

We understand that Mr Cordell was subjected to a number of Police stops during the policy period whilst driving these vehicles. The stops were due to these vehicles not showing as insured on the Motor Insurers Database (MID). We would confirm that it's a requirement for Motor Insurers to upload details of all insured policies & vehicles to the MID, the targets set are 95% of policies to be on the MID within 14 days for Motor Trade policies and 95% of vehicles to be on the MID within 21 days for Motor Trade. Accordingly we can note that whilst this database is very effective, it's not real time and not 100% accurate.

We have carried out an investigation to understand why Mr Cordells vehicles were not on the MID leading to these Police stops. It has been established that there is a "bug" in our system when copying and pasting a registration with a space in it into the policy record, that results in an unsuccessful upload to the MID. It does not happen when we receive data electronically or when manually inputting data and was something we were unaware of until this case. We have of course changed our processes to prevent this occurring again.

The unfortunate outcome for Mr Cordell of course was that it appeared to the Police that he was driving uninsured and was subjected to unnecessary Police stops. This was not Mr Cordells fault in any way as he had a valid Insurance policy in force and was fully insured to drive these vehicles for the purposes permitted under this policy during the policy period.

As stated above this policy was in force from 00.01 AM on the 23/2/13 and was in force until Midnight on the 22/2/14. We have been asked to specifically confirm that it was in force on the 14/11/2013 for both the Ford Zetec registration MA57LDY and the Ford Transit registration CX52JRZ.

We trust this letter meets the requirements of the Police and the Courts. Should you require any further assistance please do not hesitate to contact us.

Yours sincerely,

Mr Peter Wood UK Specialty Operations Manager

KGM Motor Insurance KGM House 14 Eastwood Close South Woodford London E18 1RZ UK T +44 (0)20 8530 7351 F +44 (0)20 8530 8547 T +44 (0)844 412 6412 Claims F +44 (0)20 8530 7037 Claims www.kgminsurance.co.uk www.canopius.com Registered in England and Wales No 01514453 Registered Office Gallery 9 One Lime Street London EC3M 7HA KGM Motor Insurance is a brand name for business written by Syndicate 260 which is managed by Canopius Managing Agents Limited Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority