK Specialty Division of Canopius Group
KGM House | 14 Eastwood Close | London | E18 1RZ
D +44 (0) 20 8530 9120 | www.kgminsurance.co.uk | www.canopius.com

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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 hove 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

Peter Wood
UK Specialty Operations Manager |
UK Specialty Division of Canopius Group
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D +44 (0) 20 8530 9120 | www.kgminsurance.co.uk | www.canopius.com

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 discloser so this mater 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 liying about having no tools in my van the insurance policy was kept in place, I did ask Kelly Tiller on more then 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 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 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

Member of the UK Specialty Division of Canopius Group
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www.kgminsurance.co.uk | <http://www.canopius.com/> www.canopius.com

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 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 seizers 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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KGM
MOTOR INSURANCE
Member of Canopius Group

Mr Simon Cordell
109 Burncroft Avenue
Enfield
Middlesex
EN3 7JQ

02 February 2015

Dear Mr Cordell

RE: Letter of Indemnity - Policy Number MT3574694

We would confirm that the policy above was incepted at 00.01 AM on the 23/2/13 and was in force until Midnight on the 22/2/14 when it lapsed.

The policy is a Road Risks Motor Trade only, cover was Comprehensive with the use permitted of Social Domestic and Pleasure and for Motor Trade purposes only. For clarity we would advise that Motor Trade Use would allow the carriage of tools required specifically for use in connection with Motor Trade activities.

Drivers under this policy were restricted to Mr Simon Cordell only.

The vehicles covered at inception of the policy were –

- Ford Zetec registration MA57LDY
- Ford Transit registration CX52JRZ

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

- Renault Clio registration NA57LDY. We have since established that in fact Mr Cordell was trying to correct the registration of the Ford Zetec that his broker had incorrectly advised Underwriters was MA47LDY at policy inception. Unfortunately the broker compounded that error with these instructions as the registration number was still incorrect (NA57LDY) and on the wrong vehicle leading Underwriters to add this vehicle onto the policy in error. Eventually the correct registration of the Ford Zetec was noted.
- Please note that whilst the registration of the Ford Zetec was incorrect on the policy record and on the Motor Insurers Database for some time as a result of the above error, Underwriters would confirm that in the event of any incident Mr Cordell would have been fully indemnified subject to the terms of this policy.

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We understand that Mr Cordell was subjected to a number of Police stops during the policy period whilst driving these vehicles. The stops were due to these vehicles not showing as insured on the Motor Insurers Database (MID). We would confirm that it's a requirement for Motor Insurers to upload details of all insured policies & vehicles to the MID, the targets set are 95% of policies to be on the MID within 14 days for Motor Trade policies and 95% of vehicles to be on the MID within 21 days for Motor Trade. Accordingly we can note that whilst this database is very effective, it's not real time and not 100% accurate.

We have carried out an investigation to understand why Mr Cordells vehicles were not on the MID leading to these Police stops. It has been established that there is a "bug" in our system when copying and pasting a registration with a space in it into the policy record, that results in an unsuccessful upload to the MID. It does not happen when we receive data electronically or when manually inputting data and was something we were unaware of until this case. We have of course changed our processes to prevent this occurring again.

The unfortunate outcome for Mr Cordell of course was that it appeared to the Police that he was driving uninsured and was subjected to unnecessary Police stops. This was not Mr Cordells fault in any way as he had a valid Insurance policy in force and was fully insured to drive these vehicles for the purposes permitted under this policy during the policy period.

As stated above this policy was in force from 00.01 AM on the 23/2/13 and was in force until Midnight on the 22/2/14. We have been asked to specifically confirm that it was in force on the 14/11/2013 for both the Ford Zetec registration MA57LDY and the Ford Transit registration CX52JRZ.

We trust this letter meets the requirements of the Police and the Courts. Should you require any further assistance please do not hesitate to contact us.

Yours sincerely,

Mr Peter Wood
UK Specialty Operations Manager

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From: Lorraine Cordell <lorraine32@blueyonder.co.uk>
Sent: 03 February 2015 12:57
To: 'London.magistratessouth@cps.gsi.gov.uk'
Cc: 'swglondonmc@hmcts.gsi.gov.uk'
Subject: Re: Simon Cordell
Attachments: Appeal-Case-Driving-Tools-26-11-2014.pdf; S Cordell 020215.pdf; MT Underwriting_FW_ MR SIMON CORDELL - CX52 JRZ.pdf; s cordell call from police 141113.wma; 26_11_2013_13_53__KellyTiller kelly call to compound.wav

Dear Debbie Barnett

Thank you for taking the time to talk to me today on the phone one the 02/02/2015. Could you please also confirm by email that you have this email.

As explained, there have been a number of issues with my son Simon Cordell DOB: 26/01/1981.

The issues are one of not being insured. When in fact he was.

There was a case heard on the 26/11/2014 at Wimbledon Magistrates' Court where my son Simon Cordell was found guilty. Of using his vehicle for business purposes.

This was only the case due to the police officer lying. Not just to KGM who my son was insured with, but in his statement of facts, and also on oath to the judge and CPS.

The case is such that on the day my son was stopped the police office made a call to KGM the police office told KGM that my son Simon Cordell had lots of tools in his van and was doing odd jobs. Under my son insurance this would not have covered him and the police officer would have known this already as my son had given the police officer his policy at the side of the road.

My son was arrested and taken to the police station. Due to him refusing to sign the seizer notice and telling the police officer he was lying and to arrest him.

My sons Van registration CX52JRZ was seized and taken to Chariton police vehicle pound, with no tools in there.

The police office when wrote his statement not with what he told KGM on the phone call but with something totally incorrect information. The judge asked the police office at court about the tools as he saw emails from KGM the police office told the judge he new nothing about any tools.

The police officer I believed new he could not put tools down in his statement as calls was already being put into the police about complaints. So changed his story in his statement.

The facts are that there is audio tapes of what the police officer said to KGM, and also the call that was made to Chariton police vehicle pound as KGM record all calls.

I have both of the audio files from KGM and also a Letter of Indemnity and an email that a manager sent to Kelly Tiller at KGM.

How can a police officer act in such a manner. I really do not understand why he did this.

As also said on the phone there is a number of summons my son has not had regarding the other stops from police, these case he have gone to court without him knowing and he been found guilty when he did not even know there was a case in court.

I have sent many emails to get these cases set aside and sent his insurance documents to the court. 2 case we had to do statutory declarations one for Willesden and one for Bromley. The Willesden one seems to have been reheard at court on the 26/01/2015 without us knowing again he was found guilty but they put this case under a new case number looking at the letter so all the documents that were sent before was not with the court file I would have through. But with both statutory declarations we added a copy of his insurance.

I have been trying for some time to get all of this put together so it can all be addresses and so far nothing has been done with all the emails I have sent to the court. We also asked at court when we went to Wimbledon Magistrates' Court but nothing was done. Could you please tell us where we can sort this out about getting all the other cases addressed without the need to be going from one court to the next. This is a waste of courts time and money when clearly all that is needed to be is check my son's insurance that he was in fact insured.

I am sure that the letter that has been sent of Indemnity from KGM would cover these other cases as proof he was in fact insured. Could you please advise what needs to be done with these other cases.

Please can you address the issues in this email and get back to me by email.

Regards

Lorraine Cordell

APPEAL TO THE CROWN COURT FROM A MAGISTRATES' COURT

(Criminal Procedure Rules, rule 63.3)

Case details

Name of defendant: Simon Cordell -

Address: 109 Burncroft Av Enfield EN3 7JQ

If the defendant is in custody, give prison and prison number, if known.

Appeal from ..Wimbledon..... Magistrates' Court

Magistrates' court case reference number:

Appeal to the Crown Court at: Kingston

This is an appeal to the Crown Court about:

Give brief details of the magistrates' court decision about which you are appealing, including the date of that decision (e.g. 'my conviction for [offence] on [date]', or 'my sentence of [penalty] for [offence] on [date]').

Driving With £NO insurace and a Driving Ban

I have asked the magistrates' court to reconsider my case ☐ Yes ☒ No

You may not need to appeal. Sometimes a magistrates' court can change a decision which it has made, under section 142 of the Magistrates' Courts Act 1980. Ask at the magistrates' court office.

I need an extension of time for this appeal ☐ Yes ☒ No

See the time limits listed below. If your appeal is late, you must answer question 1, on the other side of this form. Only the Crown Court can extend the 21 day time limit for appeal.

Use this form ONLY for an appeal to the Crown Court about conviction, sentence, etc. under Criminal Procedure Rules Part 63. There is a different form for applying or appealing to the Crown Court after a magistrates' court has made a decision about bail, under Criminal Procedure Rule 19.8.

1. Complete the boxes above and give the details required in the boxes below. If you use an electronic version of this form, the boxes will expand[1]. If you use a paper version and need more space, you may attach extra sheets.

2. Sign and date the completed form.

3. Send a copy of the completed form to:

(a) the magistrates' court, and

(b) the other party to the case (e.g. the prosecutor, if you are the defendant).

You must send this form so as to reach the recipients **not more than 21 days after:**

- the date you were sentenced or your sentence was deferred (whichever was earlier), if your appeal is against conviction or against a finding of guilt,
- the date you were sentenced, if your appeal is against sentence, or
- in any other case, the date of the order or failure to make an order about which you want to appeal.

[1] Forms for use with the Rules are at: http://www.justice.gov.uk/courts/procedure-rules/criminal/formspage.

1) Extension of time (if you need one: see the notes on the front page). **My appeal is late because:**
Explain why your appeal is late. Attach copies of any letters or other documents you want the court to see.

2) The issues in this case are:
Summarise the matters of fact or law, or the reasons for sentence or other order, which are in dispute.

I was INSured to drive and did Not break My Terms of INSurance

3) Appeal against conviction: case management in the Crown Court.
Only answer these questions if you are appealing against conviction or a finding of guilt.

How long did the trial last in the magistrates' court ? ½ a day

Which of the prosecution witnesses in the magistrates' court do you want to ask questions if they are witnesses again in the Crown Court ? Name them: the Police Officer ½ a day

How long do you expect the appeal to take in the Crown Court ?

Not Sure

4) Other applications. I am also applying for:

☑ **pending my appeal, the suspension of my disqualification e.g. from driving.**
You can ONLY apply for the suspension of a disqualification imposed in this case.

☐ **pending my appeal, bail.**

Give reasons for any application you are making:

I feel that when this goes to Appeal I will show the Court I was insured.

I want my application(s) considered by ☒ the magistrates' court ☒ the Crown Court
Each court can consider these applications. You can apply to both.

Signed[2]: ..... **[defendant / defendant's solicitor]**

Date: 25/11/14

[2] If you use an electronic version of this form, you may instead authenticate it electronically (e.g. by sending it from an email address recognisable to the recipient). See Criminal Procedure Rules, rule 5.3.

KGM
MOTOR INSURANCE
Member of Canopius Group

Mr Simon Cordell
109 Burncroft Avenue
Enfield
Middlesex
EN3 7JQ

02 February 2015

Dear Mr Cordell

RE: Letter of Indemnity - Policy Number MT3574694

We would confirm that the policy above was incepted at 00.01 AM on the 23/2/13 and was in force until Midnight on the 22/2/14 when it lapsed.

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- Ford Transit registration CX52JRZ

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MOTOR INSURANCE
Member of Canopius Group

We understand that Mr Cordell was subjected to a number of Police stops during the policy period whilst driving these vehicles. The stops were due to these vehicles not showing as insured on the Motor Insurers Database (MID). We would confirm that it's a requirement for Motor Insurers to upload details of all insured policies & vehicles to the MID, the targets set are 95% of policies to be on the MID within 14 days for Motor Trade policies and 95% of vehicles to be on the MID within 21 days for Motor Trade. Accordingly we can note that whilst this database is very effective, it's not real time and not 100% accurate.

We have carried out an investigation to understand why Mr Cordells vehicles were not on the MID leading to these Police stops. It has been established that there is a "bug" in our system when copying and pasting a registration with a space in it into the policy record, that results in an unsuccessful upload to the MID. It does not happen when we receive data electronically or when manually inputting data and was something we were unaware of until this case. We have of course changed our processes to prevent this occurring again.

The unfortunate outcome for Mr Cordell of course was that it appeared to the Police that he was driving uninsured and was subjected to unnecessary Police stops. This was not Mr Cordells fault in any way as he had a valid Insurance policy in force and was fully insured to drive these vehicles for the purposes permitted under this policy during the policy period.

As stated above this policy was in force from 00.01 AM on the 23/2/13 and was in force until Midnight on the 22/2/14. We have been asked to specifically confirm that it was in force on the 14/11/2013 for both the Ford Zetec registration MA57LDY and the Ford Transit registration CX52JRZ.

We trust this letter meets the requirements of the Police and the Courts. Should you require any further assistance please do not hesitate to contact us.

Yours sincerely,

Mr Peter Wood
UK Specialty Operations Manager

KGM Motor Insurance
KGM House
14 Eastwood Close
South Woodford
London E18 1RZ
UK

T +44 (0)20 8530 7351
F +44 (0)20 8530 8547
T +44 (0)844 412 6412 Claims
F +44 (0)20 8530 7037 Claims
www.kgminsurance.co.uk
www.canopius.com

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Registered Office Gallery 9 One Lime Street London EC3M 7HA
KGM Motor Insurance is a brand name for business written by Syndicate 260 which is managed by Canopius Managing Agents Limited Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority

From: MT Underwriting [MT.Underwriting@canopius.com]
Sent: 04 December 2014 15:34
To: Gramlick, Les
Subject: FW: MR SIMON CORDELL - CX52 JRZ

Kelly Tiller
Member of the UK Specialty Division of Canopius Group
KGM House | 14 Eastwood Close | London | E18 1RZ
D +44 (0) 20 8530 9116 | F +44 (0) 20 8530 1841
www.kgminsurance.co.uk | www.canopius.com

From: GARETH.Mullett@met.pnn.police.uk [mailto:GARETH.Mullett@met.pnn.police.uk] **On Behalf Of** VresCharlton@met.pnn.police.uk
Sent: 26 November 2013 14:10
To: Tiller, Kelly
Subject: RE: MR SIMON CORDELL - CX52 JRZ

Kelly,
I have looked at the seizure notice nothing was taken at the road side and nothing was registered as left in the vehicle
Regards
Gareth

From: Tiller, Kelly [mailto:Kelly.Tiller@canopius.com]
Sent: 25 November 2013 16:28
To: VRES Mailbox - Charlton
Subject: RE: MR SIMON CORDELL - CX52 JRZ

I have been told by the police that you do a report on all items that was in the vehicle at the time it was ceased.

Can I have a copy of this report please?

Kind regards

Kelly Tiller
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From: Sarah.Williams6@met.pnn.police.uk [mailto:Sarah.Williams6@met.pnn.police.uk] **On Behalf Of** VresCharlton@met.pnn.police.uk
Sent: 25 November 2013 16:26
To: Tiller, Kelly
Subject: RE: MR SIMON CORDELL - CX52 JRZ

We have no record what was in the vehicle, we do not touch the vehicles contents.

Regards

Fpo S Williams

From: Tiller, Kelly [mailto:Kelly.Tiller@canopius.com]
Sent: 25 November 2013 10:55
To: VRES Mailbox - Charlton
Subject: MR SIMON CORDELL - CX52 JRZ

Morning,

I need some assistance with regards to the above. We insure Mr Simon Cordell and I need a copy of the report of the items that was in his vehicle at the time it was ceased.

We are due to cancel his policy @ noon today.

Your urgent advises are awaited.

Kind regards

Kelly Tiller
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Canopius Services Limited | registered number 02733994
KGM Motor Insurance is a brand name for business written by Syndicate 260 which is managed by Canopius Managing Agents Limited
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Twitter: @metpoliceuk

From: Lorraine Cordell <lorraine32@blueyonder.co.uk>
Sent: 03 February 2017 14:16
To: 'info@broadsuredirect.com'
Subject: Re: Subject Access Request Simon Cordell
Attachments: Subject-access-request-Broadsure-Direct.pdf

To Whom It May Concern:

Please see attached document regarding a subject access request i would like address while Broadsure Direct was dealing with my insurance.

If this email with attachment has been sent to the wrong department that deals with data protection subject access requests could this please be passed to the correct department that deals with it?

If there is a fee payable or you need ID can someone let me know as soon as possible via this email address.

Could you also let me know via this email address this email has been received along with the attachment?

Regards

Simon Cordell

Mr Simon Cordell
109 Burncroft Ave
Enfield
Middlesex
EN3 7JQ
03/02/2017

Broadsure Direct
4th Floor
The Argyle Centre
York St
Ramsgate
Kent
CT11 9DS

Dear Sir or Madam

Subject access request

Mr Simon Cordell
109 Burncroft Ave
Enfield
Middlesex
EN3 7JQ

Please supply the information about me I am entitled to under the Data Protection Act 1998 relating to: Mr Simon Cordell

If this has been passed to the incorrect department who deal with such requests, could this please be passed to the correct department who deals with data protection subject access requests please?

- All data that Broadsure Direct hold on any systems or files about me, since I held insurance with Broadsure Direct.

- All audio call files that Broadsure Direct hold this would include when the police have called to check if I was insured.

- All account Information and amounts paid.

- Reason as to why any insurance policies were cancelled, or Voided

- Dates all policies started and ended and which company had the policies in force.

- If you are withholding any information I have asked for please make me aware of this and the reason as to why the data is being denied.

If you need any more information from me, such as ID or a fee is payable, please let me know as soon as possible so this subject access request can be dealt with in a speedy manner. This can be done via my email: lorraine32@blueyonder.co.uk

It may be helpful for you to know that a request for information under the Data Protection Act 1998 should be responded to within 40 days.

If you do not normally deal with these requests, please pass this letter to your Data Protection Officer. If you need advice on dealing with this request, the Information Commissioner's Office can assist you and can be contacted on 0303 123 1113 or at www.ico.org.uk/

Yours faithfully

Mr Simon Cordell

From: Lorraine Cordell <lorraine32@blueyonder.co.uk>
Sent: 05 February 2015 16:53
To: 'listing@kingstonuponthames.crowncourt.gsi.gov.uk'
Cc: 'London.magistratessouth@cps.gsi.gov.uk'; 'swglondonmc@hmcts.gsi.gov.uk'
Subject: FW: Re: Simon Cordell
Attachments: Appeal-Case-Driving-Tools-26-11-2014.pdf; S Cordell 020215.pdf; MT Underwriting_FW_ MR SIMON CORDELL - CX52 JRZ.pdf; s cordell call from police 141113.wma; 26_11_2013_13_53__KellyTiller kelly call to compound.wav

To Whom It May Concern:

I am writing this email due today due to speaking to the CPS again about the case that was heard at Wimbledon Magistrates' Court on the 26/11/2014 where my son was found guilty.

My son's details are Mr Simon Paul Cordell DOB: 26/01/1981.

An appeal was put in on the same date 26/11/2014 and we have been waiting for an appeal date. But today when speaking to the CSP they told us a date was already set for the 05/03/2015 at Kingston-upon-Thames Crown Court, we have had no letters of a date being set could you please forward to this email any letters that have been sent.

At court when my son was found guilty the cps and the judge advised if we got the information needed from his insurance then it could be sent before we got a date for the appeal to the cps and court.
which I spoke to Debbie Barnett from the CPS on the 02/02/2015 and told her I was now able to send this data over.

She asked me to send this via email which was done on the 03/02/2015, please see below email.

Could you please link this email and all attachments to the court file. I do not know the case ref for the court due to not having any letters.

There are 3 PDF files and 2 Audio files from his insurance company. Could you also please explain what format the audio files should be in to be used in this case, also should they be on CD of tape. and would we need to bring something to court to play them on. The insurance company need to know this ASAP seeing as the case is listed for the 05/03/2015.

Could you also please tell us what time the case is listed for, and also reply to this email to let me know you have got it safely with the attached documents and audio files.

Regards

Lorraine Cordell

Simon Cordell

From: Lorraine Cordell [mailto:lorraine32@blueyonder.co.uk]
Sent: 03 February 2015 12:57
To: 'London.magistratessouth@cps.gsi.gov.uk'
Cc: 'swglondonmc@hmcts.gsi.gov.uk'
Subject: Re: Simon Cordell

Dear Debbie Barnett

Thank you for taking the time to talk to me today on the phone one the 02/02/2015. Could you please also confirm by email that you have this email.

As explained, there have been a number of issues with my son Simon Cordell DOB: 26/01/1981.

The issues are one of not being insured. When in fact he was.

There was a case heard on the 26/11/2014 at Wimbledon Magistrates' Court where my son Simon Cordell was found guilty. Of using his

vehicle for business purposes.

This was only the case due to the police officer lying. Not just to KGM who my son was insured with, but in his statement of facts, and also on oath to the judge and CPS.

The case is such that on the day my son was stopped the police office made a call to KGM the police office told KGM that my son Simon Cordell had lots of tools in his van and was doing odd jobs. Under my son insurance this would not have covered him and the police officer would have known this already as my son had given the police officer his policy at the side of the road.

My son was arrested and taken to the police station. Due to him refusing to sign the seizer notice and telling the police officer he was lying and to arrest him.

My sons Van registration CX52JRZ was seized and taken to Chariton police vehicle pound, with no tools in there.

The police office when wrote his statement not with what he told KGM on the phone call but with something totally incorrect information. The judge asked the police office at court about the tools as he saw emails from KGM the police office told the judge he new nothing about any tools.

The police officer I believed new he could not put tools down in his statement as calls was already being put into the police about complaints. So changed his story in his statement.

The facts are that there is audio tapes of what the police officer said to KGM, and also the call that was made to Chariton police vehicle pound as KGM record all calls.

I have both of the audio files from KGM and also a Letter of Indemnity and an email that a manager sent to Kelly Tiller at KGM.

How can a police officer act in such a manner. I really do not understand why he did this.

As also said on the phone there is a number of summons my son has not had regarding the other stops from police, these case he have gone to court without him knowing and he been found guilty when he did not even know there was a case in court.

I have sent many emails to get these cases set aside and sent his insurance documents to the court. 2 case we had to do statutory declarations one for Willesden and one for Bromley. The Willesden one seems to have been reheard at court on the 26/01/2015 without us knowing again he was found guilty but they put this case under a new case number looking at the letter so all the documents that were sent before was not with the court file I would have through. But with both statutory declarations we added a copy of his insurance.

I have been trying for some time to get all of this put together so it can all be addresses and so far nothing has been done with all the emails I have sent to the court. We also asked at court when we went to Wimbledon Magistrates' Court but nothing was done. Could you please tell us where we can sort this out about getting all the other cases addressed without the need to be going from one court to the next. This is a waste of courts time and money when clearly all that is needed to be is check my son’s insurance that he was in fact insured.

I am sure that the letter that has been sent of Indemnity from KGM would cover these other cases as proof he was in fact insured. Could you please advise what needs to be done with these other cases.

Please can you address the issues in this email and get back to me by email.

Regards

Lorraine Cordell

APPEAL TO THE CROWN COURT FROM A MAGISTRATES' COURT

(Criminal Procedure Rules, rule 63.3)

Case details

Name of defendant: Simon Cordell

Address: 109 Burncroft Av Enfield EN3 7JQ

If the defendant is in custody, give prison and prison number, if known.

Appeal from ..Wimbledon..... Magistrates' Court

Magistrates' court case reference number:

Appeal to the Crown Court at: Kingston

This is an appeal to the Crown Court about:

Give brief details of the magistrates' court decision about which you are appealing, including the date of that decision (e.g. 'my conviction for [offence] on [date]', or 'my sentence of [penalty] for [offence] on [date]').

Driving With £NO insurace and a Driving Ban

I have asked the magistrates' court to reconsider my case ☐ Yes ☒ No

You may not need to appeal. Sometimes a magistrates' court can change a decision which it has made, under section 142 of the Magistrates' Courts Act 1980. Ask at the magistrates' court office.

I need an extension of time for this appeal ☐ Yes ☒ No

See the time limits listed below. If your appeal is late, you must answer question 1, on the other side of this form. Only the Crown Court can extend the 21 day time limit for appeal.

Use this form ONLY for an appeal to the Crown Court about conviction, sentence, etc. under Criminal Procedure Rules Part 63. There is a different form for applying or appealing to the Crown Court after a magistrates' court has made a decision about bail, under Criminal Procedure Rule 19.8.

1. Complete the boxes above and give the details required in the boxes below. If you use an electronic version of this form, the boxes will expand[1]. If you use a paper version and need more space, you may attach extra sheets.

2. Sign and date the completed form.

3. Send a copy of the completed form to:

(a) the magistrates' court, and

(b) the other party to the case (e.g. the prosecutor, if you are the defendant).

You must send this form so as to reach the recipients **not more than 21 days after:**

- the date you were sentenced or your sentence was deferred (whichever was earlier), if your appeal is against conviction or against a finding of guilt,
- the date you were sentenced, if your appeal is against sentence, or
- in any other case, the date of the order or failure to make an order about which you want to appeal.

[1] Forms for use with the Rules are at: http://www.justice.gov.uk/courts/procedure-rules/criminal/formspage.

1) Extension of time (if you need one: see the notes on the front page). **My appeal is late because:**
Explain why your appeal is late. Attach copies of any letters or other documents you want the court to see.

2) The issues in this case are:
Summarise the matters of fact or law, or the reasons for sentence or other order, which are in dispute.

I was INSured to drive and did Not break My Teams of INSurance

3) Appeal against conviction: case management in the Crown Court.
Only answer these questions if you are appealing against conviction or a finding of guilt.

How long did the trial last in the magistrates' court ? ½ a day

Which of the prosecution witnesses in the magistrates' court do you want to ask questions if they are witnesses again in the Crown Court ? Name them: the Police Officer ½ a day

How long do you expect the appeal to take in the Crown Court ?

Not Sure

4) Other applications. I am also applying for:

☑ **pending my appeal, the suspension of my disqualification e.g. from driving.**
You can ONLY apply for the suspension of a disqualification imposed in this case.

☐ **pending my appeal, bail.**

Give reasons for any application you are making:

I feel that when this goes to Appeal I will show the Court I was insured.

I want my application(s) considered by ☒ the magistrates' court ☒ the Crown Court
Each court can consider these applications. You can apply to both.

Signed[2]: ..... **[defendant / defendant's solicitor]**

Date: 25/11/14

[2] If you use an electronic version of this form, you may instead authenticate it electronically (e.g. by sending it from an email address recognisable to the recipient). See Criminal Procedure Rules, rule 5.3.

KGM
MOTOR INSURANCE
Member of Canopius Group

Mr Simon Cordell
109 Burncroft Avenue
Enfield
Middlesex
EN3 7JQ

02 February 2015

Dear Mr Cordell

RE: Letter of Indemnity - Policy Number MT3574694

We would confirm that the policy above was incepted at 00.01 AM on the 23/2/13 and was in force until Midnight on the 22/2/14 when it lapsed.

The policy is a Road Risks Motor Trade only, cover was Comprehensive with the use permitted of Social Domestic and Pleasure and for Motor Trade purposes only. For clarity we would advise that Motor Trade Use would allow the carriage of tools required specifically for use in connection with Motor Trade activities.

Drivers under this policy were restricted to Mr Simon Cordell only.

The vehicles covered at inception of the policy were –

- Ford Zetec registration MA57LDY
- Ford Transit registration CX52JRZ

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

- Renault Clio registration NA57LDY. We have since established that in fact Mr Cordell was trying to correct the registration of the Ford Zetec that his broker had incorrectly advised Underwriters was MA47LDY at policy inception. Unfortunately the broker compounded that error with these instructions as the registration number was still incorrect (NA57LDY) and on the wrong vehicle leading Underwriters to add this vehicle onto the policy in error. Eventually the correct registration of the Ford Zetec was noted.
- Please note that whilst the registration of the Ford Zetec was incorrect on the policy record and on the Motor Insurers Database for some time as a result of the above error, Underwriters would confirm that in the event of any incident Mr Cordell would have been fully indemnified subject to the terms of this policy.

KGM Motor Insurance
KGM House
14 Eastwood Close
South Woodford
London E18 1RZ
UK

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F +44 (0)20 8530 8547
T +44 (0)844 412 6412 Claims
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The unfortunate outcome for Mr Cordell of course was that it appeared to the Police that he was driving uninsured and was subjected to unnecessary Police stops. This was not Mr Cordells fault in any way as he had a valid Insurance policy in force and was fully insured to drive these vehicles for the purposes permitted under this policy during the policy period.

As stated above this policy was in force from 00.01 AM on the 23/2/13 and was in force until Midnight on the 22/2/14. We have been asked to specifically confirm that it was in force on the 14/11/2013 for both the Ford Zetec registration MA57LDY and the Ford Transit registration CX52JRZ.

We trust this letter meets the requirements of the Police and the Courts. Should you require any further assistance please do not hesitate to contact us.

Yours sincerely,

Mr Peter Wood
UK Specialty Operations Manager

KGM Motor Insurance
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South Woodford
London E18 1RZ
UK

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Sent: 04 December 2014 15:34
To: Gramlick, Les
Subject: FW: MR SIMON CORDELL - CX52 JRZ

Kelly Tiller
Member of the UK Specialty Division of Canopius Group
KGM House | 14 Eastwood Close | London | E18 1RZ
D +44 (0) 20 8530 9116 | F +44 (0) 20 8530 1841
www.kgminsurance.co.uk | www.canopius.com

From: GARETH.Mullett@met.pnn.police.uk [mailto:GARETH.Mullett@met.pnn.police.uk] **On Behalf Of** VresCharlton@met.pnn.police.uk
Sent: 26 November 2013 14:10
To: Tiller, Kelly
Subject: RE: MR SIMON CORDELL - CX52 JRZ

Kelly,
I have looked at the seizure notice nothing was taken at the road side and nothing was registered as left in the vehicle
Regards
Gareth

From: Tiller, Kelly [mailto:Kelly.Tiller@canopius.com]
Sent: 25 November 2013 16:28
To: VRES Mailbox - Charlton
Subject: RE: MR SIMON CORDELL - CX52 JRZ

I have been told by the police that you do a report on all items that was in the vehicle at the time it was ceased.

Can I have a copy of this report please?

Kind regards

Kelly Tiller
Fleet Underwriting | KGM Motor Insurance – Member of the Canopius Group
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From: Sarah.Williams6@met.pnn.police.uk [mailto:Sarah.Williams6@met.pnn.police.uk] **On Behalf Of** VresCharlton@met.pnn.police.uk
Sent: 25 November 2013 16:26
To: Tiller, Kelly
Subject: RE: MR SIMON CORDELL - CX52 JRZ

We have no record what was in the vehicle, we do not touch the vehicles contents.

Regards

Fpo S Williams

From: Tiller, Kelly [mailto:Kelly.Tiller@canopius.com]
Sent: 25 November 2013 10:55
To: VRES Mailbox - Charlton
Subject: MR SIMON CORDELL - CX52 JRZ

Morning,

I need some assistance with regards to the above. We insure Mr Simon Cordell and I need a copy of the report of the items that was in his vehicle at the time it was ceased.

We are due to cancel his policy @ noon today.

Your urgent advises are awaited.

Kind regards

Kelly Tiller
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From: Lorraine Cordell <lorraine32@blueyonder.co.uk>
Sent: 05 February 2015 15:13
To: 'listing@kingstonuponthames.crowncourt.gsi.gov.uk'
Cc: 'London.magistratessouth@cps.gsi.gov.uk'; 'swglondonmc@hmcts.gsi.gov.uk'
Subject: FW: Re: Simon Cordell
Attachments: Appeal-Case-Driving-Tools-26-11-2014.pdf; S Cordell 020215.pdf; MT Underwriting_FW_ MR SIMON CORDELL - CX52 JRZ.pdf; s cordell call from police 141113.wma; 26_11_2013_13_53__KellyTiller kelly call to compound.wav

To Whom It May Concern:

I am writing this email due today due to speaking to the CPS again about the case that was heard at Wimbledon Magistrates' Court on the 26/11/2014 where my son was found guilty.

My son's details are Mr Simon Paul Cordell DOB: 26/01/1981.

An appeal was put in on the same date 26/11/2014 and we have been waiting for an appeal date. But today when speaking to the CSP they told us a date was already set for the 05/03/2015 at Kingston-upon-Thames Crown Court, we have had no letters of a date being set could you please forward to this email any letters that have been sent.

At court when my son was found guilty the cps and the judge advised if we got the information needed from his insurance then it could be sent before we got a date for the appeal to the cps and court.
which I spoke to Debbie Barnett from the CPS on the 02/02/2015 and told her I was now able to send this data over.

She asked me to send this via email which was done on the 03/02/2015, please see below email.

Could you please link this email and all attachments to the court file. I do not know the case ref for the court due to not having any letters.

There are 3 PDF files and 2 Audio files from his insurance company. Could you also please explain what format the audio files should be in to be used in this case, also should they be on CD of tape. and would we need to bring something to court to play them on. The insurance company need to know this ASAP seeing as the case is listed for the 05/03/2015.

Could you also please tell us what time the case is listed for, and also reply to this email to let me know you have got it safely with the attached documents and audio files.

Regards

Lorraine Cordell

Simon Cordell

From: Lorraine Cordell [mailto:lorraine32@blueyonder.co.uk]
Sent: 03 February 2015 12:57
To: 'London.magistratessouth@cps.gsi.gov.uk'
Cc: 'swglondonmc@hmcts.gsi.gov.uk'
Subject: Re: Simon Cordell

Dear Debbie Barnett

Thank you for taking the time to talk to me today on the phone one the 02/02/2015. Could you please also confirm by email that you have this email.

As explained, there have been a number of issues with my son Simon Cordell DOB: 26/01/1981.

The issues are one of not being insured. When in fact he was.

There was a case heard on the 26/11/2014 at Wimbledon Magistrates' Court where my son Simon Cordell was found guilty. Of using his vehicle for business purposes.

This was only the case due to the police officer lying. Not just to KGM who my son was insured with, but in his statement of facts, and also on oath to the judge and CPS.

The case is such that on the day my son was stopped the police office made a call to KGM the police office told KGM that my son Simon Cordell had lots of tools in his van and was doing odd jobs. Under my son insurance this would not have covered him and the police officer would have known this already as my son had given the police officer his policy at the side of the road.

My son was arrested and taken to the police station. Due to him refusing to sign the seizer notice and telling the police officer he was lying and to arrest him.

My sons Van registration CX52JRZ was seized and taken to Chariton police vehicle pound, with no tools in there.

The police office when wrote his statement not with what he told KGM on the phone call but with something totally incorrect information. The judge asked the police office at court about the tools as he saw emails from KGM the police office told the judge he new nothing about any tools.

The police officer I believed new he could not put tools down in his statement as calls was already being put into the police about complaints. So changed his story in his statement.

The facts are that there is audio tapes of what the police officer said to KGM, and also the call that was made to Chariton police vehicle pound as KGM record all calls.

I have both of the audio files from KGM and also a Letter of Indemnity and an email that a manager sent to Kelly Tiller at KGM.

How can a police officer act in such a manner. I really do not understand why he did this.

As also said on the phone there is a number of summons my son has not had regarding the other stops from police, these case he have gone to court without him knowing and he been found guilty when he did not even know there was a case in court.

I have sent many emails to get these cases set aside and sent his insurance documents to the court. 2 case we had to do statutory declarations one for Willesden and one for Bromley. The Willesden one seems to have been reheard at court on the 26/01/2015 without us knowing again he was found guilty but they put this case under a new case number looking at the letter so all the documents that were sent before was not with the court file I would have through. But with both statutory declarations we added a copy of his insurance.

I have been trying for some time to get all of this put together so it can all be addresses and so far nothing has been done with all the emails I have sent to the court. We also asked at court when we went to Wimbledon Magistrates' Court but nothing was done. Could you please tell us where we can sort this out about getting all the other cases addressed without the need to be going from one court to the next. This is a waste of courts time and money when clearly all that is needed to be is check my son’s insurance that he was in fact insured.

I am sure that the letter that has been sent of Indemnity from KGM would cover these other cases as proof he was in fact insured. Could you please advise what needs to be done with these other cases.

Please can you address the issues in this email and get back to me by email.

Regards

Lorraine Cordell

APPEAL TO THE CROWN COURT FROM A MAGISTRATES' COURT

(Criminal Procedure Rules, rule 63.3)

Case details

Name of defendant: Simon Cordell

Address: 109 Burncroft Av Enfield EN3 7JQ

If the defendant is in custody, give prison and prison number, if known.

Appeal from ..Wimbledon..... Magistrates' Court

Magistrates' court case reference number:

Appeal to the Crown Court at: Kingston

This is an appeal to the Crown Court about:

Give brief details of the magistrates' court decision about which you are appealing, including the date of that decision (e.g. 'my conviction for [offence] on [date]', or 'my sentence of [penalty] for [offence] on [date]').

Driving With £NO insurace and a Driving Ban

I have asked the magistrates' court to reconsider my case ☐ Yes ☒ No

You may not need to appeal. Sometimes a magistrates' court can change a decision which it has made, under section 142 of the Magistrates' Courts Act 1980. Ask at the magistrates' court office.

I need an extension of time for this appeal ☐ Yes ☒ No

See the time limits listed below. If your appeal is late, you must answer question 1, on the other side of this form. Only the Crown Court can extend the 21 day time limit for appeal.

Use this form ONLY for an appeal to the Crown Court about conviction, sentence, etc. under Criminal Procedure Rules Part 63. There is a different form for applying or appealing to the Crown Court after a magistrates' court has made a decision about bail, under Criminal Procedure Rule 19.8.

1. Complete the boxes above and give the details required in the boxes below. If you use an electronic version of this form, the boxes will expand[1]. If you use a paper version and need more space, you may attach extra sheets.

2. Sign and date the completed form.

3. Send a copy of the completed form to:

(a) the magistrates' court, and

(b) the other party to the case (e.g. the prosecutor, if you are the defendant).

You must send this form so as to reach the recipients **not more than 21 days after:**

- the date you were sentenced or your sentence was deferred (whichever was earlier), if your appeal is against conviction or against a finding of guilt,
- the date you were sentenced, if your appeal is against sentence, or
- in any other case, the date of the order or failure to make an order about which you want to appeal.

[1] Forms for use with the Rules are at: http://www.justice.gov.uk/courts/procedure-rules/criminal/formspage.

1) Extension of time (if you need one: see the notes on the front page). **My appeal is late because:**
Explain why your appeal is late. Attach copies of any letters or other documents you want the court to see.

2) The issues in this case are:
Summarise the matters of fact or law, or the reasons for sentence or other order, which are in dispute.

I was INSured to drive and did Not break My Teams of INSurance

3) Appeal against conviction: case management in the Crown Court.
Only answer these questions if you are appealing against conviction or a finding of guilt.

How long did the trial last in the magistrates' court ? ½ a day

Which of the prosecution witnesses in the magistrates' court do you want to ask questions if they are witnesses again in the Crown Court ? Name them: the Police Officer ½ a day

How long do you expect the appeal to take in the Crown Court ?

Not Sure

4) Other applications. I am also applying for:

☑ **pending my appeal, the suspension of my disqualification e.g. from driving.**
You can ONLY apply for the suspension of a disqualification imposed in this case.

☐ **pending my appeal, bail.**

Give reasons for any application you are making:

I feel that when this goes to Appeal I will show the Court I was insured.

I want my application(s) considered by ☒ the magistrates' court ☒ the Crown Court
Each court can consider these applications. You can apply to both.

Signed[2]: ..... **[defendant / defendant's solicitor]**

Date: 25/11/14

[2] If you use an electronic version of this form, you may instead authenticate it electronically (e.g. by sending it from an email address recognisable to the recipient). See Criminal Procedure Rules, rule 5.3.

KGM
MOTOR INSURANCE
Member of Canopius Group

Mr Simon Cordell
109 Burncroft Avenue
Enfield
Middlesex
EN3 7JQ

02 February 2015

Dear Mr Cordell

RE: Letter of Indemnity - Policy Number MT3574694

We would confirm that the policy above was incepted at 00.01 AM on the 23/2/13 and was in force until Midnight on the 22/2/14 when it lapsed.

The policy is a Road Risks Motor Trade only, cover was Comprehensive with the use permitted of Social Domestic and Pleasure and for Motor Trade purposes only. For clarity we would advise that Motor Trade Use would allow the carriage of tools required specifically for use in connection with Motor Trade activities.

Drivers under this policy were restricted to Mr Simon Cordell only.

The vehicles covered at inception of the policy were –

- Ford Zetec registration MA57LDY
- Ford Transit registration CX52JRZ

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

- Renault Clio registration NA57LDY. We have since established that in fact Mr Cordell was trying to correct the registration of the Ford Zetec that his broker had incorrectly advised Underwriters was MA47LDY at policy inception. Unfortunately the broker compounded that error with these instructions as the registration number was still incorrect (NA57LDY) and on the wrong vehicle leading Underwriters to add this vehicle onto the policy in error. Eventually the correct registration of the Ford Zetec was noted.
- Please note that whilst the registration of the Ford Zetec was incorrect on the policy record and on the Motor Insurers Database for some time as a result of the above error, Underwriters would confirm that in the event of any incident Mr Cordell would have been fully indemnified subject to the terms of this policy.

KGM Motor Insurance
KGM House
14 Eastwood Close
South Woodford
London E18 1RZ
UK

T +44 (0)20 8530 7351
F +44 (0)20 8530 8547
T +44 (0)844 412 6412 Claims
F +44 (0)20 8530 7037 Claims
www.kgminsurance.co.uk
www.canopius.com

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KGM
MOTOR INSURANCE
Member of Canopius Group

We understand that Mr Cordell was subjected to a number of Police stops during the policy period whilst driving these vehicles. The stops were due to these vehicles not showing as insured on the Motor Insurers Database (MID). We would confirm that it's a requirement for Motor Insurers to upload details of all insured policies & vehicles to the MID, the targets set are 95% of policies to be on the MID within 14 days for Motor Trade policies and 95% of vehicles to be on the MID within 21 days for Motor Trade. Accordingly we can note that whilst this database is very effective, it's not real time and not 100% accurate.

We have carried out an investigation to understand why Mr Cordells vehicles were not on the MID leading to these Police stops. It has been established that there is a "bug" in our system when copying and pasting a registration with a space in it into the policy record, that results in an unsuccessful upload to the MID. It does not happen when we receive data electronically or when manually inputting data and was something we were unaware of until this case. We have of course changed our processes to prevent this occurring again.

The unfortunate outcome for Mr Cordell of course was that it appeared to the Police that he was driving uninsured and was subjected to unnecessary Police stops. This was not Mr Cordells fault in any way as he had a valid Insurance policy in force and was fully insured to drive these vehicles for the purposes permitted under this policy during the policy period.

As stated above this policy was in force from 00.01 AM on the 23/2/13 and was in force until Midnight on the 22/2/14. We have been asked to specifically confirm that it was in force on the 14/11/2013 for both the Ford Zetec registration MA57LDY and the Ford Transit registration CX52JRZ.

We trust this letter meets the requirements of the Police and the Courts. Should you require any further assistance please do not hesitate to contact us.

