

Simon had tools connected with the Motor Trade in the vehicle would he be covered – Yes. If he said that the tools were not connected to the Motor Trade (as per my comments above) then the answer is – No. Not something I can put into a Letter of Indemnity but certainly something to be argued with the CPS/Courts.

- I'm happy to confirm in the letter that cover was in force under this policy on the 14/11/2013.

Once I hear back from you I will revise the LOI accordingly and e-mail it across for you to sign off, I will also send an original in the post just in case!

If you need anything else please do not hesitate to drop me and Andy a line, I am keeping Andy in the loop as I will be on leave from 12/2/15 – 9/3/15 so he will need to deal with anything in my absence.

Regards

Peter Wood

UK Specialty Operations Manager |

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

Sent: 31 January 2015 01:47

To: Wood, Peter

Subject: RE: MT3574694 Simon Cordell

Dear Peter

Thank you very much for the information you have sent, I do see some errors in your letter of Indemnity.

Ford Zetec registration MA47LDY

- Ford Transit registration CX52JRZ

On the 8/4/13 at 11.05am the following vehicle was added to the policy –

- Renault Clio registration NA57LDY.

Ford Zetec registration MA47LDY

Renault Clio registration NA57LDY

This registration was always put in not correctly but was in fact given to Broadsure Direct correctly.

The registration should have been

Ford Zetec registration MA57LDY

This was later correct after the 3rd time of telling the Ford Zetec registration as MA57LDY please see attached document.

This is the registration that should have been on the policy from the start.

We never new it was not correct until 08/04/13 when again the correct registration was given.

However, it was put down as Renault Clio registration NA57LDY, we then believe it was put in correctly and not a new car added.

We was not sent any documents of that change so did not know there was again an error until the Oct 2013 when it was in fact corrected this time we asked for new documents to be sent which they were so we could check.

But they kept on his policy Renault Clio registration NA57LDY we made a next call and told them this needed to be removed and was told it would be done.

It seems this was never done by what you have sent in your email.

I do believe I have emails also about this issue to Broadsure Direct and Martin Jenkins, can confirm this as he was the one we dealt with at Broadsure Direct. He also should remember all the phone calls.

There is also a next issue Simon was not just covered with the basic trade insurance with KGM, Broadsure Direct had a special section with KGM which included in his insurance he was in fact covered for his work as a mechanic, not just standard insurance of trade buying and selling that KGM as a rule only deals with.

This has been discussed with the underwriters at KGM by Broadsure Direct re Martin Jenkins. This also caused issues with his insurance cover a few times. This was also meant to have been address and seems it was not.

At the time we was not happy as we was told he was not covered when in fact he was. If you call Broadsure Direct and speak to Martin Jenkins, I feel that he can send you the paper work and under writing of how Simon's insurance was meant to have been setup.

As you can see there was a number of issues with his insurance with KGM that lead to problems. and even with the issues of 14/11/2013 when a call was made to Kelly Tiller we asked did the police say what tools was meant to have been in the van as if there was mechanic tools in there his insurance should have in fact covered this.

Kelly Tiller said no the police officer did not say which tools. But also said he was again not insured for this again Martin Jenkins got a rude call from us and again he had to make calls to address this issues.

Can you please confirm he was correctly insured with KGM and write this as I would like this addressed.

And one last thing could you please say in your letter on the date of the 14/11/2013 he was fully insured just so there cannot be any mistakes at court.

Sorry, this is causing such an issue and taking up your time but I really want to have something that is fully correct, as I do not want any other issues with courts, police and anything else that could cause my Son