

**From:** Rewired Rewired <re\_wired@ymail.com>  
**Sent time:** 16/03/2021 08:55:47 PM  
**To:** complaintsandinformation <complaintsandinformation@enfield.gov.uk>  
**Subject:** Re: CRM FOI 9499 [SEC=OFFICIAL]

**Ps.** Sorry for the extra reply but I never added the weblinks to the Insurance documents that the Enfield Council have supplied me with already and they are as follows: --

- (1) **Enfield Letter 27.08.19 Insurance details and claim process MR S CORDELL**  
<https://serverone.hopto.org/Enfield%20Letter%2027.08.19%20Insurance%20details%20and%20claim%20process%20MR%20S%20%20CORDELL/>
- (2) **Enfield Insurance Incident report form 2013 - 2020**  
<https://serverone.hopto.org/Enfield%20Insurance%20Incident%20report%20form%202013%20-%202020/>

Many thanks

Mr. S. P. Cordell

On Tuesday, 16 March 2021, 20:44:08 GMT, Rewired Rewired <re\_wired@ymail.com> wrote:

Hello & thank you for your reply.

In respect of the definition of, "underwriting" I believe the correct terminology of what I request is: --

The insurance policy's the contracts between you and the insurance companies comprehensively for the years of 2013 till 2021 as of today's date. These insurance policies that I request are to cover the Enfield Council for indemnity that Coverers employers and public liability or any other insurance policy's that got taken out by the Enfield Council within 2013 till 16/03/2021 for business purposes that may be relevant towards my insurance claim as a member of the public and or client as a secure housing tenant.

To my understanding this will include.

1) **The Insurance policies.**

["https://en.wikipedia.org/wiki/Insurance\\_policy"](https://en.wikipedia.org/wiki/Insurance_policy)

"The insurance policy is a contract between the insurer and the policyholder, which determines the claims which the insurer is legally required to pay. In exchange for an initial payment, known as the premium, the insurer promises to pay for loss caused by perils covered under the policy language"

2) **The Insurance schedules.**

*"A Policy Schedule is an outline of the cover provided under the policy, it will show details of the policyholder, what the policyholder does, and the cover given and the relevant limits, sums insured and excess."*

3) **The Insurance Policies endorsements**

Forms added to an insurance policy, to modify its terms. ["https://en.wikipedia.org/wiki/Endorsement"](https://en.wikipedia.org/wiki/Endorsement)

And also, that of: --

4) **The Insurance certificates:** as they all should be read as if they are one document per Insurance contract.

*"A certificate of insurance (COI) is issued by an insurance company or broker and verifies the existence of an insurance policy."*

5) **A Basic Example**

**The Metropolitan Police Force 2012**

(1) **Police policy 2012**

<https://serverone.hopto.org/Police%20policy%202012/>

(2) **Police PL Primary summary 2012**

<https://serverone.hopto.org/Police%20PL%20Primary%20Summary%202012/>

(3) **Police PL Excess layer Swiss 2012**

<https://serverone.hopto.org/Police%20PL%20Excess%20layer%20Swiss%202012/>

(4) **Published items**

<https://www.met.police.uk/foi-ai/af/accessing-information/published-items/?q=insurance>

(5) **Published items**

**Personal Insurance Indemnity - Policy**

<https://serverone.hopto.org/Police%20Zurich%20personal-insurance-indemnity---policy/>

(6) **Published items**

**Information Rights Unit MPS Insurance 2019**

<https://serverone.hopto.org/Information%20Rights%20Unit%20Mps%20Insurance%202019/>

If I can be of any more assistance, please don't hesitate to contact me.

Kind regards

Mr. Simon Paul Cordell

On Tuesday, 16 March 2021, 11:17:40 GMT, complaintsandinformation <complaintsandinformation@enfield.gov.uk> wrote:

Classification: OFFICIAL

Dear Mr Cordell,

Thank you for your email where you requested information about Insurance policy of indemnity that covers employers and public liability.

## Request

Please may you provide me with:

(a) The Insurance policy of indemnity that Coverer employers and public liability or any other insurance taken out by the Enfield Council for business purposes that may be relevant towards my insurance claim in Criminal and civil law against the Enfield Council following the years of 2013 till the present date of the 03/03/2021. This is to be inclusive of all underwriting made for the policies.

