Last date in the diary for MP3

Simon Cordell's MP3'S Indexed

Stage 1

1x Recording

DAC Beach Croft DM650328-27-01-2021

Page Number: Update Page Number 1,

DAC Beach Croft DM650328-27-01-2021.WMA

Update

Last date in the diary for MP3

This is in ruff

https://horrific-corruption-files.serveblog.net/Answers/ OLD

https://horrific-corruption-files.serveblog.net/VideosToWatchForNow/ OLD

End:

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https://flipbooks.zapto.org/Diary-PDF-2020/ OLD

https://flipbooks.zapto.org/Diary-PDF-2021/ OLD

https://horrific-corruption-files.serveblog.net/Neighbours-Only/ OLD

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  2. https://www.horrificcorruption.com/simonscases "The documents are at the bottom of the webpage"

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Original Correspondents

- **25/01/2021 - 09:18:40**

On Monday, 25 January 2021, 09:18:40 GMT, Knapp, David <daknapp@dacbeachcroft.com> wrote:

Dear Mr Cordell

Would you kindly note that I have been instructed by the LB Enfield as a consequence of your letter of 10 August 2020. Your recent conversation with Kay Osborne at Enfield refers. However, for the future, could you please send all communications in this matter to me.

Firstly, an apology. I was instructed in mid-December and having spoken with my client drafted a letter to you that was to be sent in hard copy form from my office confirming my instruction. That letter was due to go out on 23 December but unfortunately was not printed and sent out (I currently work remotely) to you. My apologies for the delay therefore which was Covid, and Christmas related. I hope that all further communications can be by email.

Turning to your claim itself I note that in your letter you referred to documentation and evidence being completed, presumably that means collated by you. I assume you will then send a Letter of Claim setting out in detail the basis of what I assume is a claim for compensation. Can you please confirm and give me a timescale as to when the Letter is likely to be received by me? Once received, I can consider with my client the way forward.

I anticipate this will be a complex matter and my preferred method of communication is by email to ensure clarity of expression and provide a record of what our respective positions and understandings may be.

I hope you might agree that this is the best way forward and I look forward to hearing from you.

Kind regards

David Knapp

Partner – Claims Solutions Group

DAC Beachcroft Claims Ltd

- **25/01/2021 - 10:01**

To: Knapp, David

Hello and I hope all is well.

I am Mr Simon Cordell and as you are aware off, I have been in contact with the Enfield Council in regard to making a claim against them and others government bodies involved in my mistreatment, such a police force and the NH's

I Personally would prefer to have some form of contact by way of telephone with yourself due to the size of the case and to aid in a speedy claim. So, would it please be possible for you to contact me today as of the 25/01/2021 on the following telephone number as a matter of urgency.

Tel: 07864 217519

kind regards

Mr. S. P. Cordell

- **25/01/2021 - 12:02:35**

On Monday, 25 January 2021, 12:02:35 GMT, Knapp, David <daknapp@dacbeachcroft.com> wrote:

Dear Mr Cordell

Thank you for your email. As I stated in my earlier email, I would rather communicate in writing rather than by telephone. Please therefore can you supply by email to me details of your claim against my client. I cannot usefully say anything

until I know what your claim is about. I am sorry but experience tells me that it is better to get clarity at an early stage in any claim.
I look forward to hearing from you.
Kind regards
David Knapp
Partner – Claims Solutions Group
DAC Beachcroft Claims Ltd

- **25/01/2021 12:48**
  To: Knapp, David
  Dear Mr David Knapp
  As Enfield Council understands I have problems writing so much in an email due to the years that I have been forced to suffer. My mother does help me when writing to people but not even she can explain what I have been put through in detail as she does not live with me.
  It is impractical for me to start to explain the breaches of my Human Rights that have occurred over the last Eight Years by email to which I am claiming for and all the dates involved to each offence that has taken place let alone the corruption and criminal offences that i have been forced to undergo.
  I do not intend to make all communication to you by phone alone but to balance the weight of the scenario to which we are both trying to be resolving. so, both phone and email would be best and or a meeting to take place.
  I have built a website that documents most of what I am claiming about, and I have put the files under Simon's Cases under the menu bar at.
  Website: Horrificcorruption.com
  You can take a look there if you wish to / Audio and Diary are a good place to start.
  As you may have noticed I am using a Yahoo email account I also have a Hotmail account, and both are limited to the amount of documentation that any person can send and these limits make using emails useless as I have collected a lot of evidence to support my claim that I believe would be mandatory for you to receive.
  When using my website, I am allowed to send campaigns that have no limit to what can be sent by email and my intentions are for me to soon upload the last stages of my defence that is labelled as "Report Years" this is where the general public will be able to interact with what has happened to me illegally and unmorally. I hope to have the Report years section completed by latter today. Once this is finished i can send to you and all other who were or should be involved the documents that you and they require. I believe the general public will help me pinpoint out more than what i can do alone.
  I have already won all the case's brought against me at court and will not except the Enfield Council's wrong doings to myself. especially in the magnitude to which they have committed.
  I wish to speak to you on the phone today so I can direct you to some of the relevant parts contained within the website Horrificcorruption.com before i go public for the first time in the hope of other options arising.
  As asked earlier will you please call me by phone
  From a civilian at home
  Mr. S.P. Cordell

- **25/01/2021 - 14:14**

From: Knapp, David
Sent: 25 January 2021 14:14
To: 'Rewired Rewired' <re_wired@ymail.com>
Subject: RE: Your Claim v LB Enfield

Dear Mr Cordell

Thank you for your email. I am afraid that I am not prepared to discuss the claim without you putting in an email what your allegations are. I do not require a lot of documentation with your email, just a few core documents will suffice.

