Thank you for your emails.

I note that you have been liaising with Canopius in regards to your complaint and from the correspondence we have on file that it is your intention to go to court.

Lloyd's complaints procedure is to offer policyholders the option for a review by Lloyd's, should they remain dissatisfied with the way in which their complaint has been handled. This is an independent review by a case officer at Lloyd's. However please note once a complaint becomes the subject of a court case Lloyd's can take no further action and we would have to cease our investigation.

Therefore, please can you confirm whether you are providing these emails for information only or whether you wish Lloyd's to review your case in place of potential court proceedings.

Kind regards Cheryl

Mrs Cheryl Shannon Case Officer Complaints Lloyd's Telephone +44 (0)1634 39 5693 www.lloyds.com

SAVE PAPER - THINK BEFORE YOU PRINT

From: Lorraine Cordell [<u>mailto:lorraine32@blueyonder.co.uk</u>] Sent: 21 January 2015 22:53 To: <u>Andrew.Austin@canopius.com</u> Cc: Complaints Subject: FW: MT3574694

Dear Andrew

Please see attached Insurance, which will show you full details of his insurance policy and dates covered.

Yes, we do want full discloser so this mater can be sorted out by the court and I can send the information over to the CPS for the case of the 14/11/2013 where the police officer told KGM I had tools in my van to void my insurance. Kelly Tiller from the trade section and Jessica know fully what went on and it was Jessica that took the phone call from the police officer. After this I believe Kelly Tiller took over dealing with my policy and she was the one that had the say to cancel my policy and she was the one that believed the police until I went to the police compound and spoke to the manager there where he spoke to Kelly Tiller. If I had not done this Kelly Tiller would have cancelled my policy of insurance and I have all the emails to prove this.

After Kelly Tiller found out I was not living about having no tools in my van the insurance policy was kept in place, I did ask Kelly Tiller on more then once to send me the information and put data requests in which was not replied to. Now I have been found guilty when Kelly Tiller knows the truth that there was not tools and the police officer lied to KGM on the phone call.

I am the one that has suffered over all this not just on this case but all the times I have been taken to court for no insurance over the year my policy run with KGM due to it not showing on the MID