Yours sincerely,

Mr Peter Wood
UK Specialty Operations Manager

KGM Motor Insurance
KGM House
14 Eastwood Close
South Woodford
London E18 1RZ
UK

T +44 (0)20 8530 7351
F +44 (0)20 8530 8547
T +44 (0)844 412 6412 Claims
F +44 (0)20 8530 7037 Claims
www.kgminsurance.co.uk
www.canopius.com

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From: MT Underwriting [MT.Underwriting@canopius.com]
Sent: 04 December 2014 15:34
To: Gramlick, Les
Subject: FW: MR SIMON CORDELL - CX52 JRZ

Kelly Tiller
Member of the UK Specialty Division of Canopius Group
KGM House | 14 Eastwood Close | London | E18 1RZ
D +44 (0) 20 8530 9116 | F +44 (0) 20 8530 1841
www.kgminsurance.co.uk | www.canopius.com

From: GARETH.Mullett@met.pnn.police.uk [mailto:GARETH.Mullett@met.pnn.police.uk] **On Behalf Of** VresCharlton@met.pnn.police.uk
Sent: 26 November 2013 14:10
To: Tiller, Kelly
Subject: RE: MR SIMON CORDELL - CX52 JRZ

Kelly,
I have looked at the seizure notice nothing was taken at the road side and nothing was registered as left in the vehicle
Regards
Gareth

From: Tiller, Kelly [mailto:Kelly.Tiller@canopius.com]
Sent: 25 November 2013 16:28
To: VRES Mailbox - Charlton
Subject: RE: MR SIMON CORDELL - CX52 JRZ

I have been told by the police that you do a report on all items that was in the vehicle at the time it was ceased.

Can I have a copy of this report please?

Kind regards

Kelly Tiller
Fleet Underwriting | KGM Motor Insurance – Member of the Canopius Group
KGM House | 14 Eastwood Close | London | E18 1RZ
D +44 (0) 20 8530 1818 | F +44 (0) 20 8530 1841
www.kgminsurance.co.uk | www.canopius.com

From: Sarah.Williams6@met.pnn.police.uk [mailto:Sarah.Williams6@met.pnn.police.uk] **On Behalf Of** VresCharlton@met.pnn.police.uk
Sent: 25 November 2013 16:26
To: Tiller, Kelly
Subject: RE: MR SIMON CORDELL - CX52 JRZ

We have no record what was in the vehicle, we do not touch the vehicles contents.

Regards

Fpo S Williams

From: Tiller, Kelly [mailto:Kelly.Tiller@canopius.com]
Sent: 25 November 2013 10:55
To: VRES Mailbox - Charlton
Subject: MR SIMON CORDELL - CX52 JRZ

Morning,

I need some assistance with regards to the above. We insure Mr Simon Cordell and I need a copy of the report of the items that was in his vehicle at the time it was ceased.

We are due to cancel his policy @ noon today.

Your urgent advises are awaited.

Kind regards

Kelly Tiller
Fleet Underwriting | KGM Motor Insurance – Member of the Canopius Group
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D +44 (0) 20 8530 1818 | F +44 (0) 20 8530 1841
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From: Kingston Crown, Listing <Listing@kingstonuponthames.crowncourt.gsi.gov.uk>
Sent: 06 February 2015 16:59
To: 'Lorraine Cordell'
Subject: RE: Re: Simon Cordell
Attachments: DOC008.PDF

Dear Lorraine

Please find enclosed letter that would have been sent via recorded delivery on 02.02.15.

Regards

Karen Mitchell

Listing Team

Kingston upon Thames Crown Court

(T) 020 8240 2500

(Goldfax) 0870 324 0157

listing@kingstonuponthames.crowncourt.gsi.gov.uk

"I am not authorised to bind the Ministry of Justice contractually, nor to make representations or other statements which may bind the Ministry of Justice in any way via electronic means".

From: Lorraine Cordell [mailto:lorraine32@blueyonder.co.uk]
Sent: 06 February 2015 16:27
To: Kingston Crown, Listing
Cc: London.magistratessouth@cps.gsi.gov.uk; GL-SWESTERNMCENQ
Subject: RE: Re: Simon Cordell

Dear Debbie Barnett CPS: and Sheila from the Listing Office at the crown court.

It does seem i am having trouble with sending the audio files could you please tell me how i can send them i have put the other files in but not the audio which will need to be put with his case files.

Please read below emails.

Regards

Lorraine

From: Lorraine Cordell [mailto:lorraine32@blueyonder.co.uk]
Sent: 06 February 2015 15:41
To: 'London.magistratessouth@cps.gsi.gov.uk'
Cc: 'listing@kingstonuponthames.crowncourt.gsi.gov.uk'; 'swglondonmc@hmcts.gsi.gov.uk'
Subject: RE: Re: Simon Cordell

Dear Debbie Barnett CPS: and Sheila from the Listing Office at the crown court.

I did send the below email with all attachments but I don't think anyone got it due to its size. I am resending it in 3 parts.

Part 1 of 3 email

Please see Attached files and please read below email. could you please also let me know you have got this email.

I did also call yesterday and was told you was not in the office and spoke to someone who told me an appeal date has been set for the 05/03/2015 the crown court.

I have also spoke to Sheila today at the Crown court listing office where i told her that we had not had any letters from the crown court she also told me that they did not get any emails i sent over. i do not have the case number and asked her if she could send the letter that was sent out by email to this email address.

Could all attached documents be attached to the case files please.

Regards

Lorraine Cordell

From: Lorraine Cordell [mailto:lorraine32@blueyonder.co.uk]
Sent: 03 February 2015 12:57
To: 'London.magistratessouth@cps.gsi.gov.uk'
Cc: 'swglondonmc@hmcts.gsi.gov.uk'
Subject: Re: Simon Cordell

Dear Debbie Barnett

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This was only the case due to the police officer lying. Not just to KGM who my son was insured with, but in his statement of facts, and also on oath to the judge and CPS.

The case is such that on the day my son was stopped the police office made a call to KGM the police office told KGM that my son Simon Cordell had lots of tools in his van and was doing odd jobs. Under my son insurance this would not have covered him and the police officer would have known this already as my son had given the police officer his policy at the side of the road.

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As also said on the phone there is a number of summons my son has not had regarding the other stops from police, these case he have gone to court without him knowing and he been found guilty when he did not even know there was a case in court.

I have sent many emails to get these cases set aside and sent his insurance documents to the court. 2 case we had to do statutory declarations one for Willesden and one for Bromley. The Willesden one seems to have been reheard at court on the 26/01/2015 without us knowing again he was found guilty but they put this case under a new case number looking at the letter so all the documents that were sent before was not with the court file I would have through. But with both statutory declarations we added a copy of his insurance.

I have been trying for some time to get all of this put together so it can all be addresses and so far nothing has been done with all the emails I have sent to the court. We also asked at court when we went to Wimbledon Magistrates' Court but nothing was done. Could you please tell us where we can sort this out about getting all the other cases addressed without the need to be going from one court to the next. This is a waste of courts time and money when clearly all that is needed to be is check my son's insurance that he was in fact insured.

I am sure that the letter that has been sent of Indemnity from KGM would cover these other cases as proof he was in fact insured. Could you please advise what needs to be done with these other cases.

Please can you address the issues in this email and get back to me by email.

Regards

Lorraine Cordell

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In the Crown Court

at Kingston Upon Thames

KX 0664 4713 9GB

2.2

Case No: A20140377
Court Code: 427

Simon P Cordell
109 Burncroft Avenue
ENFIELD
Middlesex
EN3 7JQ

Notice of Hearing of Appeal

The appeal of Simon Paul Cordell

against conviction and sentence

by Wimbledon Magistrates' Court on the 29 August 2014

will be heard at the Crown Court at 6-8 Penrhyn Road, Kingston Upon Thames, Surrey, KT1 2BB
on the 5 March 2015 at 10:00 AM

T.T.04/03/15 NON ATTENDANCE MAY RESULT IN DISMISSAL OF APPEAL

Important information:

- If you are not legally represented, you are advised to telephone the court (020 8240 2500) during the afternoon before the hearing of the appeal for confirmation of the time your case will be heard.
- If your appeal is likely to last LONGER THAN 1 HOUR please tell us IMMEDIATELY.
- To abandon your appeal:
  If you are appealing against a decision of a magistrates' court or licensing justices' you must give a written notice of your wish to abandon the appeal to the Clerk to Justices'; a copy of the notice to the Crown Court; a copy to every other party to the appeal.
  If you are appealing against any other decision you must give a written notice to the Crown Court and a copy to every other party to the appeal.
  Notice must be given at least 3 clear days (not counting Saturdays, Sundays and Bank Holidays) before the date of the hearing. If you do not, or if you do not appear at the hearing, you may have to pay costs.
- If you are not successful in your appeal to the Crown Court you may be ordered to pay the costs of the Respondent or at least a part of them. If you are successful you may be awarded costs.

Copy to:

Appellant
Respondent
Clerk to the Justices

From: Lorraine Cordell <lorraine32@blueyonder.co.uk>
Sent: 06 February 2015 16:27
To: 'listing@kingstonuponthames.crowncourt.gsi.gov.uk'
Cc: 'London.magistratessouth@cps.gsi.gov.uk'; 'swglondonmc@hmcts.gsi.gov.uk'
Subject: RE: Re: Simon Cordell
Attachments: Appeal-Case-Driving-Tools-26-11-2014.pdf; S Cordell 020215.pdf; MT Underwriting_FW_ MR SIMON CORDELL - CX52 JRZ.pdf

Dear Debbie Barnett CPS: and Sheila from the Listing Office at the crown court.

It does seem i am having trouble with sending the audio files could you please tell me how i can send them i have put the other files in but not the audio which will need to be put with his case files.

Please read below emails.

Regards

Lorraine

From: Lorraine Cordell [mailto:lorraine32@blueyonder.co.uk]
Sent: 06 February 2015 15:41
To: 'London.magistratessouth@cps.gsi.gov.uk'
Cc: 'listing@kingstonuponthames.crowncourt.gsi.gov.uk'; 'swglondonmc@hmcts.gsi.gov.uk'
Subject: RE: Re: Simon Cordell

Dear Debbie Barnett CPS: and Sheila from the Listing Office at the crown court.

I did send the below email with all attachments but I don't think anyone got it due to its size. I am resending it in 3 parts.

Part 1 of 3 email

Please see Attached files and please read below email. could you please also let me know you have got this email.

I did also call yesterday and was told you was not in the office and spoke to someone who told me an appeal date has been set for the 05/03/2015 the crown court.

I have also spoke to Sheila today at the Crown court listing office where i told her that we had not had any letters from the crown court she also told me that they did not get any emails i sent over. i do not have the case number and asked her if she could send the letter that was sent out by email to this email address.

Could all attached documents be attached to the case files please.

Regards

Lorraine Cordell

From: Lorraine Cordell [mailto:lorraine32@blueyonder.co.uk]
Sent: 03 February 2015 12:57
To: 'London.magistratessouth@cps.gsi.gov.uk'
Cc: 'swglondonmc@hmcts.gsi.gov.uk'
Subject: Re: Simon Cordell

Dear Debbie Barnett

Thank you for taking the time to talk to me today on the phone one the 02/02/2015. Could you please also confirm by email that you have this email.

As explained, there have been a number of issues with my son Simon Cordell DOB: 26/01/1981.

The issues are one of not being insured. When in fact he was.

There was a case heard on the 26/11/2014 at Wimbledon Magistrates' Court where my son Simon Cordell was found guilty. Of using his vehicle for business purposes.

This was only the case due to the police officer lying. Not just to KGM who my son was insured with, but in his statement of facts, and also on oath to the judge and CPS.

The case is such that on the day my son was stopped the police office made a call to KGM the police office told KGM that my son Simon Cordell had lots of tools in his van and was doing odd jobs. Under my son insurance this would not have covered him and the police officer would have known this already as my son had given the police officer his policy at the side of the road.

My son was arrested and taken to the police station. Due to him refusing to sign the seizer notice and telling the police officer he was lying and to arrest him.

My sons Van registration CX52JRZ was seized and taken to Chariton police vehicle pound, with no tools in there.

The police office when wrote his statement not with what he told KGM on the phone call but with something totally incorrect information. The judge asked the police office at court about the tools as he saw emails from KGM the police office told the judge he new nothing about any tools.

The police officer I believed new he could not put tools down in his statement as calls was already being put into the police about complaints. So changed his story in his statement.

The facts are that there is audio tapes of what the police officer said to KGM, and also the call that was made to Chariton police vehicle pound as KGM record all calls.

I have both of the audio files from KGM and also a Letter of Indemnity and an email that a manager sent to Kelly Tiller at KGM.

How can a police officer act in such a manner. I really do not understand why he did this.

As also said on the phone there is a number of summons my son has not had regarding the other stops from police, these case he have gone to court without him knowing and he been found guilty when he did not even know there was a case in court.

I have sent many emails to get these cases set aside and sent his insurance documents to the court. 2 case we had to do statutory declarations one for Willesden and one for Bromley. The Willesden one seems to have been reheard at court on the 26/01/2015 without us knowing again he was found guilty but they put this case under a new case number looking at the letter so all the documents that were sent before was not with the court file I would have through. But with both statutory declarations we added a copy of his insurance.

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Please can you address the issues in this email and get back to me by email.

Regards

Lorraine Cordell

APPEAL TO THE CROWN COURT FROM A MAGISTRATES' COURT

(Criminal Procedure Rules, rule 63.3)

Case details

Name of defendant: Simon Cordell -

Address: 109 Burncroft Av Enfield EN3 7JQ

If the defendant is in custody, give prison and prison number, if known.

Appeal from ..Wimbledon..... Magistrates' Court

Magistrates' court case reference number:

Appeal to the Crown Court at: Kingston

This is an appeal to the Crown Court about:

Give brief details of the magistrates' court decision about which you are appealing, including the date of that decision (e.g. 'my conviction for [offence] on [date]', or 'my sentence of [penalty] for [offence] on [date]').

Driving With £NO insurace and a Driving Ban

I have asked the magistrates' court to reconsider my case ☐ Yes ☒ No

You may not need to appeal. Sometimes a magistrates' court can change a decision which it has made, under section 142 of the Magistrates' Courts Act 1980. Ask at the magistrates' court office.

I need an extension of time for this appeal ☐ Yes ☒ No

See the time limits listed below. If your appeal is late, you must answer question 1, on the other side of this form. Only the Crown Court can extend the 21 day time limit for appeal.

Use this form ONLY for an appeal to the Crown Court about conviction, sentence, etc. under Criminal Procedure Rules Part 63. There is a different form for applying or appealing to the Crown Court after a magistrates' court has made a decision about bail, under Criminal Procedure Rule 19.8.

1. Complete the boxes above and give the details required in the boxes below. If you use an electronic version of this form, the boxes will expand[1]. If you use a paper version and need more space, you may attach extra sheets.

2. Sign and date the completed form.

3. Send a copy of the completed form to:

(a) the magistrates' court, and

(b) the other party to the case (e.g. the prosecutor, if you are the defendant).

You must send this form so as to reach the recipients **not more than 21 days after:**

- the date you were sentenced or your sentence was deferred (whichever was earlier), if your appeal is against conviction or against a finding of guilt,
- the date you were sentenced, if your appeal is against sentence, or
- in any other case, the date of the order or failure to make an order about which you want to appeal.

[1] Forms for use with the Rules are at: http://www.justice.gov.uk/courts/procedure-rules/criminal/formspage.

1) Extension of time (if you need one: see the notes on the front page). **My appeal is late because:**
Explain why your appeal is late. Attach copies of any letters or other documents you want the court to see.

2) The issues in this case are:
Summarise the matters of fact or law, or the reasons for sentence or other order, which are in dispute.

I was INSured to drive and did Not break My Terms of INSurance

3) Appeal against conviction: case management in the Crown Court.
Only answer these questions if you are appealing against conviction or a finding of guilt.

How long did the trial last in the magistrates' court ? ½ a day

Which of the prosecution witnesses in the magistrates' court do you want to ask questions if they are witnesses again in the Crown Court ? Name them: the Police Officer ½ a day

How long do you expect the appeal to take in the Crown Court ?

Not Sure

4) Other applications. I am also applying for:

☑ **pending my appeal, the suspension of my disqualification e.g. from driving.**
You can ONLY apply for the suspension of a disqualification imposed in this case.

☐ **pending my appeal, bail.**

Give reasons for any application you are making:

I feel that when this goes to Appeal I will show the Court I was insured.

I want my application(s) considered by ☒ the magistrates' court ☒ the Crown Court
Each court can consider these applications. You can apply to both.

Signed[2]: ..... **[defendant / defendant's solicitor]**

Date: 25/11/14

[2] If you use an electronic version of this form, you may instead authenticate it electronically (e.g. by sending it from an email address recognisable to the recipient). See Criminal Procedure Rules, rule 5.3.

KGM
MOTOR INSURANCE
Member of Canopius Group

Mr Simon Cordell
109 Burncroft Avenue
Enfield
Middlesex
EN3 7JQ

02 February 2015

Dear Mr Cordell

RE: Letter of Indemnity - Policy Number MT3574694

We would confirm that the policy above was incepted at 00.01 AM on the 23/2/13 and was in force until Midnight on the 22/2/14 when it lapsed.

The policy is a Road Risks Motor Trade only, cover was Comprehensive with the use permitted of Social Domestic and Pleasure and for Motor Trade purposes only. For clarity we would advise that Motor Trade Use would allow the carriage of tools required specifically for use in connection with Motor Trade activities.

Drivers under this policy were restricted to Mr Simon Cordell only.

The vehicles covered at inception of the policy were –

- Ford Zetec registration MA57LDY
- Ford Transit registration CX52JRZ

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

- Renault Clio registration NA57LDY. We have since established that in fact Mr Cordell was trying to correct the registration of the Ford Zetec that his broker had incorrectly advised Underwriters was MA47LDY at policy inception. Unfortunately the broker compounded that error with these instructions as the registration number was still incorrect (NA57LDY) and on the wrong vehicle leading Underwriters to add this vehicle onto the policy in error. Eventually the correct registration of the Ford Zetec was noted.
- Please note that whilst the registration of the Ford Zetec was incorrect on the policy record and on the Motor Insurers Database for some time as a result of the above error, Underwriters would confirm that in the event of any incident Mr Cordell would have been fully indemnified subject to the terms of this policy.

KGM Motor Insurance
KGM House
14 Eastwood Close
South Woodford
London E18 1RZ
UK

T +44 (0)20 8530 7351
F +44 (0)20 8530 8547
T +44 (0)844 412 6412 Claims
F +44 (0)20 8530 7037 Claims
www.kgminsurance.co.uk
www.canopius.com

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Registered Office Gallery 9 One Lime Street London EC3M 7HA
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KGM
MOTOR INSURANCE
Member of Canopius Group

We understand that Mr Cordell was subjected to a number of Police stops during the policy period whilst driving these vehicles. The stops were due to these vehicles not showing as insured on the Motor Insurers Database (MID). We would confirm that it's a requirement for Motor Insurers to upload details of all insured policies & vehicles to the MID, the targets set are 95% of policies to be on the MID within 14 days for Motor Trade policies and 95% of vehicles to be on the MID within 21 days for Motor Trade. Accordingly we can note that whilst this database is very effective, it's not real time and not 100% accurate.

We have carried out an investigation to understand why Mr Cordells vehicles were not on the MID leading to these Police stops. It has been established that there is a "bug" in our system when copying and pasting a registration with a space in it into the policy record, that results in an unsuccessful upload to the MID. It does not happen when we receive data electronically or when manually inputting data and was something we were unaware of until this case. We have of course changed our processes to prevent this occurring again.

The unfortunate outcome for Mr Cordell of course was that it appeared to the Police that he was driving uninsured and was subjected to unnecessary Police stops. This was not Mr Cordells fault in any way as he had a valid Insurance policy in force and was fully insured to drive these vehicles for the purposes permitted under this policy during the policy period.

As stated above this policy was in force from 00.01 AM on the 23/2/13 and was in force until Midnight on the 22/2/14. We have been asked to specifically confirm that it was in force on the 14/11/2013 for both the Ford Zetec registration MA57LDY and the Ford Transit registration CX52JRZ.

We trust this letter meets the requirements of the Police and the Courts. Should you require any further assistance please do not hesitate to contact us.

Yours sincerely,

Mr Peter Wood
UK Specialty Operations Manager

KGM Motor Insurance
KGM House
14 Eastwood Close
South Woodford
London E18 1RZ
UK

T +44 (0)20 8530 7351
F +44 (0)20 8530 8547
T +44 (0)844 412 6412 Claims
F +44 (0)20 8530 7037 Claims
www.kgminsurance.co.uk
www.canopius.com

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From: MT Underwriting [MT.Underwriting@canopius.com]
Sent: 04 December 2014 15:34
To: Gramlick, Les
Subject: FW: MR SIMON CORDELL - CX52 JRZ

Kelly Tiller
Member of the UK Specialty Division of Canopius Group
KGM House | 14 Eastwood Close | London | E18 1RZ
D +44 (0) 20 8530 9116 | F +44 (0) 20 8530 1841
www.kgminsurance.co.uk | www.canopius.com

From: GARETH.Mullett@met.pnn.police.uk [mailto:GARETH.Mullett@met.pnn.police.uk] **On Behalf Of** VresCharlton@met.pnn.police.uk
Sent: 26 November 2013 14:10
To: Tiller, Kelly
Subject: RE: MR SIMON CORDELL - CX52 JRZ

Kelly,
I have looked at the seizure notice nothing was taken at the road side and nothing was registered as left in the vehicle
Regards
Gareth

From: Tiller, Kelly [mailto:Kelly.Tiller@canopius.com]
Sent: 25 November 2013 16:28
To: VRES Mailbox - Charlton
Subject: RE: MR SIMON CORDELL - CX52 JRZ

I have been told by the police that you do a report on all items that was in the vehicle at the time it was ceased.

Can I have a copy of this report please?

Kind regards

Kelly Tiller
Fleet Underwriting | KGM Motor Insurance – Member of the Canopius Group
KGM House | 14 Eastwood Close | London | E18 1RZ
D +44 (0) 20 8530 1818 | F +44 (0) 20 8530 1841
www.kgminsurance.co.uk | www.canopius.com

From: Sarah.Williams6@met.pnn.police.uk [mailto:Sarah.Williams6@met.pnn.police.uk] **On Behalf Of** VresCharlton@met.pnn.police.uk
Sent: 25 November 2013 16:26
To: Tiller, Kelly
Subject: RE: MR SIMON CORDELL - CX52 JRZ

We have no record what was in the vehicle, we do not touch the vehicles contents.

Regards

Fpo S Williams

From: Tiller, Kelly [mailto:Kelly.Tiller@canopius.com]
Sent: 25 November 2013 10:55
To: VRES Mailbox - Charlton
Subject: MR SIMON CORDELL - CX52 JRZ

Morning,

I need some assistance with regards to the above. We insure Mr Simon Cordell and I need a copy of the report of the items that was in his vehicle at the time it was ceased.

We are due to cancel his policy @ noon today.

Your urgent advises are awaited.

Kind regards

Kelly Tiller
Fleet Underwriting | KGM Motor Insurance – Member of the Canopius Group
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Twitter: @metpoliceuk

From: Lorraine Cordell <lorraine32@blueyonder.co.uk>
Sent: 06 February 2015 15:24
To: 'josephinewardsolicitor@gmail.com'
Cc: 'm.mckee@michaelcarrollandco.com'
Subject: Re: Simon Cordell
Attachments: S Cordell 020215.pdf; MT Underwriting_FW_ MR SIMON CORDELL - CX52 JRZ.pdf; RE_ MT3574694 Simon Cordell_KGM.pdf

Part 1 of 3 email.

please see attached the way in which Simon has been treated by police and the lies one police office said to his insurance KGM this is due to be at Kingston upon thames crown court on the 05/03/2013

and this is the information KGM has sent. i do have all the emails from KGM that has gone back and forward since Simon was pulled by police on the 14/11/2013

i have to send this in a few emails due to the size not sure if you are getting them

Regards

Lorraine

KGM
MOTOR INSURANCE
Member of Canopius Group

Mr Simon Cordell
109 Burncroft Avenue
Enfield
Middlesex
EN3 7JQ

02 February 2015

Dear Mr Cordell

RE: Letter of Indemnity - Policy Number MT3574694

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KGM
MOTOR INSURANCE
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We have carried out an investigation to understand why Mr Cordells vehicles were not on the MID leading to these Police stops. It has been established that there is a "bug" in our system when copying and pasting a registration with a space in it into the policy record, that results in an unsuccessful upload to the MID. It does not happen when we receive data electronically or when manually inputting data and was something we were unaware of until this case. We have of course changed our processes to prevent this occurring again.

The unfortunate outcome for Mr Cordell of course was that it appeared to the Police that he was driving uninsured and was subjected to unnecessary Police stops. This was not Mr Cordells fault in any way as he had a valid Insurance policy in force and was fully insured to drive these vehicles for the purposes permitted under this policy during the policy period.

As stated above this policy was in force from 00.01 AM on the 23/2/13 and was in force until Midnight on the 22/2/14. We have been asked to specifically confirm that it was in force on the 14/11/2013 for both the Ford Zetec registration MA57LDY and the Ford Transit registration CX52JRZ.

We trust this letter meets the requirements of the Police and the Courts. Should you require any further assistance please do not hesitate to contact us.

Yours sincerely,

Mr Peter Wood
UK Specialty Operations Manager

KGM Motor Insurance
KGM House
14 Eastwood Close
South Woodford
London E18 1RZ
UK

T +44 (0)20 8530 7351
F +44 (0)20 8530 8547
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www.kgminsurance.co.uk
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From: MT Underwriting [MT.Underwriting@canopius.com]
Sent: 04 December 2014 15:34
To: Gramlick, Les
Subject: FW: MR SIMON CORDELL - CX52 JRZ

Kelly Tiller
Member of the UK Specialty Division of Canopius Group
KGM House | 14 Eastwood Close | London | E18 1RZ
D +44 (0) 20 8530 9116 | F +44 (0) 20 8530 1841
www.kgminsurance.co.uk | www.canopius.com

From: GARETH.Mullett@met.pnn.police.uk [mailto:GARETH.Mullett@met.pnn.police.uk] **On Behalf Of** VresCharlton@met.pnn.police.uk
Sent: 26 November 2013 14:10
To: Tiller, Kelly
Subject: RE: MR SIMON CORDELL - CX52 JRZ

Kelly,
I have looked at the seizure notice nothing was taken at the road side and nothing was registered as left in the vehicle
Regards
Gareth

From: Tiller, Kelly [mailto:Kelly.Tiller@canopius.com]
Sent: 25 November 2013 16:28
To: VRES Mailbox - Charlton
Subject: RE: MR SIMON CORDELL - CX52 JRZ

I have been told by the police that you do a report on all items that was in the vehicle at the time it was ceased.

Can I have a copy of this report please?

Kind regards

Kelly Tiller
Fleet Underwriting | KGM Motor Insurance – Member of the Canopius Group
KGM House | 14 Eastwood Close | London | E18 1RZ
D +44 (0) 20 8530 1818 | F +44 (0) 20 8530 1841
www.kgminsurance.co.uk | www.canopius.com

From: Sarah.Williams6@met.pnn.police.uk [mailto:Sarah.Williams6@met.pnn.police.uk] **On Behalf Of** VresCharlton@met.pnn.police.uk
Sent: 25 November 2013 16:26
To: Tiller, Kelly
Subject: RE: MR SIMON CORDELL - CX52 JRZ

We have no record what was in the vehicle, we do not touch the vehicles contents.

Regards

Fpo S Williams

From: Tiller, Kelly [mailto:Kelly.Tiller@canopius.com]
Sent: 25 November 2013 10:55
To: VRES Mailbox - Charlton
Subject: MR SIMON CORDELL - CX52 JRZ

Morning,

I need some assistance with regards to the above. We insure Mr Simon Cordell and I need a copy of the report of the items that was in his vehicle at the time it was ceased.

We are due to cancel his policy @ noon today.

Your urgent advises are awaited.

Kind regards

Kelly Tiller
Fleet Underwriting | KGM Motor Insurance – Member of the Canopius Group
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From: Wood, Peter <Peter.Wood@canopius.com>
Sent: 09 February 2015 11:30
To: Josephine Ward
Cc: lorraine32@blueyonder.co.uk; Austin, Andrew
Subject: RE: Appeal against conviction for no insurance Regina v. Simon Paul Cordell on 5th March 2015 at Kingston Upon Thames Crown Court
Attachments: Witness Statement 060215 S Cordell.docx

Dear Ms Ward,

I have drafted a section 9 statement as requested. Before I sign it off can you review it and confirm it satisfies all of your requirements please? As soon as you do so I will sign it off, scan a copy over to you and put the original in the post.

Let me know if you need anything else and of course if you need me to amend the attached in any way.

Lorraine/Andy – FYI.

Regards

Peter Wood
UK Specialty Operations Manager |
UK Specialty Division of Canopius Group
KGM House | 14 Eastwood Close | London | E18 1RZ
D +44 (0) 20 8530 9120 | www.kgminsurance.co.uk | www.canopius.com

---

From: Josephine Ward [mailto:josie@michaelcarrollandco.com]
Sent: 08 February 2015 19:02
To: Wood, Peter; Austin, Andrew
Cc: lorraine32@blueyonder.co.uk
Subject: Appeal against conviction for no insurance Regina v. Simon Paul Cordell on 5th March 2015 at Kingston Upon Thames Crown Court

Dear Mr Wood

I have been instructed by Mr Simon Paul Cordell and Miss Lorraine Cordell to assist in the appeal against conviction that is due to be heard at Kingston Upon Thames Crown Court on 5th March 2015 at 10am.

Miss Cordell has played two recordings that she received from KGM which are pertinent to the appeal but at present as the telephone recordings have not been produced as an exhibit by KGM they will not be admissible at court.

Can you therefore please write a section 9 statement confirming that:

(a) all recording equipment was working correctly
(b) KGM produced two recordings at the request of Ms Lorraine Cordell
(c) Confirmation that the recording of S Cordell call from police 141113 Recording was provided by KGM from their recorded calls and is authentic
(d) Confirmation that the recording between the Car Pound and Kelly Tiller was also provided from the KGM recorded calls and is authentic

If we are in possession of a section 9 statement producing the recordings then we will not have to apply to the court for a Third Party Summons to compel an employee from KGM to attend to produce the recordings. This would be a complete waste of your time when all we require is a section 9 attesting to the recordings being retrieved from the system and exhibited as two separate

recordings.

If you require assistance with drafting a section 9 statement then we would be happy to draft it and email it over. We would require the name of the person who retrieved the recordings. the dates that the recordings were retrieved, the dates the recordings relate to, confirmation that the recordings were sent to Lorraine Cordell by email so that she can produce CD's of the recordings so that they can be played in court and specifically refer to the email containing the recordings so that there is continuity in the chain of evidence. Ideally we would like KGM to produce the CD's and exhibit them but failing this we will try to get the CPS to agree the CD's as produced from the email of Miss Cordell. We stress that the section in relation to the search and retrieval of the KGM database is essential and critical to ensuring that the chain of evidence is intact.

We can serve these recordings on the CPS and the Court so that they are agreed in advance of the Appeal hearing.

We thank you in advance for your anticipated co-operation in this matter and hope that we do not have to apply for a Third party Witness Summons to compel the attendance of a KGM employee at the Appeal on the 5th March 2015.

We confirm that Miss Cordell is forwarding an email confirming that we are instructed and authorised to request this information.

Yours faithfully

MICHAEL CARROLL & CO.

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Witness Statement

Statement of: **Peter Wood**

Occupation: **Operations Manager, Motor Underwriting Department**

This page consists of two pages and signed by me. It is true to the best of my knowledge and belief and I make it knowing that, if it is tendered evidence, I shall be liable to prosecution if I have wilfully stated anything in it that I know to be false, or do not believe to be true.

Signature: …… **Date: ……..**

I work for KGM Motor Insurance, an Insurance Company based in London. I am an Operations Manager working for UK Specialty, Canopius. KGM is a member of the Canopius Group in the UK Specialty Division. I am responsible for managing the timely and accurate processing of all client records supplied to us via our Broker network.

Josephine Ward of Michael Carroll & Co (with Simon & Lorraine Cordell's permission) contacted me on the 8/2/2015 requesting a statement in respect of relevant recorded calls supplied plus a Letter of Indemnity pertaining to Mr Simone Cordell's policy number MT3574694. I understand the statement request is connected to an appeal against conviction for no insurance, Regina v. Simon Paul Cordell to be heard on the 5th March 2015 at Kingston Upon Thames Crown Court.

I would confirm that –

- The policy was incepted on the 23/2/2013 allowing Mr Simon Cordell only to drive at Comprehensive cover.

- The vehicles covered at inception were –
  - Ford Zetec registration MA57LDY.
  - Ford Transit registration CX52JRZ.
  - Use allowed was Social Domestic & Pleasure & or Motor Trade purposes only.

Please see the policy screen shot below confirming this –

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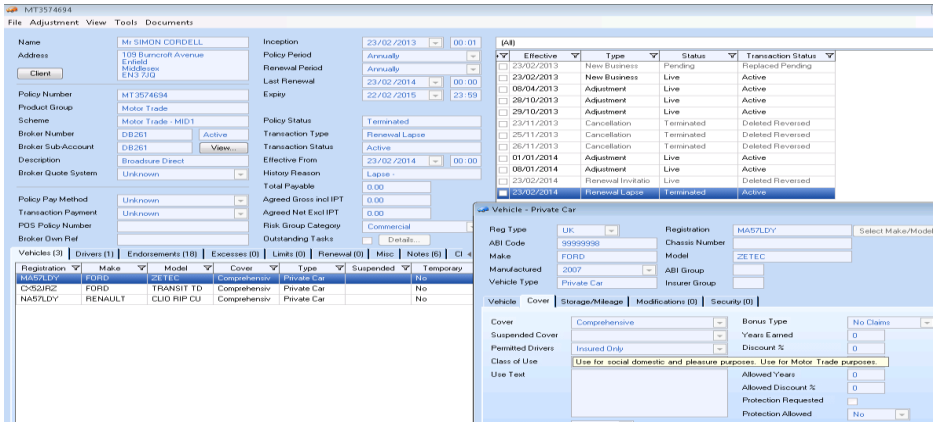

I have become involved in this matter following receipt of a Data Subject Access request and a complaint letter from Simon and Lorraine Cordell. During the course of my investigations to establish all the facts before responding to the letter of complaint it has been necessary for me to obtain and listen to various phone calls between the client and Underwriters, the Broker and Underwriters, Underwriters and the Police compound and the original call from the officer at the roadside and Underwriters.

I feel I have now reached a good understanding of the sequence of events and as a result have provided both a Letter of Indemnity and 2 relevant call recordings to Lorraine and Simon Cordell to support their appeal.

Josephine Ward has requested that in addition to this I provide a section 9 statement and confirm the following points –

- I have been able to search and locate, I believe, all of the relevant call recordings connected to this matter. I have located in total 8 call recordings but have provided the 2 relevant calls being the call from the officer at the roadside talking to Underwriters and the call from Underwriters to the Police compound. The fact that I have been able to search for and locate these calls proves to me that our call recording equipment was functioning correctly, certainly on the days in question, on the few occasions its not working the result is that you cannot locate any call recordings.
- I would confirm that the 2 calls I have provided to Simon and Lorraine are authentic and have come from KGM call recording systems. These 2 calls specifically are –
  - The call made to Underwriters by the Police officer on the 14/11/2013
  - The call made by Kelly Tiller to the Police compound on the 26/11/2013
- I would confirm that I was searching for and located these call recordings on the 23/1/2015.
- I would confirm that I e-mailed these call recordings across along with the Letter of Indemnity to Simon & Lorraine Cordell on the 30/1/2015.

Signature:…….. **Date:…….**

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If I can be of any further assistance please do not hesitate to contact me.

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Signature: …….. Signature witnessed by:……

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From: Lorraine Cordell <lorraine32@blueyonder.co.uk>
Sent: 10 February 2015 15:33
To: 'Martin Jenkin'
Subject: RE: Simon Cordell Information
Attachments: S Cordell 020215.pdf; Witness Statement 060215 S Cordell.docx; REGINA V.SIMON CORDELL APPEAL AGAINST CONVICTION AT KINGSTON UPON THAMES CROWN COURT 080215.doc; Witness Statement 060215 S Cordell.docx

Hi Martin

Just giving you an update Simon has called to try and speak to you today to make a late payment on his insurance as he was a day late. could you please make sure someone calls us to make the payment.

As for KGM they are now dealing and addressing the issues but it took me to start cc my emails to them to Lloyds.

He has been having it really hard due to all this insurance with KGM and the courts, and not being able to drive half the time this policy has been in place due to them keep revoking his driving licence, until the courts then sort it and put it back in place. They have again revoked his driving licence this is the 3 time. I have had to get a solicitor now to help with the cases of no insurance due to I seem to be getting no where. And also to deal with the appeal case for the 14/11/2013. I do have the audio now from KGM that proves the police officer lied and some letters I will attach to this email just so you are updated.

I can't send the audio due to most places will not accept that file type. So I have included the transcript that the solicitor done

Could you please also address doing your section 9 witness statement about the calls for the 14/11/2013 as the appeal case is due to be heard on the 05/03/2015.

Could you also please send over a copy of Simon no claims please?

Regards

Lorraine

From: Martin Jenkin [mailto:martinjenkin@broadsuredirect.com]
Sent: 07 January 2015 09:06
To: 'Lorraine Cordell'
Subject: RE: Simon Cordell Information

Good Morning Lorraine,

Apologies for the lack of contact, I have been in and out of the office.

Have you received any correspondence from KGM?, we spoke to them prior to Christmas regarding the issues and they have been looking into the situation and as far as I am aware they were going to respond directly.

I look forward to hearing from you.

Regards

Martin Jenkin
DDI 01843 598744

broadsuredirect
INSURANCE INTERMEDIARY

t: 01843 594477
f: 01843 594488

Broadsure Direct - Telephone number: 01843 594477 - Fax Number: 01843 594488

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From: Lorraine Cordell [mailto:lorraine32@blueyonder.co.uk]
Sent: 28 December 2014 23:59
To: martinjenkin@broadsuredirect.com
Subject: Re: Simon Cordell Information

Hello Martin

Can you please get back to me with an update as I not heard anything from KGM about the email I sent over to you on the 30/11/2014 with the data that would be needed. I also have not heard anything from you about the section 9 witness statement. Please can you get back to me as soon as possible.

Regards

Lorraine

---

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KGM
MOTOR INSURANCE
Member of Canopius Group

Mr Simon Cordell
109 Burncroft Avenue
Enfield
Middlesex
EN3 7JQ

02 February 2015

Dear Mr Cordell

RE: Letter of Indemnity - Policy Number MT3574694

We would confirm that the policy above was incepted at 00.01 AM on the 23/2/13 and was in force until Midnight on the 22/2/14 when it lapsed.

The policy is a Road Risks Motor Trade only, cover was Comprehensive with the use permitted of Social Domestic and Pleasure and for Motor Trade purposes only. For clarity we would advise that Motor Trade Use would allow the carriage of tools required specifically for use in connection with Motor Trade activities.

Drivers under this policy were restricted to Mr Simon Cordell only.

The vehicles covered at inception of the policy were –

- Ford Zetec registration MA57LDY
- Ford Transit registration CX52JRZ

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

- Renault Clio registration NA57LDY. We have since established that in fact Mr Cordell was trying to correct the registration of the Ford Zetec that his broker had incorrectly advised Underwriters was MA47LDY at policy inception. Unfortunately the broker compounded that error with these instructions as the registration number was still incorrect (NA57LDY) and on the wrong vehicle leading Underwriters to add this vehicle onto the policy in error. Eventually the correct registration of the Ford Zetec was noted.
- Please note that whilst the registration of the Ford Zetec was incorrect on the policy record and on the Motor Insurers Database for some time as a result of the above error, Underwriters would confirm that in the event of any incident Mr Cordell would have been fully indemnified subject to the terms of this policy.

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We understand that Mr Cordell was subjected to a number of Police stops during the policy period whilst driving these vehicles. The stops were due to these vehicles not showing as insured on the Motor Insurers Database (MID). We would confirm that it's a requirement for Motor Insurers to upload details of all insured policies & vehicles to the MID, the targets set are 95% of policies to be on the MID within 14 days for Motor Trade policies and 95% of vehicles to be on the MID within 21 days for Motor Trade. Accordingly we can note that whilst this database is very effective, it's not real time and not 100% accurate.

We have carried out an investigation to understand why Mr Cordells vehicles were not on the MID leading to these Police stops. It has been established that there is a "bug" in our system when copying and pasting a registration with a space in it into the policy record, that results in an unsuccessful upload to the MID. It does not happen when we receive data electronically or when manually inputting data and was something we were unaware of until this case. We have of course changed our processes to prevent this occurring again.

The unfortunate outcome for Mr Cordell of course was that it appeared to the Police that he was driving uninsured and was subjected to unnecessary Police stops. This was not Mr Cordells fault in any way as he had a valid Insurance policy in force and was fully insured to drive these vehicles for the purposes permitted under this policy during the policy period.

As stated above this policy was in force from 00.01 AM on the 23/2/13 and was in force until Midnight on the 22/2/14. We have been asked to specifically confirm that it was in force on the 14/11/2013 for both the Ford Zetec registration MA57LDY and the Ford Transit registration CX52JRZ.

We trust this letter meets the requirements of the Police and the Courts. Should you require any further assistance please do not hesitate to contact us.

Yours sincerely,

Mr Peter Wood
UK Specialty Operations Manager

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Witness Statement

Statement of: **Peter Wood**

Occupation: **Operations Manager, Motor Underwriting Department**

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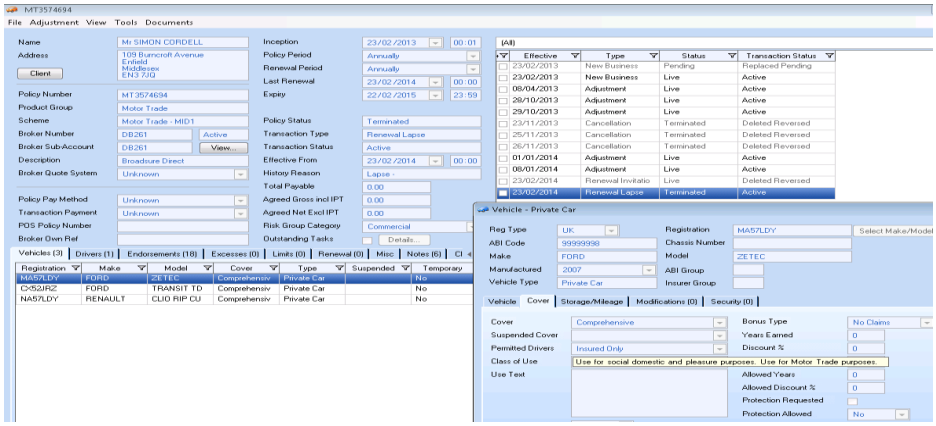

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I feel I have now reached a good understanding of the sequence of events and as a result have provided both a Letter of Indemnity and 2 relevant call recordings to Lorraine and Simon Cordell to support their appeal.

Josephine Ward has requested that in addition to this I provide a section 9 statement and confirm the following points –

- I have been able to search and locate, I believe, all of the relevant call recordings connected to this matter. I have located in total 8 call recordings but have provided the 2 relevant calls being the call from the officer at the roadside talking to Underwriters and the call from Underwriters to the Police compound. The fact that I have been able to search for and locate these calls proves to me that our call recording equipment was functioning correctly, certainly on the days in question, on the few occasions its not working the result is that you cannot locate any call recordings.
- I would confirm that the 2 calls I have provided to Simon and Lorraine are authentic and have come from KGM call recording systems. These 2 calls specifically are –
  - The call made to Underwriters by the Police officer on the 14/11/2013
  - The call made by Kelly Tiller to the Police compound on the 26/11/2013
- I would confirm that I was searching for and located these call recordings on the 23/1/2015.
- I would confirm that I e-mailed these call recordings across along with the Letter of Indemnity to Simon & Lorraine Cordell on the 30/1/2015.

Signature:…….. **Date:…….**

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If I can be of any further assistance please do not hesitate to contact me.