I strongly advise you however to seek independent legal advice. The Law Society will be able to recommend lawyers local to you. Your claim appears to be complex and, more importantly, some or all of it may be time barred as a consequence of the operation of limitation.

Kind regards

David Knapp
Partner – Claims Solutions Group
DAC Beachcroft Claims Ltd

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- **02/03/2021 - 16:43:50**
  On Tuesday, 2 March 2021, 16:43:50 GMT, Knapp, David <daknapp@dacbeachcroft.com> wrote:
  Dear Mr Cordell

I refer to your recent voicemail messages. I am afraid that I am unable to access a Letter of Claim on your Website. Nor do I understand why you are putting details of your claim on a website rather than emailing me with your Letter of Claim and then putting it, if you wish, on your website. To confirm my email below, I do not require a large number of documents to be attached.
With respect therefore, please put your allegations in an email to me so that I can understand the nature of the claim that you are making. I do not want to debate this further on the telephone with you: I would ask that, for the sake of clarity, all communications are by email. I cannot in any event discuss the matter with you until I know what your claim entails.
I strongly suggest you obtain independent legal advice on this point.
Regards
David Knapp
Partner – Claims Solutions Group
DAC Beachcroft Claims Ltd

- **02/03/2021 - 18:07**

To: Knapp, David
Dear Mr Knapp
I have not added my letter of claim to my website "www.Horrificcorruption.com" were my evidence of reason for claim is held.
(1) partly for security reasons.
(2) I have already explained to you in past conversations and messages that I cannot send the files by email due to their size and
(3) I also explained the cost of making hard copies to get sent while claiming low-rate benefits due to the hardship this claim has caused me.
(4) I would load it up to my website for public interests in the belief that it would get the right feedback.
I have not yet to publish the website to any other person or professional body as of yet but for the reasons listed above that's why I would.
What I have done is just uploaded it to a separate server that I own for ease of access and due to having Microsoft Word on that server, in fact I was considering loading it up to the website Horrificcorruption.com only earlier today, to being able to start an appeal / campaign in respect of the matters. I have given you the Web link on the phone to the server with just the letter of claim and you can see by the size of my diary the Malicious process alongside much more when considering I won all of the cases already in the courts of law also implementing the criminal aspect of what can be easily proved by overseeing the documents or Audio that I have referred you towards.
The Link to the letter of claim as of as far as I have completed it is
http://serverone.hopto.org/Claim%20Example/
And I believe from all of the complaints that have already been made to your clients and others that are preserved in detail, you can make the right assumptions of my claim being accepted for being right in my favour.
Mr S.P Cordell

- **02/03/2021 - 18:33**

Dear Mr Cordell
I am afraid the draft Letter of Claim is a seemingly very long recital of the law, which I do not think is necessary, without any detail of your allegations against

specific individuals or departments of my client and without detailing specific events. It is essential for you to particularise your allegations in a document of moderate length. Unless you are prepared to do so, I cannot take matters further forward and I can only invite you to proceed as you see fit.
Regards
David Knapp
Partner – Claims Solutions Group
DAC Beachcroft Claims Ltd

- **02/03/2021 - 18:41**

I also forgot to mention
That I have prior explained to you that I have uploaded the audio calls of complaints to your clients inclusive of the phone calls to their insurance claim handler "Kay" that were made in audio, which explain in a fairish detail what my claim is for, and I have also taken the necessary time to transcribe as many audios as possible at the present time. This is inclusive of the emails and calls to yourselves where I gave clear instructions of case management.
You can check our past conversation in the letter of claim here.
Audio Files
https://serverone.hopto.org/Audio%20Files%20Link/
Just use control "F"
and search for
(1) "kay" = Enfield Insurance
(2) (DAC) = Yourself
(3) QBE
and so on under file name "0/ Index Stuff is a timeline of all calls made."
The file you would require is "Main = Fresh Com New Timeline MP3'S.docx" for an "Index" of Audio alone.
The direct link is
https://serverone.hopto.org/Audio%20Files%20Link/0.%20Index%20stuff/
In the records to yourself I clearly explain how to manage the rest of the document e.g. "The headers & Diary."
The links below provide information about what my claim is in part about as this is one of the last conversations to Kay Enfield Council Insurance when she asked me to explain as much as I could.
Enfield Council Insurance part 1 (1) -15-12-2020.docx
Enfield Council Insurance part 1 (1) -15-12-2020.mp3
Enfield Council Insurance part 1 (2) -15-12-2020.docx
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Enfield Council Insurance part 1 (4) -15-12-2020.mp3
If you need any more information, please do not hesitate to contact me.
Mr S.P Cordell

- **02/03/2021 - 19:27**

Dear Mr Cordell

Thank you for your email. I am afraid that I am not going to listen to transcripts or recordings of telephone calls. I must insist on a properly particularised letter of claim. Again, I suggest that you obtain independent legal advice.
Regards
David Knapp
Partner – Claims Solutions Group
DAC Beachcroft Claims Ltd

- **02/03/2021 - 19:48**

Dear David
If you pay close attention you will notice in the links, I provided you with the is a file extension of Docx which is a word document and not audio Mp3 that you would listen to as I have prior transcribed the claims reasons to Kay, and this would be sufficient in most circumstances
E.g., As this is how the police take 999 calls by audio and they would transcribe them if necessarily for persons that would get charged.
I Feel that your points of view are a deterrent from me making a claim.
You understood the years that I have suffered so should understand the size of the files due to this principle and also this makes me feel that no person can get justice with the way you are advising for my claim to get handled
E.g., if a company or person does something of unjust then if they keep filing the paperwork and overload it as such a solicitor would not handle the case due to is size and complex nature causing the victim not to be able to receive justice.
I will continue to try and make the case less complex for you if that is your wish as I can clearly evident my claim.
P.s as prior explained I have transcribed the conversation of me making the points clear to Kay and put you in receipt of them documents
Kind Regards
Mr S.P Cordell

