

Date; 09/01/2022
Address.

INSURANCE CLAIM LETTER

To,

Name: The metropolitan Police Force

Address: Victoria Embankment, London SW1A 2JL

&

Name: Zurich Municipal Insurance Company

Address UK Head Office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire PO15 7JZ

Registered Office: 2A Rue Albert Borschette, L-1246vLuxembourg

Policy Number:

Subject: Insurance claim letter

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PLEASE DO NOT IGNORE THIS EMAIL / LETTER.
BELOW IS A DRAFTE D LIST OF PARTICULARS OF MY CLAIMS. WHAT ARE
FOR AN AMICABLE SETTLEMENT (OUT OF COURT) DUE TO INCIDENTS
THAT THE LISTED BELOW ARE VICARIOUSLY LIABLE FOR.

Dear Mr. and/or Mrs., and to whomever this may concern

I, Simon Cordell of the listed address above am making this insurance claim in regard to damages that were caused when members of the Metropolitan police pulled me over in my motor vehicles on nine different dates when I was insured and accused me of not being insured to drive.

1. The Metropolitan police force are being held liable for their actions on one date of the **00/00/20**
2. My Insurance Company named as Tradex Insurance is held liable for one date of the **00/00/20**
3. The insurance company name as KGM is held liable for seven dates that I suffered different duress throughout different periods of time due to their fault that are dated
 - A. **00/00/2000** till **00/00/20**
 - B. **00/00/2000** till **00/00/20**
 - C. **00/00/2000** till **00/00/20**
 - D. **00/00/2000** till **00/00/20**
 - E. **00/00/2000** till **00/00/20**
 - F. **00/00/2000** till **00/00/20**
 - G. **00/00/2000** till **00/00/20**

The named liable companies;

- 1.

- 2.
- 3.

caused me damages, physically, Mentally, and finically while depriving me of my way of life in their course of illegal activities.

From the date of 00/00/20 till the date of 00/00/2021

The Listed company's staff have acted

- (a) Bios and unreasonable while taking on running companies' activities in the public domain.
- (b) Them involved staff have caused and are causing a Poor reaction times to public concerns.
- (c) Negligence
- (d) Gross Misconduct
- (e) A large amount Criminal Offences

And in a knock-on effect their reckless behaviour has caused me to suffer by ways such as.

General damages = General damages relate to the impact on my life when referring to such issues as:

- (a) Pain and suffering caused by the Listed 1,2,3,4,5
- (b) Forced changes to my lifestyle.
- (c) Mental trauma.

Special damages = Special damages relate to the impact on my life when referring to such issues as:

- (a) Loss of earnings.
- (b) My future loss of earnings.
- (c) Medical treatment.
- (d) Future medical treatment.
- (e) Transport expenses relating to forged court case
- (f) Changes to my living environment.

Substances of Complaint

New Insurance policy

The 1st insurance policy that I am claiming against got taken out with a new insurance broker called Tradex in the year of 2012 and this is when the 1st wrongful conviction took place against my person as I was given a driving ban and points on my driving licence

Insurance: 23/03/2012 to 22/02/2013:

My Brokers = Broadsure Direct

Tradex Insurance Company Limited.

I am the named policy holder, Mr. Simon Cordell, and my policy number is L/WST/MTP/0192359.

I had a valid policy of insurance from

23/03/2012 and this policy was valid until 22/02/2013

	The above insurance policy lasted a year and was fully paid for and did not lapse at any point.
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- **Some of the issues that I had while I was insured to drive under the above insurance policy are as follows:**

1. My insurance had an issue which meant it did not show up on the MID database which the police use to check if a person does have insurance to drive, my insurance however showed up that I was insurance on the insurance database.
2. There are 2 database both of which the police have access to but the police only use the MID database.
3. Therefore, I was stopped a great deal by police due to my insurance not showing up on the MID database.
4. No-one could work out why my insurance was not showing up for anyone to be able to correct the error on the mid data base.
5. As a result, I suffered by the police pulling me over a great deal.
6. I did have a copy of my insurance policy in my vehicles at all times due to knowing there was an error on the MID data base that showed that I did not have any insurance to drive.
7. If it was a weekday the police could check via making a call to my insurance company.
8. If it was a weekend or at night time there was more of an issue when the police pulled me over in a motor vehicle, even though the police had noted on their own systems about my insurance policy not showing up the correct information about myself being coved to drive for insurance from previous police checks.

- **I will explain in short text what occurred on the dates my vehicles were sized via the police.**

1. It is clearly evident by the simulation below in this document that I Mr. S. Cordell was pulled over by the police and suffered a lot of duress and losses at no fault of my own because of the police.
2. Each time my vehicles was sized via the police I had to pay to get them back even though I proved I had insurance to drive.
3. I could not travel freely in pursuit of my fundamental Human Rights throughout the United Kingdom Land as a citizen of the state as I freely wished and must legally be obliged and permitted to do so, and this was due to the metropolitan Police and Insurance companies "Communication Faults." The metropolitan Police and Insurance companies caused in my life; Negative consequences that have dramatically changed my life for the worst with irreversible effects.
4. Because of the metropolitan Police and Insurance companies "Communication Faults." There continued to be a great deal of cases that I had to wrongfully undergo that required a lot of my time in preparation of my legal rights to defend my rights and as an extra buried I and my family carried the costs of expenditure this included stationery house keep as our homes got turned into our offices to fight the unjust balance of the United Kingdom Legal system. We as a family also endured more sufferings alongside more cost such as travel, food and attendances at courts.
5. In total there are 9 driving bans and or times that my vehicles were seized by the Metropolitan Police force.
6. The wrongful driving offences that I suffered to no fault of my own range from the years of 2012 till 2015.

7. We tried so hard to get this error with the MID corrected, with the insurance companies, the police, the police compound, MID database, and other places, but no one seemed to be able to work out how to correct it.

Driving Ban 1

- **22/07/2012 stopped and vehicle seized:**

1. For the stop dated the **22/07/2012** the reason I found out it had gone to court was due to DVLA writing to me and asking me to send my licence back to them, I called and they put this on hold after I told them I knew nothing about this and would need to contact the court, DVLA give me the court information, and I then started to contact the court via phone calls and emails, in the end I had to get the case reopened once I found out what had happened, getting a case reopened in my case was harder as I was not getting replied from the court and it took ages to get the case relisted, I again got a letter from DVLA on the **21/12/2021** saying they were going to revoke my licence, they again put it on hold after I called them for 28 days after I gave them an update as to what was going on with the court.
2. 6 points on my licence and a £700.00 fine was what the court issued.
3. Many emails and calls were being made to the court regarding getting the above case being reopened. It took until the **22/07/2013** for the case to be listed at court and the outcome of this relisting was the case was set aside and the endorsement on your `driving licence would be removed, also all financial penalty imposed will be removed and no money will be owed by me. We did not know the case had been relisted as no letters or emails had been sent to us with a date to attend court, and we did not know the outcome until more emails was sent to the court and we got a reply showing the above outcome, we were told via the court not all cases the person needs to attend but we should have been told of the date of the relisting.
4. I was still getting harassed by being stopped via the police all the time due to the error showing I was not insured on the MID database **2013** would be worse than **2012**.
5. Was time to renew my insurance Tradex Insurance Company Limited would not renew my policy due to all the phone calls they had from police on stops they done to check if I was insured so my broker Broadsure Direct had to get my insurance from a new company.

