## **REGINA V. SIMON CORDELL**

APPEAL AGAINST CONVICTION IN RELATION TO AN ALLEGATION OF NO INSURANCE AT WIMBLEDON MAGISTRATES COURT ON  $26^{TH}$  NOVEMBER 2014

PARTICULARS OF THE CHARGE – 14<sup>th</sup> November 2013 at Brixton Hill

Police approached and said enquiries re no insurance, SC explained problems insurance not showing up on the MOTOR INSURANCE DATABASE

Call made to SC insurance broker Broadshaw. Police not happy with this. He made phone calls to KGM stating that there were lots of tools in the vehicle. PC Geoghan Metropolitan Police. Clarify limitation on use MT3574694.

S Cordell call from police 141113 Recording

Thank you for calling KGM introduction.....select correct dept from the following:

Thank you for calling KGN accounts department

To speak to an account handler please press 1

Female: Hello KGM

PC G: Hi there it is PC Geoghan from the Met Polcie I need to speak to some one about a policy of insurance a gentleman claims to have with you

Female: Okay if you hold the line I will pass you through to our underwriting department

Carl KGM: Good afternoon Carl speaking how can I help

PC G: Hi there it's PC Geoghan from the Metropolitan Police I've got a gentleman stopped and he has produced a certificate of insurance from KGM and I just wanted to clarify some of the limitation on the use.

Carl: Okay do you have a policy number

PC G: Yeah I do it's MT3574694.

Carl: It's a Motor trade policy. Yeah I might have to forward you to another Department PC G: Yeah sure

Jessica: Hi you have been passed through to Jessica from KGM how can I help

PC G: I have a gentleman here who has been stopped with an insurance certificate issued by KGM. I've got a policy number and other details

Jessica: Okay I can see that from my screen

PC G: Basically it says motor trade and SDWP and use motor trade purposes—Looking at vehicle its got a load of tools in and they appear to be workmen doing sort of work odd jobs here and there. Is that something motor trade would cover?

Jessica: No, he just covered for road trade, road risk only and SDWP and would not cover for any other occupation

PC G: Okay right, right. He's claimed he bought the vehicle today or yesterday and he's not able to produce any proof that he has done that