- **03-03-2021**

ICO DM650336 - 03-03-2021
ICO DM650336 - 03-03-2021.mp3

- **03/03/2021 - 12:06**

Dear Mr Cordell
I have read some of the transcript of your telephone call to Kay Osborne. I am afraid it is not a clear account of precisely what your claim is, almost certainly because Kay did not have the benefit of a letter of claim. There is also within the transcript much that is irrelevant to any civil claim.
It is not my role to try to work out what your claim is, particularly when I am paid from the (limited) public purse. Please would you serve a Letter of Claim upon me, failing which I do not think there is any purpose served by continuing this dialogue. You will then have to proceed as you see fit. I am sorry to have to write as I do, and I can only suggest again that you take independent advice.
Regards
David Knapp
Partner – Claims Solutions Group
DAC Beachcroft Claims Ltd

- **03/03/2021 - 13:43**

  Sent: 03 March 2021 13:43
  To David I have read your email and taken on board what you have suggested.
  This led to me needing to understand more about the policy itself and therefore I request a copy of the ensures underwriting contained in the policy to be able to establish who is responsible for what aspect of law.
  please can you provide the policy's underwriting to myself by way of email and post and keep me updated in the progress of my request getting accomplished.
  When reading about what public liability covers, I am made aware that generally acts of dishonestly or fraud or criminal conduct are covered by public liability indemnity, and it is for the insurance company to claw back any loss of cash from their clients afterwards if possible.
  I have taken this knowledge from the follows weblink https://www.burges-salmon.com/-/media/files/publications/open-access/insuring_the_cost_of_prosecutions_and_regulatory_investigations.pdf "
  What is not covered?
  In the event that the prosecution leads to a conviction, it is possible that the insurer may be able to claw back some or all of the costs paid out to date. In the majority of cases, the policy will only provide for claw back in the event that the individual being prosecuted is found to have acted dishonestly or fraudulently or have engaged in criminal conduct. Arguably, however, insurers may be able to recover payments made under the common law whether or not the policy provides for claw back.
  It is important that I am allowed to read the wording in the policy as I only have a copy of the liability policy cover page at present.
  I would also like to mention that once read and understood if the policy does not cover all of the relevant aspects of law, then I will spilt the civil allegations and put them in the format you have request.
  Many thanks
  Mr. S.P Cordell

- **03/03/2021 - 14:07**

  Dear Mr Cordell
  I can answer this briefly. The extent of insurance coverage is irrelevant to your claim against the Council and the policy coverage is a commercial transaction between Insurers and the Council. Furthermore, the Council has a large deductible before the operation of insurance cover. I am afraid therefore that I cannot disclose it.
  Regards
  David Knapp
  Partner – Claims Solutions Group
  DAC Beachcroft Claims Ltd

- **03/03/2021 - 16:46**

  Dear David
  Your reasons for non-disclosure of the insurance policy underwriting do not seem valid. I decided to make a phone call to the ICO https://ico.org.uk/ in regard to your reason for no discloser and recorded the conversation.
  Link Provided Here: -
  - https://serverone.hopto.org/Audio%20Files%20Link/ICO%20DM650336%20-%2003-03-2021.mp3
  The summery of the telephone call is that your reasons

(1) I can answer this briefly
(2) The extent of insurance coverage is irrelevant to your claim against the Council
(3) The policy coverage is a commercial transaction between Insurers and the Council
(4) The Council has a large deductible before the operation of insurance cover
Do not seem fair or correct as a valid reason to refuse the information that I have requested. I have been advised on how to proceed and will do as following.
My reasons in part are: --
(1) I am acting litigant as you have been made aware of and request the documents under my legal rights to be able to make my own assumptions.

Freedom of Information Act 2000 Request

To all persons involved

1.	**Enfield Council**
Address	Silver St, London EN1 3XA
	Call Centre
	020 8379 1000
	Insurance
	0208 379 1476
2.	**DAC Beachcroft**
Address	25 Walbrook
	London
	EC4N 8AF
	Call centre
	0207 242 1011
	Claim Handler
	0207 894 6358
3.	**Aspen**
Address	30 Fenchurch St, Billingsgate,
	London EC3M 3BD
	Call Centre
	020 7184 8000
4.	**QBE Insurance Europe Ltd,**
Address	30 Fenchurch St, Billingsgate,
	London EC3M 3BD
	Call Centre
	020 7105 4000

I am writing to you under the Freedom of Information Act 2000 to request the following information from [authority name/departments]. 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.

My Name
Mr S.P Cordell
Email Address
Re_wired@ymail.com
Address
109 Burncroft Avenue
Enfield
London
En3 7jq
Tel- 0208 – 245 -7454
Web Link to My Letter of Claim: https://serverone.hopto.org/Claim%20Example/
Web Link to My website that hold a lot of my evidence: https://www.horrificcorruption.com/

- **03/03/2021 - 16:46 <insurance@enfield.gov.uk>**
  We acknowledge receipt of your email, which will be allocated to an Officer in the Insurance Team for consideration.
  Whilst all correspondence is processed in strict 'date received' order, we aim to consider new claims notified to us in line with timescales stipulated in the relevant *Civil Procedure Rules - Pre-Action Protocols*, details of which can be found using the link http://www.justice.gov.uk/courts/procedure-rules/civil/protocol
  For all other correspondence, our aim is to process these within 10 working days.

