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**Sent time:** 22/01/2021 12:05:08 PM

To: niadams@dacbeachcroft.com; Lorraine Cordell <lorraine32@blueyonder.co.uk>

Subject: RE: Information you asked for

21/01/2021

Dear Nigel Adams

Thank you for taking the time to speak to me today on the phone.

I spoke to Kay Osborne today from Enfield Council and was told DAC Beachcroft is dealing with the claim I am bringing against Enfield Council, I was told by Kay Osborne a letter had been sent to me on the 22/12/2020

which as of todays date 22/01/2021 I have not received, could this please be forwarded to me via this email, Kay Osborne did say she would get this addressed today and get the letter sent to me via email.

As I have only found out today DAC Beachcroft is dealing with this claim would it please be possible to obtain an update.

Would is also please be possible to include in all correspondence my mother by way of email: lorraine32@blueyonder.co.uk

Kind Regards

S Cordell

Address: 109 Burncroft Ave, Enfield, EN3 7JQ

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Address: 109 Burncroft Ave, Enfield, EN3 7JQ

**Sent time:** 25/01/2021 10:01:08 AM

To: Knapp, David <daknapp@dacbeachcroft.com>

Subject: Re: Your Claim v LB Enfield

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 regards to making a claim against them and others government bodies involved in my mistreatment, such a police and the Nhs

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

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

Dear Mr Cordell

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Kind regards

## David Knapp

Partner - Claims Solutions Group

DAC Beachcroft Claims Ltd

## **DAC BEACHCROFT**

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daknapp@dacbeachcroft.com

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From: Rewired Rewired <re\_wired@ymail.com>

Sent: 25 January 2021 10:01

To: Knapp, David <daknapp@dacbeachcroft.com>

Subject: Re: Your Claim v LB Enfield

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**Sent time:** 25/01/2021 12:48:56 PM

To: Knapp, David <daknapp@dacbeachcroft.com>

Subject: Re: Your Claim v LB Enfield

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 breach's 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 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 pin point 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

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

Dear Mr Cordell

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From: Rewired Rewired <re\_wired@ymail.com>

**Sent:** 25 January 2021 10:01

To: Knapp, David <daknapp@dacbeachcroft.com>

Subject: Re: Your Claim v LB Enfield

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From: Knapp, David <daknapp@dacbeachcroft.com>

**Sent time:** 25/01/2021 02:14:12 PM

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

### **DAC BEACHCROFT**

The Walbrook Building, 25 Walbrook, London EC4N 8AF T: +44 (0)207 894 6358
M: +44 (0)7917 557012
daknapp@dacbeachcroft.com

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From: Rewired Rewired <re\_wired@ymail.com>

Sent: 25 January 2021 12:49

To: Knapp, David <daknapp@dacbeachcroft.com>

Subject: Re: Your Claim v LB Enfield

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As asked earlier will you please call me by phone

From a civilian at home Mr. S.P. Cordell

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From: Rewired Rewired <re\_wired@ymail.com>

Sent: 25 January 2021 10:01

To: Knapp, David <daknapp@dacbeachcroft.com>

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**Sent time:** 25/01/2021 10:01:08 AM

To: Knapp, David <daknapp@dacbeachcroft.com>

Subject: Re: Your Claim v LB Enfield

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 regards to making a claim against them and others government bodies involved in my mistreatment, such a police and the Nhs

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

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From: Knapp, David <daknapp@dacbeachcroft.com>

**Sent time:** 25/01/2021 12:02:24 PM

To: Rewired Rewired <re wired@ymail.com>

Subject: RE: Your Claim v LB Enfield

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From: Rewired Rewired <re\_wired@ymail.com>

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**Sent:** 25 January 2021 10:01

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Subject: Re: Your Claim v LB Enfield

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

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

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

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#### **David Knapp**

Partner – Claims Solutions Group DAC Beachcroft Claims Ltd

## **DAC BEACHCROFT**

The Walbrook Building, 25 Walbrook, London EC4N 8AF T: +44 (0)207 894 6358
M: +44 (0)7917 557012
daknapp@dacbeachcroft.com

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From: Knapp, David <daknapp@dacbeachcroft.com>

**Sent time:** 25/01/2021 02:14:12 PM

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.

