Once I receive all of the above I will be happy to consider this further.

With regards to your subject access request. My letter of the 9/12/14 advised the following:-

Following our initial investigations we note that you submitted a subject access request to your Broker. Should you wish to proceed with this, please can you formally request this in writing to our Data Protection Officer at the address detailed at the foot of the letter including a cheque payable to KGM Insurance for the sum of £10.00. Alternatively, you may wish to wait until our full investigations have been finalised.

Can you please confirm how you wish to proceed with that request.

Should you not be in receipt of any of the letters I refer to above, please advise me and I will ensure copies are sent to you immediately.

I await your reply

Andrew Austin

Deputy Underwriting Operations Manager | KGM Motor Insurance Member of the UK Specialty Division of Canopius Group KGM House | 14 Eastwood Close | London | E18 1RZ

From: Lorraine Cordell [mailto:lorraine32@blueyonder.co.uk]

Sent: 21 January 2015 11:31

To: Austin, Andrew

Cc: complaints@lloyds.com
Subject: RE: MT3574694

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 seizers 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