REGINA V. SIMON CORDELL

APPEAL AGAINST CONVICTION IN RELATION TO AN ALLEGATION OF NO INSURANCE AT WIMBLEDON MAGISTRATES COURT ON 26TH NOVEMBER 2014

PARTICULARS OF THE CHARGE – 14th November 2013 at Brixton Hill

Police approached and said enquiries re no insurance, SC explained problems insurance not showing up on the MOTOR INSURANCE DATABASE

Call made to SC insurance broker Broadshaw. Police not happy with this. He made phone calls to KGM stating that there were lots of tools in the vehicle. PC Geoghan Metropolitan Police. Clarify limitation on use MT3574694.

S Cordell call from police 141113 Recording

Thank you for calling KGM introduction……. select correct dept from the following:
Thank you for calling KGN accounts department
To speak to an account handler please press 1

Female: Hello KGM
PC G: Hi there it is PC Geoghan from the Met Police I need to speak to someone about a policy of insurance a gentleman claims to have with you
Female: Okay if you hold the line, I will pass you through to our underwriting department
Carl KGM: Good afternoon Carl speaking how can I help
PC G: Hi there it's PC Geoghan from the Metropolitan Police I've got a gentleman stopped and he has produced a certificate of insurance from KGM and I just wanted to clarify some of the limitation on the use.
Carl: Okay do you have a policy number
PC G: Yeah, I do it's MT3574694.
Carl: It's a Motor trade policy. Yeah, I might have to forward you to another Department
PC G: Yeah sure
Jessica: Hi you have been passed through to Jessica from KGM how can I help
PC G: I have a gentleman here who has been stopped with an insurance certificate issued by KGM. I've got a policy number and other details
Jessica: Okay I can see that from my screen
PC G: Basically, it says motor trade and SDWP and use motor trade purposes– Looking at vehicle it's got a load of tools in and they appear to be workmen doing sort of work odd jobs here and there. Is that something motor trade would cover?
Jessica: No, he just covered for road trade, road risk only and SDWP and would not cover for any other occupation
PC G: Okay right, right. He's claimed he bought the vehicle today or yesterday and he's not able to produce any proof that he has done that
Jessica: Rights
PC G: Em does he have to notify you of any vehicles
Jessica: When a client purchases a vehicle, they have 14 days to make us aware. If they didn't within 14 days, they don't make us aware then they're not covered but anything like

this happened we do need proof to show that he had only had it within the 14 days otherwise it would not cover it we need to obviously we would not ask for proof normally but say if he has like pulled over now we would ask because he could just say he bought it yesterday or a week ago and we would still cover him.
PC G So it definitely does not cover him on the if he literally going around with tools in the van doing jobs that is not something, he is covered for
Jessica Certainly not
PC G: That's not something he is covered for
Jessica: No certainly not
PC G Can I just get your name obviously for my notes

Name: Jessica Kempton DOB 02.02.1992 Phone: 0208 530 1822
Underwriting Department
PC G Thanks very much for your help

22.11.2013 Emails:
vrescharlton@met.police.uk at 17.14 hrs – no reply
charltondocuments@met.police.uk – forwarded email of 22.11.2013. This email was sent on 24.11.2013 at 13.33 hrs
Email read on 24.11.2013 by Rob.Guy@met.pnn.police.uk read the email on 24.11.2013 at 17.02 hrs
Emailed broker on 25.11.2013 at 10.06 hrs email martinjenkins@broadshawdirect.com – all emails sent to compound forwarded.
Spoke to PS complaint made on CAD6768/14NOV/13
Cost of recovering the van £190 Ref: 474782