These notes/documents were created or received by a person in the course of trade, business, profession or other occupation, or as the holder of a paid or unpaid office and the information contained in the notes/documents was supplied by a person (whether or not the maker of the statement) who had, or may reasonably be supposed to have had, personal knowledge of the matters dealt with and where the information contained in the notes/documents was supplied directly or indirectly each person through whom it was supplied received it in the course of a trade, business, profession or other occupation, or as the holder of a paid or unpaid office and the person who made the statement cannot reasonably be expected (having regard to the time which has elapsed since he made the statement and to all the circumstances) to have any recollection of the matters dealt with in the statement.

Signature: …….. Signature witnessed by:……

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REGINA V. SIMON CORDELL

APPEAL AGAINST CONVICTION IN RELATION TO AN ALLEGATION OF NO INSURANCE AT WIMBLEDON MAGISTRATES COURT ON 26TH NOVEMBER 2014

PARTICULARS OF THE CHARGE – 14th November 2013 at Brixton Hill

Police approached and said enquiries re no insurance, SC explained problems insurance not showing up on the MOTOR INSURANCE DATABASE

Call made to SC insurance broker Broadshaw. Police not happy with this. He made phone calls to KGM stating that there were lots of tools in the vehicle. PC Geoghan Metropolitan Police. Clarify limitation on use MT3574694.

S Cordell call from police 141113 Recording

Thank you for calling KGM introduction…….select correct dept from the following:
Thank you for calling KGN accounts department
To speak to an account handler please press 1

Female: Hello KGM
PC G: Hi there it is PC Geoghan from the Met Polcie I need to speak to some one about a policy of insurance a gentleman claims to have with you
Female: Okay if you hold the line I will pass you through to our underwriting department
Carl KGM: Good afternoon Carl speaking how can I help
PC G: Hi there it's PC Geoghan from the Metropolitan Police I've got a gentleman stopped and he has produced a certificate of insurance from KGM and I just wanted to clarify some of the limitation on the use.
Carl: Okay do you have a policy number
PC G: Yeah I do it's MT3574694.
Carl: It's a Motor trade policy. Yeah I might have to forward you to another Department
PC G: Yeah sure
Jessica: Hi you have been passed through to Jessica from KGM how can I help
PC G: I have a gentleman here who has been stopped with an insurance certificate issued by KGM. I've got a policy number and other details
Jessica: Okay I can see that from my screen
PC G: Basically it says motor trade and SDWP and use motor trade purposes– Looking at vehicle its got a load of tools in and they appear to be workmen doing sort of work odd jobs here and there. Is that something motor trade would cover?
Jessica: No, he just covered for road trade, road risk only and SDWP and would not cover for any other occupation
PC G: Okay right, right. He's claimed he bought the vehicle today or yesterday and he's not able to produce any proof that he has done that

Jessica: Rights
PC G: Em does he have to notify you of any vehicles
Jessica: When a client purchases a vehicle they have 14 days to make us aware. If they didn't within 14 days they don't make us aware then they're not covered but anything like this happened we do need proof to show that he had only had it within the 14 days otherwise it would not cover it we need to obviously we would not ask for proof normally but say if he has like pulled over now we would ask because he could just say he bought it yesterday or a week ago and we would still cover him.
PC G So it definitely does not cover him on the if he literally going around with tools in the van doing jobs that is not something he is covered for
Jessica Certainly not
PC G: That's not something he is covered for
Jessica: No certainly not
PC G Can I just get your name obviously for my notes

Name: Jessica Kempton DOB 02.02.1992 Phone: 0208 530 1822
Underwriting Department
PC G Thanks very much for your help

22.11.2013 Emails:
vrescharlton@met.police.uk at 17.14 hrs – no reply
charltondocuments@met.police.uk – forwarded email of 22.11.2013. This email was sent on 24.11.2013 at 13.33 hrs
Email read on 24.11.2013 by Rob.Guy@met.pnn.police.uk read the email on 24.11.2013 at 17.02 hrs
Emailed broker on 25.11.2013 at 10.06 hrs email martinjenkins@broadshawdirect.com – all emails sent to compound forwarded.
Spoke to PS complaint made on CAD6768/14NOV/13
Cost of recovering the van £190 Ref: 474782

Details of search of van: KGM recording. (FROM RECORDING 26_11_2013_11_53_Kelly Tiller Kelly call to compound

Thank you for calling KGM ….. introduction hold whilst we connect you to our underwriters
Charlton Car pound: Good afternoon James speaking
James KMG: Hello James is Kelly there please. Whose calling please?
Charlton Car pound – Car pound Metropolitan police service
James KMG: Yeah one second please. Okay I will just put you through
Kelly Tiller – Hello Kelly speaking
Gareth: Hello Kelly my name is Gareth, Manager of Charlton Car Pound Metropolitan Police Service I'm dealing with a Mr Simon Paul Cordell something about the tools in the back of his vehicle
Kelly: Correct yeah

Gareth: All I can do is I've looked at the seizure notice which would be given to Paul at the time and any property left was blank so if there was any tools in the back normally that would be registered as tools in the rear of the vehicle
Kelly: Right okay because we had a call from the police
Gareth: Yeah
Kelly: He advised that there was tools in the vehicle
Gareth: Do you want to speak to him a moment
Kelly: Who Sorry
Gareth: Paul cause I have got him uin front of me
Kelly: Yeah that's fine
SC Hello
Kelly: Hello
SC: You alright Kelly
Kelly: Okay what have they given you there
SC: They have not given me anything but he did explain to you on the phone that theres' no tools on the vehicle on their CADs and in any case they would write that down tools in the vehicle and so forth
Kelly: Right okay and has he given you a print out of this.
SC: No you will have to ask him yourself
Kelly: Right can you pass me back to him
Gareth: Hello Kelly
Kelly: Hello, right okay so if there was any kind of tools in the vehicle it would be stated on there
Gareth: Well yeah what happens on the roadside a police officer will issue a seizure notice and he will say do you want to take any property out of the vehicle, normally they take sat navs , wallets, money whatever
Kelly: He could have taken the tools out of the vehicle
Gareth: Well I do non know I am not going to comment on that to be perfectly frank with you all I can do is comment on the paperwork that I see in front of me
Right okay
Gareth: And there was nothing left in the vehicle
Kelly: At the tome of when it come in but obviously
Yeah
Kelly: He's had the opportunity to take items out of that vehicle
Gareth: But then it would have been mentioned that he had done that and there is nothing there saying that he had and it would have also mentioned what was taken
on the seizure notice yeah
Kelly: Is there any chance you can forward me a copy of this
Gareth: No we are not allowed to under the Police Act and God knows what else. All I can confirm is what I have seen on the seizure notice
Kelly: Can you confirm that in an email to me please
Gareth: Right what you do
Kelly: I have already emailed yourselves and
Right
You've replied to say you would not have anything like that on record and I just need you to pop me over an email to say that

Gareth: If you go to Charlton car Charlton documents and I can reply from there because we have firewalls and God knows what else
Kelly: So you don't use the vcse one of whatever it is called
Gareth: No if you do charltondocuments@met.police.uk. What I am going to do I am going to bring up a copy of this seizure notice just double check that I have done everything right for you
Kelly: Are you a police officer
Gareth: No I work at the compound I am just one of the little plebs
Kelly: I have just forwarded you over a copy of the email and the reply that I got from the vres Charlton@met.pnn.police.co.uk
Gareth: What I will do I can only go on what we have got here and I'm just bringing it up now if you bear with me. I am looking at the copy of
Kelly: Is that from a PC Geoghan
Gareth: Bear with me at the end of the day it is just a signature
Kelly: Oh alright okay
Gareth: All I can say is property left in the vehicle there is nothing in there
Property removed from driver that is blank as well but obviously he did not remove anything else as that would have been registered
Kelly: Yeah
Gareth: He would have told the officer there's tools in there be careful as they're part of me trade
Kelly: Yeah
Gareth: Then that would have been registered they were within there. We take them out and piut them into our property store for safe-keeping and then when he comes to collect them they get given back then
Kelly: Right okay that fine it is just when we got a call from the officer when he has Mr Cordell at the road side he has advised us that he is carrying tools in his vehicle
Gareth: Well I can't comment on that I can only go on the information on that seizure notice and there was nothing been entered that the gentleman removed anything or there was anything left. That's all I can say
Kelly: That's fine no worries so if you can just reply to my email there and then that will be great. Thanks for your help.

Email from Kelly Tiller to compound.

Case Number: 011401009802

REQUEST FROM MAGISTRATES COURT VIA EMAIL – smglondonmc@hmcts.gsi.gov.uk

Summons reply sent in by email on 22nd May 2014 at 14.19 hours with not guilty plea attached

Receipt from 23rd May 2014 GL-SWESTERNMCENQ
[smglondonmc@hmcts.gsi.gov.uk]

Phone call from Simon's mother who confirmed receipt of the email.

Convicted in absence on

Application to re-open case email sent on 11th September 2014

Email acknowledged from the court to

KGM
MOTOR INSURANCE
Member of Canopius Group

Witness Statement

Statement of: **Peter Wood**

Occupation: **Operations Manager, Motor Underwriting Department**

This page consists of two pages and signed by me. It is true to the best of my knowledge and belief and I make it knowing that, if it is tendered evidence, I shall be liable to prosecution if I have wilfully stated anything in it that I know to be false, or do not believe to be true.

Signature: …… **Date: ……..**

I work for KGM Motor Insurance, an Insurance Company based in London. I am an Operations Manager working for UK Specialty, Canopius. KGM is a member of the Canopius Group in the UK Specialty Division. I am responsible for managing the timely and accurate processing of all client records supplied to us via our Broker network.

Josephine Ward of Michael Carroll & Co (with Simon & Lorraine Cordell's permission) contacted me on the 8/2/2015 requesting a statement in respect of relevant recorded calls supplied plus a Letter of Indemnity pertaining to Mr Simone Cordell's policy number MT3574694. I understand the statement request is connected to an appeal against conviction for no insurance, Regina v. Simon Paul Cordell to be heard on the 5th March 2015 at Kingston Upon Thames Crown Court.

I would confirm that –

- The policy was incepted on the 23/2/2013 allowing Mr Simon Cordell only to drive at Comprehensive cover.

- The vehicles covered at inception were –
  - Ford Zetec registration MA57LDY.
  - Ford Transit registration CX52JRZ.
  - Use allowed was Social Domestic & Pleasure & or Motor Trade purposes only.

Please see the policy screen shot below confirming this –

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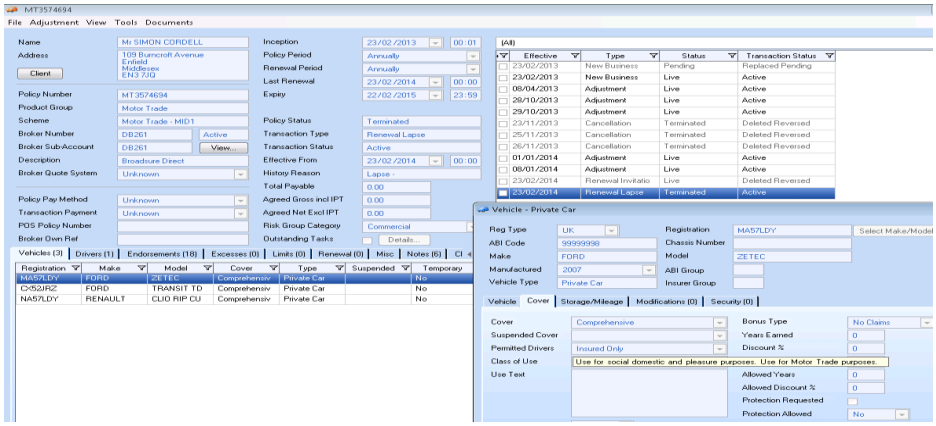

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Signature:…….. **Date:…….**

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From: Lorraine Cordell <lorraine32@blueyonder.co.uk>
Sent: 10 February 2015 13:06
To: 'GL-BrentMCenq@hmcts.gsi.gov.uk'
Cc: 'London.magistratescentralwest@cps.gsi.gov.uk'; 'London.magistratessouth@cps.gsi.gov.uk'; 'london.magistratesnortheast@cps.gsi.gov.uk'; 'gl-bromleymcenq@hmcts.gsi.gov.uk'
Subject: RE: Simon Cordell
Attachments: S Cordell 020215.pdf; Found Guilty again 26-01-2015.pdf; S Cordell Cert._GE_ 2013-2014.pdf; image2014-05-20-184559.pdf

To whom it may concern:

I am writing this email due to the number of problems I have been having due to a policy of insurance I had with KGM insurance which did not show up on the MID database in the week it was fine as i carried my insurance documents with me at all times and the insurance company could be called, but the problems was when the insurance company was closed as the police could not contact them.

My mum Lorraine Cordell and I have sent many emails to the courts with my insurance documents, but there has been cases where I have not had a summons. So did not know about cases and they have been heard at court and I was found guilty of no insurance.

I have done statutory declarations at court including my insurance documents and this still has not corrected anything.

One of the statutory declarations was again heard at court on the 26/01/2015 which again I did not know about for Willesden Magistrates' Court. But I have sent so many emails to this court with all documents and asked for them to be checked with the police officer at court to show I was insured to drive. This has not been done I have just again been found guilty due to not getting letters of a court hearing date.

I have now also got a letter of Indemnity from KGM who I was insured with under policy number MT3574694. 00.01 AM on the 23/2/13 and was in force until Midnight on the 22/2/14 when it lapsed.
Most of the cases are with the KGM policy you will see the reason as to why in the Letter of Indemnity from KGM.

I also believe there was one case for Covea Insurance PLC policy number MT10 021608047 it was not showing on the MID due to the stop was the day after I took the policy out.

Please can any cases be set aside and reopened and looked into and any other cases that have been heard for no insurance under these policies of insurance be addressed.

You will in due cause be hearing from my solicitor, she is trying to address all the cases, but this is taking time. She has seen all the emails I have sent trying to address these issues and feels more should have been done as it would have only taken for the insurance policies to be checked and this would have stopped a waste of time and money for the courts, and myself at this time she wants to just appeal all cases to the crown court. which would again be a waste of money for the courts. and again of my time.

But this is having an effect on my life my driving licence has been revoked 3 times for no insurance, when in fact I have always had insurance to drive and would not drive if I did not have insurance.

Please see attached documents

Could you get back to me as soon as possible by way of email, as it does seem there is an issue with my post and not getting letters that was meant to be sent to me? I am taking this up with the royal mail.

Regards

Simon Cordell

DOB: 26/01/1981

KGM
MOTOR INSURANCE
Member of Canopius Group

Mr Simon Cordell
109 Burncroft Avenue
Enfield
Middlesex
EN3 7JQ

02 February 2015

Dear Mr Cordell

RE: Letter of Indemnity - Policy Number MT3574694

We would confirm that the policy above was incepted at 00.01 AM on the 23/2/13 and was in force until Midnight on the 22/2/14 when it lapsed.

The policy is a Road Risks Motor Trade only, cover was Comprehensive with the use permitted of Social Domestic and Pleasure and for Motor Trade purposes only. For clarity we would advise that Motor Trade Use would allow the carriage of tools required specifically for use in connection with Motor Trade activities.

Drivers under this policy were restricted to Mr Simon Cordell only.

The vehicles covered at inception of the policy were –

- Ford Zetec registration MA57LDY
- Ford Transit registration CX52JRZ

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

- Renault Clio registration NA57LDY. We have since established that in fact Mr Cordell was trying to correct the registration of the Ford Zetec that his broker had incorrectly advised Underwriters was MA47LDY at policy inception. Unfortunately the broker compounded that error with these instructions as the registration number was still incorrect (NA57LDY) and on the wrong vehicle leading Underwriters to add this vehicle onto the policy in error. Eventually the correct registration of the Ford Zetec was noted.
- Please note that whilst the registration of the Ford Zetec was incorrect on the policy record and on the Motor Insurers Database for some time as a result of the above error, Underwriters would confirm that in the event of any incident Mr Cordell would have been fully indemnified subject to the terms of this policy.

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We understand that Mr Cordell was subjected to a number of Police stops during the policy period whilst driving these vehicles. The stops were due to these vehicles not showing as insured on the Motor Insurers Database (MID). We would confirm that it's a requirement for Motor Insurers to upload details of all insured policies & vehicles to the MID, the targets set are 95% of policies to be on the MID within 14 days for Motor Trade policies and 95% of vehicles to be on the MID within 21 days for Motor Trade. Accordingly we can note that whilst this database is very effective, it's not real time and not 100% accurate.

We have carried out an investigation to understand why Mr Cordells vehicles were not on the MID leading to these Police stops. It has been established that there is a "bug" in our system when copying and pasting a registration with a space in it into the policy record, that results in an unsuccessful upload to the MID. It does not happen when we receive data electronically or when manually inputting data and was something we were unaware of until this case. We have of course changed our processes to prevent this occurring again.

The unfortunate outcome for Mr Cordell of course was that it appeared to the Police that he was driving uninsured and was subjected to unnecessary Police stops. This was not Mr Cordells fault in any way as he had a valid Insurance policy in force and was fully insured to drive these vehicles for the purposes permitted under this policy during the policy period.

As stated above this policy was in force from 00.01 AM on the 23/2/13 and was in force until Midnight on the 22/2/14. We have been asked to specifically confirm that it was in force on the 14/11/2013 for both the Ford Zetec registration MA57LDY and the Ford Transit registration CX52JRZ.

We trust this letter meets the requirements of the Police and the Courts. Should you require any further assistance please do not hesitate to contact us.

Yours sincerely,

Mr Peter Wood
UK Specialty Operations Manager

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Willesden Magistrates' Court
Code 2571
Correspondence Address: 448 High Road, London NW10 2DZ
Opening Hours: Monday to Friday 9.00am to 4.30pm
Telephone: 020 8955 0555 Fax: 0870 324 0240

Mr Simon Paul CORDELL
109 Burncroft Avenue
Enfield
Middlesex
EN3 7JQ

Case number: **011403134612**
Born: 26 January 1981
Driver number: CORDE801261SP8LV

Notice of endorsement of driving record

Order

The court has ordered that your driving record be endorsed with the penalty points stated below.

Further Information

For more information about disqualification or endorsement see:

www.gov.uk/penalty-points-endorsements

Date: 26 January 2015

J.Vantyghem
Justices' Clerk

Offences and orders

011403134612/2
DVLA Code: RO42
01/01/2014 Original offence re-heard

Driving record endorsed with 6 points.

KGM

MOTOR INSURANCE

Member of Canopius Group

Certificate of Motor Insurance

1. Name of Policyholder	**Mr SIMON CORDELL**
2. Policy Number:	**MT3574694**
3. Registration Number of the Vehicle:	**Any motor vehicle the property of the Insured or in their custody or control**
4. Effective Time and Date for Commencement of the Insurance for the purposes of the Relevant Law:	**0:01 23 February 2013**
5. Expiry Time and Date of the Insurance:	**23:59 22 February 2014**
6. Persons or classes of persons entitled to drive:	**Mr SIMON CORDELL**
7. Limitations as to use (subject to the exclusions listed below):	**Use for social domestic and pleasure purposes. Use for Motor Trade purposes.**
8. Exclusions:	**The Insurance does not cover use for racing, pacemaking or speed competitions or the carriage of goods or passengers for hire and reward or to secure the release of any motor vehicle, which has been seized by or on behalf of any government or public authority, which was not the property of the policyholder or in his custody or control at the time of seizure. Use solely for breakdown purposes or use under a trade plate for the carriage of goods for demonstration purposes in accordance with the regulations applicable to Trade Licences is not deemed to be use for hire or reward.**

We hereby certify that the insurance to which this Certificate relates satisfies the requirements of the relevant law applicable in Great Britain, Northern Ireland, the Isle of Man, the Island of Guernsey, the Island of Jersey and the Island of Alderney. For and on behalf of the Underwriters subscribing to

KGM Motor Insurance

N Manvell

Neil Manvell, Active Underwriter
AUTHORISED INSURERS, KGM House, 14 Eastwood Close, London, E18 1RZ.

NOTES:
Please ensure that the details shown on this document are correct and that the cover meets your requirements. If in doubt consult your Broker or Agent.
The Certificate relates to Road Traffic Act cover only, for full details of the cover reference should be made to the insurance document and schedule.
This certificate is not transferable to a new owner of the vehicle.
If the insurance is to be suspended or terminated this Certificate must be returned to your broker/agent or to the underwriters.

ADVICE TO THIRD PARTIES:
Nothing contained in this certificate affects your rights as a Third Party to make a claim.

PROCEDURE IN THE EVENT OF AN ACCIDENT:
If your name and address are not taken at the time of an accident you must report the accident at a Police Station as soon as reasonably practical, but in any event within 24 hours.
The accident must be reported immediately to our claims lines (see claims procedure leaflet with your policy).
Do not admit liability or make any offer or promise to Third Parties.
Take names and addresses of all persons who witness the accident or arrive on the scene immediately thereafter.

WARNING: This certificate has been prepared using a laser printer and is not valid if altered in any way.

Broker: **DB261** **BROADSURE DIRECT** Date of Issue: **04 March 2013**

LLOYD'S Underwriters

KGM Motor Insurance is a brand name for business written by Syndicate 260 which is managed by Canopius Managing Agents Limited.
Canopius Managing Agents Limited is a managing agent at Lloyd's and is authorised and regulated by the Financial services Authority, FSA Registration No. 204847.
Canopius Managing Agents Limited is registered in England & Wales number 1514453. Registered Office: Gallery 9, One Lime Street, London, EC3M 7HA

Warning: this certificate has been prepared using a laser printer and is not valid if altered in any way

Certificate of Motor Insurance

Certificate Number **MT10 021608047**

1) Description of Vehicle(s)

1. **Any motor vehicle, which is:**
   1. **your property;**
   2. **the property of your spouse if he or she is named as a driver under this policy;**
   3. **held in trust by you or in your custody or control for motor trade purposes; or**
   4. **a vehicle leased to you on a lease agreement with a minimum initial duration of 12 months.**

   It must not be:
   - **(a) a vehicle driven by or in the custody or control of any company, partnership or person not declared in the Certificate of Motor Insurance**
   - **(b) a vehicle used for hire, reward or teaching someone to drive (using the vehicle only for breakdown purposes or under a trade plate to transport goods for demonstrating purposes in line with the regulations that apply to trade licences is not classed as hire or reward);**
   - **(c) a vehicle transporter, with or without a trailer, that can carry more than two vehicles;**
   - **(d) a vehicle being carried on a vehicle transporter or vehicle transporter and trailer, capable of carrying more than two vehicles at any one time; or**
   - **(e) a vehicle hired/leased to you on a short term agreement of less than 12 months**
   - **(f) a vehicle that has been seized by any government authority unless at the time of seizure the vehicle was:**
     - **i) your property; or**
     - **ii) the property of your spouse if he or she is declared as a driver on this policy; or**
     - **iii) held in trust by you or was in your custody or control for motor trade purposes.**

2. **For the purposes of Section 2 of this policy any trailer attached to a vehicle described in 1. above.**

2) Name of Policyholder **MR SIMON CORDELL**

3) Effective date of the commencement of Insurance for the purposes of the relevant law **19th May 2014**

4) Date of Expiry of Insurance: Noon **19th May 2015**

5) Persons or classes of persons entitled to drive

MR SIMON CORDELL

Provided that the person holds a licence to drive the vehicle or has held and is not disqualified from holding or obtaining such a licence

6) Limitations as to use

1. Use for Motor Trade purposes by: **MR SIMON CORDELL**

2. Use for Social Domestic and Pleasure purposes by: **MR SIMON CORDELL**

The policy does not cover:

1. **Use for hire or reward**
2. **Use for the conveyance of passengers for hire or reward**
3. **Use for racing, pacemaking, speed testing, rallies, reliability trials or competition**
4. **Use to secure the release of any vehicle that has been seized by any government or public authority unless at the time of seizure the vehicle was:**
   - **i) your property; or**
   - **ii) the property of your spouse if he or she is declared as a driver on this policy; or**
   - **iii) held in trust by you or was in your custody or control for motor trade purposes.**

Use solely for breakdown purposes or use under a Trade Plate for the carriage of goods for Demonstration purposes in accordance with the Regulations applicable to trade licences is not deemed to be use for hire or reward.

I hereby certify that the Policy to which this Certificate relates satisfies the requirements of the relevant Law applicable in Great Britain, Northern Ireland, the Isle of Man, the Island of Jersey, the Island of Guernsey and the Island of Alderney

Covea Insurance plc
Norman Place
Reading. RG1 8DA
Authorised Insurers

James Roche

Chief Executive Officer

ADVICE TO THIRD PARTIES – Nothing contained in this Certificate affects your rights as a Third Party to make a claim

IMPORTANT INFORMATION

Notes I) For full details of your Policy cover, please refer to the Policy document.
II) You need to make any alterations to the details or cover please contact your insurance broker immediately
III) If for any reason the Insurance is suspended or terminated, the Certificate of Insurance must be returned. Failure to comply with this obligation is an offence under the Road Traffic Acts

24 HOUR CLAIMS ASSISTANCE - Motor Trade Care Line - 0844 902 2220

Please contact our Motor Trade Team as soon as possible after any incident involving a vehicle covered by your Motor Trade policy.

From: O'Sullivan Emma <Emma.O'Sullivan@cps.gsi.gov.uk>
Sent: 11 February 2015 15:24
To: CO16Mailbox-.NorthProsecutionFPN@met.pnn.police.uk; CO16Mailbox-.SouthProsecutionFN@met.pnn.police.uk; Southcju (CO16Mailbox-.SouthProsecutionCju@met.pnn.police.uk); CO16Mailbox-.NorthProsecutionCJU@met.pnn.police.uk
Cc: 'lorraine32@blueyonder.co.uk'
Subject: FW: Simon Cordell
Attachments: S Cordell 020215.pdf; Found Guilty again 26-01-2015.pdf; S Cordell Cert._GE_ 2013-2014.pdf; image2014-05-20-184559.pdf

Dear All,

Please could you kindly assist Lorraine Cordell on behalf of her son Simon Cordell. They believe that a number of summons have been issued against Simon for the offence of no insurance since 2013 due to an error made by the insurance company as per the attached letter. Unfortunately due to Simon not always receiving the summons/adjournment notice they are unsure how many cases have been issued against him and are trying to get them all reopened and listed before court to be heard together in light of the above. Please would you be able to check you database and confirm to the email address below the number of cases with reference number, court and conviction date.

I have also spoken to her on the phone and informed Lorraine that she will need to contact the court directly to make application to reopen/stat decs , which she can only do so once the information has been obtained.

The only matter the cps are currently aware of is for the case ref J63181495 which is listed for appeal at Kingston Crown Court 05/03/15.

If you are unable to advise her on summons that have been issued on her son, please could you kindly advise her where she could obtain the information.

Kind Regards,

Emma O'Sullivan
London Traffic Unit
Admin Line Manager
02033571604

Rose Court,
4th Floor
2 Southwark Bridge,
London,
SE1 9HS,
DX 154263 Southwark 12.

From: London trafficteam
Sent: 10 February 2015 14:41
To: O'Sullivan Emma
Subject: FW: Simon Cordell

From: London magistratescentralwest
Sent: 10 February 2015 13:25
To: London trafficteam
Subject: FW: Simon Cordell

FYI

From: Lorraine Cordell [mailto:lorraine32@blueyonder.co.uk]
Sent: 10 February 2015 13:06
To: GL-BrentMCenq@hmcts.gsi.gov.uk
Cc: London magistratescentralwest; London magistratessouth; London magistratesnortheast; gl-bromleymcenq@hmcts.gsi.gov.uk
Subject: RE: Simon Cordell

To whom it may concern:

I am writing this email due to the number of problems I have been having due to a policy of insurance I had with KGM insurance which did not show up on the MID database in the week it was fine as i carried my insurance documents with me at all times and the insurance company could be called, but the problems was when the insurance company was closed as the police could not contact them.

My mum Lorraine Cordell and I have sent many emails to the courts with my insurance documents, but there has been cases where I have not had a summons. So did not know about cases and they have been heard at court and I was found guilty of no insurance.

I have done statutory declarations at court including my insurance documents and this still has not corrected anything.

One of the statutory declarations was again heard at court on the 26/01/2015 which again I did not know about for Willesden Magistrates' Court. But I have sent so many emails to this court with all documents and asked for them to be checked with the police officer at court to show I was insured to drive. This has not been done I have just again been found guilty due to not getting letters of a court hearing date.

I have now also got a letter of Indemnity from KGM who I was insured with under policy number MT3574694. 00.01 AM on the 23/2/13 and was in force until Midnight on the 22/2/14 when it lapsed.
Most of the cases are with the KGM policy you will see the reason as to why in the Letter of Indemnity from KGM.

I also believe there was one case for Covea Insurance PLC policy number MT10 021608047 it was not showing on the MID due to the stop was the day after I took the policy out.

Please can any cases be set aside and reopened and looked into and any other cases that have been heard for no insurance under these policies of insurance be addressed.

You will in due cause be hearing from my solicitor, she is trying to address all the cases, but this is taking time. She has seen all the emails I have sent trying to address these issues and feels more should have been done as it would have only taken for the insurance policies to be checked and this would have stopped a waste of time and money for the courts, and myself at this time she wants to just appeal all cases to the crown court. which would again be a waste of money for the courts. and again of my time.

But this is having an effect on my life my driving licence has been revoked 3 times for no insurance, when in fact I have always had insurance to drive and would not drive if I did not have insurance.

Please see attached documents

Could you get back to me as soon as possible by way of email, as it does seem there is an issue with my post and not getting letters that was meant to be sent to me? I am taking this up with the royal mail.

Regards

Simon Cordell

DOB: 26/01/1981

This email has been scanned by the Symantec Email Security.cloud service.
For more information please visit http://www.symanteccloud.com

**********+
This e-mail is private and is intended only for the addressee and any copy recipients.
If you are not an intended recipient, please advise the sender immediately by reply
e-mail and delete this message and any attachments without retaining a copy.

Activity and use of CPS Connect systems, the Government Secure Intranet, and the
Criminal Justice Extranet is monitored to secure their effective operation and for
other lawful business purposes. Communications using these systems will also be
monitored and may be recorded to secure effective operation and for other
lawful business purposes.
****

KGM
MOTOR INSURANCE
Member of Canopius Group

Mr Simon Cordell
109 Burncroft Avenue
Enfield
Middlesex
EN3 7JQ

02 February 2015

Dear Mr Cordell

RE: Letter of Indemnity - Policy Number MT3574694

We would confirm that the policy above was incepted at 00.01 AM on the 23/2/13 and was in force until Midnight on the 22/2/14 when it lapsed.

The policy is a Road Risks Motor Trade only, cover was Comprehensive with the use permitted of Social Domestic and Pleasure and for Motor Trade purposes only. For clarity we would advise that Motor Trade Use would allow the carriage of tools required specifically for use in connection with Motor Trade activities.

Drivers under this policy were restricted to Mr Simon Cordell only.

The vehicles covered at inception of the policy were –

- Ford Zetec registration MA57LDY
- Ford Transit registration CX52JRZ

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

- Renault Clio registration NA57LDY. We have since established that in fact Mr Cordell was trying to correct the registration of the Ford Zetec that his broker had incorrectly advised Underwriters was MA47LDY at policy inception. Unfortunately the broker compounded that error with these instructions as the registration number was still incorrect (NA57LDY) and on the wrong vehicle leading Underwriters to add this vehicle onto the policy in error. Eventually the correct registration of the Ford Zetec was noted.
- Please note that whilst the registration of the Ford Zetec was incorrect on the policy record and on the Motor Insurers Database for some time as a result of the above error, Underwriters would confirm that in the event of any incident Mr Cordell would have been fully indemnified subject to the terms of this policy.

KGM Motor Insurance
KGM House
14 Eastwood Close
South Woodford
London E18 1RZ
UK

T +44 (0)20 8530 7351
F +44 (0)20 8530 8547
T +44 (0)844 412 6412 Claims
F +44 (0)20 8530 7037 Claims
www.kgminsurance.co.uk
www.canopius.com

Registered in England and Wales No 01514453
Registered Office Gallery 9 One Lime Street London EC3M 7HA
KGM Motor Insurance is a brand name for business written by Syndicate 260 which is managed by Canopius Managing Agents Limited Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority

KGM
MOTOR INSURANCE
Member of Canopius Group

We understand that Mr Cordell was subjected to a number of Police stops during the policy period whilst driving these vehicles. The stops were due to these vehicles not showing as insured on the Motor Insurers Database (MID). We would confirm that it's a requirement for Motor Insurers to upload details of all insured policies & vehicles to the MID, the targets set are 95% of policies to be on the MID within 14 days for Motor Trade policies and 95% of vehicles to be on the MID within 21 days for Motor Trade. Accordingly we can note that whilst this database is very effective, it's not real time and not 100% accurate.

We have carried out an investigation to understand why Mr Cordells vehicles were not on the MID leading to these Police stops. It has been established that there is a "bug" in our system when copying and pasting a registration with a space in it into the policy record, that results in an unsuccessful upload to the MID. It does not happen when we receive data electronically or when manually inputting data and was something we were unaware of until this case. We have of course changed our processes to prevent this occurring again.

The unfortunate outcome for Mr Cordell of course was that it appeared to the Police that he was driving uninsured and was subjected to unnecessary Police stops. This was not Mr Cordells fault in any way as he had a valid Insurance policy in force and was fully insured to drive these vehicles for the purposes permitted under this policy during the policy period.

As stated above this policy was in force from 00.01 AM on the 23/2/13 and was in force until Midnight on the 22/2/14. We have been asked to specifically confirm that it was in force on the 14/11/2013 for both the Ford Zetec registration MA57LDY and the Ford Transit registration CX52JRZ.

We trust this letter meets the requirements of the Police and the Courts. Should you require any further assistance please do not hesitate to contact us.

Yours sincerely,

Mr Peter Wood
UK Specialty Operations Manager

KGM Motor Insurance
KGM House
14 Eastwood Close
South Woodford
London E18 1RZ
UK

T +44 (0)20 8530 7351
F +44 (0)20 8530 8547
T +44 (0)844 412 6412 Claims
F +44 (0)20 8530 7037 Claims
www.kgminsurance.co.uk
www.canopius.com

Registered in England and Wales No 01514453
Registered Office Gallery 9 One Lime Street London EC3M 7HA
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Willesden Magistrates' Court
Code 2571
Correspondence Address: 448 High Road, London NW10 2DZ
Opening Hours: Monday to Friday 9.00am to 4.30pm
Telephone: 020 8955 0555 Fax: 0870 324 0240

Mr Simon Paul CORDELL
109 Burncroft Avenue
Enfield
Middlesex
EN3 7JQ

Case number: **011403134612**
Born: 26 January 1981
Driver number: CORDE801261SP8LV

Notice of endorsement of driving record

Order

The court has ordered that your driving record be endorsed with the penalty points stated below.

Further Information

For more information about disqualification or endorsement see:

www.gov.uk/penalty-points-endorsements

Date: 26 January 2015

J.Vantyghem
Justices' Clerk

Offences and orders

011403134612/2
DVLA Code: RO42
01/01/2014 Original offence re-heard

Driving record endorsed with 6 points.

KGM

MOTOR INSURANCE

Member of Canopius Group

Certificate of Motor Insurance

1. Name of Policyholder	**Mr SIMON CORDELL**
2. Policy Number:	**MT3574694**
3. Registration Number of the Vehicle:	**Any motor vehicle the property of the Insured or in their custody or control**
4. Effective Time and Date for Commencement of the Insurance for the purposes of the Relevant Law:	**0:01 23 February 2013**
5. Expiry Time and Date of the Insurance:	**23:59 22 February 2014**
6. Persons or classes of persons entitled to drive:	**Mr SIMON CORDELL**
7. Limitations as to use (subject to the exclusions listed below):	**Use for social domestic and pleasure purposes. Use for Motor Trade purposes.**
8. Exclusions:	**The Insurance does not cover use for racing, pacemaking or speed competitions or the carriage of goods or passengers for hire and reward or to secure the release of any motor vehicle, which has been seized by or on behalf of any government or public authority, which was not the property of the policyholder or in his custody or control at the time of seizure. Use solely for breakdown purposes or use under a trade plate for the carriage of goods for demonstration purposes in accordance with the regulations applicable to Trade Licences is not deemed to be use for hire or reward.**

We hereby certify that the insurance to which this Certificate relates satisfies the requirements of the relevant law applicable in Great Britain, Northern Ireland, the Isle of Man, the Island of Guernsey, the Island of Jersey and the Island of Alderney. For and on behalf of the Underwriters subscribing to

KGM Motor Insurance

N Manvell

Neil Manvell, Active Underwriter
AUTHORISED INSURERS, KGM House, 14 Eastwood Close, London, E18 1RZ.

NOTES:
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The accident must be reported immediately to our claims lines (see claims procedure leaflet with your policy).
Do not admit liability or make any offer or promise to Third Parties.
Take names and addresses of all persons who witness the accident or arrive on the scene immediately thereafter.

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Broker: **DB261** **BROADSURE DIRECT** Date of Issue: **04 March 2013**

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Certificate of Motor Insurance

Certificate Number **MT10 021608047**

1) Description of Vehicle(s)

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   1. **your property;**
   2. **the property of your spouse if he or she is named as a driver under this policy;**
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   4. **a vehicle leased to you on a lease agreement with a minimum initial duration of 12 months.**

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   - **(d) a vehicle being carried on a vehicle transporter or vehicle transporter and trailer, capable of carrying more than two vehicles at any one time; or**
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   - **(f) a vehicle that has been seized by any government authority unless at the time of seizure the vehicle was:**
     - **i) your property; or**
     - **ii) the property of your spouse if he or she is declared as a driver on this policy; or**
     - **iii) held in trust by you or was in your custody or control for motor trade purposes.**

2. **For the purposes of Section 2 of this policy any trailer attached to a vehicle described in 1. above.**

2) Name of Policyholder — **MR SIMON CORDELL**

3) Effective date of the commencement of Insurance for the purposes of the relevant law — **19th May 2014**

4) Date of Expiry of Insurance: Noon — **19th May 2015**

5) Persons or classes of persons entitled to drive

MR SIMON CORDELL

Provided that the person holds a licence to drive the vehicle or has held and is not disqualified from holding or obtaining such a licence

6) Limitations as to use

1. Use for Motor Trade purposes by: **MR SIMON CORDELL**

2. Use for Social Domestic and Pleasure purposes by: **MR SIMON CORDELL**

The policy does not cover:

1. **Use for hire or reward**
2. **Use for the conveyance of passengers for hire or reward**
3. **Use for racing, pacemaking, speed testing, rallies, reliability trials or competition**
4. **Use to secure the release of any vehicle that has been seized by any government or public authority unless at the time of seizure the vehicle was:**
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   - **ii) the property of your spouse if he or she is declared as a driver on this policy; or**
   - **iii) held in trust by you or was in your custody or control for motor trade purposes.**

Use solely for breakdown purposes or use under a Trade Plate for the carriage of goods for Demonstration purposes in accordance with the Regulations applicable to trade licences is not deemed to be use for hire or reward.

I hereby certify that the Policy to which this Certificate relates satisfies the requirements of the relevant Law applicable in Great Britain, Northern Ireland, the Isle of Man, the Island of Jersey, the Island of Guernsey and the Island of Alderney

Covea Insurance plc
Norman Place
Reading. RG1 8DA
Authorised Insurers

James Roche

Chief Executive Officer

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IMPORTANT INFORMATION

Notes
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III) If for any reason the Insurance is suspended or terminated, the Certificate of Insurance must be returned. Failure to comply with this obligation is an offence under the Road Traffic Acts

24 HOUR CLAIMS ASSISTANCE - Motor Trade Care Line - 0844 902 2220

Please contact our Motor Trade Team as soon as possible after any incident involving a vehicle covered by your Motor Trade policy.

From: LondonVRRandcomplaints <LondonVRRandcomplaints@cps.gsi.gov.uk>
Sent: 11 February 2015 12:01
To: Lorraine Cordell
Subject: Thank you for your email

Dear Recipient,

Thank you for your email to CPS London.

If your e-mail concerns a request for review under the Victims' Right to Review scheme

This is a formal acknowledgment that we have received your request. We will provide a response within 10 working days and, in the meantime, we will contact you if there is anything we need to clarify or if we need any additional information.

If your email is a complaint against the CPS

This is a formal acknowledgement that your complaint has been received. We will provide a full response to your complaint within 20 working days. If we are unable to respond within this timescale we will contact you to advise when a response will be received. We will contact you either by email or phone if there is anything we need to clarify or if we need any additional information.

If your email provides positive or negative feedback

This is a formal acknowledgement that we have received your positive or negative feedback, and a reply may be given where required. All feedback received is logged and analysed in order to identify service improvements. The CPS is committed to delivering excellent service standards and will utilise public feedback to identify and develop good practice.

We thank you for taking the time to write to us.

Please find below a link to the Feedback and Complaints Guidance:

http://www.cps.gov.uk/contact/feedback_and_complaints/complaints_guidance_english.pdf
**********+
This e-mail is private and is intended only for the addressee and any copy recipients.
If you are not an intended recipient, please advise the sender immediately by reply e-mail and delete this message and any attachments without retaining a copy.

Activity and use of CPS Connect systems, the Government Secure Intranet, and the Criminal Justice Extranet is monitored to secure their effective operation and for other lawful business purposes. Communications using these systems will also be monitored and may be recorded to secure effective operation and for other lawful business purposes.
****

From: LondonVRRandcomplaints <LondonVRRandcomplaints@cps.gsi.gov.uk>
Sent: 11 February 2015 16:36
To: 'lorraine32@blueyonder.co.uk'
Subject: Your correspondence with the Crown Prosecution Service
Attachments: Letter to Mr Simon Cordell.pdf

Dear Ms Cordell,

Please see the attached in regard to your recent correspondence with the Crown Prosecution Service.

Kind regards,

T. Pates
London VRR and Complaints
Crown Prosecution Service, London
5th Floor
Rose Court
2 Southwark Bridge
London
SE1 9HS
Tel: 0203 357 0000
Email: LondonVRRandComplaints@cps.gsi.gov.uk
Web: www.cps.gov.uk/London

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This e-mail is private and is intended only for the addressee and any copy recipients.
If you are not an intended recipient, please advise the sender immediately by reply
e-mail and delete this message and any attachments without retaining a copy.

Activity and use of CPS Connect systems, the Government Secure Intranet, and the
Criminal Justice Extranet is monitored to secure their effective operation and for
other lawful business purposes. Communications using these systems will also be
monitored and may be recorded to secure effective operation and for other
lawful business purposes.
****

Mr Simon Cordell

11 February 2015

Dear Mr Cordell

Thank you for your email of 11 February 2015.

I have looked on our Case Management System and note that the Appeal hearing in respect of a driving with no insurance against Simon Cordell is fixed for 5 March 2015 at Kingston Crown Court.

As stated in my letter to Ms Lorraine Cordell, please forward a copy of the letter from your insurers as proof that you were insured to drive at the relevant time in order for me to review the case.

Please retain any original insurance documents and only send copies marked for my attention to the address below.

Yours sincerely

Ms Yetunde Martins
Head of the CPS London
Appeals and Committals for sentence Team
Crown Prosecution Service
3rd Floor
Drummond Gate
Pimlico
London SW1V 2QZ

Early Guilty Plea London Team

Third Floor
One Drummond Gate
Pimlico
London
SW1V 2QZ

DX: 161330 Victoria 19

Email:
EGP.London@cps.gsi.gov.uk

From: LondonVRRandcomplaints <LondonVRRandcomplaints@cps.gsi.gov.uk>
Sent: 11 February 2015 11:35
To: 'lorraine32@blueyonder.co.uk'
Subject: Your correspondence with the Crown Prosecution Service
Attachments: Letter to Mrs Lorraine Cordell.pdf

Dear Ms Cordell,

Please see the attached in regard to your recent correspondence with the Crown Prosecution Service.

