

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 seized 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 seized 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 led 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 knew 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 did this by way of having to go to the police compound as when any vehicle is impounded they have listed 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 knew 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 knew I would need. KGM did 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 am 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 nowhere 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.