1.	<p><u>22/07/2012</u> I was yet again harassed. My vehicle showed up in error on the police Database stating I did not have any insurance to drive, but I really did have the correct insurance policy in place at the time. Police later created a case out of the on goings of the incident and took the case to court, this got said to get done by government officials via a summons, what I did not receive. Email DATED = <u>06/05/2013</u> The offence of no insurance was allegedly committed on <u>22/07/2012</u></p>	<p><u>Insurance:</u> <u>Tradex Insurance Company Limited.</u> I am the named policy holder, Mr. Simon Cordell, and my policy number is L/WST/MTP/0192359. I had a valid policy of insurance from <u>23/03/2012</u> and this policy was valid until <u>22/02/2013</u></p>	<p><u>Stopped by Police.</u> 22/07/2012 Pulled over. 21/12/2012 x1 09/01/2013 x2 27/02/2013 x5 06/05/2013 x1 = policy. 07/05/2013 x6 = Solicitor. <u>24/06/2013</u> Should be <u>24/07/2013 X2</u> <u>fixed</u></p>
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<p>I had a valid policy of insurance from 23/03/2012 and this policy was valid until 22/02/2013</p> <p>The company insuring me was <u>Tradex Insurance Company Limited.</u></p> <p>I am the named policy holder, Mr. Simon Cordell, and my policy number is L/WST/MTP/0192359.</p> <p><u>Today</u> 21/12/2012</p> <p><u>I got a next letter from DVLA saying that my driving licence was going to be revoked on the 22/12/2012</u> revoked date + 22/01/2013 extension date till = 6 points on my driving licence and a £700 fine.</p> <p>gl-thames.mclist@hmcts.gsl.gov.uk</p> <p>The Court imposed the Driving Points and Fine on the 14/11/2012</p> <p>DVLA Revoked my Driving license.</p>		<p><u>I Won the Case.</u></p> <p><u>Total 11 Months.</u></p>
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New Insurance policy

<p>A new insurance policy got taken out with a new insurance broker in the year of 2013 and this is when the other eight driving bans took place.</p>	
	<p><u>Insurance: New insurance company 23/02/2013 to the 22/02/2014</u></p> <p>My Brokers = Broadsure Direct "KGM the insurer" + "Lloyds Bank Underwriters"</p> <p>I was insured with under policy number MT3574694. 00.01 AM on the 23/02/13</p>

	<p>and was in force until Midnight on the 22/02/14 when it lapsed. This insurance run for the full year there were no breaks in cover, but again my insurance was not showing on the MID database 2013 would be a bad year.</p>
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Driving Ban 2

2.	<p><u>01/12/2012</u> Mothers Car got crashed (Ford fiesta?) Tradex Insurance Policy Mothers car crash when the blokes slammed their breaks on me coming down the sloop onto the A406 in the rain, this was one of those insurance scams.</p>	<p><u>Insurance:</u> <u>Tradex Insurance Company Limited.</u> I am the named policy holder, Mr. Simon Cordell, and my policy number is L/WST/MTP/0192359. I had a valid policy of insurance from <u>23/03/2012</u> and this policy was valid <u>until</u> <u>22/02/2013</u></p>	01/12/2012

Driving Ban 3

- (I got this date as the **08/04/2013** but the documents state that it was the **07/04/2013**)
- =
- **07/04/2013 stopped and vehicle seized:**
 1. **07/04/2013** members of the metropolitan police force yet again pulled me over when stopping me in my motor vehicle.
 2. my vehicle was sized for no insurance once again
 3. I had to pay to get it out of the police compound.
 4. I could not travel in my car
 5. I was subjected to harassment by the police.
 6. I had insurance and I proved that I had insurance
 7. I even proved I was insured to the police compound.
 8. No one could work out why I was showing up on the MID database as having no insurance, so again it could not be fixed and especially not just by my person.
 9. Not even the police could work out why I keep showing up as not insured and why once they checked directly with my insurance company I did show up as insured
 10. The police never gave me any fair chances at roadside
 11. At roadside the police would not believe in my better nature or any evidence I presented them with or even more to the point their own instincts and or logic put before themselves.

12. Like a hurricane, the police kept viscously tucking into me; while forcibly Ripping, me apart with no proper cause: -
13. I say that by the date of the **07/04/2013** things in my life had become a constant vision to myself of the metropolitan police always bullying me,
14. The metropolitan police would never, stop intimidating me,
15. Life had become so bad because of police officers of the United Kingdom that it had become a “reality” the police just would not stop harassing me, victimising me, labelling me and all without any fair reasonable cause.
16. The metropolitan police officers who continually harassed me made it obvious to any person with honest word and a clear recognition for the evidence I present that they acted in a forcibly manner against my person showing avid causing an unjustified police system.
17. An abuse of process that has taken place against myself because of the local London authority of the Metropolitans police force is also, clearly marked in a copy of my police criminal record alongside court applications and emails also that of these driving bans that the police held a complete absinth and disregard towards their stationery duty’s and this rolled alongside my fundamental Human Rights when complying with my legal rights to;

The Human Rights Act’s 1998 United Kingdom	
<u>Article</u>	<u>Right</u>
Article 2:	<u>Right to life</u>
Article 3:	<u>Freedom from torture and inhuman or degrading treatment</u>
Article 5:	<u>Right to liberty and security</u>
Article 7:	<u>No punishment without law</u>
Article 8:	<u>Respect for your private and family life, home and correspondence</u>
Article 14:	<u>Protection from discrimination in respect of these rights and freedoms</u>
END;	

18. What proceed to happen on the **07/04/2013** is that I was going to my friend’s place of residence.
19. I and my friends had planned to go out for the day on our off-road scramblers.
20. I had taken my 2 off road motor bikes from my mother home and put them in the back of my van.
21. I drove to meet my friends in E14 to go out for the day.

