

Gwyneth Everson

From: shah Ahmed [REDACTED]
Sent: 01 May 2018 18:12
To: Diane.Mgborogwu@rbkc.gov.uk; Ray.Chitty@rbkc.gov.uk;
maxine.holsworth@rbkc.gov.uk; barry.quirk@rbkc.gov.uk
Cc: [REDACTED] emma.dentcoad.mp@parliament.uk
Subject: Fwd: Resident leaseholder has own private content insurance must be allow to claim interim payment from the council for contents and personal effects damaged by the manmade fire in Grenfell Tower.
Attachments: image001.gif; image002.jpg; image003.jpg; image001.gif; image002.jpg; image003.jpg; image001.gif; image002.jpg; image003.jpg

Dear Ms Diane Mgborogwu,

You sent me an email dated 30th April 2018 to confirm and extract from your email and I quote "we acknowledge receipt of your email of the 23rd April 2018

We can confirm that we are processing the details within the afore mentioned email and will return to you with a response within the next ten working days, that is, by the 14th May 2018".

Today you sent another email and here is the copy of the email

Good Afternoon Sir,

Thank you for your email, as well as for your patience on this.

Please find enclosed a Home Contents Form that you will need to read, fill and return to us.

Although you have kindly provided a lot of information on the enclosed spreadsheet (that you provided us with previously), we will require that information on the Home Contents Form in order to make you an offer/process payment. Please note that if you have already secured legal representation, they can fill this form with you.

If you do have any questions, or are unable to open up the attached documents, please do not hesitate to contact me via phone or email accordingly.

Kindest Regards

Diane Mgborogwu LLB (Hons)

Senior Insurance Claims Handler

Insurance Service

Kensington Town Hall, Hornton St, London, W8 7NX

Please find forwarded significant email correspondences I made with Ray Chitty Head of tri-borough and DCLG with regards to home contents form and I made it clear to him that it's not relevant to us. No insurance company requested us to fill a form apart from you and it proved conclusively that Mr Barry quirk and Ms Maxine Holdsworth like their predecessor Ms Laura Johnson would like to punish me and my family under this extreme painful circumstances and when we run for our lives and came out from near death and hell on earth experiences in Grenfell Tower on 14th June 2017 and last things were in our mind to collect receipts for our content insurance.

We find it extremely unreasonable and unacceptable and on the other hand and it is extremely relevant NOW , we request to provide us a receipts every items RBKC/KCTMO used in Grenfell Tower under so called Grenfell Tower regeneration project(GTRP) and it still puzzle me and bother me as to why KCTMO/RBKC used the word Grenfell Tower regeneration when it was refurbishment.

We find to fill this so call Grenfell Tower home contents Claim form very difficult, impossible, daunting and very upsetting and making us very angry. I have given you an enough information and it was requested given to Ray Chitty head of insurance dated September 2017 and he never bother to reply to my email correspondences.

I request you to visit all our email correspondences I made with Ray Chitty and if RBKC and Barry Quirk and Ms Maxine Holdsworth decided like her predecessor to punish us on very opportunity because, have I become RBCK's enemy because I was telling the truth in Grenfell Tower as a resident leaseholder for 25 years and founder and the Chair of Grenfell Tower leaseholders association. Worse has happened to us anyway.

I wait to hear from you urgently.

Best Wishes

Mr S Ahmed

Former resident leaseholder in Grenfell Tower for 25 years

And former Founder/Chair of Grenfell Tower Leaseholders Association

-----Original Message-----

From: shah Ahmed [REDACTED]

To: [REDACTED]

Sent: Tue, May 1, 2018 5:14 pm

Subject: Fwd: Resident leaseholder has own private content insurance must be allow to claim interim payment from the council for contents and personal effects damaged by the manmade fire in Grenfell Tower.

-----Original Message-----

From: shah Ahmed [REDACTED]

To: Ray Chitty <Ray.Chitty@rbkc.gov.uk>

Cc: maxine.holsworth <maxine.holsworth@rbkc.gov.uk>; mholdsworth <mholdsworth@westminster.gov.uk>; daniel.betts <daniel.betts@communities.gsi.gov.uk>; VictimsUnit <VictimsUnit@communities.gsi.gov.uk>; sajid.javid <sajid.javid@communities.gsi.gov.uk>; sajid.javid.mp <sajid.javid.mp@parliament.uk>

Sent: Tue, Sep 26, 2017 10:02 pm

Subject: Re: Resident leaseholder has own private content insurance must be allow to claim interim payment from the council for contents and personal effects damaged by the manmade fire in Grenfell Tower.

