



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 inception 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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