22. While sitting in my vehicle with my friends while outside of my friends' home in E14 the police came.
23. The police wanted to do searches on my property and person while doing data checks on our ID's.
The police present did not give us a reason why they wanted to search my property.
24. At the roadside in my friends housing estate while the police intervened in our day out, all I requested from the police officers was an honest reason for them harassing us as I knew that I never committed any offence.
25. The police refused to listen or act in a fair manner.
26. I told the police the only thing that was in my vehicle was my two off-road scramblers and they can check my remarks by simply looking inside of the van as I had got taken out of my vehicle and never had a concealment section stopping any person looking into the back of the van when inside of the driver's cabinet section.
27. My van was a ford Transit.
28. The police found it more than hard to believe that I had done nothing wrong even when they had never met me before.
29. I believe that the way that the police present my criminal record of No Further Actions brought against myself infuses any interaction that the police decide to take as necessary with myself for the purpose of justice to be that of me being a convicted guilty criminal for high-risk offences fuelling officers with a rage against my legal rights of freedom being permitted.
30. When the police officers who were involved in getting me out of my parked van on the **07/04/2013**, all I had done was sit in my van while waiting for the rest of my friends to come down to the vans that we had all prior prepared with our motor bikes to go out for the day and this was just after I came down from my friends and his mothers' home after being upstairs for more than 45 minutes.
31. When the police had to explain their reason for the search on my property and to us all.
32. They finally stated they had received a 999-call stating a group of males was seen placing a flat screen TV into the back of my vehicle.
33. The informant was supposed to be a local resident and was particularly concerned as her neighbour had been recently burgled.
34. This never happened
35. When Checked by police there was no TV in the back of my vehicle, there was only my two off-road scramblers, which I had already explained about to the police,
36. if the police had told me the reason, they wanted to search my vehicle I would have allowed them,
37. In fact, of the truth the police were being funny and not telling us anything, and did not want to hear anything we said.
38. The police officers involved continued to search for different reasons for arrest that were not related to the initial enquiry that they enquired about with a final reason of accusing me to be lying about having insurance to drive
39. I told them the issue I was having with my insurance not showing up on the MID database and that a copy of the policy was in the vehicle, but they were not having it.
40. The police wound me up on this day until they could make an arrest.
41. It was when the police said to myself that they were going to seize my vehicle did I raise my voice, my vehicle had my bikes inside of it and they were my pride and joy.
42. The incident was nothing like the police tried to make it out to be.
43. I got arrested that day and charged on the same day with the **below charges** finally getting dropped after attending to court.
- **The Charges Were;**
44. The police were abductive in their powers pertaining to the procedures of search.

45. The police searching my person had no realistic prospect of any form of offence being proved to be truer or correct in protocol.
46. The police deep search of my van was unnecessary as it was easy to see only two off road motor bikes in the back of my van from the front driver's cabin.
47. The reasons for the deep search inside of my van became different other than the reason finally given of burglary of a tv by the police going on a fishing exploration by doing further motor vehicle checks on the two off road scrambler bikes in the bake of the van even when given a veiled reason for their presence.
- **I was charged with:**
- A. Use Disorderly Behaviour or Threatening/Abusive/Insulting Words Likely to Cause Harassment Alarm or Distress
- B. Using Vehicle While Uninsured
48. At no point did the police show any arbitration towards the ongoings that they made us all faced with on the **07/04/2013**, causing me to suffer wrongful bail conditions imposed and a lengthily time through court and police perdures.
49. The allegations made against my person were degrading and humiliated me in the public domain.
50. The police had no substantiable grounds for arrest and detention of my person or assets.
51. I understand that the police tend to target me and just want to put me through a course of intimidation while embarrass me and or depriving me of a fair standard of life by abusing their entrusted powers of the laws of the land and without any fair process or final outcome.
52. When the police officers realised, I was saying the truth and they had done all of the checks they could to arrest me or size my property for any prior reasons known on their systems they decided to hunt for any reason for arrest and included winding me up.
53. The police set out to arrest me no matter how innocent of a person I was and this is why I was finally arrested.
54. **The Outcome on both charges was at court:** Withdrawn Final on the **23/07/2013** as I proved I had not done anything wrong and showed my insurance to them, the CPS had no other choice but to withdraw the case and the 2 charges against me.
55. But this would not be the end of this case as it was used in a civil case the metropolitan police would issue against me, again for something I had not done.
56. My life was changing I was getting more and more depressed with what the police were doing to me and things would only get worse for me with the police.
57. It was not just the driving cases the police was stitching me up with so I was coping with a great deal.
58. At this stage a solicitor was involved also due to my arrest and she helped with the backlog of driving cases along with my mother and myself. It did seem when the solicitor started doing emails the court started to reply. But it should not have taken this to happen.
6. All the emails and documents can be viewed via the links.

3.	<p><u>Canary Wharf</u> On the 08/04/2013 members of the metropolitan police force yet again pulled me over</p> <p>From: Gaheris Edwards gaheris@broadsuredirect.com</p>	<p><u>Insurance:</u> Broadshaw" + "KGM the insurer" + "Lloyds Bank" I was insured with under policy number MT3574694. 00.01 AM on the 23/02/13</p>	08/04/2013

<p>To: re_wired@ymail.com Sent: Monday, 8 April 2013, 14:55 Subject: REF: 00-COSX14MT04-ID<23> Open Attach Documents</p> <p>As requested, Kind Regards, Gaheris Edwards</p> <p><u>Insurance: policy 2</u> Broadshaw" + "KGM the insurer" + "Lloyds Bank" I was insured with under policy number MT3574694. 00.01 AM on the 23/02/13 and was in force until Midnight on the 22/02/14 when it lapsed.</p>	<p>and was in force until Midnight on the 22/02/14 when it lapsed.</p>	
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Driving Ban 4

- **15/05/2013 stopped and vehicle seized:**
 1. **Update! "Penalty Notice I got pulled over by police in a petrol station in SE1 London."**
 2. [\(need more info for this was this when they found a screw driver in the vehicle I can't find anything about this only on PNC?\)](#)

4.	<p><u>Update! "Penalty Notice I got pulled over by police in a petrol station in se1 London."</u> <u>Arrest</u> Arrest/Summons Ref: 13/0000/00/484853Z Name Charged: CORDELL, SIMON Date of Birth: [REDACTED] Fingerprint Status: NOT TAKEN DNA Status: NOT TAKEN Process Stage: REPORTED ON 15/05/2013 21:10 Arresting Officer: O'MAHONEY/PC/226527 Report Owner: 01 (METROPOLITAN POLICE)</p>	<p><u>Insurance:</u> Broadshaw" + "KGM the insurer" + "Lloyds Bank" I was insured with under policy number MT3574694. 00.01 AM on the 23/02/13 and was in force until Midnight on the 22/02/14 when it lapsed.</p>	15/05/2013
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	Prosecuting Agent: CROWN PROSECUTION SERVICE (CPS)		
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Driving Ban 5

- **29/10/2013: stopped and vehicle seized:**

1. I was again stopped by the police and again had my vehicle seized and had to go to the police compound and I had to pay to get my vehicle back.