Dear Mr Ray Chitty,

Thank you for your email.

While I was reading your email under these extreme circumstances, it reminded me of the following:

When I submitted my terms of reference response and the application for core participant status to the public inquiry for the Grenfell TOWERING Inferno. I stated the following:

"Dear Inquiry Team,

All truth passes through four stages. The irony is that it usually it take two to three decades for truth to be self-evident by the time a generation and the world is as we know it changes and most importantly some of us may face a natural death. Every soul must face the taste of death. This kind of truth has no value in society apart from being written in history books by the victor NOT the victims.

THE FOUR STAGES OF TRUTH

It appears to be an indelible human trait that the 'truth' about nearly all issues goes through four distinct phases known as "the four stages of truth". During the first stage, the issue goes unrecognised and is therefore ignored. The

second stage is one of ridicule, as in "that's ridiculous". The third stage is characterised by a period of vehement denial. Finally, the fourth stage witnesses the truth being recognised as "self-evident".

Dear Grenfell Tower Inquiry Team,

GOD is Good and Devil is Evil", all we did was add one more letter, i.e. O to God it became good and D to evil and it became Devil, how easy was that? It never occurred to us that the Royal Borough of Kensington and Chelsea and their Managing Agent KCTMO private limited company approved £10m investment had evil intention to install non-fire resistant material (i.e. flammable cladding) around the building to add ferocious fuel to the fire on 14th June 2017, to create such an unprecedented tragic incident for a Residential fire. The BBC describes it as, "Drive over London Westway and Grenfell Tower demands your attention. It is a black nail that has been hammered into the nation's conscience." The Rt. Honourable Prime Minister has called the incident a national tragedy and a state failure.

Grenfell Tower was our resident and beloved sweet home for 25 years and for some residents this was the case for even longer. But now it is nothing more to us than "looking into an open coffin".

To put the record straight, the catastrophic power surges from May 2013 and all serious issues and concerns were raised by the Grenfell Tower Leaseholders' Association for many years to the Local Councillors and the Scrutiny committee of RBKC and KCTMO and wider recipients and audiences. This information is all in the public domain for public interest and they are all documented.

We all must learn from the history, that's how human being evolve from cave men to the 21st century. Everybody in this on the Grenfell Towering inferno, from the experts to politician is eager to learn from this tragic incident at unprecedented level. Again for us if we don't learn from our mistakes, history will repeat anyway. We MUST demand that that there MUST be a price tag for gross negligence if found guilty. The corporation is an entity, when someone has an accident we do not blame the car but the driver, we must punish the individuals".

Furthermore, this incident of the council reviewing their insurance policy has also reminded me of the catastrophic power surges of 2013 which was a perennial issue up until the night of the fire... Please see below the letter sent by the Director of Housing Ms Laura Johnson to our local Councillor Ms Judith Blakeman in response to the catastrophic power surge in May 2013. The petition was submitted by 94 residents in Grenfell Tower:

"Royal Borough of Kensington and Chelsea Kensington Town Hall, Hornton Street, Kensington, London, W8 7NX
Town Clerk and Executive Director of Finance Mr Nicholas Holgate Director of Housing Miss Laura Johnson
Cllr Judith Blakeman

Room 253

The Town Hall

Hornton Street

London

W8 7NX

My reference: Grenfell Tower Petition July 2013

Please ask for: Laura Johnson

27th August 2013

Re: Petition Containing 94 Signatories on the Grenfell Tower Power Surge and the Delays in Commencing the Grenfell Tower Regeneration Project

I am writing in response to the above petition which was presented to the Housing and Property Scrutiny Committee on Tuesday 16th July. I have gone through the petition and summarise the main areas of concern with an accompanying response below.

Power Surges at Grenfell Tower in May 2013

The alleged failure of Mr P Maddison, Director of Asset Management and Regeneration, KCTMO, to take the recent power surges seriously

A series of surges were reported in Grenfell Tower in May 2013 and KCTMO has been actively investigating the cause. KCTMO has carried out extensive repairs and continues to monitor the situation.

The entire incoming electrical main has now been renewed and surge protection installed to give protection to any future surge from outside of the block. No further surges have occurred since this work was completed"

This was a trademark ploy by RBKC of shooting the messenger, further evidenced by Cllr Paget- Brown's response to the incident.