- **03/03/2021 - 18:40**
  Dear Mr Cordell
  I have listened to your recording of the call. I am very sorry, but your call was an unproductive utilisation of your time. The problem stems from your desire to progress matters by telephone, in this case apparently confusing the call handler at the ICO.

The point here is that I am instructed by Enfield to deal with your civil claim for damages against the Council. Your request to me for the Insurance policy was in the context of how that claim was to be put. It had nothing to do with Data protection or the Freedom of Information Act (FOI) as is clear from your email.
The claim is governed by the Civil Procedure Rules (CPR). I respectfully refer you to the case of Dunn v Durham CC which confirms that the CPR "trump" data protection legislation. You can apply to my Client under FOI, and they will make a decision as to whether the policy is disclosable, but FOI is irrelevant to your claim as is, more particularly, the Insurance policy.
I suggest again that you obtain independent expert legal advice. I propose only to respond going forward to a properly constructed Letter of Claim.
Regards

David Knapp
Partner – Claims Solutions Group
DAC Beachcroft Claims Ltd

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This email is to help Stipulate the points of our past emails and conversations.

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- **22-01-2021 DM650317 =** Enfield Council Insurance "***No Answer***"
- **22-01-2021 DM650318 =** Enfield Council Insurance "***No Answer***"
- **22-01-2021 DM650319 =** Enfield Council NEW Whistle Blowing Policy "***Picks Up Housing transfer***"
- **22-01-2021 DM650320 =** Enfield Council Insurance "***Picks Up Housing Transfer also tells me about DAC Beachcroft***"
- **22-01-2021 DM650322** = DAC Beachcroft Nigel Adams "**1st *Picks Up / Helps me find claim handler***"
- **25-01-2021 DM650323** = DAC Beachcroft Nigel Adams "**2nd *Picks Up / Helps me find claim handler***"
- **25-01-2021 DM650324** = DAC Beachcroft David Knapp "***No Answer***"

- **25/01/2021 - 09:18:40 = 1st Email** David Knapp to me / DAC Beachcroft
- **25/01/2021 - 10:01 = 1st Email** from me to Davis / DAC Beachcroft
- **25/01/2021 - 12:02:35 = 2nd Email** David Knapp to me / DAC Beachcroft
- **25/01/2021 12:48 = 2nd Email** from me to Davis / DAC Beachcroft
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- **02-03-2021 DM650334 =** Enfield Council Insurance "***No Answer***"
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- **02/03/2021 - 16:43:50 = 4th Email** David Knapp to me / DAC Beachcroft
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- **03/03/2021 - 14:07 = 8th Email** David Knapp to me / DAC Beachcroft
- **03-03-2021 DM650336 ICO "*Tel call I made for advice*"**

- **03/03/2021 - 16:46 = 8th Email** from me to David / DAC Beachcroft / Enfield Council & My Mother
- **03/03/2021 - 16:46 = Email "*Receipt from insurance@enfield.gov.uk*"**
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- **Now I am drafting the next email**

- **Original Correspondents "Just Points"**

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  (a) kay - DM650313-25-12-2020.WMA

- **22-01-2021 DM650317**
  (a) Kay - DM650317-22-01-2021.WMA

- **22-01-2021 DM650318 =** Enfield Council Insurance "***No Answer***"
  (a) Kay - DM650318-22-01-2021.WMA

- **22-01-2021 DM650319 =** Enfield Council NEW Whistle Blowing Policy "***Picks Up Housing transfer***"
  (a) Enfield Council NEW Whistle Blowing Policy - DM650319-22-01-2021.WMA
  (b) https://www.horrificcorruption.com/simonscases "The documents are at the bottom of the webpage"

- **22-01-2021 DM650320 =** Enfield Council Insurance "***Picks Up Housing Transfer also tells me about DAC Beachcroft***"
  (a) Kay - DM650320-22-01-2021.WMA

- **22-01-2021 DM650322** = DAC Beachcroft Nigel Adams "**1st *Picks Up / Helps me find claim handler***"
  (a) DAC Beachcroft 1st Call - DM650322-22-01-2021.WMA

- **25-01-2021 DM650323** = DAC Beachcroft Nigel Adams "**2nd *Picks Up / Helps me find claim handler***"
  (a) DAC Beachcroft - DM650323-25-01-2021.WMA

- **25-01-2021 DM650324** = DAC Beachcroft David Knapp "***No Answer***"
  (a) DAC Beachcroft - DM650324-25-01-2021.WMA

- **25/01/2021 - 09:18:40 = 1st Email** David Knapp to me / DAC Beachcroft
  (a) Would you kindly note that I have been instructed by the LB Enfield as a consequence of your letter of 10 August 2020.
  (b) Your recent conversation with Kay Osborne at Enfield refers.
  (c) However, for the future, could you please send all communications in this matter to me.
  (d) Firstly, an apology. I was instructed in mid-December and having spoken with my client drafted a letter to you that was to be sent in hard copy form from my office confirming my instruction. That letter was due to go out on 23 December but unfortunately was not printed and sent out (I currently work remotely) to you
  (e) Turning to your claim itself I note that in your letter you referred to documentation and evidence being completed, presumably that means collated by you
  (f) I assume you will then send a Letter of Claim setting out in detail the basis of what I assume is a claim for compensation.
  (g) Can you please confirm and give me a timescale as to when the Letter is likely to be received by me? Once received, I can consider with my client the way forward.
  (h) I anticipate this will be a complex matter
  (i) my preferred method of communication is by email to ensure clarity of expression and provide a record of what our respective positions and understandings may be.
  (j) I hope you might agree that this is the best way forward and I look forward to hearing from you.
  (k) I cannot usefully say anything until I know what your claim is about. I am sorry but experience tells me that it is better to get clarity at an early stage in any claim.

