

From: Lorraine Cordell <lorraine32@blueyonder.co.uk>
Sent: 21 January 2015 11:31
To: 'andrew.austin@canopus.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 seizures happened mostly at the weekend mostly due to the insurance company being closed and the police could not talk to anyone even when I had my policy on me at all times to prove I did in fact have insurance.

I made many calls to the police, Broadsure Direct, KGM and the people who run the MID database but the issue did not go away and my vehicles still did not show up on the MID database.

There was also a time in Nov 2013 when my van was sized this was due to KGM telling the police I was not insured due to the police telling KGM that I had tools in my van. Which was a lie by the police as I did not have anything in my van. Kelly Tiller from the trade section was dealing with this and a few days later I got a letter from KGM saying they was going to cancel my policy. As you can understand I was very upset over this as I had done nothing wrong.

At this times lots of calls was both made to KMG and Broadsure to stop the cancelation of my insurance policy, I spoke to Kelly Tiller many times but she believed the police and I had no say in the matter. The police was off duty so I could not speak to them and Kelly Tiller was saying unless I could prove I did not have any tools in my van then the insurance policy would be cancelled which was very unfair as I had done nothing wrong I new I never had any tools.

But I also asked Kelly Tiller did the police tell her what tools was meant to be in my van, to which she said no. KGM was not even aware I had mechanics trade on my policy so if my mechanics tools had been in my van at the time my insurance would still have been cancelled which to me what was the point in having insurance?

I then spoke to a wonderful operator at the police when I called told her what had gone on and was told by her to go to the police compound as when any vehicles are taken there they have to do a full list of items that are in the vehicles as they are in fact legible if something goes missing. Over that weekend I sent emails to the compound and forwarded them to Broadsure as my insurance was due to be cancelled on the Monday. On Monday I got an email from Broadsure direct asking me to go to the compound as Kelly Tiller had no luck getting a reply from them also, and once there to call Kelly Tiller due to the time on the Monday I got the email it would have been to late to go the compound and get a call to Kelly Tiller as she would have ended work for that day so I sent an email saying I would be going there early the next morning.

I went the next day and asked to speak to the manger of the compound who in fact looked up my van and said nothing was in there, there was not tools I called Kelly Tiller and the manager of the compound spoke to her and confirmed there was nothing in the van when it was taken there by police and that I had put thing in the van when I had taken it out of the compound.

At this point Kelly tiller believed me and said the policy would not be cancelled. But on my way back from the compound driving my phone ring and I stopped to pick it up and it was Broadsure direct saying my policy had in fact been cancelled I was very upset at this and told them what had happened, I was asked to hold on they was called KGM back and would call me right back. I waited till Broadsure direct called me back and confirmed my insurance policy had not been cancelled then drove home.

From this point I have been asking for all information and putting data protection acts in which have not been dealt with and I have heard nothing from KGM.

I have been back and forward to court due to no insurance and in fact 4 cases I did not get any summons so was in fact found guilty as I did not know it was even going to court.

I have had points put on my driving licence for no reason and had to go back and forward to court many times when this should not have been the case.

Then the case come up for the seizer when the police said I had tools in my van I went to court with all my documents but due to not having the information I had asked for from KGM many times about that case I was found guilty. I am very upset about the whole policy with KGM. I have put an appeal in and this case will be going to crown court I have again asked for information and again heard nothing. These matters need to be addressed as I am suffering due to all of this.

Martin Jenkins at Broadsure Direct knows everything that has gone on as he was my main contact.

I also have all the emails the last one that I will enclose again, which I have heard nothing about and the 1st Subject access request under the Data Protection Act 1998 that I sent on the 26/11/2013. I did in fact send the Subject access request under the Data Protection Act 1998 about time times and asked Martin Jenkins to look into why I had heard nothing about more then once.

Once I get the appeal date for crown court I will ask the court to summons the people at KGM to deal with this matter as they know I was insurance and did nothing wrong and the police lied. All I have asked for is the data so there will be no need to summons people this way I can send the section 9 witness statements over to the crown and the other information and this case should be dropped against me.

It just seemed that KGM does not want to do anything and give me the information I need to prove in fact I was insurance and the police lied to KGM to in fact make it that I was not insurance.

There is a lot more I could say about the insurance I had with KGM but this insurance policy was my worse nightmare. It has messed my clean driving licence up and in fact got to the point I could not drive so could not work. Due to the fact, KGM could not send me the information over that was needed to prove I did have insurance.

If you need o can send over all the emails that has been sent back and forward to Broadsure who sent them to KGM.

I have lost a lot of money, and time due to this insurance policy I have had to pay for my vehicles to be taken out of the police compound around 8 to 9 times at a cost of £180.00 to £200.00 a time. All the lost of work due to having to take time to go to the police compound, and all the times I have had to go to court for no insurance when in fact I had insurance. And points put on my driving licence to the fact I could not drive, this has all been costs to myself.

My Mother Lorraine Cordell has also written many of the emails and is fine with dealing with this issue.

Regards

Simon Cordell

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.

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.

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

www.avast.com

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 find 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 therefore send them 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