5.		<u>Insurance:</u>	
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Driving Ban 6

- **09/12/2013 I had an accident not my fault**

1. On the **09/12/2013** I had an accident at no fault of my own
2. The accident happened while I was driving my mother's Rover car to get it serviced.
3. Calls was made to my insurance company on the **09/12/2013** to inform them of the accident and to give them all of the correct information that they would need.
4. The information that I provided my insurance company with included witness names and collation information.
5. My mother also called her insurance company to inform them of what happened while I was driving her car.
6. My insurance company was meant to send me a form via email and post that they required for myself to fill out. I never received any repose from my insurance company.
7. I and my mother both made even more telephone calls to the relevant departments.
8. The response from the insurance company was that they needed to take our correct correspondence details down again due to having wrong contact information and because of this fact I had not received the forms sent by themselves.
9. The correct information was yet again given to them so that they could take into account the situation that had presented it self on the day of the car crash taking place.
10. Once again, we received no forms to complete.
11. In the time that we did have the forms we completed them in as fast and practical time as possible.
12. The forms got submitted and the claim was dealt with by way of NON-FAULT, of my own.
13. The time that this took to get rectified overlapped any fair standards and caused I and my mother to suffer at no fault of or own.
14. It took to far of a long time to get this dealt with via KMG.
15. And the compliance for fair standards of trading were out of line and over shot for to long of a distance.
16. This accident ended up having an impact on my mother's insurance which would not be seen until 2017 when my mother changed her insurance company, she was with, it would seem even through this was dealt with by my insurance.

17. My mother's insurance had added twice on the CUE database in an error the same accident putting it as a FAULT on her behalf.
18. The incident of the **09/12/2013** was added on the cue database and another entry for the same incident got added again on the date of **30/12/2013** and both were for the same accident but on the CUE, it looked like two accidents until the date of the accident was looked into.
19. Both dates of the **09/12/2013** and the **30/12/2013** took a lot of hard work to get corrected and after getting investigated the date of the **30/12/2013** got removed.
20. It got said by the insurance companies involved that compensation would be paid to my mother via her insurance, who made the mistake adding it but never was.

<p>6.</p>	<p><u>Mothers Rover car crash</u> claim which was given on the phone to KGM on the 09/12/2013, where Simon was driving my car to service it the Rover Reg Y311 FVV.</p> <p><u>25/02/2014</u> <u>1</u> <u>The Enfield Gov / Email's Issue:</u> 229. Lorraine Cordell _Re_ Simon Cordell Logbook_ (1) / Page Numbers: 540 09 Dec 2013 we still have not heard from KGM as to when someone will be sent out to take a report from Simon could this be looked into? And also, I know there was some confusion as to the number that was called to report this on the 09 Dec 2013 please see the below information from my phone bill Mon 09 Dec 13:28 SPEC SERV 08444126412 22:00 The call was made to 08444126412 at 13:28 and lasted 22 min this is when Simon called to report what had happened on the 09/12/2013 and give all the information which the person noted. I know there is some issue as to the lady who witnessed this information being missing but it was all given on this call. If it can be possible can someone get the tape for this call</p>	<p><u>Insurance:</u> Broadshaw" + "KGM the insurer" + "Lloyds Bank" I was insured with under policy number MT3574694. 00.01 AM on the 23/02/13 and was in force until Midnight on the 22/02/14 when it lapsed.</p>	<p>09/12/2013</p> <p>25/02/2014 = <u>Email</u></p> <p>26/02/2014 = <u>Email</u></p>
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	<p>and get the information to the witness so KGM can contact her about what she saw and who was at fault. Lorraine</p>		
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Driving Ban 7

Police are liable for prosecution

- **14/11/2013 Brixton High Street (Driving Ban, Loss of Vehicle / Loss of Nightclub Manager Job) (the driving case of all cases)**

1. On this day I was going to Brixton for a meeting with a night club owner who was in development of his state-of-the-art establishment based on the Brixton Highstreet what is central location to one of the most upkeep local boroughs that is located within London's Boroughs.
2. I was going to be managing the newly developed club after the redeveloped work had got completed.
3. I was due to be there at 2pm but I got there early and parked my vehicle up on the roadside outside the club.
4. My friend was with me as I was hoping he may get some work with the redeveloped of the night club.
5. As I was driving just before the nightclub the police were doing road ARP checks, but I was allowed to pass these with no issue and just pass the road APR stops, I managed to pull over to where I had wanted to stop outside the nightclub this was around 400 yards after the ARP checks were being done.
6. The owner of the club had not arrived yet on this day as I and my friend had got there early.
7. I decided to wait in the vehicle.
8. My friend decided to jump out and quickly go into a local shop to buy some drinks and so forth
9. I then noticed some police officers come to the driver's door window.
10. when the police got to the vehicle Dean my friend was still in the shop.
11. The police officer said get out of the vehicle.
12. I asked him why I should do this and what for.
13. He explained that I had shown up without any insurance on their computer systems as I had driven past them.
14. I know I had the correct insurance to drive.
15. I had a copy of my insurance documents with me to show any police officer of the law.
16. I carried the documentation in my vehicle due to the explained MID Database error.
17. I explained to the police officer that I was attending the location as I had got a manager's job at the new nightclub.
18. And I continued to show the police officer a copy of my insurance policy
19. Also, while explaining to the officer at the roadside the listed above I undeterred to higher my risk of keeping my van and self out of the police confinements by multitasking and by doing so I contacted my insurance company by way of my own personal mobile phone.
20. I Clearly explained to the police officer why my vehicle may not show up as insured prior to me making a phone call to my insurance company.

21. But I still felt at threat by him even when on the phone due to his behaviour acting in such away against my person that I could see his fine line rapping me up in red tape around his unmoral practices in compliance towards the codes of conducts to which he must abide beside.
22. At all times I knew to be cautious of this police office as to the whole demeanour of his body actions and attitude set alarm bells ringing of inside of my head.
23. I knew that by making the phone call that I was I would be able to prove that I was insured to drive at that precise moment in time and all the other issues that I was having due to this.
24. At this stage a police officer that I now know to be called A PC Geoghegan decided to do a full search of myself and of the inside of my vehicle.
25. I stayed on the phone while acting in a neutral manner to the police office trying to take my property with a complete disregard for all the evidence that was presented to himself and any other college present.
26. I can remember PC Geoghegan searching the front of my vans passenger dashboard and finding a box that I had ordered with and for dean my friend who was present but still in the local shop.
27. The box PC Geoghegan found contained business cards for deans starting company that I advised him to practice in as a good friend.
28. Once PC Geoghegan had completed what he was doing I passed him my mobile phone as I had called my insurance company and managed to get through to them and explain the ongoings.
29. While I was waiting for the PC Geoghegan to finish his unnecessary and abductive police procedures, he on this day managed to ultimately tarnished the already agreed nightclub job for the management role that I had already accomplished to contract prior to this date as I have evidently evidenced by emails in the simulation below in this document.
30. I could hear PC Geoghegan speaking to the insurance employees once I had passed my mobile phone to him.
31. I could also hear the insurance employees at the same time.
32. Because of this I heard the insurance company explaining that I have social and domestic and a motor trade policy in place this did include high performance vehicles.
33. Through my observation of the conversation, I noticed that the police officer was steering their chat against me rightfully being insured no matter what was being said to him.
34. I heard my insurance company being very stein in their part of the conversation by explaining more than once to the officer that I was insured to the extent that they showed that they were admit in their decision that I was insured.
35. The telephone call was ended.
36. But this would not be the end as most people would like to have of expected.
37. PC Geoghegan wanted to arrest me for any reason he could find and by doing this he knew that he would get to deprive me of my belongings while endorsing further punishments and or fines that would have long term negative consequences towards my life.
38. As I thought I was going to get told that I was a free man and that I could continue with my job choice of employment as the night club manager, PC Geoghegan startled me with his next reply's.
39. I was told by PC Geoghegan that I would not be covered if I had tools in my vehicle or another trade on me.
40. I explained to him that I did not as my vehicle was empty and that he had just done a full search of my van and person so he knew this for sure.
41. The next word that came out of his mouth are what actually startled me.
42. PC Geoghegan talked of the business cards that he had found earlier, the business cards that I and dean had got made for dean.