- **25/01/2021 - 10:01 = 1st Email** from me to David / DAC Beachcroft
  (a) I Personally would prefer to have some form of contact by way of telephone with yourself due to the size of the case and to aid in a speedy claim.
  (b) would it please be possible for you to contact me today as of the 25/01/2021 on the following telephone number as a matter of urgency.

- **25/01/2021 - 12:02:35 = 2nd Email** David Knapp to me / DAC Beachcroft
  (a) I would rather communicate in writing rather than by telephone.
  (b) Please therefore can you supply by email to me details of your claim against my client.

- **25/01/2021 12:48 = 2nd Email** from me to David / DAC Beachcroft
  (a) As Enfield Council understands I have problems writing so much in an email due to the years that I have been forced to suffer.
  (b) My mother does help me when writing to people but not even she can explain what I have been put through in detail as she does not live with me.
  (c) It is impractical for me to start to explain the breaches of my Human Rights that have occurred over the last Eight Years by email to which I am claiming for and

all the dates involved to each offence that has taken place let alone the corruption and criminal offences that i have been forced to undergo.

(d) I do not intend to make all communication to you by phone alone but to balance the weight of the scenario to which we are both trying to be resolving. so, both phone and email would be best and or a meeting to take place.

(e) I have built a website that documents most of what I am claiming about, and I have put the files under Simon's Cases under the menu bar at.

(f) Website: Horrificcorruption.com

(g) You can take a look there if you wish to / Audio and Diary are a good place to start.

(h) As you may have noticed I am using a Yahoo email account I also have a Hotmail account, and both are limited to the amount of documentation that any person can send, and these limits make using emails useless as I have collected a lot of evidence to support my claim that I believe would be mandatory for you to receive.

(i) When using my website, I am allowed to send campaigns that have no limit to what can be sent by email and my intentions are for me to soon upload the last stages of my defence that is labelled as "Report Years" this is where the general public will be able to interact with what has happened to me illegally and unmorally. I hope to have the Report years section completed by latter today. Once this is finished, I can send to you and all other who were or should be involved the documents that you and they require.

(j) I have already won all the case's brought against me at court and will not except the Enfield Council's wrong doings to myself. especially in the magnitude to which they have committed

(k) I wish to speak to you on the phone today so I can direct you to some of the relevant parts contained within the website Horrificcorruption.com before i go public for the first time in the hope of other options arising.

- **25/01/2021 - 14:14 = 3rd Email** David Knapp to me / DAC Beachcroft
  (a) I am afraid that I am not prepared to discuss the claim without you putting in an email what your allegations are
  (b) I do not require a lot of documentation with your email, just a few core documents will suffice.
  (c) I strongly advise you however to seek independent legal advice.
  (d) Your claim appears to be complex
  (e) more importantly, some or all of it may be time barred as a consequence of the operation of limitation.

- **27/01/2021 DM650327** = DAC Beachcroft David Knapp "***No Answer / I leave a message***"
  (a) DAC Beachcroft - DM650327-27-01-2021.WMA

- **27-01-2021 DM650328** = DAC Beachcroft David Knapp "***No Answer / I leave a message***"
  (a) DAC Beach Croft DM650328-27-01-2021.WMA

- **17-02-2021 DM650330** = DAC Beachcroft David Knapp "***No Answer***"
  (a) DAC Beachcroft DM650330 - 17-02-2021.mp3

- **23-02-2021 DM650331** = DAC Beachcroft David Knapp "***He picks up***"
  (a) DAC Beachcroft DM650331 - 23-02-2021.mp3

- **01-03-2021 DM650332** = DAC Beachcroft David Knapp "***No Answer / I leave a message***"
  (a) DAC Beachcroft DM650332 - 01-03-2021.mp3

- **02-03-2021 DM650334** = Enfield Council Insurance "***No Answer***"
  (a) DAC Beachcroft DM650334 02-01-2021.mp3 "Kay Really"

- **02-03-2021 DM650335** = DAC Beachcroft David Knapp "***No Answer / I leave a message***"
  (a) DAC Beachcroft DM650335 02-01-2021.mp3

- **02/03/2021 - 16:43:50** = **4th Email** David Knapp to me / DAC Beachcroft
  (a) I refer to your recent voicemail messages. I am afraid that I am unable to access a Letter of Claim on your Website.
  (b) Nor do I understand why you are putting details of your claim on a website rather than emailing me with your Letter of Claim and then putting it, if you wish, on your website.
  (c) To confirm my email below, I do not require a large number of documents to be attached.
  (d) With respect therefore, please put your allegations in an email to me so that I can understand the nature of the claim that you are making.
  (e) I do not want to debate this further on the telephone with you: I would ask that, for the sake of clarity, all communications are by email.
  (f) I cannot in any event discuss the matter with you until I know what your claim entails.
  (g) I strongly suggest you obtain independent legal advice on this point.

- **02/03/2021 - 18:07** = **4th Email** from me to David / DAC Beachcroft
  (a) I have not added my letter of claim to my website "www.Horrificcorruption.com" were my evidence of reason for claim is held.
  (1) partly for security reasons.
  (2) I have already explained to you in past conversations and messages that I cannot send the files by email due to their size and
  (3) I also explained the cost of making hard copies to get sent while claiming low rate benefits due to the hardship this claim has caused me.
  (4) I would load it up to my website for public interests in the belief that it would get the right feedback.
  I have not yet to publish the website to any other person or professional body as of yet but for the reasons listed above that's why I would.
  (b) What I have done is just uploaded it to a separate server that I own for ease of access and due to having Microsoft Word on that server, in fact I was considering loading it up to the website Horrificcorruption.com only earlier today, to being able to start an appeal / campaign in respect of the matters.
  (c) I have given you the Web link on the phone to the server with just the letter of claim and you can see by the size of my diary the Malicious process alongside much more when considering I won all of the cases already in the courts of law

also implementing the criminal aspect of what can be easily proved by overseeing the documents or Audio that I have referred you towards.