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From: Rewired Rewired <re\_wired@ymail.com>

Sent: 25 January 2021 12:49

To: Knapp, David <daknapp@dacbeachcroft.com>

Subject: Re: Your Claim v LB Enfield

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#### Dear Mr David Knapp

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It is impractical for me to start to explain the breach's 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 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 pin point 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 <a href="Horrificcorruption.com">Horrificcorruption.com</a> 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

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I look forward to hearing from you.

Kind regards

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From: Rewired Rewired <re\_wired@ymail.com>

Sent: 25 January 2021 10:01

To: Knapp, David <daknapp@dacbeachcroft.com>

Subject: Re: Your Claim v LB Enfield

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From: Rewired Rewired <re\_wired@ymail.com>

**Sent time:** 27/01/2021 11:21:57 AM

To: Knapp, David <daknapp@dacbeachcroft.com>

Subject: Re: Your Claim v LB Enfield

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http://www.dacbeachcroft.com/pages/privacypolicy.

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From: Insurance <insurance@enfield.gov.uk>

**Sent time:** 03/03/2021 04:46:39 PM

To: Rewired Rewired re\_wired@ymail.com>
Subject: Automatic reply: Re Insurance Claim Disclosure

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 <a href="http://www.justice.gov.uk/courts/procedure-rules/civil/protocol">http://www.justice.gov.uk/courts/procedure-rules/civil/protocol</a>

For all other correspondence, our aim is to process these within 10 working days.

Please note that this acknowledgement is automatically generated. If you wish to make further contact by phone, please feel free to call 0208 379 (3003) or (4657) or (3413).

For the purpose of detecting and preventing fraud, information provided to us may be passed to others such as, but not limited to, the Claims and Underwriting Exchange Register (CUE) run by Insurance Database Services Ltd (IDSL) and the Motor Insurance Anti-Fraud and Theft Register, run by the Association of British Insurance (ABI)





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From: Rewired Rewired <re\_wired@ymail.com>

Sent time: 16/03/2021 08:55:47 PM

To: complaints and information < complaints and information@enfield.gov.uk>

Subject: Re: CRM FOI 9499 [SEC=OFFICIAL]

Ps. Sorry for the extra reply but I never added the weblinks to the Insurance documents that the Enfield Council have supplied me with already and they are as follows: --

#### (1) Enfield Letter 27.08.19 Insurance details and claim process MR S CORDELL

https://serverone.hopto.org/Enfield%20Letter%2027.08.19%20Insurance%20details%20and%20claim%20process%20MR%20S%20%20CORDELL/

#### (2) Enfield Insurance Incident report form 2013 - 2020

Many thanks

Mr. S. P. Cordell

On Tuesday, 16 March 2021, 20:44:08 GMT, Rewired Rewired <re\_wired@ymail.com> wrote:

Hello & thank you for your reply.

In respect of the definition of, "underwriting" I believe the correct terminology of what I request is: --

The insurance policy's the contracts between you and the insurance companies comprehensively for the years of 2013 till 2021 as of today's date. These insurance policies that I request are to cover the Enfield Council for indemnity that Coverers employers and public liability or any other insurance policy's that got taken out by the Enfield Council within 2013 till 16/03/2021 for business purposes that may be relevant towards my insurance claim as a member of the public and or client as a secure housing tenant.

To my understanding this will include.

### 1) The Insurance policies.

"https://en.wikipedia.org/wiki/Insurance\_policy"

"The insurance policy is a contract between the insurer and the policyholder, which determines the claims which the insurer is legally required to pay. In exchange for an initial payment, known as the premium, the insurer promises to pay for loss caused by perils covered under the policy language"

## 2) The Insurance schedules.

"A Policy Schedule is an outline of the cover provided under the policy, it will show details of the policyholder, what the policyholder does, and the cover given and the relevant limits, sums insured and excess."

## 3) The Insurance Policies endorsements

Forms added to an insurance policy, to modify its terms. "https://en.wikipedia.org/wiki/Endorsement"

And also, that of: --

## 4) The Insurance certificates: as they all should be read as if they are one document per Insurance contract.

"A certificate of insurance (COI) is issued by an insurance company or broker and verifies the existence of an insurance policy."