"From: Cllr.Paget-Brown@rbkc.gov.uk

To: [REDACTED]

CC: Cllr.Feilding-Mellen@rbkc.gov.uk; Cllr.Campbell@rbkc.gov.uk

Subject: Grenfell Action Group

Date: Thu, 30 Jan 2014 10:19:38 +0000

The power surges are a matter for the utility company and individual claims should be made against it. I understand that the TMO has also approved an ex-gratis payment to tenants who were affected.

I am sorry that we appear to have exhausted constructive dialogue on how to improve the estate.

Yours sincerely

Councillor Nicholas Paget-Brown
Leader of the Council"

In May 2013, when the power surges wiping out electronic appliances within seconds and causing smoke to emanate from such items, I was the first person to make a call to our Local Councillor and to the Lancaster West Estate Managers/ Officers at that time Ms Siobhan Rumble and Ms Jan Jones. On that morning our electronics items were completely destroyed and the Estate Housing Officer Jan Jones came to my flat and witnessed everything and I gave her the list of the items with year of purchase, place of purchase, original costs and photographs.

Let us explore the outcome of providing all this information, quoting from a letter sent by Ms Laura Johnson:

"Residents have been informed in writing and face to face contact has been made with all 45 residents who reported that they had been affected, to identify and resolve any issues arising.

KCTMO has worked hard to keep residents informed throughout by letter and face to face contact. They also discussed the matter at residents' meetings on Monday 17th June and Thursday 15th August 2013 and have responded to residents who have made direct contact with the TMO in relation to the surges.

All claims received from residents were referred to Zurich Insurance, the RBKC and KCTMO's insurer. Unlike Household Contents claims, liability claims are only paid where the TMO/Council have been negligent; furthermore, these claims are not paid on a new for old basis but according to the principle of 'Indemnity' i.e. with a deduction made to allow for the age and condition of the equipment. Zurich has completed its investigation and has found the TMO is not liable for any damage to residents' electrical appliances.

Zurich found that it was not foreseeable that the power surges would occur, given that all required electrical inspections had been carried out in accordance with statutory requirements. Once the TMO was aware of the electrical issues, it was found to have acted appropriately, working with UK Power Networks and the TMO's contractors to identify and resolve any issues.

For these reasons Zurich has found that the TMO has not been negligent in regards to this incident. They have therefore declined to provide compensation with regards to residents' insurance claims.

KCTMO does recognise that due to the power surges residents have experienced some inconvenience. For this reason, KCTMO has offered a goodwill payment of £200 per affected household. This offer is not an admission of liability and is made without prejudice.

Residents have been advised to inform their insurers of any loss or damage for which they may wish to claim.

Residents who do not have contents insurance and have experienced specific hardship as a result of the surges have been advised to contact their Housing Officer to discuss the matter further".

Again to quote my previous correspondences, we demand that there must be a price tag for negligence. My feeling is that no one can undo what happened on 14th June and no one wants pay for it either. **The worst has happened to us anyway and for the record and future references and evidences, we have been awarded a separate**

insurance claim on unprecedented, unique and compassionate grounds. This was received without putting us under undue stress and pressure unlike RBKC/KCTMO have done in the past as our landlord and their appointed managing agent (albeit offering a miserly £200) and are continuing to do so with the liability insurance pay-out. We are still going through sleepless nights and the counselling is doing little to alleviate our pain.

The RBKC is an entity but some individuals at RBKC acted like law giver and law breaker, Judge and jury, so I have little trust and faith towards RBKC/KCTMO but every trust and faith in the law of the land and justice has to prevail soon.

I wait to hear from you.

Best wishes

Mr S Ahmed

156 Grenfell Tower

Resident Leaseholders

-----Original Message-----

From: Chitty, Ray: CP: RBKC <Ray.Chitty@rbkc.gov.uk>

To: shah Ahmed [REDACTED] daniel.betts <daniel.betts@communities.gsi.gov.uk>; Victims Unit <VictimsUnit@communities.gsi.gov.uk>

Cc: maxine.holsworth <maxine.holsworth@rbkc.gov.uk>; Holdsworth, Maxine: WCC <mholdsworth@westminster.gov.uk>

Sent: Mon, Sep 25, 2017 1:02 pm

Subject: RE: Resident leaseholder has own private content insurance must be allow to claim interim payment from the council for contents and personal effects damaged by the manmade fire in Grenfell Tower.