(d) And I believe from all of the complaints that have already been made to your clients and others that are preserved in detail, you can make the right assumptions of my claim being accepted for being right in my favour.

- **02/03/2021 - 18:33 = 5th Email** David Knapp to me / DAC Beachcroft

(a) I am afraid the draft Letter of Claim is a seemingly very long recital of the law, which I do not think is necessary, without any detail of your allegations against specific individuals or departments of my client and without detailing specific events.

(b) It is essential for you to particularise your allegations in a document of moderate length.

(c) Unless you are prepared to do so, I cannot take matters further forward and I can only invite you to proceed as you see fit.

- **02/03/2021 - 18:41 = 5th Email** from me to David / DAC Beachcroft

(a) I also forgot to mention

(b) That I have prior explained to you that I have uploaded the audio calls of complaints to your clients inclusive of the phone calls to their insurance claim handler "Kay" that were made in audio, which explain in a fairish detail what my claim is for

(c) I have also taken the necessary time to transcribe as many audios as possible at the present time. This is inclusive of the emails and calls to yourselves where I gave clear instructions of case management.

- You can check our past conversation in the letter of claim here.
- **Audio Files**
  https://serverone.hopto.org/Audio%20Files%20Link/
- Just use control "F"
  and search for
  (1) "kay" = Enfield Insurance
  (2) (DAC) = Yourself
  (3) QBE
  and so on under file name "0/ Index Stuff is a timeline of all calls made."
  The file you would require is "Main = Fresh Com New Timeline MP3'S.docx"
  for an "Index" of Audio alone.
  The direct link is
  https://serverone.hopto.org/Audio%20Files%20Link/0.%20Index%20stuff/

(d) In the records to yourself I clearly explain how to manage the rest of the document e.g. "The headers & Diary."

(e) The links below provide information about what my claim is in part about as this is one of the last conversations to Kay Enfield Council Insurance when she asked me to explain as much as I could.

(f) Enfield Council Insurance part 1 (1) -15-12-2020.docx
Enfield Council Insurance part 1 (1) -15-12-2020.mp3
Enfield Council Insurance part 1 (2) -15-12-2020.docx
Enfield Council Insurance part 1 (2) -15-12-2020.mp3
Enfield Council Insurance part 1 (3) -15-12-2020.docx
Enfield Council Insurance part 1 (3) -15-12-2020.mp3

Enfield Council Insurance part 1 (4) -15-12-2020.docx
Enfield Council Insurance part 1 (4) -15-12-2020.mp3

(g) If you need any more information, please do not hesitate to contact me.

- **02/03/2021 - 19:27 = 6th Email** David Knapp to me / DAC Beachcroft
  - **(a)** Thank you for your email. I am afraid that I am not going to listen to transcripts or recordings of telephone calls.
  - **(b)** I must insist on a properly particularised letter of claim.
  - **(c)** Again, I suggest that you obtain independent legal advice.

- **02/03/2021 - 19:48 = 6th Email** from me to David / DAC Beachcroft
  - **(a)** If you pay close attention you will notice in the links, I provided you with the is a file extension of Docx which is a word document and not audio Mp3 that you would listen to as I have prior transcribed the claims reasons to Kay, and this would be sufficient in most circumstances.
    E.g., As this is how the police take 999 calls by audio and they would transcribe them if necessarily for persons that would get charged.
  - **(b)** I Feel that your points of view are a deterrent from me making a claim.
  - **(c)** You understood the years that I have suffered so should understand the size of the files due to this principle and also this make me feel that no person can get justice with the way you are advising for my claim to get handled
    E.g., if a company or person does something of unjust then if they keep filing the paperwork and overload it as such a solicitor would not handle the case due to is size and complex nature causing the victim not to be able to receive justice.
  - **(d)** I will continue to try and make the case less complex for you if that is your wish as I can clearly evident my claim.
  - **(e)** **P.s** as prior explained I have transcribed the conversation of me making the points clear to Kay and put you in receipt of them documents

- **03/03/2021 - 12:06 = 7th Email** David Knapp to me / DAC Beachcroft
  - **(a)** I have read some of the transcript of your telephone call to Kay Osborne. I am afraid it is not a clear account of precisely what your claim is, almost certainly because Kay did not have the benefit of a letter of claim
  - **(b)** There is also within the transcript **much that is irrelevant to any civil claim.**
  - **(c)** It is not my role to try to work out what your claim is
  - **(d)** particularly when I am paid from the (limited) public purse.
  - **(e)** Please would you serve a Letter of Claim upon me
  - **(f)** failing which I do not think there is any purpose served by continuing this dialogue.
  - **(g)** You will then have to proceed as you see fit.
  - **(h)** I can only suggest again that you take independent advice.

- **03/03/2021 - 13:43 = 7th Email** from me to David / DAC Beachcroft
  - **(a)** To David I have read your email and taken on board what you have suggested.
  - **(b)** This led to me needing to understand more about the policy itself
  - **(c)** therefore, I request a copy of the ensures underwriting contained in the policy to be able to establish who is responsible for what aspect of law.
  - **(d)** please can you provide the policy's underwriting to myself by way of email and post and keep me updated in the progress of my request getting accomplished.