43. These business cards were found in the passenger side of the driver's cabin where dean had been sitting prior to getting out the van to go to the shop.
44. PC Geoghegan was not going to stop with a fair good bye, he was going to then go on and lie about me.
45. PC Geoghegan then took it upon himself and decided to call KMG as he still had my copy of my insurance policy on him that contained the telephone details to my insurance company.
46. His reason to me for making the second telephone call to my insurance company was that he did not get what he wanted from my brokers the 1st time, who had already told him I was fully covered.
47. PC Geoghegan then processed to lie about me to KGM while on the phone in front of me.
48. He asked KMG if I had tools in my vehicle going round doing odd jobs would my insurance cover me?
49. To which KGM stated no I would not be.
50. The telephone call was ended after PC Geoghegan lied to them on the phone.
51. I had got back into my vehicle as I knew where this was going and locked the doors, I was upset I had just heard PC Geoghegan blatantly lie about me to KGM.
52. PC Geoghegan stated he was going to seize my vehicle, I refused to get out of the vehicle and surrender my keys to him and was asking why he had lied to my insurance company about tools being in my vehicle.
53. I said I wanted to speak to an inspector.
54. PC Geoghegan stated he was going to arrest me for breach of the peace and attributed all of his powers as an officer of the law to aid in him doing so.
55. I waiting in the vehicle for the inspector to come which did not take long as he was on the road side doing the APR checks.
56. I told the inspector what had happened and what PC Geoghegan had done,
57. I told the inspector to check my vehicle for tools, he would not do anything just stated if you do not agree with my officer then you can take it to court.
58. I was arrested and my vehicle was seized.
59. When I was finally being booked into the police station, I had no additional property with me and got held till the next day's early hours of the morning with a final outcome of myself getting charged for one alleged offence of driving with no insurance.
60. The basis of the evidence that the Crown production agreed to charge me with was because the officer claimed that my insurance policy was not in the restraints of the policy underwriting.
61. When I was finally released from the police station, I had to go and pick my vehicle up from the police vehicle compound.
62. While at the police vehicle compound, I decided to recorded in audio format what was being said. to help prove what really did happen.
63. I asked to speak to the vehicle compounds manager who is a civilian, I asked him to see a copy of the vehicle's seizure notice, the reason I had done this was because it would show any belongings that got left in the vehicle as they have to get signed for by the arresting police officer who seizing the vehicle.
64. When the vehicle compounds manager was helping me with my request to get my van back, he also noticed that there were "No" other tools of the trade within my vehicle and that it got signed that I never took anything out of the vehicle.
65. After this I paid to get the vehicle out of the police compound and headed home.
66. There was a great deal of calls and emails being sent to the insurance company and brokers and police, and police compound after this as a few days after I got a letter from my insurance stating they were going to cancel my insurance due to what the police officer had stated to them on the phone.

67. A complaint had also been submitted to the IOPC regarding this matter who passed it down to the Directorate of Professional Standards to deal with, but they could not start investigating until all court cases was completed.
68. I knew the police compound would be able to address that I never took no tools of any other trade out of my van but was getting no reply from them.
69. KGM put an extension on cancelling my insurance even aloe they put great stain on myself and mother to resolve the issues.
70. KGM allowed the extension of time so I could attend to the police car compound in person and get the manager to call Kelly tiller at KGM.
71. KGM would not believe me when I told them that I never had any tools on me and that this was over my mate's business cards.
72. It was left to me to prove there was no tools were in the vehicle or my insurance would be cancelled.
73. I went to the police compound early the next morning and spoke to the manager.
74. I called Kelly tiller on my mobile as I had been given her direct number to contract her when I got there.
75. The manager spoke to Kelly Tiller and all while on my mobile phone.
76. The Metropolitans car compound manager told Kelly tiller who worked for KGM that I was right and that there was nothing in the vehicle when it got compounded.
77. It got confirmed that I never took anything out of the vehicle before it was seized by the police.
78. Kelly Tiller showed that she was not happy with what she had just heard of the car compound manager by replying that she had already made a phone call to the car compound and that she had spoken to senior staff and got told what she had told me and continued by quoting that they could have been more organised.
79. she asked the manger to put this in writing.
80. the car compound manager gave her an email and asked her to write to them with her request as to what she needed and he would reply by confirming everything that he had just said to her.
81. I left the police compound and was heading home, when I got a telephone call from my brokers.
82. I pulled over to take the call and was told by my insurance company that my policy had been cancelled.
83. I stated it could not have been Kelly Tiller had just spoken to the police compound manager. They asked me to wait while they would check.
84. I waited by the road side to get the call back from my brokers where I was told my insurance had not been cancelled and it would not be, so I drove back home.
85. I was also writing emails to my brokers and KGM for a full subject access request and the recording of the call that PC Geoghegan had made and the recording from the police compound including all emails as I had a feeling, I would need then which turned out I was right but was never given anything from the insurance companies.
86. At first, I did receive a summons in the post to put my plea form into court.
87. My plea was not guilty and the form was emailed to swglondonmc@hmcts.gsi.gov.uk court
88. on the **22/05/2014**, the form stated if I was pleading not guilty, I should wait for a date to attend court for trial, the summons was for no insurance, **case ref:** 011401009802.
89. The harsh part is I did not get a date to attend court and a hearing was heard without me attending.
90. The conclusion of the court was one of myself being found guilty in my absinth.
91. I once again would need to get another driving ban set aside and at no fault of my own
92. The case got reopened.