Dear Mr Ahmed,

I have just received a response from Mr Betts requesting I keep him and his colleagues copied in and mindful of my commitment respond today would confirm the following: -

I understand you comment about being unable to provide receipts and if you refer to the original claim form and the headings: -

Year of purchase, place of purchase, original costs and photographs or receipts attached?

You will notice the receipts is followed by a question mark and I am able to work with you to help overcome some of these issues. If you could however for individual items value over £600 provide the requested year of purchase, place of purchase or original costs It would assist in processing your claim. Hopefully you will appreciate that the numbers of items requiring this additional information is manageable.

Whilst I understand from you that the contents insurance you received payment on was the scheme organised via the TMO, I am not unfortunately privy to the details of those arrangements and still need from your confirmation of how much you received in payment and the insurance company and their claim number as I will need to repay them.

In respect of the wedding and engagement jewellery you are claiming for can you please confirm for good order if those were additional family items or your current wedding and engagement jewellery and if so the circumstances for not wearing them – i.e. they needed adjustment or are always removed at night for example.

I am trying to resolve this issue for you but can only secure the funds from our insurers if I am able to provide answers to my questions and hope you will forgive the need to ask the questions.

With reference to your request for RBKC's contents insurance policy, I can confirm we don't insure tenant's contents as arrangement of those insurances are for the tenants themselves. This payment would be coming from our liability insurers and this is not a policy document I am able to share.

Yours sincerely

Ray Chitty MA
Head of Insurance Service
C/o Town Hall
Hornton Street
London W8 7NX
Tel & Mob: [REDACTED]
Email: Ray.Chitty@rbkc.gov.uk


h&f
hammersmith & fulham


THE ROYAL BOROUGH OF
KENSINGTON
AND CHELSEA


City of Westminster

From: Chitty, Ray: CP: RBKC
Sent: 21 September 2017 10:54
To: 'shah Ahmed' [REDACTED]; 'daniel.betts@communities.gsi.gov.uk'
<daniel.betts@communities.gsi.gov.uk>

Cc: maxine.holsworth@rbkc.gov.uk; Holdsworth, Maxine: WCC <mholdsworth@westminster.gov.uk>

Subject: RE: Resident leaseholder has own private content insurance must be allow to claim interim payment from the council for contents and personal effects damaged by the manmade fire in Grenfell Tower.

Dear Mr Ahmed,

After your email of the 13th I received communication from Daniel Betts on behalf of central government asking some questions. I have responded and was awaiting a further response from them and confirmation if they or me should respond to your email.

In the absence of a response from Daniel I will at latest on Monday respond to your email of the 13th.

Kind Regards

Ray Chitty MA
Head of Insurance Service
C/o Town Hall
Hornton Street
London W8 7NX
Tel & Mob: [REDACTED]
Email: Ray.Chitty@rbkc.gov.uk



From: shah Ahmed [REDACTED]
Sent: 20 September 2017 13:16
To: Chitty, Ray: CP: RBKC <Ray.Chitty@rbkc.gov.uk>
Cc: maxine.holsworth@rbkc.gov.uk

Subject: Fwd: Resident leaseholder has own private content insurance must be allow to claim interim payment from the council for contents and personal effects damaged by the manmade fire in Grenfell Tower.

Dear Ray Chitty,

For the record and further to my earlier email dated 13th September, I am still awaiting to hear from you under these extreme and painful circumstances which the Grenfell Towering Inferno has put us through which could and should have been avoided by the RBKC/KCTMO.

As requested I have provided you the name of the insurance company I had the content insurance with, BUT you are yet to provide me the details of the insurance company the KCTMO/RBKC for contents insurance.

I wait to hear from you urgently.

Best Wishes

Mr Ahmed

156 Grenfell Towering inferno(Former Grenfell Tower)

Resident Leaseholder

-----Original Message-----

From: shah Ahmed [REDACTED]

To: Ray.Chitty <Ray.Chitty@rbkc.gov.uk>; Maxine.holsworth <Maxine.holsworth@rbkc.gov.uk>

Cc: emma.dentcoad.mp <emma.dentcoad.mp@parliament.uk>; sajid.javid <sajid.javid@communities.gsi.gov.uk>; Barry.Quirk <Barry.Quirk@rbkc.gov.uk>

Sent: Wed, Sep 13, 2017 6:56 pm

Subject: Re: Resident leaseholder has own private content insurance must be allow to claim interim payment from the council for contents and personal effects damaged by the manmade fire in Grenfell Tower.

