Q Just before you go any further, the vehicle itself -- what kind of vehicle was it? A It was a white Ford transit van and the vehicle registration mark was Charlie X- ray 52 Juliet Romeo Zulu.

Q So he said "I'm busy. I'm just off to do some work." What did you then say to him? A Obviously I explained to him that I needed to check his documents.

Q And what else did he say?

A "Well, I'll give you my insurance but I'm just going to be there to do some work."

Q And what was he pointing to, please?

A Towards the South Beach nightclub or bar on Brixton Hill.

Q And what did you then explain to him?

A I explained that he'd have to sort of wait with me whilst I obviously checked the documents that he was producing.

Q I think he gave you his name and date of birth, 26th January 81? Is that right? A Yes, that's correct.

Q Was there anybody else in the vehicle?

A Yes, there was a passenger in the vehicle, in the front cab of the van, and that gentleman was a male, Dean Reid, with a date of birth of 11th February 1992.

Q And he showed you an insurance certificate? Is that right? A Yes, that's correct.

Q And what was the cover shown on the insurance certificate, please?

A So it showed that Mr Cordell could drive any vehicle he owned or had possession of for social, domestic, pleasure and motor trade purposes.

Q And given that, did you make any enquiries as far as the cover that was on his policy, please?

A Yes, that's correct. I did so. And obviously given what he'd said to me at the time, I contacted a Jessica Kempton in the Underwriting Department at KGM Motor Insurance by telephone.

THE RECORDER: Is there a hearsay notice, please?

MR POTTINGER: No. Well, I — I was — I was not going to -- as far as you were - I don't want you to give the answers concerned, but did you — what did you tell