93. Emails continued to get sent to the court and insurance company for the case to reopened.
- **Lavender Hill Magistrates' Court Case on the 26/11/2014 for the Brixton Case Dated the 14/11/2013**
94. A court case against me for driving without insurance took place without me knowing and it was for the day that I got creped up on while waiting in my van for my job as a nightclub manager.
95. The court case was relisted by my mother and self for **26/11/2014** at Wimbledon Magistrates' Court.
96. Wimbledon Magistrates' Court is where I was found guilty of no insurance because of PC Geoghegan lying.
97. I got left in an amazement due to a few different aspects pending to this case in pursuit of PC Geoghegan actions on Brixton high street on the day of the **14/11/2013**.
98. PC Geoghegan had been allowed to continue with his deceit and curl intentions from the start at roadside when his line manager was also present.
99. The fact that I was never informed of any court proceedings.
100. That I had got found guilty for driving without any insurance again.
101. I knew that I had insurance to drive.
102. The police and my insurance company had allowed this to error on the Mid Database to continue.
103. Regarding the outcome of the day at court the judge could see all the emails and documents we had shown him, in respect of the case ref: 011401009802.
104. PC Geoghegan was being accused of lying on the stand of the court while under oath.
105. And because of this then alleged lie I was given a driving ban from driving and fine.
106. The judge sitting allowed me to put an appeal in and waited to get the appeal papers and suspended the ban and fine until the appeal was heard.
107. This was because of the evidence I then could supply and what my account of the incident speculated and with support of facts from another person my mother.
108. The judge also gave me some advice stating he could see from all the documents that he could see that we had sent that it was clear that we were trying to get information from my insurance company that proved my innocence.
109. The judge stated that he could see that the insurance company had failed us in this obligation.
110. It got advised by the judge that by the time the appeal hearing date arrives if we did not get the documents and recordings, that we required we must contract the crown court that will be hearing the appeal and ask them to do a summons for any persons we need to attend court. I.e., "from the insurance company to be in the court house and ready for questioning."
111. Emails was being sent to the broker and insurance companies then again soon after.
112. I was upset I had been found guilty of driving when I had done nothing wrong.
113. I was given a manager's contact information to KGM but was getting nowhere
114. My mother had put so many subject Access Requests for the data I needed into the correct departments without any fair response.
115. I felt I was being brushed off by authority's, a complete cover up showing a shamble, towards issues of a high concern relating to management and turning my raised problems of cause into a mockery.
116. We decided the buck was not laying at my end and started to do more enquiries as to who we were dealing with.
117. This turned up a complete understanding for insurance companies and their underwriters' mandatory rules to be in compliance with alongside many other factors.
118. We worked out Lloyd's importance in their role when it comes to insurance policies in the industry and understood why KGM has Lloyds as their underwriters.

119. And soon afterwards my mother sent emails to Lloyd's underwriters.
120. She stated that we will be CC Lloyd's underwriters into all emails sent and received from KGM and ourselves in respect of my insurance policy and any ongoings related to it.
121. All correspondence from the past two weeks or then around got passed to their Lloyd's underwriters' headquarters.
122. Part of the reason for me doing this was to stop the harassment my policy had allowed to escalate with the police using it as a loop hole and also because I wanted to be treated fairly as a lot of my time keep getting wasted as part of the punishments I wrongful underwent while being legally insured to drive and paying the costs to drive.
123. I got a reply by way of an email from Lloyd's underwriters they wanted to take over all ongoings with my policy.
124. Because of some of the context in the correspondence being sent in the emails to KMG that Lloyd's underwriters received and how it easily showed the strength of weight in our evidence of displaced treatment by KGM, Lloyd's underwriters questioned our then intentions and if it was our desire to go to court.
125. Our reply was it is to early to reply to the question with a satisfactory response.
126. Another email got sent to a lady who works at Lloyds underwriters.
127. My mother made a telephone call and spoke to her and after being given the time to explain the ongoings from the start to the then present she agreed to want to handle the case.
128. My mother stated that she would give KMG seven days in which to hand over all the data she requested with I and if KGM never complied we would then request that they take over all proceedings.
129. After this Lloyds underwriters must have had some form of involvement with their clients as the person whom my mother was dealing with in KGM suddenly went on leave for private matters or this could have been just simply for the said reason to ourselves.
130. I and my mother were passed up to someone higher, within 48 hours.
131. We had the audio recordings I needed of PC Geoghegan at roadside in Brixton talking to my insurance company.
132. On inspection of the 1st recording disclosed to ourselves you can hear PC Geoghegan on the phone to KGM.
133. And also, on the 2nd recording disclosed to us you can hear myself in the police car compound talking to Kelly Tiller from KGM while the car compound manager was in the same conversations.
134. It clearly proved that there was nothing in my vehicle.
135. I asked my solicitor if I would need anything else for the appeal as the audios was condemning against PC Geoghegan.
136. My solicitor was so impressed as for what evidence we had got and they said that their firm would help us by representing us in court proceedings.
137. A barrister agreed to taken on the case as a pro bono and this meant that I did not have to pay for his legal services.
138. The barrister agreed this in my favour as the case would be easy to win at court as the hard work had been achieved by obtaining the audios.
139. The next stage the barrister advised to get tackled was that a section 9 statement would need to be obtained from KGM and or the recording would not be admissible at court without such a statement.
140. In laymen terms this meant that the audios would have to be made into an exhibit for the court.
141. KMG done the section 9 statement along with a Letter of Indemnity that confirmed I had a valid policy of insurance to drive on the time and date in question.

142. I was ready for my appeal with everything I needed to prove of what PC Geoghegan had done
143. And I had a Barrister that was going to deal with the appeal for free.
- **The Appeal crown court hearing 05/03/2015:**
144. When the day of the appeal arrived, I was glad the date was set for the **05/03/2015**.
145. After the wrongful guilty conviction on the **26/11/2014** against my person for no insurance and PC Geoghegan lying to the court about me I just wanted to get the case rightfully overturned in my favour.
146. PC Geoghegan lying under oath had a major impact on my life.
147. I felt that throughout this case members of the police force had doing everything they could to make me loss my driving licence.
148. I went to the Crown Court for my appeal hearing at Kingston Upon Thames Crown Court
149. I had to be there for 10:00 hours.
150. my barrister was waiting for me to get to court and when I and my mother arrived, we spoke about the case.
151. We asked the barrister to let the police officer hang himself, the barrister said he was going to do this and was looking forward to be involved in the case.
152. The judge hearing the appeal case was MR RECORDER ATCHLEY (Sitting with Justices)
153. At the start of the case there was an issue with who had to prove that I did not have insurance to drive on the date.
154. There had to be a short adjournment while the CPS got their act together.
155. The judge came back and it was agreed the case was one of if I was working at the time, of the stop. Or whether I was using the vehicle for work purposes.
156. It went on a bit with the CPS trying to change their minds and so forth.
157. In the end of the challenges, it got agreed with my barrister and the prosecution I had proven I was insured to drive and it was the CPS who had to prove I was not using my insurance in accordance as it was intended and the judge agreed and told the CPS to bat on and call their evidence.
158. A lot was said in the court room as the court transcripts proves.
159. There was a great deal of thigs being said about going round touting for work.
160. The judge was getting more and more concerned. And had to ask if the CPS knew what its case was.
161. It was at the point where the judge was unhappy about proceeding without input, proper input, from KGM.
162. But my barrister stated I can't take-an unfair advantage and I wouldn't seek to.
163. The Crown well, they had the advantage at the lower court. I have the hearsay evidence. I'm not sure that I do need it, for this reason If it's the burden is on the Crown. Once you've got-a prima facie valid insurance document, which we have here, then it was conceded by the Crown a moment ago that the burden lies upon them to show the driving was out with that.
164. The judge: Well, if I that's as I understood it but Mr Pottinger seems to be wavering on that and that's why we're revisiting this ground for about the third time. Mr Pottinger, simply put, do you accept it or not? If the answer is not, then we're back to square one. If the answer is Yes, we can get on with this hearing.
165. CPS: We accept that there's 's no doubt that policy was in place and the officer made an enquiry with the insurers that day saying "Does it cover this use? He didn't make an enquiry "Does it cover "
166. Judge: Well, you call your evidence We'll see.
167. PC Geoghegan was called to the stand, and the CPS put questions to him which PC Geoghegan answered with the use of his note book which was allowed to be used. He seemed very comfortable with the questions he was being asked by the CPS.

