

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 Canopus 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](mailto: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 seizures 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 understand I was very upset over this as I had done nothing wrong.

At this times lots of calls was both made to KMG and Broadsure to stop the cancelation of my insurance policy, I spoke to Kelly Tiller many times but she believed the police and I had no say in the matter. The police was off duty so I could not speak to them and Kelly Tiller was saying unless I could prove I did not have any tools in my van then the insurance policy would be cancelled which was very unfair as I had done nothing wrong I new I never had any tools.

But I also asked Kelly Tiller did the police tell her what tools was meant to be in my van, to which she said no. KGM was not even aware I had mechanics trade on my policy so if my mechanics tools had been in my van at the time my insurance would still have