

Mr Simon Cordell
109 Burncroft Avenue
Enfield
Middlesex
EN3 7JQ

30 January 2015

Dear Mr Cordell

RE: Letter of Indemnity - Policy Number MT3574694

We would confirm that the policy above was inception at 00.01 AM on the 23/2/13 and was in force until Midnight on the 22/2/14 when it lapsed.

The policy is a Road Risks Motor Trade only, cover was Comprehensive with the use permitted of Social Domestic and Pleasure and for Motor Trade purposes only. Drivers under this policy were restricted to Mr Simon Cordell only.

The vehicles covered at inception of the policy were –

- Ford Zetec registration MA47LDY
- Ford Transit registration CX52JRZ

On the 8/4/13 at 11.05am the following vehicle was added to the policy –

- Renault Clio registration NA57LDY.

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 Cordell's 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 Cordell's 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.

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