(e) When reading about what public liability covers, I am made aware that generally acts of dishonestly or fraud or criminal conduct are covered by public liability indemnity, and it is for the insurance company to claw back any loss of cash from their clients afterwards if possible.

(f) I have taken this knowledge from the follows weblink https://www.burges-salmon.com/-/media/files/publications/open-access/insuring_the_cost_of_prosecutions_and_regulatory_investigations.pdf

(g) What is not covered?

(h) *In the event that the prosecution leads to a conviction, it is possible that the insurer may be able to claw back some or all of the costs paid out to date. In the majority of cases, the policy will only provide for claw back in the event that the individual being prosecuted is found to have acted dishonestly or fraudulently or have engaged in criminal conduct. Arguably, however, insurers may be able to recover payments made under the common law whether or not the policy provides for claw back.*

(i) It is important that I am allowed to read the wording in the policy as I only have a copy of the liability policy cover page at present.

(a) I would also like to mention that once read and understood if the policy does not cover all of the relevant aspects of law, then I will spilt the civil allegations and put them in the format you have request.

- **03/03/2021 - 14:07 = 8th Email** David Knapp to me / DAC Beachcroft

(a) I can answer this briefly.

(b) The extent of insurance coverage is irrelevant to your claim against the Council

(c) the policy coverage is a commercial transaction between Insurers and the Council.

(d) Furthermore, the Council has a large deductible before the operation of insurance cover.

(e) I am afraid therefore that I cannot disclose it.

- **03-03-2021 DM650336 ICO "*Tel call I made for advice*"**

(a) ICO DM650336 - 03-03-2021.mp3

- **03/03/2021 - 16:46 = 8th Email** from me to David / DAC Beachcroft / Enfield Council & My Mother

(a) Your reasons for non-disclosure of the insurance policy underwriting do not seem valid.

(b) I decided to make a phone call to the ICO https://ico.org.uk/ in regard to your reason for no discloser and recorded the conversation.
Link Provided Here: --
https://serverone.hopto.org/Audio%20Files%20Link/ICO%20DM650336%20-%2003-03-2021.mp3

(c) The summery of the telephone call is that your reasons
(1) I can answer this briefly
(2) The extent of insurance coverage is irrelevant to your claim against the Council
(3) The policy coverage is a commercial transaction between Insurers and the Council
(4) The Council has a large deductible before the operation of insurance cover

Do not seem fair or correct as a valid reason to refuse the information that I have requested. I have been advised on how to proceed and will do as following.

(d) My reasons in part are: --

(1) I am acting litigant as you have been made aware of and request the documents under my legal rights to be able to make my own assumptions.

(e) **Freedom of Information Act 2000 Request**

- **03/03/2021 - 16:46 = Email "*Receipt from* insurance@enfield.gov.uk"**

(a) We acknowledge receipt of your email,

- **03/03/2021 - 18:40 = 9th Email** David Knapp to me / DAC Beachcroft

(a) I have listened to your recording of the call. I am very sorry, but your call was an unproductive utilisation of your time.

(b) The problem stems from your desire to progress matters by telephone

(c) in this case apparently confusing the call handler at the ICO.

(d) The point here is that I am instructed by Enfield to deal with your civil claim for damages against the Council.

(e) Your request to me for the Insurance policy was in the context of how that claim was to be put.

(f) It had nothing to do with Data protection or the Freedom of Information Act (FOI) as is clear from your email.

(g) The claim is governed by the Civil Procedure Rules (CPR)

(h) I respectfully refer you to the case of Dunn v Durham CC which confirms that the CPR "trump" data protection legislation.

(i) You can apply to my Client under FOI and they will make a decision as to whether the policy is disclosable, but FOI is irrelevant to your claim as is, more particularly, the Insurance policy.

(j) I suggest again that you obtain independent expert legal advice.

(k) I propose only to respond going forward to a properly constructed Letter of Claim.

- **Now I am drafting the next Email**

(1) You have explained that you would prefer my claim to get dealt with by email

(a) I have never refused for this to happen and continue to update you by email.

(b) I just asked for you to make things less complex by chatting to me on the phone or in a meeting / video link inclusive of emails. "***I do not intend to make all communication to you by phone alone but to balance the weight of the scenario to which we are both trying to resolve. so, both phone and email would be best and or a meeting to take place."***

(2) You also said that you will need a letter of claim of particularise

(a) I have agreed that I will accomplish you request in more than one email to yourself that are all reasonable

(b) I explained a few different reasons for why this would take me some time to complete such as:

- The number of years that I am claiming for.
- I am also adding a detailed impact statement.
- The staff got paid each day that I got made to suffer as for their misconduct, neglect, and criminal intentions against me that equals to the equivalent of 3000 days and now I want them days to be accounted for by showing the severity and intent.
- My diary can prove different points that are relevant to my claim over most days while everything has been accomplished by your clients against my free will
- You have contended about more than one issue that I have to contemplate on when making my letter of claim, so I am determining what is relevant with yourself still.
- The extent that your clients went too so, to hurt me and or take my life and wellbeing while damaging my property and rented accommodation / right to buy prospects. **When explaining a couple of instances:** t

i. There was a civil case that the Enfield Council was ordered to ere house me in a like for like house and they neglected that order and facilitated Court order for moving

ii.

