

A the insurers as far as you were concerned was the use that the vehicle was being used for?

A I suspected the vehicle was being used for business purposes rather than any of **A** the social, domestic, pleasure or motor trade purposes and for that reason obviously I contacted them to see if it was covered, obviously suspecting that Mr Cordell wasn't actually covered to drive the vehicle on his policy that he produced.

Q Just tell us what Mr Cordell's appearance was, please, that day? What was he wearing?

B A In essence both Mr Cordell but also his -- his colleague or his partner, the passenger in the vehicle, they were both sort of wearing working clothes covered in sort of paint and dirt which again gave me sort of cause to suspect that they were out to do some work for business.

C Q What was the -- what was in the vehicle? What was the condition of the vehicle?

A It was, I suppose, what I might describe as just an average kind of builder's sort of transit van, loose sort of debris, loose items and general dirt in the footwell area and over the dashboard. In the front of the van also was quite a number of business cards and those business cards had the names Simon and Dean on there, a sort of **D** company name or a trading name of TS Enterprise and it also on that card offered a range of services including general repairs, painting and decorating, man & van, removals, cleaning and property maintenance services.

Q And so it's Simon Cordell, Dean Reid? That was the names of the two?

A Yes.

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Q I think you then pointed -- is that right? You then took the view that they were driving without valid insurance for -- for the purpose? Is that right?

A Yes. That's the view I formed. I obviously suspected it already but kind of at that point I was -- yes, I pointed out the offence of driving without insurance.

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Q And you cautioned him? Is that right?

A Yes, I did.

Q And what did he say in reply to the caution?

A He said, "Nah, you don't know nothing. I was trying to get a job here. You **G** don't understand me."

Q What -- what had you proposed to do as far as the offence was concerned?

A Basically I would have issued a fixed penalty notice and obviously seized the vehicle also.

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