168. Now it was time for my barrister to Cross-examined PC Geoghegan: as my barrister was asking more and more things, he got more confused as to what went on that day this went on for some time.
169. Then the barrister played an excerpt from the recording PC Geoghegan had made to KGM on that date asking him if it was him, PC Geoghegan stated Yes, it certainly sounds like me.
170. Then the recording continued, by this time PC Geoghegan was so red in the face and did not know what to say.
171. My barrister carried on questing PC Geoghegan about his statement about his notebook, there seemed to be no original-notes to which PC Geoghegan was using.
172. The judge started to ask that he wanted to see all documents that PC Geoghegan was referring to and used. After the recording was played the judge could clearly see what PC Geoghegan had done.
173. My barrister carried on asking questions, once he was completed the CPS Re-examined PC Geoghegan after that was complete
174. The Judge asked PC Geoghegan questions, once he was completed, he asked PC Geoghegan to hand all documents over to the CPS and to remain at court, you may leave the courtroom but don't leave the building, please.
175. Even through it was nearly lunchtime the judge heard submissions and went and came back with appeal allowed I had won; costs were awarded to my barrister.
176. The transcripts are 33 pages I have just covered a little that went on in court but there will be a link placed to the transcripts of the appeal.
- **The investigation to the complaint was allowed to start:**
177. Now that the court cases were completed, the complaint was able to be investigated that was put into the IOPC which the IOPC had handed to the Directorate of Professional Standards to deal with.
178. The complaint was updated with all the facts that had gone on and with everything that had happened after the date of the stop. Including the court cases.
179. It would take till 2019 for the complaint to be completed there had to be two investigations.
180. The 1st complaint by Directorate of Professional Standards they breached their own laws to allow PC Geoghegan to resign from the police force without anything happening to him.
181. The IPOC then got involved and told the Directorate of Professional Standards to redo the complete complaint again, but PC Geoghegan had already been allowed to resign.
182. The outcome it would have been would have been gross misconduct and dismissal, but he had already been allowed to resign.
183. I will put links to all the paperwork for the complaint.

1

Rory Geoghegan

Police Officer!

1.

<https://www.conservativehome.com/thinktankcentral/2018/06/rory-geoghegan-short-term-prison-sentences-do-nothing-for-prolific-offenders-we-must-get-serious-about-tackling-the-causes-of-crime.html>

2.

<https://www.telegraph.co.uk/news/2016/05/30/high-flying-oxford-graduate-quits-the-met-over-a-lack-of-support/>

7.	<p><u>Brixton High Street (Driving Ban, Loss of Van / Loss of Nightclub Manager Job)</u> <u>14/11/2013</u></p> <p><u>3</u> <u>My 1st Asbo Response Bundle/ pub Book Issue: 1!</u> TRANSCRIPT OF TELEPHONE CALL MADE BETWEEN PC GEOGHAN/ Page Numbers: 205,206,207,208 charltondocuments@met.police.uk martinienkins@broadshawdirect.com smglondonmc@hmcts.gsi.gov.uk Cost of recovering the van £190 Ref: 474782</p> <p><u>15/11/2013</u> <u>Pick up of My Van from the Police Car Compound:</u> Explanation to insurance-- 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 o +++ Hello Martin Kelly from KGM has just called and said that they will keep the cover till Monday at 12.00 for us to have time to get information from the police that there was in fact no tools in the van.</p> <p><u>18/11/2013</u> Hi Martin Can you let me know by email if I am going to still have insurance as from the? <u>27/11/2013</u></p> <p><u>22/11/2013</u></p>	<p><u>Insurance:</u> Broadshaw" + "KGM the insurer" + "Lloyds Bank" I was insured with under policy number MT3574694. 00.01 AM on the 23/02/13 and was in force until Midnight on the 22/02/14 when it lapsed.</p>	<p>14/11/2013</p> <p>15/11/2013 x3 + 1 Recording <u>Explanation to insurance--</u></p> <p>18/11/2013 x2</p> <p>22.11.2013 = x7 <u>Email</u></p> <p>24.11.2013 = x1 <u>Email</u></p> <p>26/11/2013 = <u>Recording</u> + <u>I went to car compound</u> + <u>Subject Access Request</u></p> <p>18/12/2013 = 1x <u>Email</u></p> <p>24/02/2014 = x2 <u>Recipe for the Van</u></p> <p>25/02/2014 = x2 <u>Emails</u> + <u>Subject Access Request</u> <u>Dated the 26/11/2013</u></p>
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Charlton Car Pound

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.

22/11/2013

I have also been speaking to Sally Browne, duty inspector at Lambeth police station, I have spoken to her on the
and the

23/11/2013

23/11/2013

24/11/2013

Hello
Can anyone please tell me how I can deal with this issue below
Many Thanks

25/11/2013

Hello Martin
I have spent all weekend trying to get hold of the Charlton Car Pound

26/11/2013

Subject Access Request
Phone call for 26/11/2013 with Kelly Tiller and the manager of the Charlton vehicle pound

16/12/2013

Hi Josey
Is there any update as to Simon case have you got any of the information from the crown yet and how is the 3-party discloser going with the insurance company as the case is on the WL for the **16/12/2013** and there not many weeks left till this date?

18/12/2013

KGM
due to this Simon is not driving the van as he does not want to get pulled again by the police which I don't

23/11/ 2014 =
Receipt

24/11/2013 =
x1
Email

16/12/2013 =
Court

11/03/2014 =
Logbook for my van

25/03/2014 =
Logbook

26/03/2014=
Logbook

28/03/2014 =
Logbook

31/03/2014 =
Logbook

26/11/ 2014 =
Wimbledon Magistrates

think is right as he has in fact paid his insurance to be able to drive it if he needs to can this please be sorted out as he really does not want any more problems with getting pulled over due to it not showing up as insured.