Kind regards,

T. Pates
London VRR and Complaints
Crown Prosecution Service, London
5th Floor
Rose Court
2 Southwark Bridge
London
SE1 9HS
Tel: 0203 357 0000
Email: LondonVRRandComplaints@cps.gsi.gov.uk
Web: www.cps.gov.uk/London

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This e-mail is private and is intended only for the addressee and any copy recipients.
If you are not an intended recipient, please advise the sender immediately by reply
e-mail and delete this message and any attachments without retaining a copy.

Activity and use of CPS Connect systems, the Government Secure Intranet, and the
Criminal Justice Extranet is monitored to secure their effective operation and for
other lawful business purposes. Communications using these systems will also be
monitored and may be recorded to secure effective operation and for other
lawful business purposes.
****

Mrs Lorraine Cordell

10 February 2015

Dear Mrs Cordell

Thank you for your email of 31 January 2015, sent to our complaints team in relation to a case in which you were the defendant at Wimbledon Magistrates Court.

I am the Legal Manager responsible for the team which deals with all appeals Magistrates Court to the Crown Court.

I have looked through our Case Management System and cannot find any case of driving with no insurance in which Lorraine Cordell is the defendant.

I would be grateful if you can provide me with further details to assist me in identifying the case to which you refer.

Please also forward to me a copy of the letter from your insurers as proof that you were insured to drive at the relevant time.

Please retain any original insurance documents and only send copies marked for my attention to the address below.

Yours sincerely

Ms Yetunde Martins
Head of the CPS London
Appeals and Committals for sentence Team
Crown Prosecution Service
3rd Floor
Drummond Gate
Pimlico
London SW1V 2QZ

Early Guilty Plea London Team

Third Floor
One Drummond Gate
Pimlico
London
SW1V 2QZ

DX: 161330 Victoria 19

Email:
EGP.London@cps.gsi.gov.uk

From: Wood, Peter <Peter.Wood@canopius.com>
Sent: 11 February 2015 11:40
To: Lorraine Cordell; Josephine Ward (josie@michaelcarrollandco.com)
Cc: Austin, Andrew
Subject: RE: Appeal against conviction for no insurance Regina v. Simon Paul Cordell on 5th March 2015 at Kingston Upon Thames Crown Court
Attachments: S Cordell statement.pdf

Hello,

Please find attached signed statement as requested.

The original is in the post to the Burncroft Ave address.

If you need anything else please ask Andy in my absence.

Regards

Peter Wood
UK Specialty Operations Manager |
UK Specialty Division of Canopius Group
KGM House | 14 Eastwood Close | London | E18 1RZ
D +44 (0) 20 8530 9120 | www.kgminsurance.co.uk | www.canopius.com

---

From: Lorraine Cordell [mailto:lorraine32@blueyonder.co.uk]
Sent: 10 February 2015 18:07
To: Wood, Peter
Subject: RE: Appeal against conviction for no insurance Regina v. Simon Paul Cordell on 5th March 2015 at Kingston Upon Thames Crown Court

Dear Peter

Sorry for the late reply yes Josephine Ward has said this is fine and can be signed off. thank you for all the help in this matter.

I hope you have a great time on holiday.

Regards

Lorraine

From: Wood, Peter [mailto:Peter.Wood@canopius.com]
Sent: 10 February 2015 16:38
To: Josephine Ward; Wood, Peter
Cc: lorraine32@blueyonder.co.uk; Austin, Andrew
Subject: RE: Appeal against conviction for no insurance Regina v. Simon Paul Cordell on 5th March 2015 at Kingston Upon Thames Crown Court

Good Afternoon,

Please can I have your confirmation that the draft section 9 statement is acceptable asap? If I do not hear back by 11.30 tomorrow I will have to assume it is and sign it off and send out as I will be in meetings and on holday after that time.

Thanks

Pete Wood

From: Wood, Peter <Peter.Wood@canopius.com>
Date: 9 February 2015 11:29:00 GMT
To: Josephine Ward <josie@michaelcarrollandco.com>
Cc: Austin, Andrew <Andrew.Austin@canopius.com>,lorraine32@blueyonder.co.uk <lorraine32@blueyonder.co.uk>
Subject: RE: Appeal against conviction for no insurance Regina v. Simon Paul Cordell on 5th March 2015 at Kingston Upon Thames Crown Court

Dear Ms Ward,

I have drafted a section 9 statement as requested. Before I sign it off can you review it and confirm it satisfies all of your requirements please? As soon as you do so I will sign it off, scan a copy over to you and put the original in the post.

Let me know if you need anything else and of course if you need me to amend the attached in any way.

Lorraine/Andy – FYI.

Regards

Peter Wood
UK Specialty Operations Manager |
UK Specialty Division of Canopius Group
KGM House | 14 Eastwood Close | London | E18 1RZ
D +44 (0) 20 8530 9120 | www.kgminsurance.co.uk | www.canopius.com

---

From: Josephine Ward [mailto:josie@michaelcarrollandco.com]
Sent: 08 February 2015 19:02
To: Wood, Peter; Austin, Andrew
Cc: lorraine32@blueyonder.co.uk
Subject: Appeal against conviction for no insurance Regina v. Simon Paul Cordell on 5th March 2015 at Kingston Upon Thames Crown Court

Dear Mr Wood

I have been instructed by Mr Simon Paul Cordell and Miss Lorraine Cordell to assist in the appeal against conviction that is due to be heard at Kingston Upon Thames Crown Court on 5th March 2015 at 10am.

Miss Cordell has played two recordings that she received from KGM which are pertinent to the appeal but at present as the telephone recordings have not been produced as an exhibit by KGM they will not be admissible at court.

Can you therefore please write a section 9 statement confirming that:

(a) all recording equipment was working correctly
(b) KGM produced two recordings at the request of Ms Lorraine Cordell
(c) Confirmation that the recording of S Cordell call from police 141113 Recording was provided by KGM from their recorded calls and is authentic
(d) Confirmation that the recording between the Car Pound and Kelly Tiller was also provided from the KGM recorded calls and is authentic

If we are in possession of a section 9 statement producing the recordings then we will not have to apply to the court for a Third Party Summons to compel an employee from KGM to attend to produce the recordings. This would be a complete waste of your

time when all we require is a section 9 attesting to the recordings being retrieved from the system and exhibited as two separate recordings.

If you require assistance with drafting a section 9 statement then we would be happy to draft it and email it over. We would require the name of the person who retrieved the recordings. the dates that the recordings were retrieved, the dates the recordings relate to, confirmation that the recordings were sent to Lorraine Cordell by email so that she can produce CD's of the recordings so that they can be played in court and specifically refer to the email containing the recordings so that there is continuity in the chain of evidence. Ideally we would like KGM to produce the CD's and exhibit them but failing this we will try to get the CPS to agree the CD's as produced from the email of Miss Cordell. We stress that the section in relation to the search and retrieval of the KGM database is essential and critical to ensuring that the chain of evidence is intact.

We can serve these recordings on the CPS and the Court so that they are agreed in advance of the Appeal hearing.

We thank you in advance for your anticipated co-operation in this matter and hope that we do not have to apply for a Third party Witness Summons to compel the attendance of a KGM employee at the Appeal on the 5th March 2015.

We confirm that Miss Cordell is forwarding an email confirming that we are instructed and authorised to request this information.

Yours faithfully

MICHAEL CARROLL & CO.

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Registered office: Gallery 9, One Lime Street, London, EC3M 7HA | Registered in England and Wales

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RE: Appeal against conviction for no insurance Regina v. Simon Paul Cordell on 5th March 2015 at Kingston Upon Thames Crown Court->S Cordell statement.pdf

KGM
MOTOR INSURANCE
Member of Canopius Group

Witness Statement

Statement of: **Peter Wood**

Occupation: **Operations Manager, Motor Underwriting Department**

This page consists of two pages and signed by me. It is true to the best of my knowledge and belief and I make it knowing that, if it is tendered evidence, I shall be liable to prosecution if I have wilfully stated anything in it that I know to be false, or do not believe to be true.

Signature: ..... **Date:** 11/2/15

I work for KGM Motor Insurance, an Insurance Company based in London. I am an Operations Manager working for UK Specialty, Canopius. KGM is a member of the Canopius Group in the UK Specialty Division. I am responsible for managing the timely and accurate processing of all client records supplied to us via our Broker network.

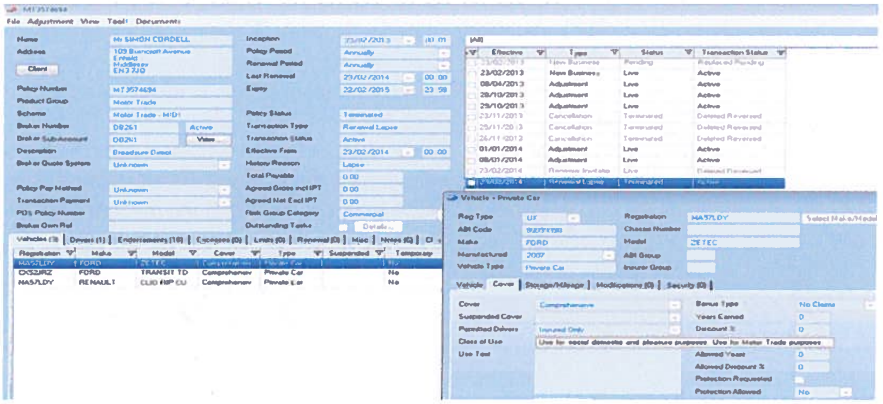
Josephine Ward of Michael Carroll & Co (with Simon & Lorraine Cordell's permission) contacted me on the 8/2/2015 requesting a statement in respect of relevant recorded calls supplied plus a Letter of Indemnity pertaining to Mr Simone Cordell's policy number MT3574694. I understand the statement request is connected to an appeal against conviction for no insurance, Regina v. Simon Paul Cordell to be heard on the 5th March 2015 at Kingston Upon Thames Crown Court.

I would confirm that –

- The policy was incepted on the 23/2/2013 allowing Mr Simon Cordell only to drive at Comprehensive cover.

- The vehicles covered at inception were –
  - Ford Zetec registration MA57LDY.
  - Ford Transit registration CX52JRZ.
  - Use allowed was Social Domestic & Pleasure & or Motor Trade purposes only.

Please see the policy screen shot below confirming this –



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I have become involved in this matter following receipt of a Data Subject Access request and a complaint letter from Simon and Lorraine Cordell. During the course of my investigations to establish all the facts before responding to the letter of complaint it has been necessary for me to obtain and listen to various phone calls between the client and Underwriters, the Broker and Underwriters, Underwriters and the Police compound and the original call from the officer at the roadside and Underwriters.

I feel I have now reached a good understanding of the sequence of events and as a result have provided both a Letter of Indemnity and 2 relevant call recordings to Lorraine and Simon Cordell to support their appeal.

Josephine Ward has requested that in addition to this I provide a section 9 statement and confirm the following points –

- I have been able to search and locate, I believe, all of the relevant call recordings connected to this matter. I have located in total 8 call recordings but have provided the 2 relevant calls being the call from the officer at the roadside talking to Underwriters and the call from Underwriters to the Police compound. The fact that I have been able to search for and locate these calls proves to me that our call recording equipment was functioning correctly, certainly on the days in question, on the few occasions its not working the result is that you cannot locate any call recordings.
- I would confirm that the 2 calls I have provided to Simon and Lorraine are authentic and have come from KGM call recording systems. These 2 calls specifically are –
  - The call made to Underwriters by the Police officer on the 14/11/2013
  - The call made by Kelly Tiller to the Police compound on the 26/11/2013
- I would confirm that I was searching for and located these call recordings on the 23/1/2015.
- I would confirm that I e-mailed these call recordings across along with the Letter of Indemnity to Simon & Lorraine Cordell on the 30/1/2015.

Signature:..... **Date:** 11/2/15.....

If I can be of any further assistance please do not hesitate to contact me.

These notes/documents were created or received by a person in the course of trade, business, profession or other occupation, or as the holder of a paid or unpaid office and the information contained in the notes/documents was supplied by a person (whether or not the maker of the statement) who had, or may reasonably be supposed to have had, personal knowledge of the matters dealt with and where the information contained in the notes/documents was supplied directly or indirectly each person through whom it was supplied received it in the course of a trade, business, profession or other occupation, or as the holder of a paid or unpaid office and the person who made the statement cannot reasonably be expected (having regard to the time which has elapsed since he made the statement and to all the circumstances) to have any recollection of the matters dealt with in the statement.

Signature: ..... Signature witnessed by:.....

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From: Lorraine Cordell <lorraine32@blueyonder.co.uk>
Sent: 11 February 2015 14:39
To: 'JOSEPHINE WARD'
Subject: RE: Appeal against conviction at Kingston Upon Thames Crown Court
Attachments: enquiries@ipcc.gsi.gov.pdf; S Cordell statement.pdf

Hi Josey

The dates of conviction was the 26/11/2014 Wimbledon magistrates court.

Appeal date is 05/03/2015 at 10:00 at Kingston Upon Thames Crown Court

I will try and put emails to something and bring them to the office do you need all the ones for all the driving with no insurance of just the ones for the appeal?

The complaints started on the phone to the police on the day this happened which was the 14/11/2013 I am sure I have the persons name here in my files I will try and find the name of the officer who was dealing with this matter on the phone calls as she called me back a number of times..

But I wrote to the IPCC on there form from there website on the 03/12/2013, I got the reply email for that form on 03/12/2013 at 13:30 please see attached email. But this will need to be updated now due to what has happened in this case with the police officer.

Please also see attached Peter Wood Statement.

I will bring all emails I can what I can do is export the emails to PDF like the one i have done in the attached from the IPCC then put them to disc as there is a real lot of emails and in outlook just saving them does not save them with all details. so as a rule i export to PDF. is this ok?

Regards

Lorraine

From: JOSEPHINE WARD [mailto:josephinewardsolicitor@gmail.com]
Sent: 11 February 2015 13:46
To: Lorraine Cordell
Subject: Re: Appeal against conviction at Kingston Upon Thames Crown Court

Lorraine

Can you transfer all from server onto a USB as this may be the easiest way of accessing the data. I suggested my office so that everything can be printed off and put in bundles and scanned and sent in the DX. Re the discs you can burn off and exhibit but I will deal with this in your section 9 statement.

I will have to request the data from the court re the trial notes so all I will need is the date of conviction and the appeal date and I will send that email off in the next ten minutes. I need these for two reasons (a) accurate transcript of what was said for the appeal hearing in Kingston Upon Thames (b) for when the formal complaint to the IPCC is made.

I am snowed under at the moment to please keep Monday appointment if you can and likewise I hope that I do not have to re-arrange.

Can you confirm with Simon whether he wants to apply to set aside the conviction which is the correct way to go about it. Time runs from date of conviction so 21 days so lodge appeal against conviction as I believe only a Crown Court Judge can sort out the licence being revoked.

You also mentioned that there was another court in East London or South East London can you bring whatever you need doing on that also.

Regards

Josephine

On Wed, Feb 11, 2015 at 1:24 PM, Lorraine Cordell <lorraine32@blueyonder.co.uk> wrote:
Hi Josey

1. APPEAL AGAINST CONVICTION - NO INSURANCE

I think the 17th will be fine just give me a time.

Not sure what you mean below about the CD should i burn a copy off and bring them with me to the office or do they need to be burned off at the office.

I can access emails that are being sent to me from the office if I make sure I close outlook on my computer, but would have no access to the emails that are already in outlook as these have been directly downloaded to outlook from the virgin media server and I have that setup to del once they have been downloaded.

Is it you who needs to ask for the Legal Adviser's notes re what was recorded as part of PC Geoghan's evidence and his officer's pocket book or me?

2. APPEAL AGAINST CONVICTION / SET ASIDE CONVICTION FOR 26.01.2015

On the 2nd part as I have already taken my emails to outlook they are not on a server so the only way to access them is from my computer.

Regards

Lorraine

From: JOSEPHINE WARD [mailto:josephinewardsolicitor@gmail.com]
Sent: 11 February 2015 11:54
To: Lorraine Cordell
Subject: Appeal against conviction at Kingston Upon Thames Crown Court

Lorraine

1. APPEAL AGAINST CONVICTION - NO INSURANCE

I need to draft a section 9 statement re transcribing the recordings onto CD. I need to draft a section 9 statement for you also so that you can exhibit them. I will also need to obtain a copy of the Legal Adviser's notes re what was recorded as part of PC Geoghan's evidence. I need to obtain copies of the officer's pocket book also.

Can you access your email from my office in terms of files as emails will have to be printed off? A bundle will have to be prepared for the CPS and the Crown Court.

What is your availability 16th or 17th February 2015. I am flying home the next two weekends. I am then on duty quite a lot and will have murder case papers served so I will be hectically busy.

2. APPEAL AGAINST CONVICTION / SET ASIDE CONVICTION FOR 26.01.2015

Again Lorraine it will take 1 -2 hours to go through this but I will need access to emails sent and received etc.

I await hearing from you.

Regards

Josephine

From: enquiries@ipcc.gsi.gov.uk
Sent: 03 December 2013 13:30
To: lorraine32@blueyonder.co.uk
Subject: Complaint form
Thank you.

Your completed form has been sent to the appropriate authority you have selected in the complaint form for them to consider.

They will be in contact with you directly in due course.

Regards,

Independent Police Complaints Commission
The original of this email was scanned for viruses by the Government Secure Intranet virus scanning service supplied by Vodafone in partnership with Symantec. (CCTM Certificate Number 2009/09/0052.) On leaving the GSi this email was certified virus free.
Communications via the GSi may be automatically logged, monitored and/or recorded for legal purposes.

RE: Appeal against conviction at Kingston Upon Thames Crown Court->S Cordell statement.pdf

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Member of Canopius Group

Witness Statement

Statement of: **Peter Wood**

Occupation: **Operations Manager, Motor Underwriting Department**

This page consists of two pages and signed by me. It is true to the best of my knowledge and belief and I make it knowing that, if it is tendered evidence, I shall be liable to prosecution if I have wilfully stated anything in it that I know to be false, or do not believe to be true.

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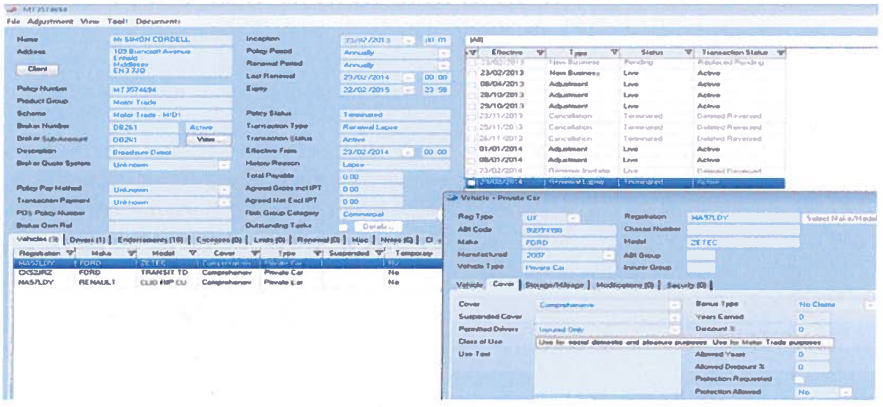
Please see the policy screen shot below confirming this –



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- I would confirm that I was searching for and located these call recordings on the 23/1/2015.
- I would confirm that I e-mailed these call recordings across along with the Letter of Indemnity to Simon & Lorraine Cordell on the 30/1/2015.

Signature:..... **Date:** 11/2/15.....

If I can be of any further assistance please do not hesitate to contact me.

These notes/documents were created or received by a person in the course of trade, business, profession or other occupation, or as the holder of a paid or unpaid office and the information contained in the notes/documents was supplied by a person (whether or not the maker of the statement) who had, or may reasonably be supposed to have had, personal knowledge of the matters dealt with and where the information contained in the notes/documents was supplied directly or indirectly each person through whom it was supplied received it in the course of a trade, business, profession or other occupation, or as the holder of a paid or unpaid office and the person who made the statement cannot reasonably be expected (having regard to the time which has elapsed since he made the statement and to all the circumstances) to have any recollection of the matters dealt with in the statement.

Signature: ..... Signature witnessed by:.....

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From: Lorraine Cordell <lorraine32@blueyonder.co.uk>
Sent: 13 February 2015 11:05
To: 'GL-BrentMCenq@hmcts.gsi.gov.uk'
Cc: 'CO16Mailbox-.NorthProsecutionFPN@met.pnn.police.uk'; 'CO16Mailbox-.SouthProsecutionFN@met.pnn.police.uk'; 'Southcju (CO16Mailbox-.SouthProsecutionCju@met.pnn.police.uk)'; 'CO16Mailbox-.NorthProsecutionCJU@met.pnn.police.uk'; 'London.magistratescentralwest@cps.gsi.gov.uk'
Subject: RE: Simon Cordell 011403134612
Attachments: Found Guilty again 26-01-2015.pdf; S Cordell 020215.pdf; S Cordell Cert._GE_ 2013-2014.pdf; RE_ urgent Simon CORDELL 011401596899-01.pdf; RE_ urgent Simon CORDELL 011401596899-02.pdf; RE_ urgent Simon CORDELL 011401596899-03.pdf; RE_ urgent Simon CORDELL 011401596899-04.pdf; Lorraine Cordell_RE_ Simon Cordell.pdf; Appeal-Notice-Signed.pdf

To Whom It May Concern:

Complaint

I am writing this email again due to a case being heard at court and me being found guilty. On the 26/01/2015 Case number: 011403134612, I believe the old case number was 011401596899.

I have emailed the court many times due to this case I and in my emails attached my insurance documents.

I Have done a statutory declaration which I included my insurance documents.

I know my file must have had my insurance document within there as it was included in many emails to the court and asked for my emails and documents to be put on my file.

I had no letters from the court to say a date of a hearing of the 26/01/2015, I have asked in emails that have been sent for any dates to be also copied over to me by email, as there does seem to be an issue with my post.

My mum Lorraine Cordell and I have asked in many emails and phone calls to the court for the police officer who checks documents to get him to check my documents which will confirm I am insured.

None of this has been done and again I have been found guilty at court for no insurance when I was insured to drive.

I am making this request to have my case listed in order that I can do the following;-

1. Application to set aside the conviction
2. Re-open the case

My name: Mr Simon Paul Cordell
DOB: 26/01/1981.
Address: 109 Burncroft Av
Enfield
Middlesex
EN3 7JQ

I am including in this email

1. Letter of Indemnity from KGM.
2. Policy of insurance form KGM.
3. List of emails sent to Court.
4. Email dates Tue 10/02/2015 13:06 which i have not had a reply to as yet.

5. Appeal Form

Could you please get back to me today by return email to lorraine32@blueyonder.co.uk as I would like to know what can be done about this case?

I have 21 days to appeal to the crown court and this date is running out very fast so I am also including the form so I do not run out of time to appeal to the Crown Court as I feel I will run out of time in this matter. But feel it would be a waste of time and money for the court and me to address it this way and take it to appeal at the crown court.

I am not sure what CPS dealt with this case and I do now that the appeal form needs to be addressed to them also, so I have included all that I know off. If I have not included the right Email for the CPS who dealt with this case can it be forwarded to them. Or could you please get back to me by email at lorraine32@blueyonder.co.uk and let me know the correct email address this needs to be sent to.

Regards

Simon Cordell

Willesden Magistrates' Court
Code 2571
Correspondence Address: 448 High Road, London NW10 2DZ
Opening Hours: Monday to Friday 9.00am to 4.30pm
Telephone: 020 8955 0555 Fax: 0870 324 0240

Mr Simon Paul CORDELL
109 Burncroft Avenue
Enfield
Middlesex
EN3 7JQ

Case number: **011403134612**
Born: 26 January 1981
Driver number: CORDE801261SP8LV

Notice of endorsement of driving record

Order

The court has ordered that your driving record be endorsed with the penalty points stated below.

Further Information

For more information about disqualification or endorsement see:

www.gov.uk/penalty-points-endorsements

Date: 26 January 2015

J.Vantyghem
Justices' Clerk

Offences and orders

011403134612/2
DVLA Code: RO42
01/01/2014 Original offence re-heard

Driving record endorsed with 6 points.

KGM
MOTOR INSURANCE
Member of Canopius Group

Mr Simon Cordell
109 Burncroft Avenue
Enfield
Middlesex
EN3 7JQ

02 February 2015

Dear Mr Cordell

RE: Letter of Indemnity - Policy Number MT3574694

We would confirm that the policy above was incepted at 00.01 AM on the 23/2/13 and was in force until Midnight on the 22/2/14 when it lapsed.

The policy is a Road Risks Motor Trade only, cover was Comprehensive with the use permitted of Social Domestic and Pleasure and for Motor Trade purposes only. For clarity we would advise that Motor Trade Use would allow the carriage of tools required specifically for use in connection with Motor Trade activities.

Drivers under this policy were restricted to Mr Simon Cordell only.

The vehicles covered at inception of the policy were –

- Ford Zetec registration MA57LDY
- Ford Transit registration CX52JRZ

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

- Renault Clio registration NA57LDY. We have since established that in fact Mr Cordell was trying to correct the registration of the Ford Zetec that his broker had incorrectly advised Underwriters was MA47LDY at policy inception. Unfortunately the broker compounded that error with these instructions as the registration number was still incorrect (NA57LDY) and on the wrong vehicle leading Underwriters to add this vehicle onto the policy in error. Eventually the correct registration of the Ford Zetec was noted.
- Please note that whilst the registration of the Ford Zetec was incorrect on the policy record and on the Motor Insurers Database for some time as a result of the above error, Underwriters would confirm that in the event of any incident Mr Cordell would have been fully indemnified subject to the terms of this policy.

KGM Motor Insurance
KGM House
14 Eastwood Close
South Woodford
London E18 1RZ
UK

T +44 (0)20 8530 7351
F +44 (0)20 8530 8547
T +44 (0)844 412 6412 Claims
F +44 (0)20 8530 7037 Claims
www.kgminsurance.co.uk
www.canopius.com

Registered in England and Wales No 01514453
Registered Office Gallery 9 One Lime Street London EC3M 7HA
KGM Motor Insurance is a brand name for business written by Syndicate 260 which is managed by Canopius Managing Agents Limited Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority

KGM
MOTOR INSURANCE
Member of Canopius Group

We understand that Mr Cordell was subjected to a number of Police stops during the policy period whilst driving these vehicles. The stops were due to these vehicles not showing as insured on the Motor Insurers Database (MID). We would confirm that it's a requirement for Motor Insurers to upload details of all insured policies & vehicles to the MID, the targets set are 95% of policies to be on the MID within 14 days for Motor Trade policies and 95% of vehicles to be on the MID within 21 days for Motor Trade. Accordingly we can note that whilst this database is very effective, it's not real time and not 100% accurate.

We have carried out an investigation to understand why Mr Cordells vehicles were not on the MID leading to these Police stops. It has been established that there is a "bug" in our system when copying and pasting a registration with a space in it into the policy record, that results in an unsuccessful upload to the MID. It does not happen when we receive data electronically or when manually inputting data and was something we were unaware of until this case. We have of course changed our processes to prevent this occurring again.

The unfortunate outcome for Mr Cordell of course was that it appeared to the Police that he was driving uninsured and was subjected to unnecessary Police stops. This was not Mr Cordells fault in any way as he had a valid Insurance policy in force and was fully insured to drive these vehicles for the purposes permitted under this policy during the policy period.

As stated above this policy was in force from 00.01 AM on the 23/2/13 and was in force until Midnight on the 22/2/14. We have been asked to specifically confirm that it was in force on the 14/11/2013 for both the Ford Zetec registration MA57LDY and the Ford Transit registration CX52JRZ.

We trust this letter meets the requirements of the Police and the Courts. Should you require any further assistance please do not hesitate to contact us.

Yours sincerely,

Mr Peter Wood
UK Specialty Operations Manager

KGM Motor Insurance
KGM House
14 Eastwood Close
South Woodford
London E18 1RZ
UK

T +44 (0)20 8530 7351
F +44 (0)20 8530 8547
T +44 (0)844 412 6412 Claims
F +44 (0)20 8530 7037 Claims
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KGM
MOTOR INSURANCE
Member of Canopius Group

Certificate of Motor Insurance

1. Name of Policyholder	**Mr SIMON CORDELL**
2. Policy Number:	**MT3574694**
3. Registration Number of the Vehicle:	**Any motor vehicle the property of the Insured or in their custody or control**
4. Effective Time and Date for Commencement of the Insurance for the purposes of the Relevant Law:	**0:01 23 February 2013**
5. Expiry Time and Date of the Insurance:	**23:59 22 February 2014**
6. Persons or classes of persons entitled to drive:	**Mr SIMON CORDELL**
7. Limitations as to use (subject to the exclusions listed below):	**Use for social domestic and pleasure purposes. Use for Motor Trade purposes.**
8. Exclusions:	**The Insurance does not cover use for racing, pacemaking or speed competitions or the carriage of goods or passengers for hire and reward or to secure the release of any motor vehicle, which has been seized by or on behalf of any government or public authority, which was not the property of the policyholder or in his custody or control at the time of seizure. Use solely for breakdown purposes or use under a trade plate for the carriage of goods for demonstration purposes in accordance with the regulations applicable to Trade Licences is not deemed to be use for hire or reward.**

We hereby certify that the insurance to which this Certificate relates satisfies the requirements of the relevant law applicable in Great Britain, Northern Ireland, the Isle of Man, the Island of Guernsey, the Island of Jersey and the Island of Alderney. For and on behalf of the Underwriters subscribing to

KGM Motor Insurance

N Manvell

Neil Manvell, Active Underwriter
AUTHORISED INSURERS, KGM House, 14 Eastwood Close, London, E18 1RZ.

NOTES:
Please ensure that the details shown on this document are correct and that the cover meets your requirements. If in doubt consult your Broker or Agent.
The Certificate relates to Road Traffic Act cover only, for full details of the cover reference should be made to the insurance document and schedule.
This certificate is not transferable to a new owner of the vehicle.
If the insurance is to be suspended or terminated this Certificate must be returned to your broker/agent or to the underwriters.

ADVICE TO THIRD PARTIES:
Nothing contained in this certificate affects your rights as a Third Party to make a claim.

PROCEDURE IN THE EVENT OF AN ACCIDENT:
If your name and address are not taken at the time of an accident you must report the accident at a Police Station as soon as reasonably practical, but in any event within 24 hours.
The accident must be reported immediately to our claims lines (see claims procedure leaflet with your policy).
Do not admit liability or make any offer or promise to Third Parties.
Take names and addresses of all persons who witness the accident or arrive on the scene immediately thereafter.

WARNING: This certificate has been prepared using a laser printer and is not valid if altered in any way.

Broker: **DB261** **BROADSURE DIRECT** Date of Issue: **04 March 2013**

LLOYD'S Underwriters

KGM Motor Insurance is a brand name for business written by Syndicate 260 which is managed by Canopius Managing Agents Limited.
Canopius Managing Agents Limited is a managing agent at Lloyd's and is authorised and regulated by the Financial services Authority, FSA Registration No. 204847.
Canopius Managing Agents Limited is registered in England & Wales number 1514453. Registered Office: Gallery 9, One Lime Street, London, EC3M 7HA

From: Lorraine Cordell [lorraine32@blueyonder.co.uk]
Sent: 08 October 2014 18:24
To: 'gl-brentmcenq@hmcts.gsi.gov.uk'
Subject: RE: RE: urgent Simon CORDELL 011401596899

Attachments: S Cordell Cert._GE_ 2013-2014.pdf
Dear sir or Madam

I am writing this email due to the reply dated the 01/10/2014 I got in the post on 06/10/2014 about the email I sent to you on the 12/09/2014 please see below email dated 12/09/2014.

Above is a picture of the reply where you say I have 21 days to file a statutory declaration due to me being unaware of the court processing.
I did not know about this court case. I have been wrongfully convicted and have points on my licence, which should not be there.

In the email dated the 12/09/2014, I asked for my case to be listed in order that I could do the following

1. Application to set aside the conviction
2. Re-open the case

The reason for this is due to I have been wrongfully convicted as I did in fact have insurance. As shown in the attached file.

Please can you list my case in court so I can put the Application to set aside the conviction, Re-open the case that I

have been wrongfully convicted for.

This matter is urgent. I cannot resolve this mater until the case is listed before either a District Judge or Magistrates so I would appreciate your cooperation. This is causing me stress. Can you please resolve this legal matter by listing the case for an application to set aside the conviction? I can then forward my documents to the relevant prosecuting authority.

Regards

Simon Cordell

From: Lorraine Cordell [mailto:lorraine32@blueyonder.co.uk]
Sent: 12 September 2014 15:11
To: 'gl-brentmcenq@hmcts.gsi.gov.uk'
Subject: RE: urgent Simon CORDELL 011401596899

Dear Sir or Madam

I have tried to call the court on a number of occasions regarding my conviction and sentence for no insurance but the phone just rings when I press the number given to ask about this case the telephone number I am calling is 0208 955 0555. I have now found out the information to the case but pressing number 7 the lady I spoke to did in fact try and put me to a manager but that also just ring then cut me off. So I called back again and asked her if she could give me the information which she did.

I am making this request to have my case listed in order that I can do the following;:-

1. Application to set aside the conviction
2. Re-open the case

My name: Mr Simon Paul Cordell
DOB: 26/01/1981.
Address: 109 Burncroft Av
Enfield
Middlesex
EN3 7JQ

Case No: 011401596899

Application to set aside the conviction:-

On 01/01/2014 I was stopped by the police as they did not believe that I held a valid policy of insurance. Due to this being a holiday my insurance company was closed so the police could not check if I was in fact was insured, I was insured and asked the police to check there records due to the amount of problems I had had with my insurance not showing on the MID database and being stopped do many times they did this and could in fact see many times but still impounded my van reg CX52 JRZ.

After the holidays I went to the compound and had to again pay for my Van to be taken out of the compound.

I never received any summons in relation to this matter and I only became aware that the case had been dealt with in my absence when I received a letter from the DVLA advising me that I had to send in my driving licence. I disputed with the DVLA the points but I was given an ultimatum that if I did not send in my licence it would be revoked.

The offence of no insurance was allegedly committed on 01/01/2014. I had a valid policy of insurance from 23/02/2013 and this policy was valid until 22/02/2014 The company insuring me was KGM, and my broker was Broadsure direct I am the named policy holder, Mr. Simon Cordell and my policy number is MT3574694.

I have points on my licence which I should not have. Can you please as a mater of urgency email me back on this matter so that I can have a date so that the conviction can be set aside and my case heard in order that I can show

the court my insurance and the PLO can make the necessary enquiries.

I would be grateful if you can inform DVLA that this matter and the points that have been added to my licence is being disputed so this can be put on hold as I do not see why I should suffer when I have done nothing wrong and I was insured to drive. This is in fact have a big effect on my life when I have done nothing wrong and would like this addressed as a mater of urgency.

This matter is urgent. I cannot resolve this mater until the case is listed before either a District Judge or Magistrates so I would appreciate your cooperation. This is causing me stress. Can you now please resolve this legal mater by listing the case for an application to set aside the conviction? I can then forward my documents to the relevant prosecuting authority.

Please see attached my insurance documents for this offence in fact showing I was in fact insured.

I await hearing form you in relation to this matter and I thank you in advance for your anticipated co-operation in this matter.

Yours faithfully

Simon Cordell

From: Lorraine Cordell [lorraine32@blueyonder.co.uk]
Sent: 12 September 2014 15:11
To: 'gl-brentmcenq@hmcts.gsi.gov.uk'
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Middlesex
EN3 7JQ

Case No: 011401596899

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This matter is urgent. I cannot resolve this mater until the case is listed before either a District Judge or Magistrates so I would appreciate your cooperation. I am very disappointed that you have ignored all my emails. This is causing me stress. Can you now please resolve this legal mater by listing the case for an application to set aside the conviction? I can then forward my documents to the relevant prosecuting authority.

Please see attached my insurance documents for this offence in fact showing I was in fact insured.

I await hearing form you in relation to this matter and I thank you in advance for your anticipated co-operation in this matter.

Yours faithfully

Simon Cordell

7090c136237f468d8831f4a2d9cd279e.RE_ urgent Simon CORDELL 011401596899-03.txt
From: Lorraine Cordell [lorraine32@blueyonder.co.uk]
Sent: 15 September 2014 09:56
To: 'Rogovska2, Tatjana'
Subject: RE: Not read: RE: urgent Simon CORDELL 011401596899

Thank you for the reply

Regards

_____

From: Rogovska2, Tatjana [mailto:tatjana.rogovska2@hmcts.gsi.gov.uk]
Sent: 15 September 2014 09:31
To: 'Lorraine Cordell'
Subject: RE: Not read: RE: urgent Simon CORDELL 011401596899

There were 2 emails from you in our inbox which looked identical to me and one of them had an attachment. I deleted the email without the attachment.

_____

From: Lorraine Cordell [mailto:lorraine32@blueyonder.co.uk]
Sent: 12 September 2014 19:33
To: Rogovska2, Tatjana
Subject: FW: Not read: RE: urgent Simon CORDELL 011401596899

Dear Rogovska2, Tatjana

Can you please advise as to what email was deleted I did send 2 emails the same but the 1st one I forgot to attach my insurance document so I sent the email again which included my insurance document can you please advise as to if you have my email and the attached insurance document?

Regards

Simon Cordell

_____

From: Rogovska2, Tatjana [mailto:tatjana.rogovska2@hmcts.gsi.gov.uk]
Sent: 12 September 2014 16:30
To: Lorraine Cordell
Subject: Not read: RE: urgent Simon CORDELL 011401596899

Your message was deleted without being read on 12 September 2014 15:30:05 UTC.

7090c136237f468d8831f4a2d9cd279e.RE_ urgent Simon CORDELL 011401596899-03.txt
The original of this email was scanned for viruses by the Government Secure Intranet virus scanning service supplied by Vodafone in partnership with Symantec. (CCTM Certificate Number 2009/09/0052.) This email has been certified virus free.
Communications via the GSi may be automatically logged, monitored and/or recorded for legal purposes.

196bbe2ef47342dc91e3bcef1c2d11e4.RE_ urgent Simon CORDELL 011401596899-04.txt
From: Lorraine Cordell [lorraine32@blueyonder.co.uk]
Sent: 12 September 2014 19:33
To: 'tatjana.rogovska2@hmcts.gsi.gov.uk'
Subject: FW: Not read: RE: urgent Simon CORDELL 011401596899
Dear Rogovska2, Tatjana

Can you please advise as to what email was deleted I did send 2 emails the same but the 1st one I forgot to attach my insurance document so I sent the email again which included my insurance document can you please advise as to if you have my email and the attached insurance document?

Regards

Simon Cordell

_____
From: Rogovska2, Tatjana [mailto:tatjana.rogovska2@hmcts.gsi.gov.uk]
Sent: 12 September 2014 16:30
To: Lorraine Cordell
Subject: Not read: RE: urgent Simon CORDELL 011401596899

Your message was deleted without being read on 12 September 2014 15:30:05 UTC.

The original of this email was scanned for viruses by the Government Secure Intranet virus scanning service supplied by Vodafone in partnership with Symantec. (CCTM Certificate Number 2009/09/0052.) This email has been certified virus free.
Communications via the GSi may be automatically logged, monitored and/or recorded for legal purposes.

From: Lorraine Cordell [lorraine32@blueyonder.co.uk]
Sent: 10 February 2015 13:06
To: 'GL-BrentMCenq@hmcts.gsi.gov.uk'
Cc: 'London.magistratescentralwest@cps.gsi.gov.uk'; 'London.magistratessouth@cps.gsi.gov.uk'; 'london.magistratesnortheast@cps.gsi.gov.uk'; 'gl-bromleymcenq@hmcts.gsi.gov.uk'
Subject: RE: Simon Cordell

Attachments: S Cordell 020215.pdf; Found Guilty again 26-01-2015.pdf; S Cordell Cert._GE_ 2013-2014.pdf; image2014-05-20-184559.pdf

To whom it may concern:

I am writing this email due to the number of problems I have been having due to a policy of insurance I had with KGM insurance which did not show up on the MID database in the week it was fine as i carried my insurance documents with me at all times and the insurance company could be called, but the problems was when the insurance company was closed as the police could not contact them.

My mum Lorraine Cordell and I have sent many emails to the courts with my insurance documents, but there has been cases where I have not had a summons. So did not know about cases and they have been heard at court and I was found guilty of no insurance.

I have done statutory declarations at court including my insurance documents and this still has not corrected anything.

One of the statutory declarations was again heard at court on the 26/01/2015 which again I did not know about for Willesden Magistrates' Court. But I have sent so many emails to this court with all documents and asked for them to be checked with the police officer at court to show I was insured to drive. This has not been done I have just again been found guilty due to not getting letters of a court hearing date.

I have now also got a letter of Indemnity from KGM who I was insured with under policy number MT3574694. 00.01 AM on the 23/2/13 and was in force until Midnight on the 22/2/14 when it lapsed.
Most of the cases are with the KGM policy you will see the reason as to why in the Letter of Indemnity from KGM.

I also believe there was one case for Covea Insurance PLC policy number MT10 021608047 it was not showing on the MID due to the stop was the day after I took the policy out.

Please can any cases be set aside and reopened and looked into and any other cases that have been heard for no insurance under these policies of insurance be addressed.

You will in due cause be hearing from my solicitor, she is trying to address all the cases, but this is taking time. She has seen all the emails I have sent trying to address these issues and feels more should have been done as it would have only taken for the insurance policies to be checked and this would have stopped a waste of time and money for the courts, and myself at this time she wants to just appeal all cases to the crown court. which would again be a waste of money for the courts. and again of my time.

But this is having an effect on my life my driving licence has been revoked 3 times for no insurance, when in fact I have always had insurance to drive and would not drive if I did not have insurance.

Please see attached documents

Could you get back to me as soon as possible by way of email, as it does seem there is an issue with my post and not getting letters that was meant to be sent to me? I am taking this up with the royal mail.

Regards

Simon Cordell

DOB: 26/01/1981

APPEAL TO THE CROWN COURT FROM A MAGISTRATES' COURT

(Criminal Procedure Rules, rule 63.3)

Case details

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If the defendant is in custody, give prison and prison number, if known.

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This is an appeal to the Crown Court about:

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I have asked the magistrates' court to reconsider my case ☐ Yes ☐ No

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I need an extension of time for this appeal ☐ Yes ☐ No

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1. Complete the boxes above and give the details required in the boxes below. □□□o□ □□e □n e□e□tron□□ er□on o□th□□ □or□ □the □o□e □□□e□□□nd[1] □□□□o□ □□e □ □□□□er er□on □nd need □ore □□□□e□□o□ □ □□ □tt□□h e□tr□ □heet□□

2. Sign and date the completed form.

3. Send a copy of the completed form to:

(a) the magistrates' court, □nd

(b) the other party to the case □e□□□the □ro□e□□tor□□□□o□ □re the de□end□nt□□

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[1] Forms for use with the Rules are at: www.justice.gov.uk/courts/procedure-rules/criminal/formspage.

1) Extension of time (if you need one□see the notes on the front page)**. My appeal is late because:**
Explain why your appeal is late. Attach copies of any letters or other documents you want the court to see.

2) The issues in this case are:
Summarise the matters of fact or law, or the reasons for sentence or other order, which are in dispute.

3) Appeal against conviction: case management in the Crown Court.
□nly answer these □uestions if you are appealing against conviction or a finding of guilt.

How long did the trial last in the magistrates' court ?

Which of the prosecution witnesses in the magistrates' court do you want to ask questions if they are witnesses again in the Crown Court ? Name them□

How long do you expect the appeal to take in the Crown Court ?

4) Other applications. I am also applying for:

☐ **pending my appeal, the suspension of my disqualification e.g. from driving.**
□ou can □N□□ apply for the suspension of a dis□ualification imposed in this case.

