From:
 Martin Jenkin

 To:
 "Lorraine Cordell"

 Subject:
 RE: [1] RE: Simon Cordell

 Date:
 22 November 2013 15:49:52

Hi Lorraine.

Please find responce from your insurers

I have listened to the call that took place between the police and my colleague Jessica advising that Mr Simon Cordell was carrying tools in his vehicle so unfortunately we have no other opportunity but to continue with the cancellation of the policy.

Unfortunately the policy will cease as of tomorrow as per the letter from KGM.

The only way to stop this is to either get the Police officer to contact kgm or to get a signed statement from him before 1700hrs today.

Regards

Martin

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

**Sent:** 22 November 2013 15:15 **To:** martinjenkin@broadsuredirect.com **Subject:** RE: RE: Simon Cordell

Hello Martin

I made a mistake on the date that KGM said they were going to close my insurance policy it's the 23/11/2013 so I will need to know today if I will still be insured as from 23/11/2013 until this matter is sorted.

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

**Sent:** 22 November 2013 14:24

To: 'martinjenkin@broadsuredirect.com'

Subject: RE: RE: Simon Cordell

## Hello Martin

After the call you made today and talked to myself Miss Lorraine Cordell I am sending over the information you asked for. I do feel also that KMG asking to speak to the police office is in breach of my data protection but I will be willing to write and allow them to do this. As I said to KMG yesterday on a phone that was made to them when I talked to Kelly Tilley I have not been found guilty at a court of law for not having no insurance and it is for a court of law to find me guilty not a police officer who thinks I done something when I have not.

Even if KGM does speak to the police office he will still say what he feels and that is not a fact that I am guilty of anything. To be found guilty it would have to be done in front of a judge.

Also Martin as you said on the phone today when you in fact talked to the police on that day not once did they say I had anything in my van that would void my insurance, and in fact I believe at this stage if the police did in fact have proof they would have said to you that my van was full of things which is not the case.

I would like to also know if my insurance is going to carry on while this matter is addressed or if it will be closed down on the 27/11/2013 as the letter says that KGM have sent me. And if KMG is going to close down my policy I would like full written conditions of what part of my policy I have broken.

As for the letter of complain that will be going to the police Simon still has not fully read over it to make sure there is no errors or anything else that needs adding but it does go into details as to what went on, it is only for use by yourself and KGM to read only.

Also as I said on the phone to you today the police are also telling me that the 3 times that my vehicles were seized and I had to pay for them to be taken out of the compound, I will need to claim this back from my insurance company as they had not done there job and put them on the database so they are at fault not the police.

You said to me today that KGM are looking into this as they are on the database and it should show up to the police that I am in fact insured. This has not been the case for me and I have suffered badly due to this and this is the reason I have to carry my insurance policy at all times so when I get pulled over by the police I can show them my documents, as the police say it does not show up as I am insured, this is also the reason the insurance company have had so many calls from the police to asked if I am insured or not since my policy started.

Could you please send me proof that the vehicles where on the database so I can put the claim in to the police to get my money back for the times my vehicles were seized. As at this stage I do not want to have to put a freedom of information act into yourselves or the police to the amount of times that the police have in fact had to call my insurance company to see if I was insured due to the police saying I was not insured..

I have always been very happy with Broadsure Direct that is why I have still use them and would like my insurance to carry on under them.

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

**Sent:** 15 November 2013 13:57

**To:** 'martinjenkin@broadsuredirect.com' **Subject:** FW: RE: Simon Cordell

Hi Martin

Can you let me know by email if I am going to still have insurance as from the 27/11/2013 please, I got a letter saying my insurance will be closed from the 27/11/2013, and I cannot see the reason for this as I have done nothing wrong.

Many Thanks

Simon Cordell

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

Sent: 15 November 2013 13:57

**To:** 'martinjenkin@broadsuredirect.com' **Subject:** FW: RE: Simon Cordell

Dear martin

After a next call and talking to oily he asked me to send over the receipt of me buying the van please see attached scan. I am waiting for the new logbook to come from DVLA.

Simon

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

**Sent:** 15 November 2013 13:07 **To:** 'martinjenkin@broadsuredirect.com'

Subject: RE: Simon Cordell

## Dear Martin

Today the 15/11/13 I made a call to be able to speak to you with regard to what happened yesterday the 14/11/2013 with the police. I have talked to Oilly today and he asked me to write this email to you as they are thinking of closing my insurance policy.

Yesterday I went for a meeting with the owner of a night club for a future job position the meeting was set for 14.00 hours..

I drove down for my meeting and got there at around 13.00 hours there were some police at the road side doing stops on cars etc, as I drove pass and pulled over to park by the night club, my friend who was with me got out of the van to get some drinks and food while I waited in the van, as I got to the club early for my meeting.

The police that were doing the stops came up to me, they told me they wanted to do some checks on the van I was sitting in, I asked why and they told me under the road traffic act.

I then passed the police my insurance policy for them to go over, the police officer also asked me why I had stopped there.

I explained to him I had a meeting in the night club that we were outside, as it was due to open to the public in 1 month time to secure my future position there. While I was there I was also planning on asking if there were any painting jobs, I explained all this to the police officer I was talking to.

The police looked inside the van and clearly saw it was empty and that there was also no signs on the van showing it to be a company van. But the police officer was still unhappy. He talked to yourselves as the insurance company on the phone and was told I was not insured, at what point I called you myself as my insurance company as I knew I was insured. I explained the situation to yourselves to be told I was covered for commuting to work, social and domestic, as well as motor trade, but not for carriage of goods for a company, which did not matter as my van was empty and still is whilst being in the police impound.

I am putting in a complaint to the independent complaints commission in regards to the unlawful seizure of my vehicle.

Further to this would it please be possible to find out the status of my insurance policy and the reasons as to why I have been told you are in the process of closing my policy.

Yours sincerely

Mr simon cordell