24/02/2014

Broad sure direct

attached recipe for the Van CX52JRZ

25/02/2014

Subject Access Request

Dated the 26/11/2013

at 15.46 and will now be taking this up with the ICO. I have never had so many problems with an insurance company in my life then what I have had in the past year with KGM and will be taking this up with the insurance ombudsman I have already spoken to them and they are very shocked at what I have told them and that is not all of it, they have asked me to write it all down and send it to them by email which I will be doing. There should be only one thing that is outstanding and that is the issue for the **09/12/2013**, I have made 3 calls to the claim line to inform them what happened and yes there is a claim which was not my fault being addressed. I am at this time waiting for someone to contract me about this matter as this is what I was told the last time I made a call about it. Could this be looked into also so I know that it is being addressed in the correct way and I am not just waiting for someone to contact me and this does not happen as I would like to get this addressed as soon as possible so that KGM will see this claim was not my fault. I would like to get insured yet for the past days have not been able to do so as I am waiting for information on a quote and also

	<p>to hear back about what KGM is doing with my 10 years no claims which was protected. I have been with Broadsure for a few years now and have never had any problems with you. Simon</p> <p><u>11/03/2014</u> Hi Martin Please see the attached letter from DVLA about CX52JRZ</p> <p><u>25/03/2014</u> Logbook Dear Martin Here is the logbook for CX52JRZ please see attached,</p> <p><u>26/03/2014</u> Hi Martin Is it all possible to get an update I am losing money due to not having insurance and not being able to drive?</p> <p><u>28/03/2014</u> as such we are at this time unable to close the file.</p> <p><u>31/03/2014</u> Hi Lorraine, Please find attached the response I have received from Claims,</p> <p><u>Receipt from 23rd May 2014</u> GL-SWESTERNMCENQ [smglondonmc@hmcts.gsi.gov.uk]</p>		
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Driving Ban 8

- **01/01/2014: stopped and vehicle seized:**
 1. **01/01/2014.** I had been in Scotland and had to leave early due to a family matter, as I drove into London I once again got stopped by the police.
 2. The reason given for the stop was that I still was not showing up as insurance.
 3. The time was 05.55 hours when I got stopped.

4. My vehicle got seized for no insurance.
5. On the **01/01/2014** I also, got arrested as the police stated I had breached police bail conditions
6. The conditions I was accused of breaching I had got varied at court prior to this date.
7. The conditions were for a case that had been ongoing over 7 months.
8. when the case did go to trial in **July 2014**, I got found Not Guilty.
9. On the date of arrest, it seemed that the police did not have the update of my bail conditions on their computer systems.
10. This failure on police forces behalf caused me to end up being arrested, detained and held to go to court on the **01/01/2014**.
11. My mother had to attend court as she had all the paperwork for the change in my bail conditions.
12. once I was taken into court from the court cells which was some hours later the judge stated there was no breach in my bail conditions and I was allowed to be released from court.
13. It seems so funny well not funny that the police systems never seem to be updated.
14. To my upset I again had to go get my vehicle that had been seized for no insurance from the police compound.
15. I was so feed up that I did this on the **03/01/2014**.
16. I again had to pay to get my vehicle back
17. Once I proved I had insurance to drive.
18. Both the London based police compounds knew me by this time they knew something was wrong as I did have insurance but no one could work out why there was an error showing I had no insurance, no one could work it out or they did not want to or have the time to and this even included the MID database team.
19. To say at the least the police and them attacking me while driving was really depressing for me and it was also costing me money when I had insurance would quite simply be an understatement.
20. There was also the stopped still ongoing where my vehicle was not seized by the police it was so often yet no one seemed to be able to help address this error on the MID or did not want to address it.
21. Yet in the end when it was worked out it was so simple.
22. This was not the end of the stop on the **01/01/2014** as again I would not get a summon to go to court for no insurance, so again was found guilty due to me not attending to show my insurance policy.
23. Again, the case would need to be reopened to get this addressed.
24. I only found out due to DVLA writing and stating I needed to send my driving licence back.
25. The case was heard and proven in absence **28/07/2014**,
26. I was given 6 points on my Licence and a fine of £745.00.
27. It took some time and many emails to get this relisted in court.
28. but once again when it was relisted the 6 points and the fine was removed.
29. I proved I had insurance to drive.
30. Everything was really getting on top of me I just wanted a normal life like anyone else but that was not going to happen.
31. It was having such a large impact with my insurance and all the calls due to stop the police kept making to check if I was in fact insured.
32. It was like I should stay at home as nearly every day I was getting pulled over when I clearly had insurance to cover me to drive.
33. It would soon be time to renew my insurance and I was deeding the effect this was going to have.

34. Emails were going back and forward to the insurance company KGM and my brokers Broadsure Direct and also calls were being made.

Willesden Magistrate's Court

Case Number: 1402647845

20/03/2014 accident ford

Fine £745.00

plus 6 points added to licence,

Proved in absence 06/11/2014

vehicle seized.

<p>8.</p>	<p><u>I was in Scotland</u></p> <p><u>1</u> 31/12/2013 <u>I was in Scotland</u> Bail conditions varied! <u>Let's say next.</u> I needed to explain to the judge that on the date of. 31/12/2014 — 01/01/2014 I was in Scotland and had to leave early with my family to come back home and on the way as I entered London's streets; the police pulled me over in the early hours of the 01/01/2014 the time then was 05:55 Am, the reason I got pulled over got said to be for the normal accusations of the police force and that being of, No insurance again due to the error in the MID database. Again, I told the police officer's that I got insured and there were also notes on the police system to prove this, but they still arrested me and seized my van. I got arrested due to the police officers saying I breached my bail conditions and then as a consequence off their actions I got held at the police station and taken to court on the 01/01/2014 My mother also attended the courthouse on this incident and once the judge heard my explanation of what happened to</p>	<p><u>Insurance:</u> Broadshaw" + "KGM the insurer" + "Lloyds Bank" I was insured with under policy number MT3574694. 00.01 AM on the 23/02/13 and was in force until Midnight on the 22/02/14 when it lapsed.</p>	<p>31/12/2013 01/01/2014</p>
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me, in turn, me stating to the judge that I had not breached my bail conditions on this occasion; I was soon then after released to go back to my home. After being released from being detained I had to travel back to the police car compound, so I could pick up my van, I recollect the day being the

03/01/2014

to my upset I once again needed to pay again to get my property released with no guilty offence taking place.

01/01/2014

Case No

011401596899

On **01/01/2014** I was stopped by the police as they did not believe that I held a valid policy of insurance.

Due to this being a holiday my insurance company was closed so the police could not check if I was in fact was insured, Van to be taken out of the compound but still impounded my van reg CX52 JRZ.

After the holidays I went to the compound and had to again pay for my Van to be taken out of the compound. I never received any summons in relation to this matter and I only became aware that the case had been dealt with in my absence when

I received a letter from the DVLA advising me that I had to send in my driving licence.

I disputed with the DVLA the points, but I was given an ultimatum that if I did not send in my licence it would be revoked.

had a valid policy of insurance from 23/02/2013 and this policy was valid until 22/02/2014 The company insuring me was KGM, and my broker was Broadsure direct

	policy number is MT3574694		
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Driving Ban 9