Subject: Re: Resident leaseholder has own private content insurance must be allow to claim interim payment from the council for contents and personal effects damaged by the manmade fire in Grenfell Tower.

Dear Mr Ray Chitty,

Thank you for your email and confirmation.

As a Founder and Chairman of Grenfell Tower Leaseholder Association I have been singlehandedly dealt with specially KCTMO the appointed managing agent of RBKC for almost 15 years.

We have raised every issue and grave concern under the sun to KCTMO/RBKC in relation to Grenfell Tower and instead of listening they acted like they are the law giver, law breaker and judge and jury. They always find a way to shut us up and shoot the messenger and create "fear" that we may lose our home. This is not only experienced by us, but by many other residents with the KCTMO. The saddest thing is now some of them may have been died in this Grenfell Towering inferno and the irony is they will no longer have the opportunity to share their inner pain towards KCTMO. So we therefore have zero tolerance and zero trust towards KCTMO let alone their Head of Insurance Services.

Further to my earlier email we demand for the record and future references, the documentation we requested:

"We would like you to provide us an example for the past 100 years in the western world let alone great Britain that in residential fire an unprecedented level that an event of this scale is covered in the insurance books. If it is so, please send us a copy of your insurance with immediate effect. I am not just a subject or number that you can apply a rule book here. And it is shocking that RBKC/KCTMO did not follow the rule when it mattered the most in ensuring the building met fire and safety regulations".

I totally agree with your assertion that £20,000 is not part of contents insurance, but part of fixture and fitting and forms part of our lease. I do not expect to claim this amount, but it was my agony and emotional outburst that as a Resident Leaseholder for 25 years who paid on my mortgage, service charges and major work bills and worked hard for everything we own, lost everything in 15 minutes of the Grenfell Towering Inferno. This is not easy for us. I am not interested in something I am not entitled anyway.

As the Head of Insurance by not demonstrating any compassionate ground for us right now is an insult to injury when the whole world would agree that this Grenfell Towering Inferno is nothing less than a "unique and extremely terrible manmade disaster". Once M. Gandhi stated, "When truth were told even if it is a minority of one the truth is still the truth" and we the majority always decide to turn our backs on the hardest things. Truth always comes out, if not decades later and it is a different world by then and this kind of truth has no value in society and we do not learn from it either, so history keeps repeating itself.

As you said you can only deal with my contents insurance if I fill the form provided by you and the form also demand the receipts of every items. Well done – what a funny practical joke that is! We ran out of our flat with nothing but our pyjamas, but the Head of Insurance wanted us to pick up all of our receipts when a fire ball broke into my kitchen window. Have some dignity please. You cannot possibly be asking for receipts of my wedding gold going back 30 years.

The contents insurance I had was funnily enough from KCTMO's own recommended insurance service offered throughout the 10,000 housing stock they manage in RBKC "Home content" and you can see their details on their website. That was a cheap and terrible insurance and we are worse off now for it. You have to be a KCTMO tenant or leaseholder in order to get this so called cheap content insurance. Now we happened to found out they are most expensive as compare with others in the market but offer the bear minimum amount. As you may know if you buy cheap you pay twice, BUT when it came to KCTMO and the Grenfell Tower, the cladding was not only cheap we had to pay with innocent lives.

As a stakeholder under Grenfell Tower Leaseholders Association during the Grenfell Tower Regeneration project, we demanded to appoint an auditor and I volunteered to do the job to check invoices etc and it was refused. They KCTMO and their sub-contractors who were involved with illegal cladding MUST provide receipts for the Cladding as

well and evidence of their safety. Those were certainly not burned in a fire along with bill for £1m management fees by the KCTMO on GTRP.

So we are unable to fill your insurance claim form because we are unable to provide you the receipts for either for content insurance or unsecured items. If you really need receipts for every item as we said the Grenfell Towering Inferno according to the eyes of the world is a "unique and terrible" manmade tragedy. To find receipts for unique items you can either go to the museum or ashes from the Grenfell Towering Inferno.

We can only hope for you to consider under compassion, unique and tragic circumstances, if not it is beyond our control and naturally we will seek to take legal advice under the instruction of "compassion, unique and tragic circumstances". We may not have trust in RBKC/KCTMO but do have trust in the law of the land's judicial system.