(3) You explained about the letter of claim not needing to explain much: "***I do not require a lot of documentation with your email, just a few core documents will suffice.***"

(a) I did explain about reasons to why it is hard to keep thing proportionate in size prior and again above in **(2)(a)(b)(c)(e)(f)(g)**

(4) About the ICO call I made; you said, - "***I have listened to your recording of the call. I am very sorry, but your call was an unproductive utilisation of your time."***

(a) I do not accept that it was a waste of my time as I have requested the relevant files i needed to prepare my case of claim in respect of your previous comments

(5) You said, "***The problem stems from your desire to progress matters by telephone,***"
(5.1) "***in this case apparently confusing the call handler at the ICO.***"

(5) *My reply*

(a) I have already covered this issue in this document at points and feel that is unfair for you to quote otherwise **(1) (1.1) (1.2)**

(5.1) *My reply*

(a) I did not mislead the ICO to a point that was not relevant to our conversations. In our prior emails to this conversation, you are very clear in your emails that the issue had become that the Enfield Council Insurance policy of intendment did not cover a criminal aspect and you would not handle the case partly for this reason.

(b) I did not confuse the call handler what the ICO. I read to him that you had wrote and what had happened to receive his advice.

(6) The point here is that I am instructed by Enfield to deal with your civil claim for damages against the Council.

(7) Your request to me for the Insurance policy was in the context of how that claim was to be put. It had nothing to do with Data protection or the Freedom of Information Act (FOI) as is clear from your email.

(a) You may have interpreted the context of my email different than to what I was establishing as merely I was establishing what the policy covers **E.g.,** Criminal law and or Civil Law. As I linked you in and quoted referred to indemnity cover also Criminal Law while

(8) You submitted that "***The claim is governed by the Civil Procedure Rules (CPR).***"

(a) The Enfield Council was made aware of what my claim was in pursuit off and that it involved a criminal aspect when they appointed you.

(9) I am afraid the draft Letter of Claim is a seemingly very long recital of the law, which I do not think is necessary, without any detail of your allegations against specific individuals or departments of my client and without detailing specific events

(10) Your reasons

(1) I can answer this briefly
(2) The extent of insurance coverage is irrelevant to your claim against the Council
(3) The policy coverage is a commercial transaction between Insurers and the Council
(4) The Council has a large deductible before the operation of insurance cover

(11) The claim is governed by the Civil Procedure Rules (CPR).

(12) I respectfully refer you to the case of Dunn v Durham CC which confirms that the CPR "trump" data protection legislation.

- ***Dunn v Durham County Council*** **[2012] EWCA Civ. 1654**

(1) "***Disclosure of the documents was agreed and passed to the Claimant***" after he implied that he had been assaulted by staff at a centre for young people run by Durham County Council (DCC)

(2) The disclosure was redacted due to people's personal data / "***names of some children (other service users***" when received by the claimant and his solicitor, this was the prudence of the case

(3) The **claimant** requested that "***the documents get unredacted because of section 35 DPA"*** this allows a party to be exempt from the provisions of DPA where litigation is intended or in proceedings. **This was refused by the district judge.**

(4) The claimant appealed to the circuit judge arguing that under DPA, section 35 unredacted disclosure was necessary.

(5) The **defendant** argued against disclosure and that the request was governed by the disclosure rules of the Civil Procedure Rules (CPR), Part 31. The circuit judge (HHJ Armitage in Manchester County Court) **allowed the claimant's appeal** on the basis that DPA, section 35 imposed a test of necessity. *"**It was for the applying party to show that the document was needed for a section 35 purpose.**" Court action has not started yet*

(6) Judge Armitage accepted that such purpose had been established because the residents may be material witnesses and their names should be disclosed.

(7) This was a unanimous decision. The leading judgment is by Lord Justice Kay. It was held in essence that the circuit judge "***made the right decision but for the wrong reasons.***"

(8) The correct test was a balancing exercise between CPR duties of disclosure and the European Convention on Human Rights (ECHR), as enacted in English law in the Human Rights Act.

(9) The denial of disclosure or inspection is limited to circumstances where such denial is strictly necessary. The onus of establishing necessity is upon the party refusing to provide disclosure or inspection. This includes a "train of enquiry" which is not merely a "fishing" expedition.

(10) The circuit judge conducted a balancing exercise and applied a test of necessity. "***However, he was wrong to place the burden on the claimant rather than the defendant and was "distracted by the DPA" arguments.***"

(11) Dunn involved a social services case of physical assault but will have application to all requests for disclosure of records where litigation is intended and is particularly relevant to issues that arise in claims involving social care, including fostering and adoption.

(a) We suggest that in social care cases, involving physical and/or sexual exploitation at least, that a broad view be taken of this.

(b) We consider that all of a service user's records are potentially relevant to determine issues of Bolam negligence and to give context and understanding to arguments of causation.

(c) Redaction may still be necessary. However, the burden of establishing 'necessity', after Dunn, is on the party with possession of the documents.

(d) The test of 'necessity' under Dunn is a high one and LAs will not be able to blank out names simply because a person is a non-party. There must be some other cogent and compelling reason.

(e) In a civil claim, or intended claim, for damages CPR and Human Rights Act considerations are the key and not the Data Protection Act.

➢ **Aspects of the *Dunn v Durham Case***

(a) My ASBO was redacted by the Enfield Council & Met Police

(b) Both of the injunction Orders were redacted by the Enfield Council

(c) xxxx

(d) xxxx

(1) The reason that I have shown you the documents is because of the following:

(a) I Believe it is your purpose to ensure that damage limitation is at its least

(b) So, you can take a clear insight of the case at present and advise your clients of the consequences of what I can prove **E.g.,** Long custodial sentences for them and big fines.

(c) That I am negotiable under the right agreed terms at the present time in regard to the matters

(2) What my intentions are

(a) I intend to take your clients to court for criminal wrongs and civil wrongs if an option is not agreed to by ourselves beforehand.

(3) How I am going to achieve the stated

(a) As

FOI Freedom of Information Act 2000 Example "Police"
https://www.whatdotheyknow.com/request/public_liability_and_professiona_2

The Insurance Act 2015