☐ **pending my appeal, bail**.

Give reasons for any application you are making□

I want my application(s) considered by ☐ the magistrates' court ☐ the Crown Court
Each court can consider these applications. □ou can apply to both.

Signed[2] □□ □ □ □ □ □ □ □ □ □ □ □ □ □ □ **[defendant / defendant's solicitor]**

Date□□ □ □ □ □ □ □ □ □ □ .

[2] If you use an electronic version of this form, you may instead authenticate it electronically (e.g. by sending it from an email address recognisable to the recipient). See Criminal Procedure Rules, rule 5.3.

From: Lorraine Cordell <lorraine32@blueyonder.co.uk>
Sent: 13 February 2015 14:57
To: 'O'Sullivan Emma'
Subject: RE: Simon Cordell

Dear Emma

Thank you so much for your help in this matter I had an email today from Sharon Burns from the North section and she has been really helpful.

Once again thank you for the help in this matter

Regards

Lorraine Cordell

From: O'Sullivan Emma [mailto:Emma.O'Sullivan@cps.gsi.gov.uk]
Sent: 11 February 2015 15:24
To: CO16Mailbox-.NorthProsecutionFPN@met.pnn.police.uk; CO16Mailbox-.SouthProsecutionFN@met.pnn.police.uk; Southcju (CO16Mailbox-.SouthProsecutionCju@met.pnn.police.uk); CO16Mailbox-.NorthProsecutionCJU@met.pnn.police.uk
Cc: 'lorraine32@blueyonder.co.uk'
Subject: FW: Simon Cordell

Dear All,

Please could you kindly assist Lorraine Cordell on behalf of her son Simon Cordell. They believe that a number of summons have been issued against Simon for the offence of no insurance since 2013 due to an error made by the insurance company as per the attached letter. Unfortunately due to Simon not always receiving the summons/adjournment notice they are unsure how many cases have been issued against him and are trying to get them all reopened and listed before court to be heard together in light of the above. Please would you be able to check you database and confirm to the email address below the number of cases with reference number, court and conviction date.

I have also spoken to her on the phone and informed Lorraine that she will need to contact the court directly to make application to reopen/stat decs , which she can only do so once the information has been obtained.

The only matter the cps are currently aware of is for the case ref J63181495 which is listed for appeal at Kingston Crown Court 05/03/15.

If you are unable to advise her on summons that have been issued on her son, please could you kindly advise her where she could obtain the information.

Kind Regards,

Emma O'Sullivan
London Traffic Unit
Admin Line Manager
02033571604

Rose Court,
4th Floor
2 Southwark Bridge,
London,
SE1 9HS,
DX 154263 Southwark 12.

From: London trafficteam
Sent: 10 February 2015 14:41
To: O'Sullivan Emma
Subject: FW: Simon Cordell

From: London magistratescentralwest
Sent: 10 February 2015 13:25
To: London trafficteam
Subject: FW: Simon Cordell

FYI

From: Lorraine Cordell [mailto:lorraine32@blueyonder.co.uk]
Sent: 10 February 2015 13:06
To: GL-BrentMCenq@hmcts.gsi.gov.uk
Cc: London magistratescentralwest; London magistratessouth; London magistratesnortheast; gl-bromleymcenq@hmcts.gsi.gov.uk
Subject: RE: Simon Cordell

To whom it may concern:

I am writing this email due to the number of problems I have been having due to a policy of insurance I had with KGM insurance which did not show up on the MID database in the week it was fine as i carried my insurance documents with me at all times and the insurance company could be called, but the problems was when the insurance company was closed as the police could not contact them.

My mum Lorraine Cordell and I have sent many emails to the courts with my insurance documents, but there has been cases where I have not had a summons. So did not know about cases and they have been heard at court and I was found guilty of no insurance.

I have done statutory declarations at court including my insurance documents and this still has not corrected anything.

One of the statutory declarations was again heard at court on the 26/01/2015 which again I did not know about for Willesden Magistrates' Court. But I have sent so many emails to this court with all documents and asked for them to be checked with the police officer at court to show I was insured to drive. This has not been done I have just again been found guilty due to not getting letters of a court hearing date.

I have now also got a letter of Indemnity from KGM who I was insured with under policy number MT3574694. 00.01 AM on the 23/2/13 and was in force until Midnight on the 22/2/14 when it lapsed.
Most of the cases are with the KGM policy you will see the reason as to why in the Letter of Indemnity from KGM.

I also believe there was one case for Covea Insurance PLC policy number MT10 021608047 it was not showing on the MID due to the stop was the day after I took the policy out.

Please can any cases be set aside and reopened and looked into and any other cases that have been heard for no insurance under these policies of insurance be addressed.

You will in due cause be hearing from my solicitor, she is trying to address all the cases, but this is taking time. She has seen all the emails I have sent trying to address these issues and feels more should have been done as it would have only taken for the insurance policies to be checked and this would have stopped a waste of time and money for the courts, and myself at this time she wants to just appeal all cases to the crown court. which would again be a waste of money for the courts. and again of my time.

But this is having an effect on my life my driving licence has been revoked 3 times for no insurance, when in fact I have always had insurance to drive and would not drive if I did not have insurance.

Please see attached documents

Could you get back to me as soon as possible by way of email, as it does seem there is an issue with my post and not getting letters that was meant to be sent to me? I am taking this up with the royal mail.

Regards

Simon Cordell

DOB: 26/01/1981

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**********+
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If you are not an intended recipient, please advise the sender immediately by reply
e-mail and delete this message and any attachments without retaining a copy.

Activity and use of CPS Connect systems, the Government Secure Intranet, and the
Criminal Justice Extranet is monitored to secure their effective operation and for
other lawful business purposes. Communications using these systems will also be
monitored and may be recorded to secure effective operation and for other
lawful business purposes.
****

From: GL-SWESTERNMCENQ <swglondonmc@hmcts.gsi.gov.uk>
Sent: 16 February 2015 09:57
To: 'lorraine32@blueyonder.co.uk'
Subject: Clerks Notes for Simon Cordell
Attachments: DOC034.pdf

With reference to your e-mail of the 10th February please find attached clerks notes from the trial on the 26th November as requested.

Miss J Lee
Administration Officer
Lavender Hill Magistrates' Court
176a Lavender Hill, London, SW11 1JU

Tel: 020 7805 1470
Please note: As of June 2nd 2014 Our fax will be GOLDFAX No: 0870 324 0299

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Clerks Notes for Simon Cordell->DOC034.pdf

26-11-14

R -v- CORDELL

PC GAVIN - Lambeth Borough.

14-11-13 - I made notes at the time of the incident.
1pm - on duty - on Brixton Hill. Traffic Operation
Forgotten unmarked Driver

CX52JRZ - White Transit - stopped was pulling over. MR Cordell was the driver.
Explained the stopping him as part of operation. - He replied "I'm busy, fuck off to do some work".
I explained requirement.
I'll give you my insurance but I am not going in there to do some work - building underground refurbishment.
Another male in the passenger seat - Dean READ.
Vehicle some work as registered to Adam PARRIS.

Insurance Cert - covered him to drive any vehicle
- but did not cover business use.

I contacted Insurance Co. The inspected vehicle - looked inside - general construction debris in there + business cards in vehicle - Simon & Dean (advertising TS electrician - the detailed type of work).
Was a Thursday - MR Cordell - other van - wearing clothes covered in paint & dirt. It was middle of working day. Said he was going in there for work.
Explained this not covered for business use.
Pld @ out off - C.
He said "I was trying to get a job here"
He become increasingly agitated - said he would find out about me and everything has consequences

I established his name – had difficulties with address. In the end arrested him because he would not provide address.
At Peckham custody he provided details – I issued penalty notice.

XX –

He pulled over of own accord. I was told the Certificate covers Motor Trade Use.
He told me going into building to work. No Tools in the car.

JJ, ??,

Loose items – business cards. Other items consistent with details of ~~exp~~ services offer

Simon CORDELL

I was visit friend – asked him to come down to look at of fascia board. Dean Read was with me –
MR Klein was building a nightclub.
Going in to offices – appointment at 2pm visit a view to takes a management position up there.
I get up works on building Co.
Next port stop – search. I pulled over – a bit past for friend to go into next shop.

I was early and ~~set~~ we were going to sit in the van.
When PC approached me. He said he was going to do a desk. He asked me why I was there – I explained I was there for future work also venue up and running. He said he wanted to record vehicle ~~no~~. My P/Dr was produced. He said not covered because had tools in van. He phoned insurer and I phoned Broker.

This had happened on a number of occasions.
I have a number of other cases.

explained no tool

I was cleared for road + domestic. I asked for photo Trade - allows me to sell cars from my drive.

I had not been working. Going to lots of places to make enquiries about future work.

Had spoke to Mr Uden previously.

XX - Burton Coals - Simon + Dean do refer to you TSM does refer to my Co.
I built Co for Dean. I don't work with Dean on the business. In my catalogue I put my number in as well so I can take a percentage.
I had an appointment with Mr. Uden - to discuss future work - for community
~~Already been agreed to~~
I did not say I was going to work in the property

TOs ??
Built a Management system - built a festival.
Exploring Brighton parties business - have a number of community links.
Dean Read does gardening + general work.

Eleanor CORDELL, 23 Byron Terrace, Edwards, London W9 7DE.

I was not present - but received a phone call from my son. This was while he needed.

I knew he was going to see MR Khan
- he was told Dear down to see if he could be offered work. ~~He was~~
I got a phone call from my son + I rode to the other Police Office.
He explained to me about tools in the vehicle + the notes policy invalid.

Convicted

Exceptional Hardship.

Mother suffers from bowel, bladder + spine + other Arthritis.
Have every day + Mother's to clear her bowel.
I drive my mother to Northwick Middx + other hospitals.

I live about 2 mile from your note.
Mother lives in Edmonton
Hadfield, Enfield + North Middx + other.

My brother was in a bike crash - been reporting him.

Impact on work —
I am helping friends. Will prevent me going to the Health.
I receive Floating Support. Mht difficulties.
I am on benefits.

I do voluntary work.

From: Lorraine Cordell <lorraine32@blueyonder.co.uk>
Sent: 26 February 2015 23:28
To: 'Sharon.Burns@met.pnn.police.uk'
Subject: RE: Simon Cordell Appeal

Dear Sharon

Would it please be possible if you can call me on 07961 833021 re Simon Cordell appeal please.

Regards

Lorraine Cordell

From: Lorraine Cordell <lorraine32@blueyonder.co.uk>
Sent: 26 February 2015 22:23
To: 'listing@harrow.crowncourt.gsi.gov.uk'
Cc: 'Sharon.Burns@met.pnn.police.uk'; 'CO16Mailbox-.NorthProsecutionFPN@met.pnn.police.uk'
Subject: RE: Simon Cordell Appeal
Attachments: Simon_Cordell_Appeal_Willesden_Harrow_Crown_Court.pdf; S Cordell Cert._GE_ 2013-2014.pdf; S Cordell 020215.pdf

To Whom It May Concern:

Please see attached documents re Appeal could all documents be placed on file.

Regards

HM Courts & Tribunals Service

CROWN COURT AT
HARROW
Hailsham Drive
Harrow, Middlesex
HA1 4TU
DX 97335 HARROW 5
Telephone 020 8424 2294
Ext.
Fax 020 8424 2209

Mr Simon Paul Cordell
109 Burncroft Avenue
Enfield
Middx
EN3 7JQ

24H February 2015

Dear Sirs

Re: Yourself-v-Central Driving Offences Unit Case number A20150049

The Crown Court has received a set of appeal papers from the magistrates' court at Willesden.

In order to assist you, a copy of the memorandum of conviction and sentence is enclosed.

The court is committed to processing appeals as quickly as possible and it would greatly help the listing of this appeal if you would complete this form and return it to the Crown Court by the **10 March 2015**

If the court does not have a reply by this date your appeal will be listed without further consultation.

Please note if you fail to attend that hearing your appeal may be dismissed and further costs can be awarded against you.

If you do not wish to proceed with your appeal you should contact the court in writing before this date.

1. Please confirm that the appeal is against Conviction/Sentence/Conviction & Sentence:

……..

2. Please estimate the time the Appeal's hearing will take:

…….

3. Number & names of prosecution witnesses you require:

.....

Number & names of defence witnesses you require:

.....

4. Name of counsel:

.....

5. Dates to avoid:

.....

6. Please confirm if an interpreter is required:

.....

7. Your reference:

.....

8. Your telephone/mobile number:

.....

These details can be faxed to 0870 324 0194
or emailed to listing@harrow.crowncourt.gsi.gov.uk
Yours sincerely,

Mary Graham
Appeals Clerk
List Office

NOTE:
Once an appeal has been allocated a hearing date it will NOT be changed, save for the most exceptional reasons.
It is, therefore, essential that all dates to avoid are provided to the court by the date specified above. Any subsequent application to move a fixture date will have to be listed before a judge, which does not automatically mean your application will be granted and may lead to wasted costs.

Appeal form recd via email on 13/2/15
@ Brent M.C. AB.

APPEAL TO THE CROWN COURT FROM A MAGISTRATES' COURT

(Criminal Procedure Rules, rule 63.3) A2015 0049

Case details

Name of defendant: Mr Simon Paul Cordell

Address: 109 Burncroft Av, Enfield, EN3 7JQ

If the defendant is in custody, give prison and prison number, if known.

Email address: lorraine32@blueyonder.co.uk

Phone: Mobile: 07961 833021

Appeal from ... Willesdon ..... Magistrates' Court

Magistrates' court case reference number:

Appeal to the Crown Court at: (I think the Crown Court would be) Wood Green Crown Court.

This is an appeal to the Crown Court about:

Give brief details of the magistrates' court decision about which you are appealing, including the date of that decision (e.g. 'my conviction for [offence] on [date]', or 'my sentence of [penalty] for [offence] on [date]').

Conviction of no insurance on the 26/01/2015. I am insured to drive and would never drive without insurance.

I have asked the magistrates' court to reconsider my case ☒ Yes ☐ No

You may not need to appeal. Sometimes a magistrates' court can change a decision which it has made, under section 142 of the Magistrates' Courts Act 1980. Ask at the magistrates' court office.

I need an extension of time for this appeal ☐ Yes ☐ No

See the time limits listed below. If your appeal is late, you must answer question 1, on the other side of this form. Only the Crown Court can extend the 21 day time limit for appeal.

Use this form ONLY for an appeal to the Crown Court about conviction, sentence, etc. under Criminal Procedure Rules Part 63. There is a different form for applying or appealing to the Crown Court after a magistrates' court has made a decision about bail, under Criminal Procedure Rule 19.8.

1. Complete the boxes above and give the details required in the boxes below. If you use an electronic version of this form, the boxes will expand[1]. If you use a paper version and need more space, you may attach extra sheets.

2. Sign and date the completed form.

3. Send a copy of the completed form to:

(a) the magistrates' court, and

(b) the other party to the case (e.g. the prosecutor, if you are the defendant).

You must send this form so as to reach the recipients **not more than 21 days after:**

- the date you were sentenced or your sentence was deferred (whichever was earlier), if your appeal is against conviction or against a finding of guilt,
- the date you were sentenced, if your appeal is against sentence, or
- in any other case, the date of the order or failure to make an order about which you want to appeal.

[1] Forms for use with the Rules are at: www.justice.gov.uk/courts/procedure-rules/criminal/formspage.

1) Extension of time (if you need one: see the notes on the front page). **My appeal is late because:**
Explain why your appeal is late. Attach copies of any letters or other documents you want the court to see.

2) The issues in this case are:
Summarise the matters of fact or law, or the reasons for sentence or other order, which are in dispute.

Conviction of no insurance, I am insured to drive, i have tried to address this matter a number of times with the Court and CPS, by email and by way of phone calls, i have sent over everything the court and CPS would need to in fact should i had insurance to drive.

3) Appeal against conviction: case management in the Crown Court.
Only answer these questions if you are appealing against conviction or a finding of guilt.

How long did the trial last in the magistrates' court ?

Which of the prosecution witnesses in the magistrates' court do you want to ask questions if they are witnesses again in the Crown Court ? Name them:

Not Sure, as i did not get any letters of a court date and they found me guilty while not there.

How long do you expect the appeal to take in the Crown Court ?

Not Sure

4) Other applications. I am also applying for:

☐ **pending my appeal, the suspension of my disqualification e.g. from driving.**
You can ONLY apply for the suspension of a disqualification imposed in this case.

☐ **pending my appeal, bail.**

Give reasons for any application you are making:

I want my application(s) considered by ☐ the magistrates' court ☒ the Crown Court
Each court can consider these applications. You can apply to both.

Signed[2]: ..... **[defendant / defendant's solicitor]**

Date: 13/02/2015

[2] If you use an electronic version of this form, you may instead authenticate it electronically (e.g. by sending it from an email address recognisable to the recipient). See Criminal Procedure Rules, rule 5.3.

MEMORANDUM of an ENTRY entered in the REGISTER of the North West London Magistrates' Court LJA: 2571

REGISTER for 26/01/2015 (PM) Court Willesden Magistrates' Court

Mr Simon Paul CORDELL
109 Burncroft Avenue
Enfield
Middlesex
EN3 7JQ
DOB: 26/01/1981 Age: 33
Gender: Male
CRO: 49823/97M
Aliases: Mr Simon Paul CORDELL, Mr Simon CORDELL

Case Number: **1403134612**
Defendant Present: No
Informant: Mr Simon Cordell
Post-Hearing Custody Status:

A20150049

2 **MC80525** R7

Original offence for which a statutory declaration was served under section 14 of the Magistrates' Courts Act 1980. Details: RT88191, On 01/01/2014, at Wembley used a motor vehicle, namely a Ford CX52 JRZ, on a road, or other public place, namely fourth way, HA9, when there was not in force in realtion to that use such a policy of insurance or such a security in respect of third party risks as complied with the requirements of Part V1 of the road traffic act Contrary to Section 143 of The Road Traffic Act 1988 and Schedule 2 to the Road Traffic Act 1988, .. .
In accordance with the above section of the Magistrates' Courts Act 1980.

Verdict: Proved in Absence - 26/01/2015

Register Notes

23/02/2015 10:29 Annabel.Jeremiah Greater London
Appeal form received 13.02.15. Appeal papers lodged at Harrow Magistrates Court on 23.02.15. LCCC notified.

23/02/2015 10:46 Annabel.Jeremiah Greater London
Application to re-open - Section 142 considered on 18.02.15 by legal adviser. Advised defendant can appeal.

143

FO 600.00
Fined £600.00.

FVS 60.00
To pay victim surcharge of £60.00.

FCOST 85.00
To pay costs of £85.00.

COLLO
Collection order made.

LEP
Driving record endorsed with 6 points.
D20 Notification Sent to DVLA
Endorsements:
Licence to Follow Marker: 0 Hardship Marker: No
Offence Code: RO42 Offence Date: 01/01/2014
Convicting Court: 2571 Date: 26/01/2015
Penalty Points: 6 Result Amount: GBP600
Disqualification Until Test Passed:
Disqualification Pending Sentence:
Time To Pay: To be paid by 23/02/2015

BALANCE 745.00

598

HM Courts & Tribunals Service

North West Administration Centre
Willesden Magistrates Court
448 High Road
London
NW10 2DZ

Mr Simon Cordell
109 Burncroft Avenue
Enfield
Middlesex
EN3 7JQ

DX 110850 Willesden 2
T 0208 955 0555
F 0870 324 0240

www.justice.gov.uk

Our ref: 1403134612

Date: 20th February 2015

Dear Mr Cordell

Offence of: Using a motor vehicle with no valid insurance (case re-opened).
Date of Sentence: 26/01/15

Thank you for your email which was received on 13th February 2015, in which you dispute the conviction and/or sentence in the above matter. You were sentenced by this court on 26th January 2015 when proceedings against you were concluded.

You have an automatic right of appeal to the Crown Court if your appeal notice is received by this court within **21 days** from the date of sentence, or the date of the order you want to appeal. If you pleaded guilty, you can appeal against your sentence and if you were convicted, you can appeal against your conviction or the sentence. I enclose a copy of the appeal notice which should be completed and returned to the above address within 21 days from the date of sentence or the court's decision. **You must also send a copy of the appeal notice to the prosecution agency.**

If **21 days have passed**, then you must make an application for leave to appeal out of time. Whether you are granted leave to appeal will be decided by the Crown Court and you will be notified of the decision. If you need to apply for leave to appeal, then an additional form is included with this letter. This form and the appeal notice must be completed and returned to the above address. If you wish to appeal it is in your interests to return these completed forms as soon as possible.

You are advised to seek independent legal advice before deciding whether to appeal. If you do appeal and the Crown Court uphold your conviction, you may be ordered to pay a greater amount in costs and could receive a harsher sentence than this court imposed.

Yours sincerely

Pre-court department
North West London Magistrates' Court

Willesden Magistrates' Court
Code 2571
Correspondence Address: 448 High Road, London NW10 2DZ
Opening Hours: Monday to Friday 9.00am to 4.30pm
Telephone: 020 8955 0555 Fax: 0870 324 0240

Mr Simon Paul CORDELL
109 Burncroft Avenue
Enfield
Middlesex
EN3 7JQ

Case number: **011403134612**
Born: 26 January 1981
Driver number: CORDE801261SP8LV

Notice of endorsement of driving record

Order

The court has ordered that your driving record be endorsed with the penalty points stated below.

Further Information

For more information about disqualification or endorsement see:

www.gov.uk/penalty-points-endorsements

Date: 26 January 2015

J.Vantyghem
Justices' Clerk

Offences and orders

011403134612/2
DVLA Code: RO42
01/01/2014 Original offence re-heard

Driving record endorsed with 6 points.

KGM
MOTOR INSURANCE
Member of Canopius Group

Certificate of Motor Insurance

1. Name of Policyholder	**Mr SIMON CORDELL**
2. Policy Number:	**MT3574694**
3. Registration Number of the Vehicle:	**Any motor vehicle the property of the Insured or in their custody or control**
4. Effective Time and Date for Commencement of the Insurance for the purposes of the Relevant Law:	**0:01 23 February 2013**
5. Expiry Time and Date of the Insurance:	**23:59 22 February 2014**
6. Persons or classes of persons entitled to drive:	**Mr SIMON CORDELL**
7. Limitations as to use (subject to the exclusions listed below):	**Use for social domestic and pleasure purposes. Use for Motor Trade purposes.**
8. Exclusions:	**The Insurance does not cover use for racing, pacemaking or speed competitions or the carriage of goods or passengers for hire and reward or to secure the release of any motor vehicle, which has been seized by or on behalf of any government or public authority, which was not the property of the policyholder or in his custody or control at the time of seizure. Use solely for breakdown purposes or use under a trade plate for the carriage of goods for demonstration purposes in accordance with the regulations applicable to Trade Licences is not deemed to be use for hire or reward.**

We hereby certify that the insurance to which this Certificate relates satisfies the requirements of the relevant law applicable in Great Britain, Northern Ireland, the Isle of Man, the Island of Guernsey, the Island of Jersey and the Island of Alderney. For and on behalf of the Underwriters subscribing to

KGM Motor Insurance

N Manvell

Neil Manvell, Active Underwriter
AUTHORISED INSURERS, KGM House, 14 Eastwood Close, London, E18 1RZ.

NOTES:
Please ensure that the details shown on this document are correct and that the cover meets your requirements. If in doubt consult your Broker or Agent.
The Certificate relates to Road Traffic Act cover only, for full details of the cover reference should be made to the insurance document and schedule.
This certificate is not transferable to a new owner of the vehicle.
If the insurance is to be suspended or terminated this Certificate must be returned to your broker/agent or to the underwriters.

ADVICE TO THIRD PARTIES:
Nothing contained in this certificate affects your rights as a Third Party to make a claim.

PROCEDURE IN THE EVENT OF AN ACCIDENT:
If your name and address are not taken at the time of an accident you must report the accident at a Police Station as soon as reasonably practical, but in any event within 24 hours.
The accident must be reported immediately to our claims lines (see claims procedure leaflet with your policy).
Do not admit liability or make any offer or promise to Third Parties.
Take names and addresses of all persons who witness the accident or arrive on the scene immediately thereafter.

WARNING: This certificate has been prepared using a laser printer and is not valid if altered in any way.

Broker: **DB261** **BROADSURE DIRECT** Date of Issue: **04 March 2013**

LLOYD'S Underwriters

KGM Motor Insurance is a brand name for business written by Syndicate 260 which is managed by Canopius Managing Agents Limited.
Canopius Managing Agents Limited is a managing agent at Lloyd's and is authorised and regulated by the Financial services Authority, FSA Registration No. 204847.
Canopius Managing Agents Limited is registered in England & Wales number 1514453. Registered Office: Gallery 9, One Lime Street, London, EC3M 7HA

KGM
MOTOR INSURANCE
Member of Canopius Group

Mr Simon Cordell
109 Burncroft Avenue
Enfield
Middlesex
EN3 7JQ

02 February 2015

Dear Mr Cordell

RE: Letter of Indemnity - Policy Number MT3574694

We would confirm that the policy above was incepted at 00.01 AM on the 23/2/13 and was in force until Midnight on the 22/2/14 when it lapsed.

The policy is a Road Risks Motor Trade only, cover was Comprehensive with the use permitted of Social Domestic and Pleasure and for Motor Trade purposes only. For clarity we would advise that Motor Trade Use would allow the carriage of tools required specifically for use in connection with Motor Trade activities.

Drivers under this policy were restricted to Mr Simon Cordell only.

The vehicles covered at inception of the policy were –

- Ford Zetec registration MA57LDY
- Ford Transit registration CX52JRZ

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

- Renault Clio registration NA57LDY. We have since established that in fact Mr Cordell was trying to correct the registration of the Ford Zetec that his broker had incorrectly advised Underwriters was MA47LDY at policy inception. Unfortunately the broker compounded that error with these instructions as the registration number was still incorrect (NA57LDY) and on the wrong vehicle leading Underwriters to add this vehicle onto the policy in error. Eventually the correct registration of the Ford Zetec was noted.
- Please note that whilst the registration of the Ford Zetec was incorrect on the policy record and on the Motor Insurers Database for some time as a result of the above error, Underwriters would confirm that in the event of any incident Mr Cordell would have been fully indemnified subject to the terms of this policy.

KGM Motor Insurance
KGM House
14 Eastwood Close
South Woodford
London E18 1RZ
UK

T +44 (0)20 8530 7351
F +44 (0)20 8530 8547
T +44 (0)844 412 6412 Claims
F +44 (0)20 8530 7037 Claims
www.kgminsurance.co.uk
www.canopius.com

Registered in England and Wales No 01514453
Registered Office Gallery 9 One Lime Street London EC3M 7HA
KGM Motor Insurance is a brand name for business written by Syndicate 260 which is managed by Canopius Managing Agents Limited Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority

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MOTOR INSURANCE
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We understand that Mr Cordell was subjected to a number of Police stops during the policy period whilst driving these vehicles. The stops were due to these vehicles not showing as insured on the Motor Insurers Database (MID). We would confirm that it's a requirement for Motor Insurers to upload details of all insured policies & vehicles to the MID, the targets set are 95% of policies to be on the MID within 14 days for Motor Trade policies and 95% of vehicles to be on the MID within 21 days for Motor Trade. Accordingly we can note that whilst this database is very effective, it's not real time and not 100% accurate.

We have carried out an investigation to understand why Mr Cordells vehicles were not on the MID leading to these Police stops. It has been established that there is a "bug" in our system when copying and pasting a registration with a space in it into the policy record, that results in an unsuccessful upload to the MID. It does not happen when we receive data electronically or when manually inputting data and was something we were unaware of until this case. We have of course changed our processes to prevent this occurring again.

The unfortunate outcome for Mr Cordell of course was that it appeared to the Police that he was driving uninsured and was subjected to unnecessary Police stops. This was not Mr Cordells fault in any way as he had a valid Insurance policy in force and was fully insured to drive these vehicles for the purposes permitted under this policy during the policy period.

As stated above this policy was in force from 00.01 AM on the 23/2/13 and was in force until Midnight on the 22/2/14. We have been asked to specifically confirm that it was in force on the 14/11/2013 for both the Ford Zetec registration MA57LDY and the Ford Transit registration CX52JRZ.

We trust this letter meets the requirements of the Police and the Courts. Should you require any further assistance please do not hesitate to contact us.

Yours sincerely,

Mr Peter Wood
UK Specialty Operations Manager

KGM Motor Insurance
KGM House
14 Eastwood Close
South Woodford
London E18 1RZ
UK

T +44 (0)20 8530 7351
F +44 (0)20 8530 8547
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From: Lorraine Cordell <lorraine32@blueyonder.co.uk>
Sent: 26 February 2015 22:31
To: 'GL-BrentMCenq@hmcts.gsi.gov.uk'
Cc: 'Sharon.Burns@met.pnn.police.uk'; 'CO16Mailbox-.NorthProsecutionFPN@met.pnn.police.uk'
Subject: Re: Simon Cordell
Attachments: Simon_Cordell_Appeal_Willesden_Harrow_Crown_Court.pdf; Found Guilty again 26-01-2015.pdf

Dear Annabel Jereniah

I have just seen the Memorandum of Entry that the Crown Court has sent and on that it says there was a Disqualification until test passed.

But when we contacted the court we were only told about 6 points and a fine for this case and this was also on the letter from the court.

If I new a Disqualification until test passed when I filed my appeal on the 13/02/2015 I would have ticked this be suspended until appeal was heard.

Can you please look into this and see if the appeal could include the suspension of the Disqualification until the appeal is heard.

Please see attached document

Simon_Cordell_Appeal_Willesden_Harrow_Crown_Court
Found Guilty again 26-01-2015

As you will see the letter Found Guilty again 26-01-2015 does not show any disqualification and this was confirmed by the court when we called that there were 6 points added and a fine.

Regards

Lorraine Cordell

HM Courts & Tribunals Service

CROWN COURT AT
HARROW
Hailsham Drive
Harrow, Middlesex
HA1 4TU
DX 97335 HARROW 5
Telephone 020 8424 2294
Ext.
Fax 020 8424 2209

Mr Simon Paul Cordell
109 Burncroft Avenue
Enfield
Middx
EN3 7JQ

24H February 2015

Dear Sirs

Re: Yourself-v-Central Driving Offences Unit Case number A20150049

The Crown Court has received a set of appeal papers from the magistrates' court at Willesden.

In order to assist you, a copy of the memorandum of conviction and sentence is enclosed.

The court is committed to processing appeals as quickly as possible and it would greatly help the listing of this appeal if you would complete this form and return it to the Crown Court by the **10 March 2015**

If the court does not have a reply by this date your appeal will be listed without further consultation.

Please note if you fail to attend that hearing your appeal may be dismissed and further costs can be awarded against you.

If you do not wish to proceed with your appeal you should contact the court in writing before this date.

1. Please confirm that the appeal is against Conviction/Sentence/Conviction & Sentence:

……..

2. Please estimate the time the Appeal's hearing will take:

…….

3. Number & names of prosecution witnesses you require:

.....

Number & names of defence witnesses you require:

.....

4. Name of counsel:

.....

5. Dates to avoid:

.....

6. Please confirm if an interpreter is required:

.....

7. Your reference:

.....

8. Your telephone/mobile number:

.....

These details can be faxed to 0870 324 0194
or emailed to listing@harrow.crowncourt.gsi.gov.uk
Yours sincerely,

Mary Graham
Appeals Clerk
List Office

NOTE:
Once an appeal has been allocated a hearing date it will NOT be changed, save for the most exceptional reasons.
It is, therefore, essential that all dates to avoid are provided to the court by the date specified above. Any subsequent application to move a fixture date will have to be listed before a judge, which does not automatically mean your application will be granted and may lead to wasted costs.

Appeal form recd via email on 13/2/15
@ Brent M.C. AB.

APPEAL TO THE CROWN COURT FROM A MAGISTRATES' COURT

(Criminal Procedure Rules, rule 63.3) A2015 0049

Case details

Name of defendant: Mr Simon Paul Cordell

Address: 109 Burncroft Av, Enfield, EN3 7JQ

If the defendant is in custody, give prison and prison number, if known.

Email address: lorraine32@blueyonder.co.uk

Phone: Mobile: 07961 833021

Appeal from ... Willesdon ..... Magistrates' Court

Magistrates' court case reference number:

Appeal to the Crown Court at: (I think the Crown Court would be) Wood Green Crown Court.

This is an appeal to the Crown Court about:

Give brief details of the magistrates' court decision about which you are appealing, including the date of that decision (e.g. 'my conviction for [offence] on [date]', or 'my sentence of [penalty] for [offence] on [date]').

Conviction of no insurance on the 26/01/2015. I am insured to drive and would never drive without insurance.

I have asked the magistrates' court to reconsider my case ☒ Yes ☐ No

You may not need to appeal. Sometimes a magistrates' court can change a decision which it has made, under section 142 of the Magistrates' Courts Act 1980. Ask at the magistrates' court office.

I need an extension of time for this appeal ☐ Yes ☐ No

See the time limits listed below. If your appeal is late, you must answer question 1, on the other side of this form. Only the Crown Court can extend the 21 day time limit for appeal.

Use this form ONLY for an appeal to the Crown Court about conviction, sentence, etc. under Criminal Procedure Rules Part 63. There is a different form for applying or appealing to the Crown Court after a magistrates' court has made a decision about bail, under Criminal Procedure Rule 19.8.

1. Complete the boxes above and give the details required in the boxes below. If you use an electronic version of this form, the boxes will expand[1]. If you use a paper version and need more space, you may attach extra sheets.

2. Sign and date the completed form.

3. Send a copy of the completed form to:

(a) the magistrates' court, and

(b) the other party to the case (e.g. the prosecutor, if you are the defendant).

You must send this form so as to reach the recipients **not more than 21 days after:**

- the date you were sentenced or your sentence was deferred (whichever was earlier), if your appeal is against conviction or against a finding of guilt,
- the date you were sentenced, if your appeal is against sentence, or
- in any other case, the date of the order or failure to make an order about which you want to appeal.

[1] Forms for use with the Rules are at: www.justice.gov.uk/courts/procedure-rules/criminal/formspage.

1) Extension of time (if you need one: see the notes on the front page). **My appeal is late because:**
Explain why your appeal is late. Attach copies of any letters or other documents you want the court to see.

2) The issues in this case are:
Summarise the matters of fact or law, or the reasons for sentence or other order, which are in dispute.

Conviction of no insurance, I am insured to drive, i have tried to address this matter a number of times with the Court and CPS, by email and by way of phone calls, i have sent over everything the court and CPS would need to in fact should i had insurance to drive.

3) Appeal against conviction: case management in the Crown Court.
Only answer these questions if you are appealing against conviction or a finding of guilt.

How long did the trial last in the magistrates' court ?

Which of the prosecution witnesses in the magistrates' court do you want to ask questions if they are witnesses again in the Crown Court ? Name them:

Not Sure, as i did not get any letters of a court date and they found me guilty while not there.

How long do you expect the appeal to take in the Crown Court ?

Not Sure

4) Other applications. I am also applying for:

☐ **pending my appeal, the suspension of my disqualification e.g. from driving.**
You can ONLY apply for the suspension of a disqualification imposed in this case.

☐ **pending my appeal, bail.**

Give reasons for any application you are making:

I want my application(s) considered by ☐ the magistrates' court ☒ the Crown Court
Each court can consider these applications. You can apply to both.

Signed[2]: ..... **[defendant / defendant's solicitor]**

Date: 13/02/2015

[2] If you use an electronic version of this form, you may instead authenticate it electronically (e.g. by sending it from an email address recognisable to the recipient). See Criminal Procedure Rules, rule 5.3.

MEMORANDUM of an ENTRY entered in the REGISTER of the North West London Magistrates' Court LJA: 2571

REGISTER for 26/01/2015 (PM) Court Willesden Magistrates' Court

Mr Simon Paul CORDELL
109 Burncroft Avenue
Enfield
Middlesex
EN3 7JQ
DOB: 26/01/1981 Age: 33
Gender: Male
CRO: 49823/97M
Aliases: Mr Simon Paul CORDELL, Mr Simon CORDELL

Case Number: **1403134612**
Defendant Present: No
Informant: Mr Simon Cordell
Post-Hearing Custody Status:

A20150049

604

2 **MC80525** R7

Original offence for which a statutory declaration was served under section 14 of the Magistrates' Courts Act 1980. Details: RT88191, On 01/01/2014, at Wembley used a motor vehicle, namely a Ford CX52 JRZ, on a road, or other public place, namely fourth way, HA9, when there was not in force in realtion to that use such a policy of insurance or such a security in respect of third party risks as complied with the requirements of Part V1 of the road traffic act Contrary to Section 143 of The Road Traffic Act 1988 and Schedule 2 to the Road Traffic Act 1988, .. .
In accordance with the above section of the Magistrates' Courts Act 1980.

Verdict: Proved in Absence - 26/01/2015

Register Notes

23/02/2015 10:29 Annabel.Jeremiah Greater London
Appeal form received 13.02.15. Appeal papers lodged at Harrow Magistrates Court on 23.02.15. LCCC notified.

23/02/2015 10:46 Annabel.Jeremiah Greater London
Application to re-open - Section 142 considered on 18.02.15 by legal adviser. Advised defendant can appeal.

143

FO 600.00
Fined £600.00.

FVS 60.00
To pay victim surcharge of £60.00.

FCOST 85.00
To pay costs of £85.00.

COLLO
Collection order made.

LEP
Driving record endorsed with 6 points.
D20 Notification Sent to DVLA
Endorsements:
Licence to Follow Marker: 0 Hardship Marker: No
Offence Code: RO42 Offence Date: 01/01/2014
Convicting Court: 2571 Date: 26/01/2015
Penalty Points: 6 Result Amount: GBP600
Disqualification Until Test Passed:
Disqualification Pending Sentence:
Time To Pay: To be paid by 23/02/2015

BALANCE 745.00

HM Courts & Tribunals Service

North West Administration Centre
Willesden Magistrates Court
448 High Road
London
NW10 2DZ

Mr Simon Cordell
109 Burncroft Avenue
Enfield
Middlesex
EN3 7JQ

DX 110850 Willesden 2
T 0208 955 0555
F 0870 324 0240

www.justice.gov.uk

Our ref: 1403134612

Date: 20th February 2015

Dear Mr Cordell

Offence of: Using a motor vehicle with no valid insurance (case re-opened).
Date of Sentence: 26/01/15

Thank you for your email which was received on 13th February 2015, in which you dispute the conviction and/or sentence in the above matter. You were sentenced by this court on 26th January 2015 when proceedings against you were concluded.

You have an automatic right of appeal to the Crown Court if your appeal notice is received by this court within **21 days** from the date of sentence, or the date of the order you want to appeal. If you pleaded guilty, you can appeal against your sentence and if you were convicted, you can appeal against your conviction or the sentence. I enclose a copy of the appeal notice which should be completed and returned to the above address within 21 days from the date of sentence or the court's decision. **You must also send a copy of the appeal notice to the prosecution agency.**

If **21 days have passed**, then you must make an application for leave to appeal out of time. Whether you are granted leave to appeal will be decided by the Crown Court and you will be notified of the decision. If you need to apply for leave to appeal, then an additional form is included with this letter. This form and the appeal notice must be completed and returned to the above address. If you wish to appeal it is in your interests to return these completed forms as soon as possible.

You are advised to seek independent legal advice before deciding whether to appeal. If you do appeal and the Crown Court uphold your conviction, you may be ordered to pay a greater amount in costs and could receive a harsher sentence than this court imposed.

Yours sincerely

Pre-court department
North West London Magistrates' Court

Willesden Magistrates' Court
Code 2571
Correspondence Address: 448 High Road, London NW10 2DZ
Opening Hours: Monday to Friday 9.00am to 4.30pm
Telephone: 020 8955 0555 Fax: 0870 324 0240

Mr Simon Paul CORDELL
109 Burncroft Avenue
Enfield
Middlesex
EN3 7JQ

Case number: **011403134612**
Born: 26 January 1981
Driver number: CORDE801261SP8LV

Notice of endorsement of driving record

Order

The court has ordered that your driving record be endorsed with the penalty points stated below.

Further Information

For more information about disqualification or endorsement see:

www.gov.uk/penalty-points-endorsements

Date: 26 January 2015

J.Vantyghem
Justices' Clerk

Offences and orders

011403134612/2
DVLA Code: RO42
01/01/2014 Original offence re-heard

Driving record endorsed with 6 points.

Willesden Magistrates' Court
Code 2571
Correspondence Address: 448 High Road, London NW10 2DZ
Opening Hours: Monday to Friday 9.00am to 4.30pm
Telephone: 020 8955 0555 Fax: 0870 324 0240

Mr Simon Paul CORDELL
109 Burncroft Avenue
Enfield
Middlesex
EN3 7JQ

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Date: 26 January 2015

J.Vantyghem
Justices' Clerk

Offences and orders

011403134612/2
DVLA Code: RO42
01/01/2014 Original offence re-heard

Driving record endorsed with 6 points.

From: Lorraine Cordell <lorraine32@blueyonder.co.uk>
Sent: 01 March 2015 15:24
To: 'JOSEPHINE WARD'
Subject: FW: RE: Simon Cordell 011403134612
Attachments: Found Guilty again 26-01-2015.pdf; S Cordell 020215.pdf; S Cordell Cert._GE_ 2013-2014.pdf; RE_ urgent Simon CORDELL 011401596899-01.pdf; RE_ urgent Simon CORDELL 011401596899-02.pdf; RE_ urgent Simon CORDELL 011401596899-03.pdf; RE_ urgent Simon CORDELL 011401596899-04.pdf; Lorraine Cordell_RE_ Simon Cordell.pdf; Appeal-Notice-Signed.pdf

---

From: Lorraine Cordell [mailto:lorraine32@blueyonder.co.uk]
Sent: 13 February 2015 11:05
To: 'GL-BrentMCenq@hmcts.gsi.gov.uk'
Cc: 'CO16Mailbox-.NorthProsecutionFPN@met.pnn.police.uk'; 'CO16Mailbox-.SouthProsecutionFN@met.pnn.police.uk'; 'Southcju (CO16Mailbox-.SouthProsecutionCju@met.pnn.police.uk)'; 'CO16Mailbox-.NorthProsecutionCJU@met.pnn.police.uk'; 'London.magistratescentralwest@cps.gsi.gov.uk'
Subject: RE: Simon Cordell 011403134612

To Whom It May Concern:

Complaint

I am writing this email again due to a case being heard at court and me being found guilty. On the 26/01/2015 Case number: 011403134612, I believe the old case number was 011401596899.

I have emailed the court many times due to this case I and in my emails attached my insurance documents.

I Have done a statutory declaration which I included my insurance documents.

I know my file must have had my insurance document within there as it was included in many emails to the court and asked for my emails and documents to be put on my file.

I had no letters from the court to say a date of a hearing of the 26/01/2015, I have asked in emails that have been sent for any dates to be also copied over to me by email, as there does seem to be an issue with my post.

My mum Lorraine Cordell and I have asked in many emails and phone calls to the court for the police officer who checks documents to get him to check my documents which will confirm I am insured.

None of this has been done and again I have been found guilty at court for no insurance when I was insured to drive.

I am making this request to have my case listed in order that I can do the following;-

1. Application to set aside the conviction
2. Re-open the case

My name: Mr Simon Paul Cordell
DOB: 26/01/1981.
Address: 109 Burncroft Av
Enfield
Middlesex
EN3 7JQ

I am including in this email

1. Letter of Indemnity from KGM.
2. Policy of insurance form KGM.
3. List of emails sent to Court.
4. Email dates Tue 10/02/2015 13:06 which i have not had a reply to as yet.
5. Appeal Form

Could you please get back to me today by return email to lorraine32@blueyonder.co.uk as I would like to know what can be done about this case?