As you said we have 6 years to claim our content and unsecure items and let us be assured that we have heard in the religious book that the world as we know was created in 6 days so we have no intention to wait 6 years to claim our what is our right and entitlement with absolute determination and we said many times in our various email correspondences to wider audiences, the worst has happened to us anyway. Now we do not want to die in vain and we will pursue it and it's our conviction to strive and struggle for the truth and falsehood MUST perish in front of the truth.

We wait to hear from you as a matter of urgency.

Mr S Ahmed

156 Grenfell Towering Inferno(former Grenfell Tower)

Resident Leaseholder

-----Original Message-----

From: Chitty, Ray: CP: RBKC <Ray.Chitty@rbkc.gov.uk>

To: shah Ahmed [REDACTED] Maxine.holsworth <Maxine.holsworth@rbkc.gov.uk>

Cc: emma.dentcoad.mp <emma.dentcoad.mp@parliament.uk>; sajid.javid <sajid.javid@communities.gsi.gov.uk>; Quirk, Barry: CP-TownClerk: RBKC <Barry.Quirk@rbkc.gov.uk>; Maxine.holsworth <Maxine.holsworth@rbkc.gov.uk>

Sent: Tue, Sep 12, 2017 8:25 am

Subject: RE: Resident leaseholder has own private content insurance must be allow to claim interim payment from the council for contents and personal effects damaged by the manmade fire in Grenfell Tower.

Dear Mr Ahmed,

I note your email below and your sentiments about not wishing sympathy or pity. I will therefore keep this email focused to the key points.

Seeking independent legal assistance will help you in progressing the various matters you refer to and will confirm my previous response.

- You cannot receive insurance payments twice for the same lost / damaged items even if from two separate sources such as your Insurers and the Council.
- My response referred to other additional compensation available although I again note your comments.

I am unable to progress a payment against the spreadsheet you have submitted without a completed claim form and full details of the payment you have received from your insurers. Please note the insurance settlements are being funded by our insurance company and I am required to comply with normal legal and insurance practice in order to access the funds.

I have noted on the spreadsheet that you have referred to £20,000 in respect of refurbishment of the Kitchen, bathroom and toilet and can confirm that permanent fixtures and fittings are not classified as contents and will form part of the value of your lease. I understand that you are aware of those options for leaseholders and are separately in correspondence with Housing about your views.

Yours sincerely

Ray Chitty MA

Head of Insurance Service
C/o Town Hall
Hornton Street
London W8 7NX
Tel & Mob: [REDACTED]
Email: Ray.Chitty@rbkc.gov.uk



From: shah Ahmed [REDACTED]
Sent: 12 September 2017 00:43
To: Chitty, Ray: CP: RBKC <Ray.Chitty@rbkc.gov.uk>; Maxine.holsworth@rbkc.gov.uk
Cc: emma.dentcoad.mp@parliament.uk; sajid.javid@communities.gsi.gov.uk; Quirk, Barry: CP-TownClerk: RBKC <Barry.Quirk@rbkc.gov.uk>; Maxine.holsworth@rbkc.gov.uk
Subject: Re: Resident leaseholder has own private content insurance must be allow to claim interim payment from the council for contents and personal effects damaged by the manmade fire in Grenfell Tower.

Dear Mr Ray Chitty,

"Without prejudice"

Ref: Mr and Mrs Ahmed, 156 Grenfell Tower, Resident Leaseholders

Let me re-iterate to you and we have already conveyed this message to the Leadership of RBKC Cllr. Elizabeth Campbell that we do not accept your apologies and please do not feel sorry for us. For RBKC it is mere words and mind games. It is not our feeling and it is a fact of life for us that for many years RBKC and their leadership were heartless without empathy. The Grenfell Towering Inferno was not an act of GOD or natural calamity, but a manmade disaster by RBKC/KCTMO.

The last thing we want RBKC/H&F/Westminster council and you as Head of Insurance for RBKC is your pity, I quote, **"Leaving aside for a moment the matter of damage to your contents and personal effects please consider seeking independent legal representation in respect of the understandable trauma you refer to"**. Our feeling is you are not better than those who were heartless without empathy. We are not only taking legal advice from the highest order with absolute determination if we have to reach to 7 billion people in the world to convey this message on what happened in Grenfell Tower on 14th June 2017 for the rest of our life so be it. With the Grenfell Towering Inferno, not only did we come out from a near death experience, but it gave us a purpose in life as well to seek justice.

