

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](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 3<sup>rd</sup> 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.