I have 21 days to appeal to the crown court and this date is running out very fast so I am also including the form so I do not run out of time to appeal to the Crown Court as I feel I will run out of time in this matter. But feel it would be a waste of time and money for the court and me to address it this way and take it to appeal at the crown court.

I am not sure what CPS dealt with this case and I do now that the appeal form needs to be addressed to them also, so I have included all that I know off. If I have not included the right Email for the CPS who dealt with this case can it be forwarded to them. Or could you please get back to me by email at lorraine32@blueyonder.co.uk and let me know the correct email address this needs to be sent to.

Regards

Simon Cordell

Willesden Magistrates' Court
Code 2571
Correspondence Address: 448 High Road, London NW10 2DZ
Opening Hours: Monday to Friday 9.00am to 4.30pm
Telephone: 020 8955 0555 Fax: 0870 324 0240

Mr Simon Paul CORDELL
109 Burncroft Avenue
Enfield
Middlesex
EN3 7JQ

Case number: **011403134612**
Born: 26 January 1981
Driver number: CORDE801261SP8LV

Notice of endorsement of driving record

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For more information about disqualification or endorsement see:

www.gov.uk/penalty-points-endorsements

Date: 26 January 2015

J.Vantyghem
Justices' Clerk

Offences and orders

011403134612/2
DVLA Code: RO42
01/01/2014 Original offence re-heard

Driving record endorsed with 6 points.

KGM
MOTOR INSURANCE
Member of Canopius Group

Mr Simon Cordell
109 Burncroft Avenue
Enfield
Middlesex
EN3 7JQ

02 February 2015

Dear Mr Cordell

RE: Letter of Indemnity - Policy Number MT3574694

We would confirm that the policy above was incepted at 00.01 AM on the 23/2/13 and was in force until Midnight on the 22/2/14 when it lapsed.

The policy is a Road Risks Motor Trade only, cover was Comprehensive with the use permitted of Social Domestic and Pleasure and for Motor Trade purposes only. For clarity we would advise that Motor Trade Use would allow the carriage of tools required specifically for use in connection with Motor Trade activities.

Drivers under this policy were restricted to Mr Simon Cordell only.

The vehicles covered at inception of the policy were –

- Ford Zetec registration MA57LDY
- Ford Transit registration CX52JRZ

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

- Renault Clio registration NA57LDY. We have since established that in fact Mr Cordell was trying to correct the registration of the Ford Zetec that his broker had incorrectly advised Underwriters was MA47LDY at policy inception. Unfortunately the broker compounded that error with these instructions as the registration number was still incorrect (NA57LDY) and on the wrong vehicle leading Underwriters to add this vehicle onto the policy in error. Eventually the correct registration of the Ford Zetec was noted.
- Please note that whilst the registration of the Ford Zetec was incorrect on the policy record and on the Motor Insurers Database for some time as a result of the above error, Underwriters would confirm that in the event of any incident Mr Cordell would have been fully indemnified subject to the terms of this policy.

KGM Motor Insurance
KGM House
14 Eastwood Close
South Woodford
London E18 1RZ
UK

T +44 (0)20 8530 7351
F +44 (0)20 8530 8547
T +44 (0)844 412 6412 Claims
F +44 (0)20 8530 7037 Claims
www.kgminsurance.co.uk
www.canopius.com

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KGM
MOTOR INSURANCE
Member of Canopius Group

We understand that Mr Cordell was subjected to a number of Police stops during the policy period whilst driving these vehicles. The stops were due to these vehicles not showing as insured on the Motor Insurers Database (MID). We would confirm that it's a requirement for Motor Insurers to upload details of all insured policies & vehicles to the MID, the targets set are 95% of policies to be on the MID within 14 days for Motor Trade policies and 95% of vehicles to be on the MID within 21 days for Motor Trade. Accordingly we can note that whilst this database is very effective, it's not real time and not 100% accurate.

We have carried out an investigation to understand why Mr Cordells vehicles were not on the MID leading to these Police stops. It has been established that there is a "bug" in our system when copying and pasting a registration with a space in it into the policy record, that results in an unsuccessful upload to the MID. It does not happen when we receive data electronically or when manually inputting data and was something we were unaware of until this case. We have of course changed our processes to prevent this occurring again.

The unfortunate outcome for Mr Cordell of course was that it appeared to the Police that he was driving uninsured and was subjected to unnecessary Police stops. This was not Mr Cordells fault in any way as he had a valid Insurance policy in force and was fully insured to drive these vehicles for the purposes permitted under this policy during the policy period.

As stated above this policy was in force from 00.01 AM on the 23/2/13 and was in force until Midnight on the 22/2/14. We have been asked to specifically confirm that it was in force on the 14/11/2013 for both the Ford Zetec registration MA57LDY and the Ford Transit registration CX52JRZ.

We trust this letter meets the requirements of the Police and the Courts. Should you require any further assistance please do not hesitate to contact us.

Yours sincerely,

Mr Peter Wood
UK Specialty Operations Manager

KGM Motor Insurance
KGM House
14 Eastwood Close
South Woodford
London E18 1RZ
UK

T +44 (0)20 8530 7351
F +44 (0)20 8530 8547
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KGM

MOTOR INSURANCE

Member of Canopius Group

Certificate of Motor Insurance

1. Name of Policyholder	**Mr SIMON CORDELL**
2. Policy Number:	**MT3574694**
3. Registration Number of the Vehicle:	**Any motor vehicle the property of the Insured or in their custody or control**
4. Effective Time and Date for Commencement of the Insurance for the purposes of the Relevant Law:	**0:01 23 February 2013**
5. Expiry Time and Date of the Insurance:	**23:59 22 February 2014**
6. Persons or classes of persons entitled to drive:	**Mr SIMON CORDELL**
7. Limitations as to use (subject to the exclusions listed below):	**Use for social domestic and pleasure purposes. Use for Motor Trade purposes.**
8. Exclusions:	**The Insurance does not cover use for racing, pacemaking or speed competitions or the carriage of goods or passengers for hire and reward or to secure the release of any motor vehicle, which has been seized by or on behalf of any government or public authority, which was not the property of the policyholder or in his custody or control at the time of seizure. Use solely for breakdown purposes or use under a trade plate for the carriage of goods for demonstration purposes in accordance with the regulations applicable to Trade Licences is not deemed to be use for hire or reward.**

We hereby certify that the insurance to which this Certificate relates satisfies the requirements of the relevant law applicable in Great Britain, Northern Ireland, the Isle of Man, the Island of Guernsey, the Island of Jersey and the Island of Alderney. For and on behalf of the Underwriters subscribing to

KGM Motor Insurance

N Manvell

Neil Manvell, Active Underwriter
AUTHORISED INSURERS, KGM House, 14 Eastwood Close, London, E18 1RZ.

NOTES:
Please ensure that the details shown on this document are correct and that the cover meets your requirements. If in doubt consult your Broker or Agent.
The Certificate relates to Road Traffic Act cover only, for full details of the cover reference should be made to the insurance document and schedule.
This certificate is not transferable to a new owner of the vehicle.
If the insurance is to be suspended or terminated this Certificate must be returned to your broker/agent or to the underwriters.

ADVICE TO THIRD PARTIES:
Nothing contained in this certificate affects your rights as a Third Party to make a claim.

PROCEDURE IN THE EVENT OF AN ACCIDENT:
If your name and address are not taken at the time of an accident you must report the accident at a Police Station as soon as reasonably practical, but in any event within 24 hours.
The accident must be reported immediately to our claims lines (see claims procedure leaflet with your policy).
Do not admit liability or make any offer or promise to Third Parties.
Take names and addresses of all persons who witness the accident or arrive on the scene immediately thereafter.

WARNING: This certificate has been prepared using a laser printer and is not valid if altered in any way.

Broker: **DB261** **BROADSURE DIRECT** Date of Issue: **04 March 2013**

LLOYD'S Underwriters

KGM Motor Insurance is a brand name for business written by Syndicate 260 which is managed by Canopius Managing Agents Limited.
Canopius Managing Agents Limited is a managing agent at Lloyd's and is authorised and regulated by the Financial services Authority, FSA Registration No. 204847.
Canopius Managing Agents Limited is registered in England & Wales number 1514453. Registered Office: Gallery 9, One Lime Street, London, EC3M 7HA

From: Lorraine Cordell [lorraine32@blueyonder.co.uk]
Sent: 08 October 2014 18:24
To: 'gl-brentmcenq@hmcts.gsi.gov.uk'
Subject: RE: RE: urgent Simon CORDELL 011401596899

Attachments: S Cordell Cert._GE_ 2013-2014.pdf
Dear sir or Madam

I am writing this email due to the reply dated the 01/10/2014 I got in the post on 06/10/2014 about the email I sent to you on the 12/09/2014 please see below email dated 12/09/2014.

Above is a picture of the reply where you say I have 21 days to file a statutory declaration due to me being unaware of the court processing.
I did not know about this court case. I have been wrongfully convicted and have points on my licence, which should not be there.

In the email dated the 12/09/2014, I asked for my case to be listed in order that I could do the following

1. Application to set aside the conviction
2. Re-open the case

The reason for this is due to I have been wrongfully convicted as I did in fact have insurance. As shown in the attached file.

Please can you list my case in court so I can put the Application to set aside the conviction, Re-open the case that I

From: Lorraine Cordell [lorraine32@blueyonder.co.uk]
Sent: 12 September 2014 15:11
To: 'gl-brentmcenq@hmcts.gsi.gov.uk'
Subject: RE: urgent Simon CORDELL 011401596899

Attachments: S Cordell Cert._GE_ 2013-2014.pdf
Dear Sir or Madam

I have tried to call the court on a number of occasions regarding my conviction and sentence for no insurance but the phone just rings when I press the number given to ask about this case the telephone number I am calling is 0208 955 0555. I have now found out the information to the case but pressing number 7 the lady I spoke to did in fact try and put me to a manager but that also just ring then cut me off. So I called back again and asked her if she could give me the information which she did.

I am making this request to have my case listed in order that I can do the following;:-

1. Application to set aside the conviction
2. Re-open the case

My name: Mr Simon Paul Cordell
DOB: 26/01/1981.
Address: 109 Burncroft Av
Enfield
Middlesex
EN3 7JQ

Case No: 011401596899

Application to set aside the conviction:-

On 01/01/2014 I was stopped by the police as they did not believe that I held a valid policy of insurance. Due to this being a holiday my insurance company was closed so the police could not check if I was in fact was insured, I was insured and asked the police to check there records due to the amount of problems I had had with my insurance not showing on the MID database and being stopped do many times they did this and could in fact see many times but still impounded my van reg CX52 JRZ.

After the holidays I went to the compound and had to again pay for my Van to be taken out of the compound.

I never received any summons in relation to this matter and I only became aware that the case had been dealt with in my absence when I received a letter from the DVLA advising me that I had to send in my driving licence. I disputed with the DVLA the points but I was given an ultimatum that if I did not send in my licence it would be revoked.

The offence of no insurance was allegedly committed on 01/01/2014. I had a valid policy of insurance from 23/02/2013 and this policy was valid until 22/02/2014 The company insuring me was KGM, and my broker was Broadsure direct I am the named policy holder, Mr. Simon Cordell and my policy number is MT3574694.

I have points on my licence which I should not have. Can you please as a mater of urgency email me back on this matter so that I can have a date so that the conviction can be set aside and my case heard in order that I can show the court my insurance and the PLO can make the necessary enquiries.

I would be grateful if you can inform DVLA that this matter and the points that have been added to my licence is being disputed so this can be put on hold as I do not see why I should suffer when I have done nothing wrong and I was insured to drive. This is in fact have a big effect on my life when I have done nothing wrong and would like this addressed as a mater of urgency.

This matter is urgent. I cannot resolve this mater until the case is listed before either a District Judge or Magistrates so I would appreciate your cooperation. I am very disappointed that you have ignored all my emails. This is causing me stress. Can you now please resolve this legal mater by listing the case for an application to set aside the conviction? I can then forward my documents to the relevant prosecuting authority.

Please see attached my insurance documents for this offence in fact showing I was in fact insured.

I await hearing form you in relation to this matter and I thank you in advance for your anticipated co-operation in this matter.

Yours faithfully

Simon Cordell

7090c136237f468d8831f4a2d9cd279e.RE_ urgent Simon CORDELL 011401596899-03.txt
From: Lorraine Cordell [lorraine32@blueyonder.co.uk]
Sent: 15 September 2014 09:56
To: 'Rogovska2, Tatjana'
Subject: RE: Not read: RE: urgent Simon CORDELL 011401596899

Thank you for the reply

Regards

_____

From: Rogovska2, Tatjana [mailto:tatjana.rogovska2@hmcts.gsi.gov.uk]
Sent: 15 September 2014 09:31
To: 'Lorraine Cordell'
Subject: RE: Not read: RE: urgent Simon CORDELL 011401596899

There were 2 emails from you in our inbox which looked identical to me and one of them had an attachment. I deleted the email without the attachment.

_____

From: Lorraine Cordell [mailto:lorraine32@blueyonder.co.uk]
Sent: 12 September 2014 19:33
To: Rogovska2, Tatjana
Subject: FW: Not read: RE: urgent Simon CORDELL 011401596899

Dear Rogovska2, Tatjana

Can you please advise as to what email was deleted I did send 2 emails the same but the 1st one I forgot to attach my insurance document so I sent the email again which included my insurance document can you please advise as to if you have my email and the attached insurance document?

Regards

Simon Cordell

_____

From: Rogovska2, Tatjana [mailto:tatjana.rogovska2@hmcts.gsi.gov.uk]
Sent: 12 September 2014 16:30
To: Lorraine Cordell
Subject: Not read: RE: urgent Simon CORDELL 011401596899

Your message was deleted without being read on 12 September 2014 15:30:05 UTC.

7090c136237f468d8831f4a2d9cd279e.RE_ urgent Simon CORDELL 011401596899-03.txt
The original of this email was scanned for viruses by the Government Secure Intranet virus scanning service supplied by Vodafone in partnership with Symantec. (CCTM Certificate Number 2009/09/0052.) This email has been certified virus free.
Communications via the GSi may be automatically logged, monitored and/or recorded for legal purposes.

196bbe2ef47342dc91e3bcef1c2d11e4.RE_ urgent Simon CORDELL 011401596899-04.txt
From: Lorraine Cordell [lorraine32@blueyonder.co.uk]
Sent: 12 September 2014 19:33
To: 'tatjana.rogovska2@hmcts.gsi.gov.uk'
Subject: FW: Not read: RE: urgent Simon CORDELL 011401596899
Dear Rogovska2, Tatjana

Can you please advise as to what email was deleted I did send 2 emails the same but the 1st one I forgot to attach my insurance document so I sent the email again which included my insurance document can you please advise as to if you have my email and the attached insurance document?

Regards

Simon Cordell

_____
From: Rogovska2, Tatjana [mailto:tatjana.rogovska2@hmcts.gsi.gov.uk]
Sent: 12 September 2014 16:30
To: Lorraine Cordell
Subject: Not read: RE: urgent Simon CORDELL 011401596899

Your message was deleted without being read on 12 September 2014 15:30:05 UTC.

The original of this email was scanned for viruses by the Government Secure Intranet virus scanning service supplied by Vodafone in partnership with Symantec. (CCTM Certificate Number 2009/09/0052.) This email has been certified virus free.
Communications via the GSi may be automatically logged, monitored and/or recorded for legal purposes.

From: Lorraine Cordell [lorraine32@blueyonder.co.uk]
Sent: 10 February 2015 13:06
To: 'GL-BrentMCenq@hmcts.gsi.gov.uk'
Cc: 'London.magistratescentralwest@cps.gsi.gov.uk'; 'London.magistratessouth@cps.gsi.gov.uk'; 'london.magistratesnortheast@cps.gsi.gov.uk'; 'gl-bromleymcenq@hmcts.gsi.gov.uk'
Subject: RE: Simon Cordell

Attachments: S Cordell 020215.pdf; Found Guilty again 26-01-2015.pdf; S Cordell Cert._GE_ 2013-2014.pdf; image2014-05-20-184559.pdf

To whom it may concern:

I am writing this email due to the number of problems I have been having due to a policy of insurance I had with KGM insurance which did not show up on the MID database in the week it was fine as i carried my insurance documents with me at all times and the insurance company could be called, but the problems was when the insurance company was closed as the police could not contact them.

My mum Lorraine Cordell and I have sent many emails to the courts with my insurance documents, but there has been cases where I have not had a summons. So did not know about cases and they have been heard at court and I was found guilty of no insurance.

I have done statutory declarations at court including my insurance documents and this still has not corrected anything.

One of the statutory declarations was again heard at court on the 26/01/2015 which again I did not know about for Willesden Magistrates' Court. But I have sent so many emails to this court with all documents and asked for them to be checked with the police officer at court to show I was insured to drive. This has not been done I have just again been found guilty due to not getting letters of a court hearing date.

I have now also got a letter of Indemnity from KGM who I was insured with under policy number MT3574694. 00.01 AM on the 23/2/13 and was in force until Midnight on the 22/2/14 when it lapsed.
Most of the cases are with the KGM policy you will see the reason as to why in the Letter of Indemnity from KGM.

I also believe there was one case for Covea Insurance PLC policy number MT10 021608047 it was not showing on the MID due to the stop was the day after I took the policy out.

Please can any cases be set aside and reopened and looked into and any other cases that have been heard for no insurance under these policies of insurance be addressed.

You will in due cause be hearing from my solicitor, she is trying to address all the cases, but this is taking time. She has seen all the emails I have sent trying to address these issues and feels more should have been done as it would have only taken for the insurance policies to be checked and this would have stopped a waste of time and money for the courts, and myself at this time she wants to just appeal all cases to the crown court. which would again be a waste of money for the courts. and again of my time.

But this is having an effect on my life my driving licence has been revoked 3 times for no insurance, when in fact I have always had insurance to drive and would not drive if I did not have insurance.

Please see attached documents

Could you get back to me as soon as possible by way of email, as it does seem there is an issue with my post and not getting letters that was meant to be sent to me? I am taking this up with the royal mail.

Regards

Simon Cordell

DOB: 26/01/1981

APPEAL TO THE CROWN COURT FROM A MAGISTRATES' COURT

(Criminal Procedure Rules, rule 63.3)

Case details

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If the defendant is in custody, give prison and prison number, if known.

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This is an appeal to the Crown Court about:

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I have asked the magistrates' court to reconsider my case ☐ Yes ☐ No

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I need an extension of time for this appeal ☐ Yes ☐ No

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1. Complete the boxes above and give the details required in the boxes below. □□□o□ □□e □n e□e□tron□□ er□on o□th□□ □or□ □the □o□e□ □□□e□□□nd[1] □□□□o□ □□e □ □□□□er er□on □nd need □ore □□□□e□□o□ □ □□ □tt□□h e□tr□ □heet□□

2. Sign and date the completed form.

3. Send a copy of the completed form to:

(a) the magistrates' court, □nd

(b) the other party to the case □e□□□the □ro□e□□tor□□□□o□ □re the de□end□nt□□

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[1] Forms for use with the Rules are at: www.justice.gov.uk/courts/procedure-rules/criminal/formspage.

have been wrongfully convicted for.

This matter is urgent. I cannot resolve this mater until the case is listed before either a District Judge or Magistrates so I would appreciate your cooperation. This is causing me stress. Can you please resolve this legal matter by listing the case for an application to set aside the conviction? I can then forward my documents to the relevant prosecuting authority.

Regards

Simon Cordell

From: Lorraine Cordell [mailto:lorraine32@blueyonder.co.uk]
Sent: 12 September 2014 15:11
To: 'gl-brentmcenq@hmcts.gsi.gov.uk'
Subject: RE: urgent Simon CORDELL 011401596899

Dear Sir or Madam

I have tried to call the court on a number of occasions regarding my conviction and sentence for no insurance but the phone just rings when I press the number given to ask about this case the telephone number I am calling is 0208 955 0555. I have now found out the information to the case but pressing number 7 the lady I spoke to did in fact try and put me to a manager but that also just ring then cut me off. So I called back again and asked her if she could give me the information which she did.

I am making this request to have my case listed in order that I can do the following;:-

1. Application to set aside the conviction
2. Re-open the case

My name: Mr Simon Paul Cordell
DOB: 26/01/1981.
Address: 109 Burncroft Av
Enfield
Middlesex
EN3 7JQ

Case No: 011401596899

Application to set aside the conviction:-

On 01/01/2014 I was stopped by the police as they did not believe that I held a valid policy of insurance. Due to this being a holiday my insurance company was closed so the police could not check if I was in fact was insured, I was insured and asked the police to check there records due to the amount of problems I had had with my insurance not showing on the MID database and being stopped do many times they did this and could in fact see many times but still impounded my van reg CX52 JRZ.

After the holidays I went to the compound and had to again pay for my Van to be taken out of the compound.

I never received any summons in relation to this matter and I only became aware that the case had been dealt with in my absence when I received a letter from the DVLA advising me that I had to send in my driving licence. I disputed with the DVLA the points but I was given an ultimatum that if I did not send in my licence it would be revoked.

The offence of no insurance was allegedly committed on 01/01/2014. I had a valid policy of insurance from 23/02/2013 and this policy was valid until 22/02/2014 The company insuring me was KGM, and my broker was Broadsure direct I am the named policy holder, Mr. Simon Cordell and my policy number is MT3574694.

I have points on my licence which I should not have. Can you please as a mater of urgency email me back on this matter so that I can have a date so that the conviction can be set aside and my case heard in order that I can show

the court my insurance and the PLO can make the necessary enquiries.

I would be grateful if you can inform DVLA that this matter and the points that have been added to my licence is being disputed so this can be put on hold as I do not see why I should suffer when I have done nothing wrong and I was insured to drive. This is in fact have a big effect on my life when I have done nothing wrong and would like this addressed as a mater of urgency.

This matter is urgent. I cannot resolve this mater until the case is listed before either a District Judge or Magistrates so I would appreciate your cooperation. This is causing me stress. Can you now please resolve this legal mater by listing the case for an application to set aside the conviction? I can then forward my documents to the relevant prosecuting authority.

Please see attached my insurance documents for this offence in fact showing I was in fact insured.

I await hearing form you in relation to this matter and I thank you in advance for your anticipated co-operation in this matter.

Yours faithfully

Simon Cordell

1) Extension of time (if you need one□see the notes on the front page)**. My appeal is late because:**
Explain why your appeal is late. Attach copies of any letters or other documents you want the court to see.

2) The issues in this case are:
Summarise the matters of fact or law, or the reasons for sentence or other order, which are in dispute.

3) Appeal against conviction: case management in the Crown Court.
□nly answer these □uestions if you are appealing against conviction or a finding of guilt.

How long did the trial last in the magistrates' court ?

Which of the prosecution witnesses in the magistrates' court do you want to ask questions if they are witnesses again in the Crown Court ? Name them□

How long do you expect the appeal to take in the Crown Court ?

4) Other applications. I am also applying for:

☐ **pending my appeal, the suspension of my disqualification e.g. from driving.**
□ou can □N□□ apply for the suspension of a dis□ualification imposed in this case.

☐ **pending my appeal, bail**.

Give reasons for any application you are making□

I want my application(s) considered by ☐ the magistrates' court ☐ the Crown Court
Each court can consider these applications. □ou can apply to both.

Signed[2] □□ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ **[defendant / defendant's solicitor]**

Date□□ □ □ □ □ □ □ □ □ □ .

[2] If you use an electronic version of this form, you may instead authenticate it electronically (e.g. by sending it from an email address recognisable to the recipient). See Criminal Procedure Rules, rule 5.3.

From: Lorraine Cordell <lorraine32@blueyonder.co.uk>
Sent: 13 March 2015 22:32
To: 'info@broadsuredirect.com'
Subject: Re: Data Protection team
Attachments: Data-Protection-Broadsure.doc

To Whom It May Concern:

Could you please forward the attached document to your team that deals with subject access requests under the data protection Act 1998

Could you please confirm by return email that this has been done and if there will be a fee needed?

Regards

Simon Cordell

Mr Simon Cordell
109 Burncroft Ave
Enfield
Middlesex
EN3 7JQ
13/03/2015

Broadsure Direct
4th Floor
The Argyle Centre
York St
Ramsgate
Kent
CT11 9DS

Dear Sir or Madam

Subject access request

Mr Simon Cordell
109 Burncroft Ave
Enfield
Middlesex
EN3 7JQ

Please supply the information about me I am entitled to under the Data Protection Act 1998 relating to:

- All data that Broadsure Direct hold on any systems or files about me.
- All audio call files that Broadsure Direct hold this would include when the police have called to check if I was insured.
- All account Information and amounts paid.
- Reason as to why any insurance policies were cancelled.
- Dates all policies started and ended and which company had the policies in force.

All data that is being asked for would be within the period of the last 6 years. This would include any data that is being held by the whole of Enfield Council ASB Response Team.

- If you are withholding any information I have asked for please make me aware of this and the reason as to why the data is being denied.

If you need any more information from me, or a fee, please let me know as soon as possible.

It may be helpful for you to know that a request for information under the Data Protection Act 1998 should be responded to within 40 days.

If you do not normally deal with these requests, please pass this letter to your Data Protection Officer. If you need advice on dealing with this request, the Information Commissioner's Office can assist you and can be contacted on 0303 123 1113 or at www.ico.org.uk/

Yours faithfully

Mr Simon Cordell

From: Lorraine Cordell <lorraine32@blueyonder.co.uk>
Sent: 14 March 2015 00:31
To: 'Tracy Bullock'
Subject: RE: DVLA, Mr Cordell
Attachments: appeal-driving-outcome.pdf; S Cordell 020215.pdf

Dear Tracey Bullock

Thank you for the email I did in fact get your letter today dated the 09/03/2015 ref: 29597142

I would like to ask if you have had the above update as of yet for the case listed in you letter as 26/11/2014, as noted in your letter. The appeal hearing was heard on the 05/03/2015 and I won my appeal.
So this case is dealt with please see attached document from the crown court re the appeal hearing but on there letter even they have put the date not correct they put the 29/08/2014 as noted that was removed by the court on the 06/10/2014, and I was again found guilty on the 26/11/2014. The appeal was for this date and not the 29/08/2014 as I had already had this date reopened and that was removed. I am contacting the court and asking for a new letter to be sent with the right date on it as this is just a mess.

I have also noted you said that the licence was revoked on the 07/02/2015 by DVLA. Due to all the mess-up with my insurance with KGM from the 2013/2014 and it not showing up on the MID database, there were a list of cases that I did not get a summon for so did not know I had to attend court, and was found guilty due to not attending court, a number of calls have been made to DVLA in regards to this, this is why cases have been reopened due to the mess up with the courts and also appeals put in to the courts due to I could not take no more of the mess ups .

Could you also please tell me how many points are on my licence and if it is still revoked? I believe the revoke was for the case I have just won on appeal and would believe that DVLA should have been updated to this already, so believe the revoke should not still be in place as the court has now seen the error and corrected this so i should never have been convicted and then you would never have revoked my licence, could you please confirm this by email so I know if I can drive or not and if all the points are off my licence or I still have points on there.

I was trying to address all the wrong convictions against my name due to the errors in the MID I have really done nothing wrong to lose my driving licence I was insured to drive please see KGM LOI. I do understand that this will need to come from a court but I am very upset due to everything that has happened when I had paid for my insurance to drive.

I am in fact paying for insurance right now which due to this mess with the KGM insurance and the courts this has caused me to suffer badly when I should not have had to I am in fact paying for insurance from 2014 to 2015 that I cant even use due to all this mess. So I am insured but cannot drive. My insurance is not cheap it is costing me around £1600.00 this is not a small amount to be paying yet I cannot drive due to this mess.

I do have an appeal date for the case you have dated 26/01/2015 that is in May 2015, but I am really suffering here due to all these errors due to the MID database not showing me as being insured. I am trying to address all of these issues and have sent 100's of emails to courts CPS and have even had to file Appeals because the cases have not been addressed correctly by the courts, I have sent my insurance documents to the courts so many times.

Even the last appeal case the judge was appalled due to what has happened to me.

I also know there is more dates when the courts added points ect to my driving licence and then they were removed due to me proving I was insured. I do have a claim ongoing and need to show how much this has affected my life. These have not been included in your letter, could you please look at my driving record from 2013 to date of all cases that the court added points ect and then they were removed as I need to prove the impact this has had on my life I also know there were I believe 1 or 2 more times my Licence was revoked and then put back in place due to the court updating DVLA and I do know there is more dates you have not included in your letter.

Could you please get back to me by email ASAP to tell me if I am now allowed to drive or if my licence is still revoked due to the errors of the courts and Insurance Company and if any points are still on there?

Could you also please confirm everything also in writing so I do have a letter confirming everything as things are still being addressed also with the courts and there is still one appeal date?

Regards

Simon Cordell

From: Tracy Bullock [mailto:tracey.bullock@dvla.gsi.gov.uk]
Sent: 10 March 2015 11:18
To: 'lorraine32@blueyonder.co.uk'
Subject: DVLA, Mr Cordell

Dear Mr Cordell

Thank you for your Email, I would like to inform you that full details of your driver record will be sent to you by post.

Many Thanks

Tracey Bullock
Administrative Officer
Court Casework1 D9 | DVLA | Swansea | SA99 1AY
GTN 1213 Ext. 86326
(01792) 786326

Driver & Vehicle Licensing Agency

8 June 2015 - the counterpart is abolished
Find out more at: **www.gov.uk/dvla/nomorecounterpart**

Twitter: @dvlagovuk | Facebook: dvlagovuk | YouTube: dvlagov

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In the Crown Court
at Kingston Upon Thames

Case No: A20140377
Court Code: 427

Result of an Appeal

The Defendant Simon Paul Cordell

was convicted on 29 August 2014

by Wimbledon Magistrates' Court

of

Using Vehicle Without Insurance

and the following sentence(s)/order(s) were made:

To pay a fine of £600.00

To Pay a Victim Surcharge of £60.00

Disqualified for 6 months

Other Orders:

To pay £350.00 towards the costs of the prosecution.

The Appeal against conviction and sentence was heard on 5 March 2015.

It was ordered that the appeal against conviction and sentence be allowed

MRS EMMA SMITH
An Officer of the Crown Court
Date: 5 March 2015

(5032)

NJE/491284

KGM
MOTOR INSURANCE
Member of Canopius Group

Mr Simon Cordell
109 Burncroft Avenue
Enfield
Middlesex
EN3 7JQ

02 February 2015

Dear Mr Cordell

RE: Letter of Indemnity - Policy Number MT3574694

We would confirm that the policy above was incepted at 00.01 AM on the 23/2/13 and was in force until Midnight on the 22/2/14 when it lapsed.

The policy is a Road Risks Motor Trade only, cover was Comprehensive with the use permitted of Social Domestic and Pleasure and for Motor Trade purposes only. For clarity we would advise that Motor Trade Use would allow the carriage of tools required specifically for use in connection with Motor Trade activities.

Drivers under this policy were restricted to Mr Simon Cordell only.

The vehicles covered at inception of the policy were –

- Ford Zetec registration MA57LDY
- Ford Transit registration CX52JRZ

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

- Renault Clio registration NA57LDY. We have since established that in fact Mr Cordell was trying to correct the registration of the Ford Zetec that his broker had incorrectly advised Underwriters was MA47LDY at policy inception. Unfortunately the broker compounded that error with these instructions as the registration number was still incorrect (NA57LDY) and on the wrong vehicle leading Underwriters to add this vehicle onto the policy in error. Eventually the correct registration of the Ford Zetec was noted.
- Please note that whilst the registration of the Ford Zetec was incorrect on the policy record and on the Motor Insurers Database for some time as a result of the above error, Underwriters would confirm that in the event of any incident Mr Cordell would have been fully indemnified subject to the terms of this policy.

KGM Motor Insurance
KGM House
14 Eastwood Close
South Woodford
London E18 1RZ
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F +44 (0)20 8530 8547
T +44 (0)844 412 6412 Claims
F +44 (0)20 8530 7037 Claims
www.kgminsurance.co.uk
www.canopius.com

Registered in England and Wales No 01514453
Registered Office Gallery 9 One Lime Street London EC3M 7HA
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KGM
MOTOR INSURANCE
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We understand that Mr Cordell was subjected to a number of Police stops during the policy period whilst driving these vehicles. The stops were due to these vehicles not showing as insured on the Motor Insurers Database (MID). We would confirm that it's a requirement for Motor Insurers to upload details of all insured policies & vehicles to the MID, the targets set are 95% of policies to be on the MID within 14 days for Motor Trade policies and 95% of vehicles to be on the MID within 21 days for Motor Trade. Accordingly we can note that whilst this database is very effective, it's not real time and not 100% accurate.

We have carried out an investigation to understand why Mr Cordells vehicles were not on the MID leading to these Police stops. It has been established that there is a "bug" in our system when copying and pasting a registration with a space in it into the policy record, that results in an unsuccessful upload to the MID. It does not happen when we receive data electronically or when manually inputting data and was something we were unaware of until this case. We have of course changed our processes to prevent this occurring again.

The unfortunate outcome for Mr Cordell of course was that it appeared to the Police that he was driving uninsured and was subjected to unnecessary Police stops. This was not Mr Cordells fault in any way as he had a valid Insurance policy in force and was fully insured to drive these vehicles for the purposes permitted under this policy during the policy period.

As stated above this policy was in force from 00.01 AM on the 23/2/13 and was in force until Midnight on the 22/2/14. We have been asked to specifically confirm that it was in force on the 14/11/2013 for both the Ford Zetec registration MA57LDY and the Ford Transit registration CX52JRZ.

We trust this letter meets the requirements of the Police and the Courts. Should you require any further assistance please do not hesitate to contact us.

Yours sincerely,

Mr Peter Wood
UK Specialty Operations Manager

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From: Lorraine Cordell <lorraine32@blueyonder.co.uk>
Sent: 17 March 2015 13:12
To: 'tracey.bullock@dvla.gsi.gov.uk'
Subject: FW: DVLA, Mr Cordell
Attachments: appeal-driving-outcome.pdf; S Cordell 020215.pdf

Dear Tracey Bullock

I have not had a reply to my below email and therefore was wondering if there were any updates.

Regards

Simon Cordell

From: Lorraine Cordell [mailto:lorraine32@blueyonder.co.uk]
Sent: 14 March 2015 00:31
To: 'Tracy Bullock'
Subject: RE: DVLA, Mr Cordell

Dear Tracey Bullock

Thank you for the email I did in fact get your letter today dated the 09/03/2015 ref: 29597142

I would like to ask if you have had the above update as of yet for the case listed in you letter as 26/11/2014, as noted in your letter. The appeal hearing was heard on the 05/03/2015 and I won my appeal.
So this case is dealt with please see attached document from the crown court re the appeal hearing but on there letter even they have put the date not correct they put the 29/08/2014 as noted that was removed by the court on the 06/10/2014, and I was again found guilty on the 26/11/2014. The appeal was for this date and not the 29/08/2014 as I had already had this date reopened and that was removed. I am contacting the court and asking for a new letter to be sent with the right date on it as this is just a mess.

I have also noted you said that the licence was revoked on the 07/02/2015 by DVLA. Due to all the mess-up with my insurance with KGM from the 2013/2014 and it not showing up on the MID database, there were a list of cases that I did not get a summon for so did not know I had to attend court, and was found guilty due to not attending court, a number of calls have been made to DVLA in regards to this, this is why cases have been reopened due to the mess up with the courts and also appeals put in to the courts due to I could not take no more of the mess ups .

Could you also please tell me how many points are on my licence and if it is still revoked? I believe the revoke was for the case I have just won on appeal and would believe that DVLA should have been updated to this already, so believe the revoke should not still be in place as the court has now seen the error and corrected this so i should never have been convicted and then you would never have revoked my licence, could you please confirm this by email so I know if I can drive or not and if all the points are off my licence or I still have points on there.

I was trying to address all the wrong convictions against my name due to the errors in the MID I have really done nothing wrong to lose my driving licence I was insured to drive please see KGM LOI. I do understand that this will need to come from a court but I am very upset due to everything that has happened when I had paid for my insurance to drive.

I am in fact paying for insurance right now which due to this mess with the KGM insurance and the courts this has caused me to suffer badly when I should not have had to I am in fact paying for insurance from 2014 to 2015 that I cant even use due to all this mess. So I am insured but cannot drive. My insurance is not cheap it is costing me around £1600.00 this is not a small amount to be paying yet I cannot drive due to this mess.

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Could you please get back to me by email ASAP to tell me if I am now allowed to drive or if my licence is still revoked due to the errors of the courts and Insurance Company and if any points are still on there?

Could you also please confirm everything also in writing so I do have a letter confirming everything as things are still being addressed also with the courts and there is still one appeal date?

Regards

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From: Tracy Bullock [mailto:tracey.bullock@dvla.gsi.gov.uk]
Sent: 10 March 2015 11:18
To: 'lorraine32@blueyonder.co.uk'
Subject: DVLA, Mr Cordell

Dear Mr Cordell

Thank you for your Email, I would like to inform you that full details of your driver record will be sent to you by post.

Many Thanks

Tracey Bullock
Administrative Officer
Court Casework1 D9 | DVLA | Swansea | SA99 1AY
GTN 1213 Ext. 86326
(01792) 786326

Driver & Vehicle Licensing Agency

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From: Tracy Bullock <tracey.bullock@dvla.gsi.gov.uk>
Sent: 18 March 2015 12:46
To: 'Lorraine Cordell'
Subject: RE: DVLA, Mr Cordell
Attachments: Cordell.doc

Dear Mr Cordell

Thank you for your Email, please see attached letter to the Crown Court to which we are awaiting a reply.

Your driving licence was revoked due to it not being returned for updating with the latest hearing details of the 26/01/2015, however as a gesture of goodwill due to incorrect information being provided by the Crown Court we will lift this revocation to enable you to drive pending the outcome of your case. In the meantime you will need to forward your licence to us for updating, we appreciate you are returning to court regarding this offence in May, however by law the information needs to be updated onto your current driving licence until this date.

Should your appeal be successful we will then issue you with a free replacement licence .

In reply to your query regarding the points on your record I can confirm there are 6 points for the IN10 offence of the 20/05/2014 and 6 points for the IN10 offence for the 01/01/2014, however these can be removed when instructed by the Court.

I hope this information will be helpful.

Tracey Bullock
Administrative Officer
Court Casework1 D9 | DVLA | Swansea | SA99 1AY
GTN 1213 Ext. 86326
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Driver & Vehicle Licensing Agency

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From: Lorraine Cordell [mailto:lorraine32@blueyonder.co.uk]
Sent: 17 March 2015 13:12
To: Tracy Bullock
Subject: FW: DVLA, Mr Cordell

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Regards

Simon Cordell

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Regards

Simon Cordell

From: Tracy Bullock [mailto:tracey.bullock@dvla.gsi.gov.uk]
Sent: 10 March 2015 11:18
To: 'lorraine32@blueyonder.co.uk'
Subject: DVLA, Mr Cordell

Dear Mr Cordell

Thank you for your Email, I would like to inform you that full details of your driver record will be sent to you by post.

Many Thanks

Tracey Bullock
Administrative Officer
Court Casework1 D9 | DVLA | Swansea | SA99 1AY
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Driver & Vehicle Licensing Agency

Driver and Vehicle Licensing Agency
CCU/CCG
CRTSCWK1
Longview Road
Swansea
SA6 7JL

swglondonmc@hmcts.gsi.gov.uk

Telephone 01792 384522
Fax 01792 782748
Minicom 01792 766366

Web Site www.gov.uk/browse/driving
Our reference: 29597142

Date: 16 March 2015

Dear Sir or Madam,

Mr Simon Paul Cordell 26-Jan-1981

The above named driver has contacted DVLA claiming to have successfully appealed on the 05/03/2015 against a conviction at your Court on the 26/11/2014.

Would you please forward a copy of the result of the appeal to DVLA, quoting our reference number on all correspondence?

Failure to remove this conviction from DVLA records may result in the revocation of entitlement to drive.

Yours faithfully

Tracy Bullock

CUSTOMER SERVICE EXCELLENCE CSE
INVESTORS IN PEOPLE
POSITIVE ABOUT DISABLED PEOPLE

29597142 D311
29597142-D311

From: Lorraine Cordell <lorraine32@blueyonder.co.uk>
Sent: 18 March 2015 13:56
To: 'Tracy Bullock'
Subject: RE: DVLA, Mr Cordell
Attachments: Appeal-Harrow-14-05-2015.pdf

Dear Tracey Bullock

Thank you for the reply to my email.

Can you please tell me which case the 20/05/2014 was for and what court dealt with it please and what date it was dealt on by the court as this was not included in your letter and I knew nothing about this case until today so I will have to contact the court who dealt with this and get it addressed, as I was insured.

I know about the date of the 01/01/2014 as this one is going to appeal please see the appeal date letter attached. This one is going to appeal on the 14/05/2015 at Harrow crown court.

The date of the 14/11/2013 has had the appeal hearing and this was won on the 05/03/2015 which you should have had the information from the court to remove this case from your records.

But I know there were more dates that cases was heard at court and I was found guilty and points were added and then removed since 2013 to date it is these dates I would like included to show the problems I have had when paying for insurance and errors due to it not showing on the MID database as I was in fact insured.

Sorry for the time this is taking it is such a mess as dates was not sent nor summons and I was found guilty when I was insured, I have written so many emails to the courts and CPS but don't get replies all I want is to get all these cases sorted so there is no points on my licence and back to normal.

Regards

Simon Cordell

From: Tracy Bullock [mailto:tracey.bullock@dvla.gsi.gov.uk]
Sent: 18 March 2015 12:46
To: 'Lorraine Cordell'
Subject: RE: DVLA, Mr Cordell

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So this case is dealt with please see attached document from the crown court re the appeal hearing but on there letter even they have put the date not correct they put the 29/08/2014 as noted that was removed by the court on the 06/10/2014, and I was again found guilty on the 26/11/2014. The appeal was for this date and not the 29/08/2014 as I had already had this date reopened and that was removed. I am contacting the court and asking for a new letter to be sent with the right date on it as this is just a mess.

I have also noted you said that the licence was revoked on the 07/02/2015 by DVLA. Due to all the mess-up with my insurance with KGM from the 2013/2014 and it not showing up on the MID database, there were a list of cases that I did not get a summon for so did not know I had to attend court, and was found guilty due to not attending court, a number of calls have been made to DVLA in regards to this, this is why cases have been reopened due to the mess up with the courts and also appeals put in to the courts due to I could not take no more of the mess ups .

Could you also please tell me how many points are on my licence and if it is still revoked? I believe the revoke was for the case I have just won on appeal and would believe that DVLA should have been updated to this already, so believe the revoke should not still be in place as the court has now seen the error and corrected this so i should never have been convicted and then you would never have revoked my licence, could you please confirm this by email so I know if I can drive or not and if all the points are off my licence or I still have points on there.

I was trying to address all the wrong convictions against my name due to the errors in the MID I have really done nothing wrong to lose my driving licence I was insured to drive please see KGM LOI. I do understand that this will need to come from a court but I am very upset due to everything that has happened when I had paid for my insurance to drive.

I am in fact paying for insurance right now which due to this mess with the KGM insurance and the courts this has caused me to suffer badly when I should not have had to I am in fact paying for insurance from 2014 to 2015 that I cant even use due to all this mess. So I am insured but cannot drive. My insurance is not cheap it is costing me around £1600.00 this is not a small amount to be paying yet I cannot drive due to this mess.

I do have an appeal date for the case you have dated 26/01/2015 that is in May 2015, but I am really suffering here due to all these errors due to the MID database not showing me as being insured. I am trying to address all of these issues and have sent 100's of emails to courts CPS and have even had to file Appeals because the cases have not been addressed correctly by the courts, I have sent my insurance documents to the courts so many times.