On a separate note, I am yet to be allocated so called RBKC Keyworker and Housing Allocations Officer and suddenly email I had from Ms Jackie Wilson and Kelly Lee Gant dated 4th September as a resident leaseholder, she wanted us to have our preference to social housing despite vehemently previously expression our opposition and we made it absolutely clear to Tony Hutchinson. We are a resident leaseholder for 25 years. You cannot offer a one size fits all approach. We will not be a social tenant. We never had a key worker allocated and because of that we may have lost by not getting up to date information in relation to housing, legal advice and charity grant of £20m donated by the generous, kind hearted, humble with lots of empathy great British public and the corporations who have donated generously towards Grenfell Towering Inferno. The general public unlike RBKC/KCTMO relates to our extreme painful agony and suffering.

Extract from your email, I quote: **"In essence I understand that the impact of the above means that those that purchased contents insurance are no better off than those that didn't but that is the correct insurance outcome in terms of payment for contents and personal effects as the purpose of any property insurance is not to place you in a better position"**.

I am shocked and horrified to learn from you that having private content insurance which we paid our regular premium for many years did not put me in a better place than those that did not. You think that as head of insurance service

that is the correct insurance outcome in terms of payment for contents and personal effects as the purpose of any property insurance. Do you not think before you reach your own conclusion, we would like you to provide us an example for the past 100 years in the western world let alone great Britain that in residential fire an unprecedented level that an event of this scale is covered in the insurance books. If it is so, please send us a copy of your insurance with immediate effect. I am not just a subject or number that you can apply a rule book here. And it is shocking that RBKC did not follow the rule when it mattered the most in ensuring the building met fire and safety regulations. It is outrageous, there really is no other word for it. This is trademark bullying tactics that we have experienced on endless occasions. When we complain that there is no light in the staircase or the lift has broken down for days, you cannot get hold of the TMO. However, when you miss a payment by one day on service charge, they coming knocking on your door. We are sick and tired of this behaviour. Applying the rules when it suits you. Outrageous!

[REDACTED] we taught our child to be a good human being and living in social housing we struggled to send our son to the best private school to be a good citizen in this great country and to be successful. Since 14th June my so called belief system has been shattered. It appears to us that RBKC/H&F/Westminster so call tri-borough is like mosaic law, the law giver and the law broker and judge and jury.

I cannot swallow the fact that you suggested as Head of Insurance service that me as a Resident Leaseholder and a professional couple and child happened to be in social housing and having an content insurance policy, I am not better off than the KCTMO tenant in Grenfell who may live on social benefit most of their life and some of them may have recovered their content and possession in Grenfell Tower (referring to 33 flats in Grenfell Tower is not affected by the fire). We have significant amount of uninsured losses which we should be able to claim through this insurance.

We are permanently traumatised and just managed to come out alive from a near death experience on that night from 18th floor when apart from one family on our floor perished including 5 years and 12 years children in this manmade real life Towering inferno. No words can provide comfort when we lost so many of our neighbours and close friends whom we know for over a quarter of a century and our home. Nothing can take away from the fact it was a manmade disaster that could and should have been avoided. My wife and I had everything, and fought for our living standards, but within an hour the manmade real life "Grenfell Towering Inferno" wiped away all that we knew, including our precious valuables and thousands of memories. [REDACTED] we had everything we wanted in life and worked tremendously hard for it, but now all in vain.

I have not just lost an investment; I have lost 25 years of my personal history, where no money in the world can pay for it. How do you quantify monetarily the loss of albums and photographs of 30 years of marriage, my children's first words and their first smiles? What I lost in this fire wasn't only my apartment as resident leaseholders for 25 years, it's the little things, the sentimental value which no money in this world cannot replace. Wedding Asian gold alone was 22 carat worth more than £20k alone.

We have lost everything that we have worked on for the past 25 years and are now permanently traumatised after the night of the tragic man-made disaster. I was a founder and chairman of Grenfell Tower leaseholders association and I served my community now everything went in vain and I am very angry with everybody around me and we have lost dozens of friends close to us.

