



Mr Martin Hanson
 Licencing Dept
 Dudley Council
 5 Ednam Road
 Dudley
 DY1 1HL

19 November 2009

Dear Mr Hanson

LEGAL & PROPERTY SERVICES
23 NOV 2009
File No.
Marked To.....

Re: *Persons or classes of persons entitled to drive*

I refer to the attached document issued by yourselves in respect of the certificates that are issued in respect of Any Driver cover.

It has caused ourselves many hours of work trying to get the insurers to change their wordings on the certificates and man hours for the insurers too, so much so that Tradex Insurance have now refused to quote for fleet policies for anyone in the Dudley Borough and both Aviva and QBE have also advised that they shall be taking this stance very shortly due to the increased workload that it causes as you are, we believe, the only council in the UK that insists on the certificates being issued in this way.

As taxi fleet insurance is a big part of our business, this is going to have a very negative effect on our earnings in an already difficult economic climate. One only needs to walk down the High Street in Dudley to see all the empty shops to confirm how difficult it is to make a living in the Dudley Borough at the moment.

I urge you to re-think your request for certificates to be issued in this way as otherwise I fear that we may become another statistic amongst the 'failed businesses' in the recession.

I await your hopefully sympathetic response.

Yours sincerely

A handwritten signature in dark ink, appearing to read "Dale Cole".

Dale Cole
 Director
 Coversure Ltd

Authorised and regulated by the Financial Services Authority.



Coversure Insurance Services, 54 High Street, Dudley, West Midlands, DY1 1PS
 Freephone: 0800 3081 054 Fax: 01384 256999 Email: dudley@coversure.co.uk
www.coversure.co.uk/branch/dudley



Persons or classes of persons entitled to drive

No insurance cover note or certificate can be accepted with the wording ANY DRIVER/ ANY PERSON WITH THE POLICYHOLDERS PERMISSION

The following wording on a cover note / certificate of insurance is acceptable to the council: -

Any Driver or vehicle as per the detailed schedule.

This schedule must form part of the cover note/certificate and be issued by the Insurance Company.

Where the cover note/ certificate of insurance covers both hackney carriages and private hire vehicles: -

The schedule must clearly define the use for which each vehicle is covered i.e.: -

Hackney carriage - both public hire and for hire and reward providing a pre-booked service.

Private Hire - For hire and reward providing a pre-booked service.

And

Clearly define the cover provided for each individual driver.

I would also like to take this opportunity to remind you of my recent letters that Insurance Certificates and Cover Notes will only be accepted if: -

1. The certificate/ cover note has been printed on paper bearing an Insurance Companies security device (e.g. water marked paper)

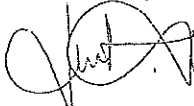
or

1. The certificate cover note has been authorised by an original signature together with the official company stamp.

I will be sending a copy of this letter directly to Insurance Brokers whose details I have on my files. However, to avoid further confusion I would advise that when taking out insurance in respect of your hackney carriage/ private hire you take a copy of this letter to your insurance broker.

If I can be of any further assistance in this matter please do not hesitate to call the above extension.

Yours sincerely,



Licensing Officer

Our Ref Your Ref Please ask for Direct Dial
JE/MH Janet Elliott (01384) 815101

Email: licensing.lds@dudley.gov.uk

23rd November 2009

Dear Mr Cole

Re: Persons or classes of persons entitled to drive

Thank you for your letter dated 19th November 2009 regarding the above subject. I have noted the contents of your letter.

I have to advise you that the decision taken by the Council regarding this matter was based on legal advice given to the licensing department in the interests of public safety.

If I can be of any further assistance in this matter please contact me.

Yours sincerely

Mrs J Elliott
Licensing Officer

Mr Dale Cole
Director
Coversure Ltd
54 High Street
Dudley
DY1 1PS