Even the last appeal case the judge was appalled due to what has happened to me.

I also know there is more dates when the courts added points ect to my driving licence and then they were removed due to me proving I was insured. I do have a claim ongoing and need to show how much this has affected my life. These have not been included in your letter, could you please look at my driving record from 2013 to date of all cases that the court added points ect and then they were removed as I need to prove the impact this has had on my life I also know there were I believe 1 or 2 more times my Licence was revoked and then put back in place due to the court updating DVLA and I do know there is more dates you have not included in your letter.

Could you please get back to me by email ASAP to tell me if I am now allowed to drive or if my licence is still revoked due to the errors of the courts and Insurance Company and if any points are still on there?

Could you also please confirm everything also in writing so I do have a letter confirming everything as things are still being addressed also with the courts and there is still one appeal date?

Regards

Simon Cordell

From: Tracy Bullock [mailto:tracey.bullock@dvla.gsi.gov.uk]
Sent: 10 March 2015 11:18
To: 'lorraine32@blueyonder.co.uk'
Subject: DVLA, Mr Cordell

Dear Mr Cordell

Thank you for your Email, I would like to inform you that full details of your driver record will be sent to you by post.

Many Thanks

Tracey Bullock
Administrative Officer
Court Casework1 D9 | DVLA | Swansea | SA99 1AY
GTN 1213 Ext. 86326
(01792) 786326

Driver & Vehicle Licensing Agency

8 June 2015 - the counterpart is abolished
Find out more at: **www.gov.uk/dvla/nomorecounterpart**

Twitter: @dvlagovuk | Facebook: dvlagovuk | YouTube: dvlagov

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Communications via the GSi may be automatically logged, monitored and/or recorded for legal purposes.

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Communications via the GSi may be automatically logged, monitored and/or recorded for legal purposes.

In the Crown Court

at Harrow

Case No: A20150049
Court Code: 468

Simon P Cordell
109 Burncroft Avenue
ENFIELD
Middx
EN3 7JQ

Notice of Hearing of Appeal

The appeal of Simon Paul Cordell

against conviction

by Willesden Magistrates' Court on the 26 January 2015

will be heard at the Crown Court at Hailsham Drive Off Headstone Drive, Harrow, Middlesex, HA1 4TU
on the 14 May 2015 at 10:00 AM

Please note that time is subject to change.(TARGET DATE 22/5/15)

Important information:

- If you are not legally represented, you are advised to telephone the court (0208 424 2294) during the afternoon before the hearing of the appeal for confirmation of the time your case will be heard.
- If your appeal is likely to last LONGER THAN 1 HOUR please tell us IMMEDIATELY.
- To abandon your appeal:
  If you are appealing against a decision of a magistrates' court or licensing justices' you must give a written notice of your wish to abandon the appeal to the Clerk to Justices'; a copy of the notice to the Crown Court; a copy to every other party to the appeal.
  If you are appealing against any other decision you must give a written notice to the Crown Court and a copy to every other party to the appeal.
  Notice must be given at least 3 clear days (not counting Saturdays, Sundays and Bank Holidays) before the date of the hearing. If you do not, or if you do not appear at the hearing, you may have to pay costs.
- If you are not successful in your appeal to the Crown Court you may be ordered to pay the costs of the Respondent or at least a part of them. If you are successful you may be awarded costs.

Copy to:

Appellant
Respondent
Clerk to the Justices

(5011)

An Officer of the Crown Court
Date: 11 March 2015

NNJ/377207

From: Lorraine Cordell <lorraine32@blueyonder.co.uk>
Sent: 18 March 2015 17:38
To: 'GL-BROMLEYMCENQ'
Cc: 'CO16Mailbox-.SouthProsecutionFN@met.pnn.police.uk'; 'Southcju (CO16Mailbox-.SouthProsecutionCju@met.pnn.police.uk)'; 'O'Sullivan Emma'
Subject: RE: Simon Cordell 1403116916
Attachments: Insurance-2014-05-20-184559.pdf; Emma O'Sullivan-Simon Cordell.pdf

To Whom It May Concern:

Complaint

I am writing this email due to many problems with a case that has been on going for no insurance the old case number was 1402647845 the new case number is 1403116916.

The Problem I have been having is not getting a summon this was the 1st thing so did not know a court date and was found guilty when I did not know I was due to attend court.

Many emails have been sent including my insurance I had a list of cases due to a insurance policy I had with KGM this insurance did not show up on the MID database and I had my vehicles seized around 9 times when in fact I had paid for my insurance.

Then this case happened on the 20/5/2014 this was on a new policy with a new insurance company please see attached insurance document. The insurance started on the 19/05/2014 and I believe this is why this one was not showing on the MID on the 20/05/2014 as it was to short a time.

I have sent many emails to the CPS who do not reply but I do get the read replies so I know the emails are getting opened the only reason I got the above emails addresses was due to all the email I was sending to the main CPS and calls I was making one day I was put though to a manager of traffic CPS as i was so upset on the phone to what was going on. I explained all the problems I was having all the calls and emails that were being sent, her name was Emma O'Sullivan please see attached email. The only traffic CPS that have replied was from CO16Mailbox-.NorthProsecutionFPN@met.pnn.police.uk a wonderful lady called Sharon Burns.

I have also been sending emails to the court for the above listed case and have been including my insurance policy, I have been getting replies to my emails were I was told to file a statutory declaration which I did for this case on the 02/12/2014 at Highbury Magistrates Court.
When I came out of court I was told to go to the court office where a lady took all the papers for the statutory declaration including a copy of my insurance papers. I was told I would get a date in the post with a new date hearing. I have been waiting for the date to come but as of yet I did not get one for this case.

I also did not get a date for the other statutory declaration I done on the same date and that case was heard again on the 26/01/2015 again I was found guilty and was very upset and just filed an appeal which will be heard on the 14/05/2015 at Harrow crown court.

But for the Bromley Magistrates' Court case i not had anything.

For the past 4 weeks I been dealing with a lady called Tracey Bullock Administrative Officer, Court Casework1 D9 | DVLA | Swansea | SA99 1AY due to the CPS not getting back to me with what was on my driving licence. today she sent me this over

Dear Mr Cordell

The Court case with the offence date of the 20/05/2014 is as follows :-

South East London Magistrates' Court
Date of Conviction – 06/11/2014
Offence – IN10
Date of Offence – 20/05/2014

Fine - £600
Points – 6

South East London Magistrates' Court
Bromley Magistrates' Court
London Road
Bromley
Kent BR1 1RQ

Telephone no - 020 8437 3500

Hope this information is of help to you

Tracey Bullock
Administrative Officer
Court Casework1 D9 | DVLA | Swansea | SA99 1AY

Now I got very upset as I new I had filed the statutory declaration for this case and seeing the conviction date this was clearly wrong as I had filed the statutory declaration after this date. I made a call to the court and was told that the statutory declaration filed in error and was closed, so was never reopened. The lady I spoke to said she was going to get the file out and get the right person to call me, but give me an update call just to let me know it had been done.

I then got a call from a lady called Donna and while on the phone to her the other lady called me from the court to say it had been done. I told her I was on the phone to Donna and she told me that is who I needed to speak to.

I was shocked to hear the lady say to me that the case was heard on the 18/12/2014 and I was found guilty again as I did not turn up, but I have had no letters so how was I meant to show up when I did not know I needed to. But this cannot be right as looking at the information DVLA hold it is the old information to the 1st hearing, as far as I have been told by the court when a statutory declaration is filed the court would have to contact DVLA and remove the old conviction they had on file this has not been done by the court. so how could the case have been heard on the 18/12/2014. something is really not right here at all as it is all the old information that DVLA have on file which should have been removed when the statutory declaration was filed on the 02/12/2014.

I would like this case looked into and set aside and it to be reopened.

I would also like the summons sent to me for this case that was meant to have been sent out to me which I have never had and the letter of a hearing for the 18/12/2014 could this please be sent via email to this email address.

Also if the court is not willing to deal with this could you please give me the right to appeal to the crown court and I will file the correct paper work to the court.

Could it also be made sure that the right CPS get the files and my insurance policy so it can be checked I was in fact insured.

And an update as to what will happen as it is very upsetting that I am been found guilty for no insurance when in fact I do pay for my insurance.

Regards

Lorraine Cordell
Simon Cordell

Warning: this certificate has been prepared using a laser printer and is not valid if altered in any way

Certificate of Motor Insurance

Certificate Number **MT10 021608047**

1) Description of Vehicle(s)

1. **Any motor vehicle, which is:**
   1. **your property;**
   2. **the property of your spouse if he or she is named as a driver under this policy;**
   3. **held in trust by you or in your custody or control for motor trade purposes; or**
   4. **a vehicle leased to you on a lease agreement with a minimum initial duration of 12 months.**

   It must not be:
   - **(a) a vehicle driven by or in the custody or control of any company, partnership or person not declared in the Certificate of Motor Insurance**
   - **(b) a vehicle used for hire, reward or teaching someone to drive (using the vehicle only for breakdown purposes or under a trade plate to transport goods for demonstrating purposes in line with the regulations that apply to trade licences is not classed as hire or reward);**
   - **(c) a vehicle transporter, with or without a trailer, that can carry more than two vehicles;**
   - **(d) a vehicle being carried on a vehicle transporter or vehicle transporter and trailer, capable of carrying more than two vehicles at any one time; or**
   - **(e) a vehicle hired/leased to you on a short term agreement of less than 12 months**
   - **(f) a vehicle that has been seized by any government authority unless at the time of seizure the vehicle was:**
     - **i) your property; or**
     - **ii) the property of your spouse if he or she is declared as a driver on this policy; or**
     - **iii) held in trust by you or was in your custody or control for motor trade purposes.**

2. **For the purposes of Section 2 of this policy any trailer attached to a vehicle described in 1. above.**

2) Name of Policyholder **MR SIMON CORDELL**

3) Effective date of the commencement of Insurance for the purposes of the relevant law **19th May 2014**

4) Date of Expiry of Insurance: Noon **19th May 2015**

5) Persons or classes of persons entitled to drive

MR SIMON CORDELL

Provided that the person holds a licence to drive the vehicle or has held and is not disqualified from holding or obtaining such a licence

6) Limitations as to use

1. Use for Motor Trade purposes by: **MR SIMON CORDELL**

2. Use for Social Domestic and Pleasure purposes by: **MR SIMON CORDELL**

The policy does not cover:

1. **Use for hire or reward**
2. **Use for the conveyance of passengers for hire or reward**
3. **Use for racing, pacemaking, speed testing, rallies, reliability trials or competition**
4. **Use to secure the release of any vehicle that has been seized by any government or public authority unless at the time of seizure the vehicle was:**
   - **i) your property; or**
   - **ii) the property of your spouse if he or she is declared as a driver on this policy; or**
   - **iii) held in trust by you or was in your custody or control for motor trade purposes.**

Use solely for breakdown purposes or use under a Trade Plate for the carriage of goods for Demonstration purposes in accordance with the Regulations applicable to trade licences is not deemed to be use for hire or reward.

I hereby certify that the Policy to which this Certificate relates satisfies the requirements of the relevant Law applicable in Great Britain, Northern Ireland, the Isle of Man, the Island of Jersey, the Island of Guernsey and the Island of Alderney

Covea Insurance plc
Norman Place
Reading. RG1 8DA
Authorised Insurers

James Roche

Chief Executive Officer

ADVICE TO THIRD PARTIES – Nothing contained in this Certificate affects your rights as a Third Party to make a claim

IMPORTANT INFORMATION

Notes
I) For full details of your Policy cover, please refer to the Policy document.
II) You need to make any alterations to the details or cover please contact your insurance broker immediately
III) If for any reason the Insurance is suspended or terminated, the Certificate of Insurance must be returned. Failure to comply with this obligation is an offence under the Road Traffic Acts

24 HOUR CLAIMS ASSISTANCE - Motor Trade Care Line - 0844 902 2220

Please contact our Motor Trade Team as soon as possible after any incident involving a vehicle covered by your Motor Trade policy.

From: O"Sullivan Emma
To: CO16Mailbox-.NorthProsecutionFPN@met.pnn.police.uk; CO16Mailbox-.SouthProsecutionFN@met.pnn.police.uk; Southcju (CO16Mailbox-.SouthProsecutionCju@met.pnn.police.uk); CO16Mailbox-.NorthProsecutionCJU@met.pnn.police.uk
Cc: "lorraine32@blueyonder.co.uk"
Subject: FW: Simon Cordell
Date: 11 February 2015 15:24:41
Attachments: S Cordell 020215.pdf
Found Guilty again 26-01-2015.pdf
S Cordell Cert. GE 2013-2014.pdf
image2014-05-20-184559.pdf

Dear All,

Please could you kindly assist Lorraine Cordell on behalf of her son Simon Cordell. They believe that a number of summons have been issued against Simon for the offence of no insurance since 2013 due to an error made by the insurance company as per the attached letter. Unfortunately due to Simon not always receiving the summons/adjournment notice they are unsure how many cases have been issued against him and are trying to get them all reopened and listed before court to be heard together in light of the above. Please would you be able to check you database and confirm to the email address below the number of cases with reference number, court and conviction date.

I have also spoken to her on the phone and informed Lorraine that she will need to contact the court directly to make application to reopen/stat decs , which she can only do so once the information has been obtained.

The only matter the cps are currently aware of is for the case ref J63181495 which is listed for appeal at Kingston Crown Court 05/03/15.

If you are unable to advise her on summons that have been issued on her son, please could you kindly advise her where she could obtain the information.

Kind Regards,

Emma O'Sullivan
London Traffic Unit
Admin Line Manager
02033571604

Rose Court,
4th Floor
2 Southwark Bridge,
London,
SE1 9HS,
DX 154263 Southwark 12.

From: London trafficteam
Sent: 10 February 2015 14:41
To: O'Sullivan Emma
Subject: FW: Simon Cordell

From: London magistratescentralwest
Sent: 10 February 2015 13:25
To: London trafficteam
Subject: FW: Simon Cordell

FYI

From: Lorraine Cordell [mailto:lorraine32@blueyonder.co.uk]
Sent: 10 February 2015 13:06
To: GL-BrentMCenq@hmcts.gsi.gov.uk
Cc: London magistratescentralwest; London magistratessouth; London magistratesnortheast; gl-bromleymcenq@hmcts.gsi.gov.uk
Subject: RE: Simon Cordell

To whom it may concern:

I am writing this email due to the number of problems I have been having due to a policy of insurance I had with KGM insurance which did not show up on the MID database in the week it was fine as i carried my insurance documents with me at all times and the insurance company could be called, but the problems was when the insurance company was closed as the police could not contact them.

My mum Lorraine Cordell and I have sent many emails to the courts with my insurance documents, but there has been cases where I have not had a summons. So did not know about cases and they have been heard at court and I was found guilty of no insurance.

I have done statutory declarations at court including my insurance documents and this still has not corrected anything.

One of the statutory declarations was again heard at court on the 26/01/2015 which again I did not know about for Willesden Magistrates' Court. But I have sent so many emails to this court with all documents and asked for them to be checked with the police officer at court to show I was insured to drive. This has not been done I have just again been found guilty due to not getting letters of a court hearing date.

I have now also got a letter of Indemnity from KGM who I was insured with under policy number MT3574694. 00.01 AM on the 23/2/13 and was in force until Midnight on the 22/2/14 when it lapsed.
Most of the cases are with the KGM policy you will see the reason as to why in the Letter of Indemnity from KGM.

I also believe there was one case for Covea Insurance PLC policy number MT10 021608047 it was not showing on the MID due to the stop was the day after I took the policy out.

Please can any cases be set aside and reopened and looked into and any other cases that have been heard for no insurance under these policies of insurance be addressed.

You will in due cause be hearing from my solicitor, she is trying to address all the cases, but this is taking time. She has seen all the emails I have sent trying to address these issues and feels more should have been done as it would have only taken for the insurance policies to be checked and this would have stopped a waste of time and money for the courts, and myself at this time she wants to just appeal all cases to the crown court. which would again be a waste of money for the courts. and again of my time.

But this is having an effect on my life my driving licence has been revoked 3 times for no insurance, when in fact I have always had insurance to drive and would not drive if I did not have insurance.

Please see attached documents

Could you get back to me as soon as possible by way of email, as it does seem there is an issue with my post and not getting letters that was meant to be sent to me? I am taking this up with the royal mail.

Regards

Simon Cordell

DOB: 26/01/1981

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This e-mail is private and is intended only for the addressee and any copy recipients.
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e-mail and delete this message and any attachments without retaining a copy.

Activity and use of CPS Connect systems, the Government Secure Intranet, and the
Criminal Justice Extranet is monitored to secure their effective operation and for
other lawful business purposes. Communications using these systems will also be
monitored and may be recorded to secure effective operation and for other lawful business purposes.
****

From: O'Sullivan Emma <Emma.O'Sullivan@cps.gsi.gov.uk>
Sent: 23 March 2015 10:15
To: 'lorraine32@blueyonder.co.uk'
Subject: FW: Simon Cordell 1403116916
Attachments: Insurance-2014-05-20-184559.pdf; Emma O'Sullivan-Simon Cordell.pdf

Hi Lorraine,

Apologies the email address for the team is below;

CO16Mailbox-SouthProsecutionFPN@met.police.uk

I sent it to the north team in error but they have confirmed it has been forwarded on to the south team.

Kind Regards,

Emma O'Sullivan
London Traffic Unit
Admin Line Manager
02033571604

Rose Court,
4th Floor
2 Southwark Bridge,
London,
SE1 9HS,
DX 154263 Southwark 12.

From: O'Sullivan Emma
Sent: 23 March 2015 09:55
To: CO16Mailbox-.NorthProsecutionFPN@met.pnn.police.uk
Cc: 'lorraine32@blueyonder.co.uk'
Subject: FW: Simon Cordell 1403116916

Dear South Team,

Please see below email.

Simon Cordell is waiting for a date from the court to hear the application to reopen. Please ensure the attached documents have been placed on file and dealt with once the case has been relisted. Please could someone kindly ring Lorraine Cordell once her correspondence has been dealt with – 02082457454/07961833021.

Thank you

Emma O'Sullivan
London Traffic Unit
Admin Line Manager
02033571604

Rose Court,
4th Floor
2 Southwark Bridge,
London,
SE1 9HS,
DX 154263 Southwark 12.

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

Sent: 18 March 2015 17:38
To: 'GL-BROMLEYMCENQ'
Cc: CO16Mailbox-.SouthProsecutionFN@met.pnn.police.uk; 'Southcju'; O'Sullivan Emma
Subject: RE: Simon Cordell 1403116916

To Whom It May Concern:

Complaint

I am writing this email due to many problems with a case that has been on going for no insurance the old case number was 1402647845 the new case number is 1403116916.

The Problem I have been having is not getting a summon this was the 1st thing so did not know a court date and was found guilty when I did not know I was due to attend court.

Many emails have been sent including my insurance I had a list of cases due to a insurance policy I had with KGM this insurance did not show up on the MID database and I had my vehicles seized around 9 times when in fact I had paid for my insurance.

Then this case happened on the 20/5/2014 this was on a new policy with a new insurance company please see attached insurance document. The insurance started on the 19/05/2014 and I believe this is why this one was not showing on the MID on the 20/05/2014 as it was to short a time.

I have sent many emails to the CPS who do not reply but I do get the read replies so I know the emails are getting opened the only reason I got the above emails addresses was due to all the email I was sending to the main CPS and calls I was making one day I was put though to a manager of traffic CPS as i was so upset on the phone to what was going on. I explained all the problems I was having all the calls and emails that were being sent, her name was Emma O'Sullivan please see attached email. The only traffic CPS that have replied was from CO16Mailbox-.NorthProsecutionFPN@met.pnn.police.uk a wonderful lady called Sharon Burns.

I have also been sending emails to the court for the above listed case and have been including my insurance policy, I have been getting replies to my emails were I was told to file a statutory declaration which I did for this case on the 02/12/2014 at Highbury Magistrates Court.
When I came out of court I was told to go to the court office where a lady took all the papers for the statutory declaration including a copy of my insurance papers. I was told I would get a date in the post with a new date hearing. I have been waiting for the date to come but as of yet I did not get one for this case.

I also did not get a date for the other statutory declaration I done on the same date and that case was heard again on the 26/01/2015 again I was found guilty and was very upset and just filed an appeal which will be heard on the 14/05/2015 at Harrow crown court.

But for the Bromley Magistrates' Court case i not had anything.

For the past 4 weeks I been dealing with a lady called Tracey Bullock Administrative Officer, Court Casework1 D9 | DVLA | Swansea | SA99 1AY due to the CPS not getting back to me with what was on my driving licence. today she sent me this over

Dear Mr Cordell

The Court case with the offence date of the 20/05/2014 is as follows :-

South East London Magistrates' Court
Date of Conviction – 06/11/2014
Offence – IN10
Date of Offence – 20/05/2014
Fine - £600
Points – 6

South East London Magistrates' Court
Bromley Magistrates' Court

London Road
Bromley
Kent BR1 1RQ

Telephone no - 020 8437 3500

Hope this information is of help to you

Tracey Bullock
Administrative Officer
Court Casework1 D9 | DVLA | Swansea | SA99 1AY

Now I got very upset as I new I had filed the statutory declaration for this case and seeing the conviction date this was clearly wrong as I had filed the statutory declaration after this date. I made a call to the court and was told that the statutory declaration filed in error and was closed, so was never reopened. The lady I spoke to said she was going to get the file out and get the right person to call me, but give me an update call just to let me know it had been done.

I then got a call from a lady called Donna and while on the phone to her the other lady called me from the court to say it had been done. I told her I was on the phone to Donna and she told me that is who I needed to speak to.

I was shocked to hear the lady say to me that the case was heard on the 18/12/2014 and I was found guilty again as I did not turn up, but I have had no letters so how was I meant to show up when I did not know I needed to. But this cannot be right as looking at the information DVLA hold it is the old information to the 1st hearing, as far as I have been told by the court when a statutory declaration is filed the court would have to contact DVLA and remove the old conviction they had on file this has not been done by the court. so how could the case have been heard on the 18/12/2014. something is really not right here at all as it is all the old information that DVLA have on file which should have been removed when the statutory declaration was filed on the 02/12/2014.

I would like this case looked into and set aside and it to be reopened.

I would also like the summons sent to me for this case that was meant to have been sent out to me which I have never had and the letter of a hearing for the 18/12/2014 could this please be sent via email to this email address.

Also if the court is not willing to deal with this could you please give me the right to appeal to the crown court and I will file the correct paper work to the court.

Could it also be made sure that the right CPS get the files and my insurance policy so it can be checked I was in fact insured.

And an update as to what will happen as it is very upsetting that I am been found guilty for no insurance when in fact I do pay for my insurance.

Regards

Lorraine Cordell
Simon Cordell

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This e-mail is private and is intended only for the addressee and any copy recipients.
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Activity and use of CPS Connect systems, the Government Secure Intranet, and the
Criminal Justice Extranet is monitored to secure their effective operation and for
other lawful business purposes. Communications using these systems will also be
monitored and may be recorded to secure effective operation and for other
lawful business purposes.
****

Warning: this certificate has been prepared using a laser printer and is not valid if altered in any way

Certificate of Motor Insurance

Certificate Number **MT10 021608047**

1) Description of Vehicle(s)

1. **Any motor vehicle, which is:**
   1. **your property;**
   2. **the property of your spouse if he or she is named as a driver under this policy;**
   3. **held in trust by you or in your custody or control for motor trade purposes; or**
   4. **a vehicle leased to you on a lease agreement with a minimum initial duration of 12 months.**

   It must not be:
   - **(a) a vehicle driven by or in the custody or control of any company, partnership or person not declared in the Certificate of Motor Insurance**
   - **(b) a vehicle used for hire, reward or teaching someone to drive (using the vehicle only for breakdown purposes or under a trade plate to transport goods for demonstrating purposes in line with the regulations that apply to trade licences is not classed as hire or reward);**
   - **(c) a vehicle transporter, with or without a trailer, that can carry more than two vehicles;**
   - **(d) a vehicle being carried on a vehicle transporter or vehicle transporter and trailer, capable of carrying more than two vehicles at any one time; or**
   - **(e) a vehicle hired/leased to you on a short term agreement of less than 12 months**
   - **(f) a vehicle that has been seized by any government authority unless at the time of seizure the vehicle was:**
     - **i) your property; or**
     - **ii) the property of your spouse if he or she is declared as a driver on this policy; or**
     - **iii) held in trust by you or was in your custody or control for motor trade purposes.**

2. **For the purposes of Section 2 of this policy any trailer attached to a vehicle described in 1. above.**

2) Name of Policyholder — **MR SIMON CORDELL**

3) Effective date of the commencement of Insurance for the purposes of the relevant law — **19th May 2014**

4) Date of Expiry of Insurance: Noon — **19th May 2015**

5) Persons or classes of persons entitled to drive

MR SIMON CORDELL

Provided that the person holds a licence to drive the vehicle or has held and is not disqualified from holding or obtaining such a licence

6) Limitations as to use

1. Use for Motor Trade purposes by: **MR SIMON CORDELL**

2. Use for Social Domestic and Pleasure purposes by: **MR SIMON CORDELL**

The policy does not cover:

1. **Use for hire or reward**
2. **Use for the conveyance of passengers for hire or reward**
3. **Use for racing, pacemaking, speed testing, rallies, reliability trials or competition**
4. **Use to secure the release of any vehicle that has been seized by any government or public authority unless at the time of seizure the vehicle was:**
   - **i) your property; or**
   - **ii) the property of your spouse if he or she is declared as a driver on this policy; or**
   - **iii) held in trust by you or was in your custody or control for motor trade purposes.**

Use solely for breakdown purposes or use under a Trade Plate for the carriage of goods for Demonstration purposes in accordance with the Regulations applicable to trade licences is not deemed to be use for hire or reward.

I hereby certify that the Policy to which this Certificate relates satisfies the requirements of the relevant Law applicable in Great Britain, Northern Ireland, the Isle of Man, the Island of Jersey, the Island of Guernsey and the Island of Alderney

Covea Insurance plc
Norman Place
Reading. RG1 8DA
Authorised Insurers

James Roche

Chief Executive Officer

ADVICE TO THIRD PARTIES – Nothing contained in this Certificate affects your rights as a Third Party to make a claim

IMPORTANT INFORMATION

Notes
I) For full details of your Policy cover, please refer to the Policy document.
II) You need to make any alterations to the details or cover please contact your insurance broker immediately
III) If for any reason the Insurance is suspended or terminated, the Certificate of Insurance must be returned. Failure to comply with this obligation is an offence under the Road Traffic Acts

24 HOUR CLAIMS ASSISTANCE - Motor Trade Care Line - 0844 902 2220

Please contact our Motor Trade Team as soon as possible after any incident involving a vehicle covered by your Motor Trade policy.

From: O"Sullivan Emma
To: CO16Mailbox-.NorthProsecutionFPN@met.pnn.police.uk; CO16Mailbox-.SouthProsecutionFN@met.pnn.police.uk; Southcju (CO16Mailbox-.SouthProsecutionCju@met.pnn.police.uk); CO16Mailbox-.NorthProsecutionCJU@met.pnn.police.uk
Cc: "lorraine32@blueyonder.co.uk"
Subject: FW: Simon Cordell
Date: 11 February 2015 15:24:41
Attachments: S Cordell 020215.pdf
Found Guilty again 26-01-2015.pdf
S Cordell Cert. GE 2013-2014.pdf
image2014-05-20-184559.pdf

Dear All,

Please could you kindly assist Lorraine Cordell on behalf of her son Simon Cordell. They believe that a number of summons have been issued against Simon for the offence of no insurance since 2013 due to an error made by the insurance company as per the attached letter. Unfortunately due to Simon not always receiving the summons/adjournment notice they are unsure how many cases have been issued against him and are trying to get them all reopened and listed before court to be heard together in light of the above. Please would you be able to check you database and confirm to the email address below the number of cases with reference number, court and conviction date.

I have also spoken to her on the phone and informed Lorraine that she will need to contact the court directly to make application to reopen/stat decs , which she can only do so once the information has been obtained.

The only matter the cps are currently aware of is for the case ref J63181495 which is listed for appeal at Kingston Crown Court 05/03/15.

If you are unable to advise her on summons that have been issued on her son, please could you kindly advise her where she could obtain the information.

Kind Regards,

Emma O'Sullivan
London Traffic Unit
Admin Line Manager
02033571604

Rose Court,
4th Floor
2 Southwark Bridge,
London,
SE1 9HS,
DX 154263 Southwark 12.

From: London trafficteam
Sent: 10 February 2015 14:41
To: O'Sullivan Emma
Subject: FW: Simon Cordell

From: London magistratescentralwest
Sent: 10 February 2015 13:25
To: London trafficteam
Subject: FW: Simon Cordell

FYI

From: Lorraine Cordell [mailto:lorraine32@blueyonder.co.uk]
Sent: 10 February 2015 13:06
To: GL-BrentMCenq@hmcts.gsi.gov.uk
Cc: London magistratescentralwest; London magistratessouth; London magistratesnortheast; gl-bromleymcenq@hmcts.gsi.gov.uk
Subject: RE: Simon Cordell

To whom it may concern:

I am writing this email due to the number of problems I have been having due to a policy of insurance I had with KGM insurance which did not show up on the MID database in the week it was fine as i carried my insurance documents with me at all times and the insurance company could be called, but the problems was when the insurance company was closed as the police could not contact them.

My mum Lorraine Cordell and I have sent many emails to the courts with my insurance documents, but there has been cases where I have not had a summons. So did not know about cases and they have been heard at court and I was found guilty of no insurance.

I have done statutory declarations at court including my insurance documents and this still has not corrected anything.

One of the statutory declarations was again heard at court on the 26/01/2015 which again I did not know about for Willesden Magistrates' Court. But I have sent so many emails to this court with all documents and asked for them to be checked with the police officer at court to show I was insured to drive. This has not been done I have just again been found guilty due to not getting letters of a court hearing date.

I have now also got a letter of Indemnity from KGM who I was insured with under policy number MT3574694. 00.01 AM on the 23/2/13 and was in force until Midnight on the 22/2/14 when it lapsed.
Most of the cases are with the KGM policy you will see the reason as to why in the Letter of Indemnity from KGM.

I also believe there was one case for Covea Insurance PLC policy number MT10 021608047 it was not showing on the MID due to the stop was the day after I took the policy out.

Please can any cases be set aside and reopened and looked into and any other cases that have been heard for no insurance under these policies of insurance be addressed.

You will in due cause be hearing from my solicitor, she is trying to address all the cases, but this is taking time. She has seen all the emails I have sent trying to address these issues and feels more should have been done as it would have only taken for the insurance policies to be checked and this would have stopped a waste of time and money for the courts, and myself at this time she wants to just appeal all cases to the crown court. which would again be a waste of money for the courts. and again of my time.

But this is having an effect on my life my driving licence has been revoked 3 times for no insurance, when in fact I have always had insurance to drive and would not drive if I did not have insurance.

Please see attached documents

Could you get back to me as soon as possible by way of email, as it does seem there is an issue with my post and not getting letters that was meant to be sent to me? I am taking this up with the royal mail.

Regards

Simon Cordell

DOB: 26/01/1981

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**********+
This e-mail is private and is intended only for the addressee and any copy recipients.
If you are not an intended recipient, please advise the sender immediately by reply
e-mail and delete this message and any attachments without retaining a copy.

Activity and use of CPS Connect systems, the Government Secure Intranet, and the
Criminal Justice Extranet is monitored to secure their effective operation and for
other lawful business purposes. Communications using these systems will also be
monitored and may be recorded to secure effective operation and for other lawful business purposes.
****

From: O'Sullivan Emma <Emma.O'Sullivan@cps.gsi.gov.uk>
Sent: 23 March 2015 09:55
To: CO16Mailbox-.NorthProsecutionFPN@met.pnn.police.uk
Cc: 'lorraine32@blueyonder.co.uk'
Subject: FW: Simon Cordell 1403116916
Attachments: Insurance-2014-05-20-184559.pdf; Emma O'Sullivan-Simon Cordell.pdf

Dear South Team,

Please see below email.

Simon Cordell is waiting for a date from the court to hear the application to reopen. Please ensure the attached documents have been placed on file and dealt with once the case has been relisted. Please could someone kindly ring Lorraine Cordell once her correspondence has been dealt with – 02082457454/07961833021.

Thank you

Emma O'Sullivan
London Traffic Unit
Admin Line Manager
02033571604

Rose Court,
4th Floor
2 Southwark Bridge,
London,
SE1 9HS,
DX 154263 Southwark 12.

From: Lorraine Cordell [mailto:lorraine32@blueyonder.co.uk]
Sent: 18 March 2015 17:38
To: 'GL-BROMLEYMCENQ'
Cc: CO16Mailbox-.SouthProsecutionFN@met.pnn.police.uk; 'Southcju'; O'Sullivan Emma
Subject: RE: Simon Cordell 1403116916

To Whom It May Concern:

Complaint

I am writing this email due to many problems with a case that has been on going for no insurance the old case number was 1402647845 the new case number is 1403116916.

The Problem I have been having is not getting a summon this was the 1st thing so did not know a court date and was found guilty when I did not know I was due to attend court.

Many emails have been sent including my insurance I had a list of cases due to a insurance policy I had with KGM this insurance did not show up on the MID database and I had my vehicles seized around 9 times when in fact I had paid for my insurance.

Then this case happened on the 20/5/2014 this was on a new policy with a new insurance company please see attached insurance document. The insurance started on the 19/05/2014 and I believe this is why this one was not showing on the MID on the 20/05/2014 as it was to short a time.

I have sent many emails to the CPS who do not reply but I do get the read replies so I know the emails are getting opened the only reason I got the above emails addresses was due to all the email I was sending to the main CPS and calls I was making one day I was put though to a manager of traffic CPS as i was so upset on the phone to what was going on. I explained all the problems I was having all the calls and emails that were being sent, her name was Emma O'Sullivan please see attached email. The only traffic CPS

that have replied was from CO16Mailbox-.NorthProsecutionFPN@met.pnn.police.uk a wonderful lady called Sharon Burns.

I have also been sending emails to the court for the above listed case and have been including my insurance policy, I have been getting replies to my emails were I was told to file a statutory declaration which I did for this case on the 02/12/2014 at Highbury Magistrates Court.
When I came out of court I was told to go to the court office where a lady took all the papers for the statutory declaration including a copy of my insurance papers. I was told I would get a date in the post with a new date hearing. I have been waiting for the date to come but as of yet I did not get one for this case.

I also did not get a date for the other statutory declaration I done on the same date and that case was heard again on the 26/01/2015 again I was found guilty and was very upset and just filed an appeal which will be heard on the 14/05/2015 at Harrow crown court.

But for the Bromley Magistrates' Court case i not had anything.

For the past 4 weeks I been dealing with a lady called Tracey Bullock Administrative Officer, Court Casework1 D9 | DVLA | Swansea | SA99 1AY due to the CPS not getting back to me with what was on my driving licence. today she sent me this over

Dear Mr Cordell

The Court case with the offence date of the 20/05/2014 is as follows :-

South East London Magistrates' Court
Date of Conviction – 06/11/2014
Offence – IN10
Date of Offence – 20/05/2014
Fine - £600
Points – 6

South East London Magistrates' Court
Bromley Magistrates' Court
London Road
Bromley
Kent BR1 1RQ

Telephone no - 020 8437 3500

Hope this information is of help to you

Tracey Bullock
Administrative Officer
Court Casework1 D9 | DVLA | Swansea | SA99 1AY

Now I got very upset as I new I had filed the statutory declaration for this case and seeing the conviction date this was clearly wrong as I had filed the statutory declaration after this date. I made a call to the court and was told that the statutory declaration filed in error and was closed, so was never reopened. The lady I spoke to said she was going to get the file out and get the right person to call me, but give me an update call just to let me know it had been done.

I then got a call from a lady called Donna and while on the phone to her the other lady called me from the court to say it had been done. I told her I was on the phone to Donna and she told me that is who I needed to speak to.

I was shocked to hear the lady say to me that the case was heard on the 18/12/2014 and I was found guilty again as I did not turn up, but I have had no letters so how was I meant to show up when I did not know I needed to. But this cannot be right as looking at the information DVLA hold it is the old information to the 1st hearing, as far as I have been told by the court when a statutory declaration is filed the court would have to contact DVLA and remove the old conviction they had on file this has not been done by the court. so how could the case have been heard on the 18/12/2014. something is really not right here at all as it is all the old information that

DVLA have on file which should have been removed when the statutory declaration was filed on the 02/12/2014.

I would like this case looked into and set aside and it to be reopened.

I would also like the summons sent to me for this case that was meant to have been sent out to me which I have never had and the letter of a hearing for the 18/12/2014 could this please be sent via email to this email address.

Also if the court is not willing to deal with this could you please give me the right to appeal to the crown court and I will file the correct paper work to the court.

Could it also be made sure that the right CPS get the files and my insurance policy so it can be checked I was in fact insured.

And an update as to what will happen as it is very upsetting that I am been found guilty for no insurance when in fact I do pay for my insurance.

Regards

Lorraine Cordell
Simon Cordell

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If you are not an intended recipient, please advise the sender immediately by reply
e-mail and delete this message and any attachments without retaining a copy.

Activity and use of CPS Connect systems, the Government Secure Intranet, and the
Criminal Justice Extranet is monitored to secure their effective operation and for
other lawful business purposes. Communications using these systems will also be
monitored and may be recorded to secure effective operation and for other
lawful business purposes.
****

Warning: this certificate has been prepared using a laser printer and is not valid if altered in any way

Certificate of Motor Insurance

Certificate Number **MT10 021608047**

1) Description of Vehicle(s)

1. **Any motor vehicle, which is:**
   1. **your property;**
   2. **the property of your spouse if he or she is named as a driver under this policy;**
   3. **held in trust by you or in your custody or control for motor trade purposes; or**
   4. **a vehicle leased to you on a lease agreement with a minimum initial duration of 12 months.**

   It must not be:
   - **(a) a vehicle driven by or in the custody or control of any company, partnership or person not declared in the Certificate of Motor Insurance**
   - **(b) a vehicle used for hire, reward or teaching someone to drive (using the vehicle only for breakdown purposes or under a trade plate to transport goods for demonstrating purposes in line with the regulations that apply to trade licences is not classed as hire or reward);**
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   - **(d) a vehicle being carried on a vehicle transporter or vehicle transporter and trailer, capable of carrying more than two vehicles at any one time; or**
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   - **(f) a vehicle that has been seized by any government authority unless at the time of seizure the vehicle was:**
     - **i) your property; or**
     - **ii) the property of your spouse if he or she is declared as a driver on this policy; or**
     - **iii) held in trust by you or was in your custody or control for motor trade purposes.**

2. **For the purposes of Section 2 of this policy any trailer attached to a vehicle described in 1. above.**

2) Name of Policyholder — **MR SIMON CORDELL**

3) Effective date of the commencement of Insurance for the purposes of the relevant law — **19th May 2014**

4) Date of Expiry of Insurance: Noon — **19th May 2015**

5) Persons or classes of persons entitled to drive

MR SIMON CORDELL

Provided that the person holds a licence to drive the vehicle or has held and is not disqualified from holding or obtaining such a licence

6) Limitations as to use

1. Use for Motor Trade purposes by: **MR SIMON CORDELL**

2. Use for Social Domestic and Pleasure purposes by: **MR SIMON CORDELL**

The policy does not cover:

1. **Use for hire or reward**
2. **Use for the conveyance of passengers for hire or reward**
3. **Use for racing, pacemaking, speed testing, rallies, reliability trials or competition**
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   - **i) your property; or**
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Use solely for breakdown purposes or use under a Trade Plate for the carriage of goods for Demonstration purposes in accordance with the Regulations applicable to trade licences is not deemed to be use for hire or reward.

I hereby certify that the Policy to which this Certificate relates satisfies the requirements of the relevant Law applicable in Great Britain, Northern Ireland, the Isle of Man, the Island of Jersey, the Island of Guernsey and the Island of Alderney

Covea Insurance plc
Norman Place
Reading. RG1 8DA
Authorised Insurers

James Roche

Chief Executive Officer

ADVICE TO THIRD PARTIES – Nothing contained in this Certificate affects your rights as a Third Party to make a claim

IMPORTANT INFORMATION

Notes
I) For full details of your Policy cover, please refer to the Policy document.
II) You need to make any alterations to the details or cover please contact your insurance broker immediately
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24 HOUR CLAIMS ASSISTANCE - Motor Trade Care Line - 0844 902 2220

Please contact our Motor Trade Team as soon as possible after any incident involving a vehicle covered by your Motor Trade policy.

From: O"Sullivan Emma
To: CO16Mailbox-.NorthProsecutionFPN@met.pnn.police.uk; CO16Mailbox-.SouthProsecutionFN@met.pnn.police.uk; Southcju (CO16Mailbox-.SouthProsecutionCju@met.pnn.police.uk); CO16Mailbox-.NorthProsecutionCJU@met.pnn.police.uk
Cc: "lorraine32@blueyonder.co.uk"
Subject: FW: Simon Cordell
Date: 11 February 2015 15:24:41
Attachments: S Cordell 020215.pdf
Found Guilty again 26-01-2015.pdf
S Cordell Cert. GE 2013-2014.pdf
image2014-05-20-184559.pdf

Dear All,

Please could you kindly assist Lorraine Cordell on behalf of her son Simon Cordell. They believe that a number of summons have been issued against Simon for the offence of no insurance since 2013 due to an error made by the insurance company as per the attached letter. Unfortunately due to Simon not always receiving the summons/adjournment notice they are unsure how many cases have been issued against him and are trying to get them all reopened and listed before court to be heard together in light of the above. Please would you be able to check you database and confirm to the email address below the number of cases with reference number, court and conviction date.

I have also spoken to her on the phone and informed Lorraine that she will need to contact the court directly to make application to reopen/stat decs , which she can only do so once the information has been obtained.

The only matter the cps are currently aware of is for the case ref J63181495 which is listed for appeal at Kingston Crown Court 05/03/15.

If you are unable to advise her on summons that have been issued on her son, please could you kindly advise her where she could obtain the information.

Kind Regards,

Emma O'Sullivan
London Traffic Unit
Admin Line Manager
02033571604

Rose Court,
4th Floor
2 Southwark Bridge,
London,
SE1 9HS,
DX 154263 Southwark 12.

From: London trafficteam
Sent: 10 February 2015 14:41
To: O'Sullivan Emma
Subject: FW: Simon Cordell

From: London magistratescentralwest
Sent: 10 February 2015 13:25
To: London trafficteam
Subject: FW: Simon Cordell

FYI

From: Lorraine Cordell [mailto:lorraine32@blueyonder.co.uk]
Sent: 10 February 2015 13:06
To: GL-BrentMCenq@hmcts.gsi.gov.uk
Cc: London magistratescentralwest; London magistratessouth; London magistratesnortheast; gl-bromleymcenq@hmcts.gsi.gov.uk
Subject: RE: Simon Cordell

To whom it may concern:

I am writing this email due to the number of problems I have been having due to a policy of insurance I had with KGM insurance which did not show up on the MID database in the week it was fine as i carried my insurance documents with me at all times and the insurance company could be called, but the problems was when the insurance company was closed as the police could not contact them.

My mum Lorraine Cordell and I have sent many emails to the courts with my insurance documents, but there has been cases where I have not had a summons. So did not know about cases and they have been heard at court and I was found guilty of no insurance.

I have done statutory declarations at court including my insurance documents and this still has not corrected anything.

One of the statutory declarations was again heard at court on the 26/01/2015 which again I did not know about for Willesden Magistrates' Court. But I have sent so many emails to this court with all documents and asked for them to be checked with the police officer at court to show I was insured to drive. This has not been done I have just again been found guilty due to not getting letters of a court hearing date.