(b) I have requested this information before, and it was agreed for me to be able to receive such information but sadly I only received the information in part and not complete due to the lack of underwriting missing.

(c) I do not believe DAC Beachcroft has the legal authority to refuse the Enfield Councils Insurance details

(d) It is mandatory of persons or companies to disclose insurance details when requested to do so in respect to a claim taking place

Please provide the information in this document / form that I have requested within the timescale of 20 working days of this letter.

If it is not possible to provide the information requested due to the information exceeding the cost of compliance limits identified in Section 12, please provide advice and assistance, under the Section 16 obligations of the Act, as to how I can refine my request.

If you can identify any ways that my request could be refined, I would be grateful for any further advice and assistance.

If you have any queries please don't hesitate to contact me via email or phone and I will be very happy to clarify what I am asking for and discuss the request, my details are outlined below.

Thank you for your time and I look forward to your response.

From our preliminary assessment, it is clear that we will not be able to answer your request without further clarification.

The Council requires further information in order to identify and locate the information you have asked for. In particular, it would be useful to know:

- a. **Please can you confirm exactly what documents and information you require as we are unclear what you mean by “ insurance policy underwriting” and “This is to be inclusive of all underwriting made for the policies”**
- b. **Could you also confirm what information you previously requested and what did you receive so we can check if any documents are missing.**

Once you have clarified your request, I will be able to begin to process your request. If I do not receive clarification within three months your request will be considered to have lapsed. (Under section 1(3) of the Freedom of Information Act (FOIA), a public authority need not comply with a request unless any further information reasonably required to locate the information is supplied).

I also note that you have directed your request to Kay Osborne and the insurance team, in addition to the Complaints and Information Team mailbox, which is outside of the arrangement we have in place for you regarding contact with the Council, as per the letter sent to you in June 2020. I would therefore like to take this opportunity to remind you of the process that we have in place to manage your contact. Should you continue to contact officers outside of this, the Council will have to consider further restrictive measures.

If you are dissatisfied with the handling of your request, you have the right to ask for an internal review. Internal review requests should be submitted within two months of the date of receipt of the response to your original letter and should be addressed to:

Complaints and Access to Information Team Email – [complaintsandinformation@enfield.gov.uk](mailto:complaintsandinformation@enfield.gov.uk)

Please remember to quote the reference number above in any future communications.

If you are not content with the outcome of the internal review, you have the right to apply directly to the Information Commissioner for a decision. The Information Commissioner can be contacted at: Information Commissioner's Office, Wycliffe House, Water Lane, Wilmslow, Cheshire, SK9 5AF.

**PLEASE NOTE: As most staff are working from home, please e-mail all correspondence to us, rather than posting it, as there is likely to be delay in responding to correspondence arriving by post.**

Kind regards,

Taz Anastassi  
Complaints and Information Co-ordinator  
Complaints and Information Team  
Chief Executive Department  
Enfield Council  
Silver Street  
Enfield  
EN1 3XY

[complaintsandinformation@enfield.gov.uk](mailto:complaintsandinformation@enfield.gov.uk)

**Protect the Environment – Think Before You Print.**

"Enfield Council is committed to serving the whole borough, fairly, delivering excellent services and building strong communities."



Classification: OFFICIAL



Enfield Council is committed to serving the whole borough fairly, delivering excellent services and building strong communities. Opinions expressed in this email are those of the individual and not necessarily those of the London Borough of Enfield. This email and any attachments or files transmitted with it are strictly confidential and intended solely for the named addressee. It may contain privileged and confidential information and if you are not the intended recipient and receive it in error you must not copy, distribute or use the communication in any other way. All traffic handled by the Government Connect Secure Extranet may be subject to recording/and or monitoring in accordance with relevant legislation.

This email has been scanned for viruses but we cannot guarantee that it will be free of viruses or malware. The recipient should perform their own virus checks.

#### Disclaimer

The information contained in this communication from the sender is confidential. It is intended solely for use by the recipient and others authorized to receive it. If you are not the recipient, you are hereby notified that any disclosure, copying, distribution or taking action in relation of the contents of this information is strictly prohibited and may be unlawful.

This email has been scanned for viruses and malware, and may have been automatically archived by **Mimecast Ltd**, an innovator in Software as a Service (SaaS) for business. Providing a **safer** and **more useful** place for your human generated data. Specializing in; Security, archiving and compliance. To find out more [Click Here](#).