# 5) A Basic Example

## The Metropolitan Police Force 2012

(1) Police policy 2012

https://serverone.hopto.org/Police%20policy%202012/

## (2) Police PL Primary summary 2012

https://serverone.hopto.org/Police%20PL%20Primary%20Summary%202012/

## (3) Police PL Excess layer Swiss 2012

 $\underline{https://serverone.hopto.org/Police\%20PL\%20Excess\%20layer\%20Swiss\%202012/20Excess\%20layer\%20Swiss\%202012/20Excess\%20layer\%20Swiss\%202012/20Excess\%20layer\%20Swiss\%202012/20Excess\%20layer\%20Swiss\%202012/20Excess\%20layer\%20Swiss\%202012/20Excess\%20layer\%20Swiss\%202012/20Excess\%20layer\%20Swiss\%202012/20Excess\%20layer\%20Swiss\%202012/20Excess\%20layer\%20Swiss\%202012/20Excess\%20Bwiss\%202012/20Excess\%20Bwiss\%202012/20Excess\%20Bwiss\%202012/20Excess\%20Bwiss\%202012/20Excess\%20Bwiss\%202012/20Excess\%20Bwiss\%202012/20Excess\%20Bwiss\%202012/20Excess\%20Bwiss\%202012/20Excess\%20Bwiss\%20Excess\%20Bwiss\%20Excess\%20Bwiss\%20Excess\%20Bwiss\%20Excess\%20Bwiss\%20Excess\%20Bwiss\%20Excess\%20Bwiss\%20Excess\%20Bwiss\%20Excess\%20Bwiss\%20Excess\%20Bwiss\%20Excess\%20Excess\%20Bwiss\%20Exces$ 

#### (4) Published items

https://www.met.police.uk/foi-ai/af/accessing-information/published-items/?q=insurance

## (5) Published items

#### Personal Insurance Indemnity - Policy

#### (6) Published items

## Information Rights Unit MPS Insurance 2019

If I can be of any more assistance, please don't hesitate to contact me.

Kind regards

Mr. Simon Paul Cordell

On Tuesday, 16 March 2021, 11:17:40 GMT, complaints and information < complaints and information@enfield.gov.uk> wrote:

Classification: OFFICIAL

Dear Mr Cordell,

Thank you for your email where you requested information about Insurance policy of indemnity that covers employers and public liability.

#### Request

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.

From our preliminary assessment, it is clear that we will not be able to answer your request without further clarification.

The Council requires further information in order to identify and locate the information you have asked for. In particular, it would be useful to know:

- a. Please can you confirm exactly what documents and information you require as we are unclear what you mean by "insurance policy underwriting" and "This is to be inclusive of all underwriting made for the policies"
- Could you also confirm what information you previously requested and what did you receive so we can check if any documents are missing.

Once you have clarified your request, I will be able to begin to process your request. If I do not receive clarification within three months your request will be considered to have lapsed. (Under section 1(3) of the Freedom of Information Act (FOIA), a public authority need not comply with a request unless any further information reasonably required to locate the information is supplied).

I also note that you have directed your request to Kay Osborne and the insurance team, in addition to the Complaints and Information Team mailbox, which is outside of the arrangement we have in place for you regarding contact with the Council, as per the letter sent to you in June 2020. I would therefore like to take this opportunity to remind you of the process that we have in place to manage your contact. Should you continue to contact officers outside of this, the Council will have to consider further restrictive measures.

If you are dissatisfied with the handling of your request, you have the right to ask for an internal review. Internal review requests should be submitted within two months of the date of receipt of the response to your original letter and should be addressed to:

Complaints and Access to Information Team Email – complaints and information@enfield.gov.uk

Please remember to quote the reference number above in any future communications.

If you are not content with the outcome of the internal review, you have the right to apply directly to the Information Commissioner for a decision. The Information Commissioner can be contacted at: Information Commissioner's Office, Wycliffe House, Water Lane, Wilmslow, Cheshire, SK9 5AF.

PLEASE NOTE: As most staff are working from home, please e-mail all correspondence to us, rather than posting it, as there is likely to be delay in responding to correspondence arriving by post.

Kind regards,

Taz Anastassi
Complaints and Information Co-ordinator
Complaints and Information Team
Chief Executive Department
Enfield Council
Silver Street
Enfield
EN1 3XY

complaintsandinformation@enfield.gov.uk

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#### Classification: OFFICIAL









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