I have now also got a letter of Indemnity from KGM who I was insured with under policy number MT3574694. 00.01 AM on the 23/2/13 and was in force until Midnight on the 22/2/14 when it lapsed.
Most of the cases are with the KGM policy you will see the reason as to why in the Letter of Indemnity from KGM.

I also believe there was one case for Covea Insurance PLC policy number MT10 021608047 it was not showing on the MID due to the stop was the day after I took the policy out.

Please can any cases be set aside and reopened and looked into and any other cases that have been heard for no insurance under these policies of insurance be addressed.

You will in due cause be hearing from my solicitor, she is trying to address all the cases, but this is taking time. She has seen all the emails I have sent trying to address these issues and feels more should have been done as it would have only taken for the insurance policies to be checked and this would have stopped a waste of time and money for the courts, and myself at this time she wants to just appeal all cases to the crown court. which would again be a waste of money for the courts. and again of my time.

But this is having an effect on my life my driving licence has been revoked 3 times for no insurance, when in fact I have always had insurance to drive and would not drive if I did not have insurance.

Please see attached documents

Could you get back to me as soon as possible by way of email, as it does seem there is an issue with my post and not getting letters that was meant to be sent to me? I am taking this up with the royal mail.

Regards

Simon Cordell

DOB: 26/01/1981

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If you are not an intended recipient, please advise the sender immediately by reply
e-mail and delete this message and any attachments without retaining a copy.

Activity and use of CPS Connect systems, the Government Secure Intranet, and the
Criminal Justice Extranet is monitored to secure their effective operation and for
other lawful business purposes. Communications using these systems will also be
monitored and may be recorded to secure effective operation and for other lawful business purposes.
****

From: Wood, Peter <Peter.Wood@canopius.com>
Sent: 01 April 2015 16:02
To: 'Lorraine Cordell'
Subject: RE: Appeal against conviction for no insurance Regina v. Simon Paul Cordell on 5th March 2015 at Kingston Upon Thames Crown Court

Hi Lorraine,

Fantastic holiday thanks, really great time, went by far too quickly and now its back to normal, took me a while to get my head back in the game I must say.

I didn't realise there was more than 1 court case! This is going to take some time to sort out but I'm glad to hear you got the right result on the recent case.

I guess all I can say for the moment is let me know how things go and of course I will respond again after I have received and considered details of the Police stops/vehicle seizures we are waiting on.

All the best.

Regards

Peter Wood
UK Specialty Operations Manager |
UK Specialty Division of Canopius Group
KGM House | 14 Eastwood Close | London | E18 1RZ
D +44 (0) 20 8530 9120 | www.kgminsurance.co.uk | www.canopius.com

---

From: Lorraine Cordell [mailto:lorraine32@blueyonder.co.uk]
Sent: 01 April 2015 15:00
To: Wood, Peter
Subject: RE: Appeal against conviction for no insurance Regina v. Simon Paul Cordell on 5th March 2015 at Kingston Upon Thames Crown Court

Dear Peter

Thank you for the email and i hope you had a great holiday.

I am waiting for the police compound to get back to us with the data for the seizers, but they just take so long with everything.

There are still court cases for no insurance that are still ongoing there are 2 left where Simon did not get any summons form the court and was found guilty due to not knowing. One is due to be heard in May 2015 and we are waiting for the last date.

DVLA have now taken of the ban on the 18/03/2015 so the insurance my son has been paying for the last year and could not be used due to this can now be used as he can drive now. But there is still the 12 points on his licence due to the other 2 court cases for no insurance DVLA do know the 12 points should not be on there in fact they have also been in contact with the courts they are not happy, but they cannot remove the points until the cases are heard in court.

But an update to what happened in court case were the police officer lied was Simon won the case and the judge was very upset at the police officer and put notes that it needed addressing.

The complaint is ongoing with the police office that lied, at this time that may take some time as the police officer may be charged. We won't know fully until the Serious Misconduct Investigation Unit Directorate of Professional Standards completes there investigation into what the police officer did and what the crown court judge said as the judge knows he lied to 2 judges and Simon was found guilty when he had done nothing wrong. We had a meeting about this on the 26/03/2015 but the person dealing with this is waiting for the crown court documents as to what the judge said, we should have the court transcript from Kingston Crown Court just after the Easter holidays.

I will keep you updated as to the data you need its just waiting for it from the police compound as requests had to be made for the data,

Simon did try to get the information without the requests but the police was not having it so the request had to be put in for it.

Regards

Lorraine

From: Wood, Peter [mailto:Peter.Wood@canopius.com]
Sent: 31 March 2015 09:25
To: 'Lorraine Cordell'
Subject: RE: Appeal against conviction for no insurance Regina v. Simon Paul Cordell on 5th March 2015 at Kingston Upon Thames Crown Court

Hello Lorraine,

I trust you and Simon are well.

I was wondering if you could update me on whats been happening please? I would like to make sure there is nothing else we can do and of course to bring this matter to a conclusion if we can.

Regards

Peter Wood
UK Specialty Operations Manager |
UK Specialty Division of Canopius Group
KGM House | 14 Eastwood Close | London | E18 1RZ
D +44 (0) 20 8530 9120 | www.kgminsurance.co.uk | www.canopius.com

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From: Lorraine Cordell [mailto:lorraine32@blueyonder.co.uk]
Sent: 11 February 2015 12:45
To: Wood, Peter
Subject: RE: Appeal against conviction for no insurance Regina v. Simon Paul Cordell on 5th March 2015 at Kingston Upon Thames Crown Court

Hi Peter

Thank you so much for all your help, and i hope you have a wonderful holiday.

Regards

Lorraine

From: Wood, Peter [mailto:Peter.Wood@canopius.com]
Sent: 11 February 2015 11:40
To: Lorraine Cordell; Josephine Ward (josie@michaelcarrollandco.com)
Cc: Austin, Andrew
Subject: RE: Appeal against conviction for no insurance Regina v. Simon Paul Cordell on 5th March 2015 at Kingston Upon Thames Crown Court

Hello,

Please find attached signed statement as requested.

The original is in the post to the Burncroft Ave address.

If you need anything else please ask Andy in my absence.

Regards

Peter Wood
UK Specialty Operations Manager |
UK Specialty Division of Canopius Group
KGM House | 14 Eastwood Close | London | E18 1RZ
D +44 (0) 20 8530 9120 | www.kgminsurance.co.uk | www.canopius.com

---

From: Lorraine Cordell [mailto:lorraine32@blueyonder.co.uk]
Sent: 10 February 2015 18:07
To: Wood, Peter
Subject: RE: Appeal against conviction for no insurance Regina v. Simon Paul Cordell on 5th March 2015 at Kingston Upon Thames Crown Court

Dear Peter

Sorry for the late reply yes Josephine Ward has said this is fine and can be signed off. thank you for all the help in this matter.

I hope you have a great time on holiday.

Regards

Lorraine

From: Wood, Peter [mailto:Peter.Wood@canopius.com]
Sent: 10 February 2015 16:38
To: Josephine Ward; Wood, Peter
Cc: lorraine32@blueyonder.co.uk; Austin, Andrew
Subject: RE: Appeal against conviction for no insurance Regina v. Simon Paul Cordell on 5th March 2015 at Kingston Upon Thames Crown Court

Good Afternoon,

Please can I have your confirmation that the draft section 9 statement is acceptable asap? If I do not hear back by 11.30 tomorrow I will have to assume it is and sign it off and send out as I will be in meetings and on holday after that time.

Thanks

Pete Wood

From: Wood, Peter <Peter.Wood@canopius.com>
Date: 9 February 2015 11:29:00 GMT
To: Josephine Ward <josie@michaelcarrollandco.com>
Cc: Austin, Andrew <Andrew.Austin@canopius.com>,lorraine32@blueyonder.co.uk <lorraine32@blueyonder.co.uk>
Subject: RE: Appeal against conviction for no insurance Regina v. Simon Paul Cordell on 5th March 2015 at Kingston Upon Thames Crown Court

Dear Ms Ward,

I have drafted a section 9 statement as requested. Before I sign it off can you review it and confirm it satisfies all of your requirements please? As soon as you do so I will sign it off, scan a copy over to you and put the original in the post.

Let me know if you need anything else and of course if you need me to amend the attached in any way.

Lorraine/Andy – FYI.

Regards

Peter Wood
UK Specialty Operations Manager |
UK Specialty Division of Canopius Group
KGM House | 14 Eastwood Close | London | E18 1RZ
D +44 (0) 20 8530 9120 | www.kgminsurance.co.uk | www.canopius.com

From: Josephine Ward [mailto:josie@michaelcarrollandco.com]
Sent: 08 February 2015 19:02
To: Wood, Peter; Austin, Andrew
Cc: lorraine32@blueyonder.co.uk
Subject: Appeal against conviction for no insurance Regina v. Simon Paul Cordell on 5th March 2015 at Kingston Upon Thames Crown Court

Dear Mr Wood

I have been instructed by Mr Simon Paul Cordell and Miss Lorraine Cordell to assist in the appeal against conviction that is due to be heard at Kingston Upon Thames Crown Court on 5th March 2015 at 10am.

Miss Cordell has played two recordings that she received from KGM which are pertinent to the appeal but at present as the telephone recordings have not been produced as an exhibit by KGM they will not be admissible at court.

Can you therefore please write a section 9 statement confirming that:

(a) all recording equipment was working correctly
(b) KGM produced two recordings at the request of Ms Lorraine Cordell
(c) Confirmation that the recording of S Cordell call from police 141113 Recording was provided by KGM from their recorded calls and is authentic
(d) Confirmation that the recording between the Car Pound and Kelly Tiller was also provided from the KGM recorded calls and is authentic

If we are in possession of a section 9 statement producing the recordings then we will not have to apply to the court for a Third Party Summons to compel an employee from KGM to attend to produce the recordings. This would be a complete waste of your time when all we require is a section 9 attesting to the recordings being retrieved from the system and exhibited as two separate recordings.

If you require assistance with drafting a section 9 statement then we would be happy to draft it and email it over. We would require the name of the person who retrieved the recordings. the dates that the recordings were retrieved, the dates the recordings relate to, confirmation that the recordings were sent to Lorraine Cordell by email so that she can produce CD's of the recordings so that they can be played in court and specifically refer to the email containing the recordings so that there is continuity in the chain of evidence. Ideally we would like KGM to produce the CD's and exhibit them but failing this we will try to get the CPS to agree the CD's as produced from the email of Miss Cordell. We stress that the section in relation to the search and retrieval of the KGM database is essential and critical to ensuring that the chain of evidence is intact.

We can serve these recordings on the CPS and the Court so that they are agreed in advance of the Appeal hearing.

We thank you in advance for your anticipated co-operation in this matter and hope that we do not have to apply for a Third party Witness Summons to compel the attendance of a KGM employee at the Appeal on the 5th March 2015.

We confirm that Miss Cordell is forwarding an email confirming that we are instructed and authorised to request this information.

Yours faithfully

MICHAEL CARROLL & CO.

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From: Leslie, Sandra <sandra.leslie@hmcts.gsi.gov.uk> on behalf of GL-BROMLEYMCENQ <gl-bromleymcenq@hmcts.gsi.gov.uk>
Sent: 02 April 2015 11:04
To: 'Lorraine Cordell'
Subject: RE: Simon Cordell 1403116916

Morning Mrs Cordell,

I have received a decision from th Clerk he has advised that the case be put in court as an application to be re-opened Mr Cordell will be sent a date in due course to attend, I apologise for the delay.

Regards

Miss S E Leslie

From: Lorraine Cordell [mailto:lorraine32@blueyonder.co.uk]
Sent: 01 April 2015 17:13
To: GL-BROMLEYMCENQ
Subject: RE: Simon Cordell 1403116916

Dear Miss S E Leslie

I still have not had any update to this case could you please get back to me with what is going on as i would like to get this addressed.

Regards

Lorraine Cordell

From: Leslie, Sandra [mailto:sandra.leslie@hmcts.gsi.gov.uk] **On Behalf Of** GL-BROMLEYMCENQ
Sent: 20 March 2015 14:42
To: 'Lorraine Cordell'
Subject: RE: Simon Cordell 1403116916

Good afternoon Mrs Cordell,

Thank you for your email and may to your query I apologise for the delay in replying to your query.
I have referred your complaint to a Clerk of the court.

Regards

Miss S E Leslie

From: Lorraine Cordell [mailto:lorraine32@blueyonder.co.uk]
Sent: 18 March 2015 17:38
To: GL-BROMLEYMCENQ
Cc: CO16Mailbox-.SouthProsecutionFN@met.pnn.police.uk; 'Southcju'; 'O'Sullivan Emma'
Subject: RE: Simon Cordell 1403116916

To Whom It May Concern:

Complaint

I am writing this email due to many problems with a case that has been on going for no insurance the old case number was 1402647845 the new case number is 1403116916.

The Problem I have been having is not getting a summon this was the 1st thing so did not know a court date and was found guilty

when I did not know I was due to attend court.

Many emails have been sent including my insurance I had a list of cases due to a insurance policy I had with KGM this insurance did not show up on the MID database and I had my vehicles seized around 9 times when in fact I had paid for my insurance.

Then this case happened on the 20/5/2014 this was on a new policy with a new insurance company please see attached insurance document. The insurance started on the 19/05/2014 and I believe this is why this one was not showing on the MID on the 20/05/2014 as it was to short a time.

I have sent many emails to the CPS who do not reply but I do get the read replies so I know the emails are getting opened the only reason I got the above emails addresses was due to all the email I was sending to the main CPS and calls I was making one day I was put though to a manager of traffic CPS as i was so upset on the phone to what was going on. I explained all the problems I was having all the calls and emails that were being sent, her name was Emma O'Sullivan please see attached email. The only traffic CPS that have replied was from CO16Mailbox-.NorthProsecutionFPN@met.pnn.police.uk a wonderful lady called Sharon Burns.

I have also been sending emails to the court for the above listed case and have been including my insurance policy, I have been getting replies to my emails were I was told to file a statutory declaration which I did for this case on the 02/12/2014 at Highbury Magistrates Court.
When I came out of court I was told to go to the court office where a lady took all the papers for the statutory declaration including a copy of my insurance papers. I was told I would get a date in the post with a new date hearing. I have been waiting for the date to come but as of yet I did not get one for this case.

I also did not get a date for the other statutory declaration I done on the same date and that case was heard again on the 26/01/2015 again I was found guilty and was very upset and just filed an appeal which will be heard on the 14/05/2015 at Harrow crown court.

But for the Bromley Magistrates' Court case i not had anything.

For the past 4 weeks I been dealing with a lady called Tracey Bullock Administrative Officer, Court Casework1 D9 | DVLA | Swansea | SA99 1AY due to the CPS not getting back to me with what was on my driving licence. today she sent me this over

Dear Mr Cordell

The Court case with the offence date of the 20/05/2014 is as follows :-

South East London Magistrates' Court
Date of Conviction – 06/11/2014
Offence – IN10
Date of Offence – 20/05/2014
Fine - £600
Points – 6

South East London Magistrates' Court
Bromley Magistrates' Court
London Road
Bromley
Kent BR1 1RQ

Telephone no - 020 8437 3500

Hope this information is of help to you

Tracey Bullock
Administrative Officer
Court Casework1 D9 | DVLA | Swansea | SA99 1AY

Now I got very upset as I new I had filed the statutory declaration for this case and seeing the conviction date this was clearly wrong as I had filed the statutory declaration after this date. I made a call to the court and was told that the statutory declaration filed in error and was closed, so was never reopened. The lady I spoke to said she was going to get the file out and get the right person to call me, but give me an update call just to let me know it had been done.

I then got a call from a lady called Donna and while on the phone to her the other lady called me from the court to say it had been done. I told her I was on the phone to Donna and she told me that is who I needed to speak to.

I was shocked to hear the lady say to me that the case was heard on the 18/12/2014 and I was found guilty again as I did not turn up, but I have had no letters so how was I meant to show up when I did not know I needed to. But this cannot be right as looking at the information DVLA hold it is the old information to the 1st hearing, as far as I have been told by the court when a statutory declaration is filed the court would have to contact DVLA and remove the old conviction they had on file this has not been done by the court. so how could the case have been heard on the 18/12/2014. something is really not right here at all as it is all the old information that DVLA have on file which should have been removed when the statutory declaration was filed on the 02/12/2014.

I would like this case looked into and set aside and it to be reopened.

I would also like the summons sent to me for this case that was meant to have been sent out to me which I have never had and the letter of a hearing for the 18/12/2014 could this please be sent via email to this email address.

Also if the court is not willing to deal with this could you please give me the right to appeal to the crown court and I will file the correct paper work to the court.

Could it also be made sure that the right CPS get the files and my insurance policy so it can be checked I was in fact insured.

And an update as to what will happen as it is very upsetting that I am been found guilty for no insurance when in fact I do pay for my insurance.

Regards

Lorraine Cordell
Simon Cordell

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From: Lorraine Cordell <lorraine32@blueyonder.co.uk>
Sent: 11 May 2015 15:17
To: 'JOSEPHINE WARD'
Subject: FW: RE: CPS Letter For Appeal-Case Simon
Attachments: CPS-for-Appeal.pdf

Dear Josey

Please see attached letter from CPS i made a mistake the other day thinking it was the court.

But how funny after me sending Simon insurance to them about 100 and them finding him guilty 3 times at Willesden mag court they are now saying oh you have insurance we will not be opposing the Appeal. What a waste of money and time.

I should think this will mean Simon does not need to attend court thank god but i will call the court to check i just called them and they say he will still need to attend can you check if that is correct for me please .

Regards

Lorraine

PRIVATE

Mr. Simon Paul Cordell,
109 Burncroft Avenue,
Enfield. EN3 7JQ

6th May 2015

1403134612/EJ

Dear Sir,

DEFENDANT(S):

URN: 1403134612

COURT AND HEARING DATE: Harrow Crown Court 14th May, 2015

We write to inform you that the Prosecution will not be opposing you Appeal against Conviction listed at Harrow Crown Court on the 14th May 2014 as you have produced valid insurance which covered you for the date of the offence.

We have today written to the Court to advise them that the Appeal will not be opposed and the Court will be in touch with you as it may be possible now to deal with the case administratively.

Yours faithfully

E. JONES
Senior Crown Prosecutor

Early Guilty Plea London Team

Third Floor
One Drummond Gate
Pimlico
London
SW1V 2QZ

DX: 161330 Victoria 19

Email:
EGP.London@cps.gsi.gov.uk

From: Lorraine Cordell <lorraine32@blueyonder.co.uk>
Sent: 11 May 2015 15:10
To: 'JOSEPHINE WARD'
Subject: RE: CPS Letter For Appeal-Case Simon
Attachments: CPS-for-Appeal.pdf

Dear Josy

Please see attached letter from CPS i made a mistake the other day thinking it was the court.

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Regards

Lorraine

PRIVATE

CPS

Mr. Simon Paul Cordell,
109 Burncroft Avenue,
Enfield. EN3 7JQ

6th May 2015

1403134612/EJ

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DEFENDANT(S):

URN: 1403134612

COURT AND HEARING DATE: Harrow Crown Court 14th May, 2015

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Yours faithfully

E. JONES
Senior Crown Prosecutor

Early Guilty Plea London Team

Third Floor
One Drummond Gate
Pimlico
London
SW1V 2QZ

DX: 161330 Victoria 19

Email:
EGP.London@cps.gsi.gov.uk

From: Lorraine Cordell <lorraine32@blueyonder.co.uk>
Sent: 19 May 2015 17:13
To: 'enquiries@harrow.crowncourt.gsi.gov.uk'; 'GL-BrentMCenq@hmcts.gsi.gov.uk'; 'LCCCCollectionUnit@hmcts.gsi.gov.uk'
Subject: Re: Simon Cordell
Attachments: Won-Appeal.pdf

To Whom It May Concern:

I am writing this email due to a case for using a vehicle without insurance that was heard at Harrow Crown Court on the 14 May 2015 Case Number A20150049 the appeal against conviction was allowed. Please see attached document from the court

When I was found guilty for this case at Willesden Magistrates' Court the case numbers was 011403134612 and the old case number to that was 011401596899.

When I was found guilty at Willesden Magistrates' Court I was given

Fine £600.00
Victim surcharge £60.00
Licence endorsed: 6 penalty points

I am not sure who is to address the points being removed from my driving licence and the Victim surcharge £60.00 therefore could someone please explain if I need to do anything for this.

Also the fine of £600.00 the court arranged this to be taken out of my benefits each week. this is still being taken out I have today made a call to find out what I can do to get this stopped to Willesden court and got cut of the phone. Also I called the fines people up who are collecting this fine and it is still being collected.

Could someone please get the fine to be stopped being taken out of my benefits and also the money they have collected from this fine which I believe started in Aug 2014 to be paid back to me. I am not sure even how it would be paid back to me as it has been taken direct from my benefit which has made me suffer when I did nothing wrong and did in fact have insurance, could someone get back to me if I need to deal with anything to get this fine stopped being taken and also the money that has been taken paid back to me..

Mr Simon Cordell
109 Burncroft Ave
Enfield
Middlesex
EN3 7JQ
DOB: 26/01/1981

Regards

Simon Cordell

In the Crown Court
at Harrow

Case No: A20150049
Court Code: 468

Result of an Appeal

The Defendant Simon Paul Cordell

was convicted on 26 January 2015

by Willesden Magistrates' Court

of

Using Vehicle Without Insurance

and the following sentence(s)/order(s) were made:

To pay a fine of £600.00

To Pay a Victim Surcharge of £60.00

Licence endorsed; 6 penalty point(s).

The Appeal against conviction was heard on 14 May 2015.

It was ordered that the appeal against conviction be allowed .

An Officer of the Crown Court
Date: 14 May 2015

(5032)

MAS/379340

From: Harrow Crown, Enquiries <enquiries@harrow.crowncourt.gsi.gov.uk>
Sent: 20 May 2015 13:03
To: 'lorraine32@blueyonder.co.uk'
Cc: GL-BRENTMCENQ; LCCC Collection Unit; LCCC Enforcement Unit; LCCC Compliance Unit
Subject: FW: Simon Cordell
Attachments: Won-Appeal.pdf

Hello Mr Cordell

Your email has been forwarded to Willesden Magistrates Court.

When an appeal is finished, the results go back to Magistrates Court and they are supposed to send notification to London Collection and Compliance Centre and stop the payment of fine etc.

Please contact them to get this amended.

Regards
Bharti Shah
Harrow Crown Court
020 8424 2294

e-mail - bharti.shah@hmcts.gsi.gov.uk

TO ENABLE US TO DEAL PROMPTLY WITH YOUR ENQUIRY, PLEASE ENSURE THAT THE CASE NUMBER / INDICTMENT NUMBER IS QUOTED IN ALL COMMUNICATIONS AND URGENT EMAILS ARE MARKED WITH "HIGH PRIORITY".

COMMUNICATION SHOULD BE DIRECTED TO THIS COURT VIA ONLY ONE MEANS OF CONTACT AND TO ONLY ONE EMAIL ADDRESS. PLEASE REFRAIN FROM COPYING IT TO ADDITIONAL EMAIL ADDRESSES, FACSIMILE AND POST.

From: Lorraine Cordell [mailto:lorraine32@blueyonder.co.uk]
Sent: 19 May 2015 17:13
To: Harrow Crown, Enquiries; GL-BRENTMCENQ; LCCC Collection Unit
Subject: Re: Simon Cordell

To Whom It May Concern:

I am writing this email due to a case for using a vehicle without insurance that was heard at Harrow Crown Court on the 14 May 2015 Case Number A20150049 the appeal against conviction was allowed. Please see attached document from the court

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Could someone please get the fine to be stopped being taken out of my benefits and also the money they have collected from this fine which I believe started in Aug 2014 to be paid back to me. I am not sure even how it would be paid back to me as it has been taken direct from my benefit which has made me suffer when I did nothing wrong and did in fact have insurance, could someone get back to me if I need to deal with anything to get this fine stopped being taken and also the money that has been taken paid back to me..

Mr Simon Cordell
109 Burncroft Ave
Enfield
Middlesex
EN3 7JQ
DOB: 26/01/1981

Regards

Simon Cordell

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In the Crown Court
at Harrow

Case No: A20150049
Court Code: 468

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of

Using Vehicle Without Insurance

and the following sentence(s)/order(s) were made:

To pay a fine of £600.00

To Pay a Victim Surcharge of £60.00

Licence endorsed; 6 penalty point(s).

The Appeal against conviction was heard on 14 May 2015.

It was ordered that the appeal against conviction be allowed .

An Officer of the Crown Court
Date: 14 May 2015

(5032)

MAS/379340

From: Slade, William <William.Slade@hmcts.gsi.gov.uk> on behalf of LondonEastMC <LondonEastMC@hmcts.gsi.gov.uk>
Sent: 18 June 2015 16:28
To: 'lorraine32@blueyonder.co.uk'
Subject: Simon Cordell 22.07.13 Waltham Forest MC
Attachments: Cordell.pdf

Good Afternoon Lorraine,

Following our conversation earlier today, please find attached details relating to your sons case to assist you in making a Statutory Declaration. If your son decides to attend court to make the declaration your sons local magistrates court is Tottenham MC and the details are : https://courttribunalfinder.service.gov.uk/courts/tottenham-magistrates-court-formerly-enfield-magistrates-court?aol=All&postcode=en3%207jq

Your sons case number is 1301713036 and it was heard at Waltham Forest MC on 22.07.13.

I hope you and your son are able to get to the bottom of this matter.

Kind Regards

William
Thames CSU

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MG4E

CHARGE(S)

On 05/02/2013 at Burncroft Avenue EN3 7JQ having been required by or on behalf of the Chief Officer of Police for METROPOLIS, failed to give information relating to the identification of the driver of a vehicle , namely a FORD(EUROPE) VRM MA57LDY, who was alleged to have been guilty of an offence. Contrary to section 172(3) of the Road Traffic Act 1988 and Schedule 2 of the Road Traffic Offenders Act 1988

[This offence carries penalty points.]

[Statement of facts]

A brief statement of the case is set out below. This statement may be used as a summary of the prosecution case if you plead guilty.

On 05/02/2013 the defendant having been required by or on behalf of Police for METROPOLIS, failed to give information relating to the identification of the driver of a vehicle , namely FORD(EUROPE) VRM MA57LDY, who was alleged to have been guilty of an offence

If you are convicted the prosecution in this case will apply to the court for costs in the sum of £85.00

Charge Authorised by: Niki Manson for the Metropolitan Police

Prosecution contact details: ,

Metropolitan Police, Camera Offences Prosecution Section, PO Box 510 DA15 0BQ

Date: **Thursday, 20 June 2013**

PostFTC

METROPOLITAN POLICE **TOTAL POLICING**
TERRITORIAL POLICING

Traffic Criminal Justice OCU
P.O. Box 510
London
DA15 0BQ
www.met.police.uk

MR SIMON CORDELL
109 BURNCROFT AVENUE
ENFIELD MIDDLESEX
EN3 7JQ

20 JUN 2013

RF0003/13/0022
MA57LDY

Dear Sir/Madam,

Reference Fixed Penalty Notice No: RF0003/13/0022
NOTICE TO DEFENDANT - PROOF BY WRITTEN STATEMENT

Section 9 Criminal Justice Act 1967, Criminal Procedure Rules 2005, Rule 27.1

On Monday 22nd July 2013 @ 2:00pm at the Waltham Forest Magistrates' Court sitting at The Court House, 1 Farnan Avenue, Walthamstow, London, England E17 4NX will hear the evidence relating to the following charge against you.

Failing to provide driver details.

This offence may only be tried by the Magistrates' Court. A written statement has been made by the witness and a copy of their statement is enclosed. The statement will be used in evidence before the magistrates' unless you object and the witness will not be attending to give oral evidence. If you object to the statement being read in evidence you should write to the Magistrates court at the address on the summons, quoting reference **RF0003/13/0022**.
If you do not do so within seven days of receiving this notice you will lose your right to prevent the statement being read in evidence.

If you have not made known your objection to the statement being read in evidence delay and expense will be caused if the Court then requires the witness to attend.

If you intend to consult a solicitor about your case you should do so at once and hand this notice and statement to him so that he may deal with them.

Yours faithfully,

Mr R Sampson
For Officer in Charge

FOR OFFICIAL USE ONLY
Certificate of Service (MC Rules 1981 rr67,99(8))
(Completed and signed only on copy retained by police)
I hereby certify that I have served the defendant with the attached documents of which these are a true copy by sending the said documents by post to the defendant, in a prepaid letter and addressed to the defendant at the above address being the defendant's last known place of abode.

Signed..... Date: 20 JUN 2013

NR-WALF

EXPLANATORY NOTES (NO RESPONSE)

The attached witness statement has been sent regarding a summons that has been issued against you for the offence of failing to provide driver details. As the summons documents are sent by the court you may receive this statement prior to receipt of the summons.

The summons has been issued because you have failed to supply the name and address of the person driving vehicle MA57LDY on 30-DEC-2012 time 08:56 place A13 by Beckton Road E16 to A406 NCR E6 E/B when required to do so.

The dates shown on the statement are when the form requesting the information were sent to you. A summons has been issued because no response to this request was received in this office.
The date of offence shown on the summons documents is when the offence of failing to supply driver details is deemed to have taken place.

With regard to the attendance at court of the person who signed the statement. It should be noted that the witness would only be able to repeat the information contained in the statement.
If you do require the witness to attend please make this clear in any correspondence that you send to this office quoting reference **RF0003/13/0022**.

NR-WALF

METROPOLITAN POLICE TOTAL POLICING
TERRITORIAL POLICING

WITNESS STATEMENT

(CJ Act 1967, s.9; MC Act 1980, ss.5A(3)(a) and 5B; Criminal Procedure Rules 2005, Rule 27.1

Statement of Robert Sampson URN: RF0003/13/0022

Age if under 18 Over 18 (if over 18 insert 'over 18') Occupation: Police Staff

This statement (consisting of: **1** pages each signed by me) is true to the best of my knowledge and belief and I make it knowing that, if it is tendered in evidence, I shall be liable to prosecution if I have wilfully stated anything in it which I know to be false, or do not believe to be true.

Signature: ..... Date: 19/06/2013

Tick if witness evidence is visually recorded ☐ *(supply witness details on rear)*

I have today checked the records held at the Metropolitan Police Central Driving Offences Unit relating to a requirement under section 172 of the Road Traffic Act 1988 to provide details to establish the identity of the driver of a motor vehicle registration number **MA57LDY** at the time of an alleged offence.

The records showed that the requirement bearing unique reference number **RF0003/13/0022** had been sent on, 04/01/2013, 01/02/2013, exhibits attached numbered RS/1, RS/2 respectively, no response was received therefore not complying with the requirements of section 172 of the Road Traffic Act 1988.

14

Certificate of Service by Post MC Rules 1981, r67, 99(8)

I hereby certify that I have served the defendant with the document of which this is a true copy by sending the said document by first class post to the defendant in a prepaid letter collected by the Royal Mail from Marlowe House Station Road, Sidcup, Kent at 5.00pm and addressed to the defendant at the address on this copy being the defendant's last (usual) place of abode.

Date 20 JUN 2013 Signed

Form 3703

METROPOLITAN POLICE **TOTAL POLICING**

CENTRAL OPERATIONS

Traffic Criminal Justice
Operational Command Unit
P.O. Box 510
DA15 0BQ

SIMON CORDELL
109 BURNCROFT AVENUE
ENFIELD MIDDLESEX
EN3 7JQ

Your ref: RF0003/13/0022

Our ref: C59147121

Date: 04-JAN-2013

NOTICE OF INTENDED PROSECUTION

Dear MR SIMON CORDELL

In accordance with Section 1 of the Road Traffic Offenders Act 1988, notice is hereby given that proceedings are contemplated against the driver of motor vehicle registration MA57LDY -FORD(EUROPE) FOCUS ZETEC CLIMATE for an alleged offence of EXCESS SPEED (50 MPH LIMIT) of 65 MPH on 30-DEC-2012 at 08:56 hours at A13 by Beckton Road E16 to A406 NCR E6 E/B.

This allegation can be supported in court by technical and photographic evidence.

In accordance with Section 172 of the Road Traffic Act 1988, I hereby require you to furnish within 28 days of the service of this form, the name and address of the driver on the date and at the time specified above or to provide any other information which may lead to the identification of the driver.

This form must be answered by the addressee only. If you were not the driver at the time of the alleged offence you must tell us who the driver was. **Do not pass this form to the driver to complete.**

Failure to respond to this form in writing will render you liable to prosecution. A conviction for the offence of failing to furnish driver details involves the mandatory endorsement of 6 driving licence penalty points.

Do not send any payment or driving licence with this Notice.

RF0003/13/0022

MA57LDY

J R Plant

On behalf of the Commissioner of Police
Of the Metropolis

Please turn over

FOR OFFICIAL USE ONLY

Certificate of Service
(Completed and signed only on police copy)

I hereby certify that on the above date I served the addressee shown above with the form of which this is a copy by sending the said form to him/her by first class post collected by the Royal Mail from the Metropolitan Police Service Criminal Justice OCU before 5.00pm and addressed to him/her at the address on this copy, being his/her last known or usual place of abode.

(signed) S.J. Gladman S-J- GLADMAN (dated) 04-JAN-2013

MA57LDY RF0003/13/0022

RF0003/13/0022 MA57LDY C59147121

PLEASE READ CAREFULLY THEN COMPLETE AND SIGN ONE OF THE THREE PARTS BELOW IN BLOCK CAPITALS AND *RETURN THE WHOLE ORIGINAL FORM TO : TRAFFIC CRIMINAL JUSTICE OCU, PO BOX 510, DA15 0BQ.* (DO NOT RETURN A PHOTOCOPY.) THE FORM MUST BE COMPLETED BY THE ADDRESSEE AND NOT HANDED TO ANYONE ELSE.

PART 1 **(I am the person to whom this form is addressed and I was the driver)**

I was the driver at the time shown overleaf. I confirm the following details:

Title Surname

Forename

Address

Post Code Telephone number

Driving Licence No. Date of Birth D D M M Y Y Y Y

Signature Signature date D D M M Y Y Y Y

PART 2 **(If you were NOT the Driver at the time of the alleged offence, please enter the driver's details and complete this part only)**

I was not the driver of the vehicle at the time shown overleaf. The driver / hirer was:

Title Surname

Forename

Address

Post Code Telephone No.

Signature

Metropolitan Police Service

Exhibit No.	Cust No.	Serial No. MPSZ12101269
Ex. Book No. / OCU:	Other Stn. Ref.	Lab Ref. No.

Description of exhibit: .....

From place/person: .....

Taken by: ..... Date: ..... Time: .....

Sealed by: ..... Date: ..... Time: .....

I IDENTIFY THIS EXHIBIT AS THAT REFERRED TO IN MY STATEMENT

Signature: .....

Signature(s) of additional witness(es)

PART 3 **(If you were NOT the keeper or owner of the vel the keeper or owner details and complete this section)**

The vehicle shown overleaf was transferred/acquired on:

Name/ Company

Address

Date of Birth D D M M Y Y Y Y Telephone No.

Signature Signature date D D M M Y Y Y Y

MP 1404/04 MPSZ12101269 Form 420B

METROPOLITAN POLICE **TOTAL POLICING**

CENTRAL OPERATIONS

SIMON CORDELL
109 BURNCROFT AVENUE
ENFIELD MIDDLESEX
EN3 7JQ

Traffic Criminal Justice
Operational Command Unit
P.O. Box 510
DA15 0BQ

Your ref: RF0003/13/0022

Our ref: C59147121

Date: 1 FEBRUARY 2013

REMINDER LETTER

Dear MR SIMON CORDELL

RF0003/13/0022

On 04-JAN-2013 you were sent a Notice of Intended Prosecution regarding an alleged offence of EXCESS SPEED (50 MPH LIMIT) 30-DEC-2012 at 08:56 hours at A13 by Beckton Road E16 to A406 NCR E6 E/B. This was sent in accordance with Section 1 of the Road Traffic Offenders Act 1988, and gave notice that proceedings are being considered against the driver of motor vehicle registration MA57LDY - FORD(EUROPE) FOCUS ZETEC CLIMATE.

The purpose of this letter is to remind you that in accordance with Section 172 of the Road Traffic Act 1988, you were required to furnish within 28 days of the service of this form, the name and address of the driver on the date and at the time specified above or to provide any other information which may lead to the identification of the driver.

To date no response has been received. If you have recently replied to the Notice of Intended Prosecution it will still be in your interest to complete the reverse side of this letter and return it to the address above.

MA57LDY

If you have not yet returned the Notice then you must complete and return the Notice of Intended Prosecution within the next seven days. If you no longer have the Notice of Intended Prosecution then you may as an alternative complete the reverse side of this letter and return it to the address above.

This form must be answered by the addressee only. If you were not the driver at the time of the alleged offence you must tell us who the driver was. Do not pass this form to the driver to complete.

Failure to respond to the Notice in writing will render you liable to prosecution. A conviction for the offence of failing to furnish driver details involves the mandatory endorsement of 6 driving licence penalty points.

Do not send any payment or driving licence with this Notice.

J R Plant

On behalf of the Commissioner of Police
Of the Metropolis

Please turn over

Jan. 2

FOR OFFICIAL USE ONLY

Certificate of Service
(Completed and signed only on police copy)

I hereby certify that on the above date I served the addressee shown above with the form of which this is a copy by sending the said form to him/her by second class post collected by the Royal Mail from the Metropolitan Police Service Criminal Justice OCU before 5.00pm and addressed to him/her at the address on this copy, being his/her last known or usual place of abode.

(signed) K Sneed (dated) 1 FEBRUARY 2013

MA57LDY

RF0003/13/0022

RF0003/13/0022 MA57LDY C59147121

PLEASE READ CAREFULLY THEN COMPLETE AND SIGN ONE OF THE THREE PARTS BELOW IN BLOCK CAPITALS AND *RETURN THE WHOLE ORIGINAL FORM TO : TRAFFIC CRIMINAL JUSTICE OCU, PO BOX 510, DA15 0BQ.* (DO NOT RETURN A PHOTOCOPY.) THE FORM MUST BE COMPLETED BY THE ADDRESSEE AND NOT HANDED TO ANYONE ELSE.

PART 1 **(I am the person to whom this form is addressed and I was the driver)**

I was the driver at the time shown overleaf. I confirm the following details:

Title Surname

Forename

Address

Post Code Telephone number

Driving Licence No. Date of Birth D D M M Y Y Y Y

Signature Signature date D D M M Y Y Y Y

PART 2 **(If you were NOT the Driver at the time of the alleged offence, please enter the driver's details and complete this part only)**

I was not the driver of the vehicle at the time shown overleaf. The driver / hirer was:

Title Surname

Forename

Address

Post Code Telephone No.

Signature

Metropolitan Police Service

Exhibit No. RS/2	Cust No.	Serial No. MPSZ12101270
Ex. Book No.	OCU:	Other Stn. Ref.	Lab Ref. No.

Description of exhibit: .....

From place/person: .....

Taken by: ..... Date: ..... Time: .....

Sealed by: ..... Date: ..... Time: .....

I IDENTIFY THIS EXHIBIT AS THAT REFERRED TO IN MY STATEMENT

Signature: .....

Signature(s) of additional witness(es)

.....

PART 3 **(If you were NOT the keeper or owner of the veh the keeper or owner details and complete this section)**

The vehicle shown overleaf was transferred/acquired on:

Name/ Company

Address

MP 1404/04 MPSZ12101270 Form 420B

Date of Birth D D M M Y Y Y Y Telephone No.

Signature Signature date D D M M Y Y Y Y

From: Lorraine Cordell <lorraine32@blueyonder.co.uk>
Sent: 18 September 2015 15:00
To: 'benedicta.odjida@hmcts.gsi.gov.uk'
Subject: RE: Simon Cordell
Attachments: Court-List-From-Benedicta.pdf

Dear Benedicta Odjida

Mr Simon Paul Cordell
DOB 26/01/1981

I am writing this Email due to some work you curry out in February/March 2014 in regards to looking up records that are on my PNC record.

There was a list that took some time for you to go over, and then my mother Lorraine Cordell came to the court to pick them up once you had looked every up.

Since this time we have been trying to get this addressed as there were a number that was not in the court record, you gave my mother a print out that you had done with stars on the ones that was not in the courts register, please see attached document.

Since this time we have been dealing with Flo at Highbury Corner court to get a letter done by you to say you did in fact look at the court register and did not find these records on the court register.

My Mother and I have sent many emails to Highbury Corner Court and have gone to the court and spoke with Flo and we seen to not be able to get this issue addressed.

Therefore my mother came to Enfield court on the 15/09/2015 to see if she could speak to you, but you was on leave so she asked for your direct email, I am writing this email directly to you to see if this issue can be addressed and a letter written saying you looked at the courts registers and did not find the ones marked on the list you gave my mother. As it seems the printout you gave her is not enough and it does need a court headed letter to show in fact the work that you carried out looking into my data the court holds.

Could you please look into this issue and let me know if a court headed letter can be made up and if so my mother Lorraine Cordell could come to the court and pick it up, if you could let me know by replying to this email I would be most grateful.

Regards

Simon Cordell

253.

Odjidja, Benedicta B

From: Forster, John
Sent: 07 March 2014 16:09
To: Odjidja, Benedicta B
Subject: FW: Simon Cordell Errors on Cases.

Benedicta,

Here are the dates and corresponding court numbers for the Cordell matters:-

~~6.8.97~~	--	
~~12.11.97~~	~~51~~	
13.11.97	51	(12.11.97 on system)
20.05.98 (x5)	50	
21.05.98 not in register	--	
10.06.98 found page	51	
26.08.98 found page	51	
4.11.98	54	
18.11.98	65	
17.6.99 found pay.	11	and 65
5.6.00 found page	65	
7.7.00 found page	65	
5.1.01 not in reg.	12	
22.5.01	11	
17.8.02 not in reg.	12	
24.4.03 not in reg.	65	
21.8.03 found page	11	
5.2.07 found page	14	

Please contact me if you need further information or assistance.

Regards,

07/03/2014

From: Lorraine Cordell <lorraine32@blueyonder.co.uk>
Sent: 20 October 2015 17:48
To: 'Forster, John'
Subject: RE: SIMON CORDELL

Dear Mr Dear Forster

Could you please put this email in front of the legal adviser, the alleged erroneous entries on my PNC as you have put it, are made up from the court as the police would not be able to put records on a persons PNC record without a case being put in front of the courts.

My Mother has asked the court to check all the registries at the court against the records the police hold on my PNC record. This showed the errors and as you said to my mother at the court if a case is not listed at the court then it was never heard at the court.

There are 5 errors of no listing on my PNC that the court does not have in the court register how can this be?

My mother has been to the police who do not want to address this issue this is why she came to the court as the court should hold all records.

By the legal adviser not wanting to write a letter showing my records have been checked by the court what is this saying. why should a person be able to ask the court to check there records yet the court does not want to get involved in errors they found?

This is a miscarriage of justice, the court has not found records in the court registries that are on my PNC record yet the court does not want to do anything about it.

Regards

Simon Cordell

From: Forster, John [mailto:john.forster@hmcts.gsi.gov.uk]
Sent: 20 October 2015 16:03
To: 'lorraine32@blueyonder.co.uk'
Subject: SIMON CORDELL

Dear Mr Cordell,

Further to your request for a letter from the court regarding the alleged erroneous entries on the PNC, the legal adviser has stated that the court cannot supply this information: you must make your request through the police.

Regards,

Customer Services Unit(8)
Highbury Corner Magistrates Court
51 Holloway Road
LONDON
N7 8JA

DX: 153700 Highbury 4
Tel: 0207-506 3109
e-mail: gl-hcornermcenq@hmcts.gsi.gov.uk
Goldfax: 0870 739 5768

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