I have lost my home, I paid mortgage, service charges and major work bills and within an hour I have lost everything. At the moment, we are picking up the pieces of our broken lives and it is beyond imagination what we are having to go through. Sleepless nights and getting counselling which is doing little to reduce our trauma is now our theme of our lives. We are struggling to continue with our lives with the little that is remaining. To rebuild our lives is not easy by any stretch of the imagination

Please be assured the worse has happened to our lives anyway, we could easily be dead on 14th June 2017, but we came out from a near death experience to find purpose in life and that is every breathing moment in our life to seek to deal with heartless behaviour that lacks empathy. Individuals in RBKC/KCTMO have no right to put us under extreme painful circumstance and despite constant warning of Health and Safety in Grenfell Tower as a Founder and the Chairman of Grenfell Tower Leaseholder Association, they decided to shoot the messenger. We are ready for any consequences and eventuality and we have to die one day anyway.

You simply cannot put a value to human life especially the innocent woman, children and men who burned alive with the manmade disaster. You may be head of insurance service, but you are being heartless without empty. You cannot replace what we have lost, but instead you are encouraging us to take legal advice. You and RBKC/H&F/Westminster tri-borough can put a true value to the tangible list of attached belongings with a breakdown for you to consider without prejudice.

Best wishes

Mr S Ahmed

Resident Leaseholder

156 Grenfell Tower

-----Original Message-----

From: Chitty, Ray: CP: RBKC <Ray.Chitty@rbkc.gov.uk>

To: shah Ahmed [REDACTED] Maxine.holsworth <Maxine.holsworth@rbkc.gov.uk>

Cc: Cllr, Blakeman, Judith: RBKC, Judith: RBKC <Cllr.Blakeman@rbkc.gov.uk>; emma.dentcoad.mp <emma.dentcoad.mp@parliament.uk>

Sent: Mon, Sep 11, 2017 2:32 pm

Subject: RE: Resident leaseholder has own private content insurance must be allow to claim interim payment from the council for contents and personal effects damaged by the manmade fire in Grenfell Tower.

Dear Mr Ahmed,

Thank you for your email below and I am so sorry that you have been involved and affected by this terrible tragedy.

Leaving aside for a moment the matter of damage to your contents and personal effects please consider seeking independent legal representation in respect of the understandable trauma you refer to. Your legal representatives will be able to assist you in presenting your needs, such as medical support and other financial losses, for personal injury in respect of this tragic event.

In terms of the contents damage, it is difficult without knowing the exact circumstances of the insurance claim you have made to comment fully but if your insurance policy claim was for less than the amount on offer as interim payment then you can request the difference. The balance will be refunded to your insurance company in order to repay them for their outlay as you cannot receive payment twice for the same damaged items.

Assuming your contents insurance policy was arranged adequately and insured for the full amount of your loss then it would not be correct for you to receive payment twice in respect of the same damaged contents. If your insurance was not arranged adequately or for the full amount of your losses, then this does not affect your ability to claim the full amount (less payment already received) as if no insurance was purchased in the first instance.

In essence I understand that the impact of the above means that those that purchased contents insurance are no better off than those that didn't but that is the correct insurance outcome in terms of payment for contents and personal effects as the purpose of any property insurance is not to place you in a better position.

In terms of the general issue of communication the link to this letter was published in the Grenfell newsletter and available to all.

If you would kindly send the full details of your claim payment and confirmation if your losses exceeded that payment, I can consider the individual circumstances of your losses. For ease I have attached the relative forms.

Yours sincerely

Ray Chitty MA
Head of Insurance Service
C/o Town Hall
Hornton Street
London W8 7NX
Tel & Mob: [REDACTED]
Email: Ray.Chitty@rbkc.gov.uk

From: shah Ahmed [REDACTED]
Sent: 11 September 2017 11:03
To: Maxine.holsworth@rbkc.gov.uk
Cc: Chitty, Ray: CP: RBKC <Ray.Chitty@rbkc.gov.uk>; Cllr, Blakeman, Judith: RBKC <Cllr.Blakeman@rbkc.gov.uk>; emma.dentcoad.mp@parliament.uk
Subject: Resident leaseholder has own private content insurance must be allow to claim interim payment from the council for contents and personal effects damaged by the manmade fire in Grenfell Tower.

Sub: Resident leaseholder has own private content insurance must be allow to claim interim payment from the council for contents and personal effects damaged by the manmade fire in Grenfell Tower.

Dear Ms Maxine Holsworth,

By way of introduction, I am a Resident Leaseholder and Founder and Chairman of Grenfell Tower Leaseholders Association. I used to exchange emails with Ms Laura Johnson, the Director of Housing in relation to the grave issues and concern we had in Grenfell Tower. I will now be forwarding these emails to you and some of them are going back years for your kind attention and action.

However please could you kindly confirm whether she is still in her position or has moved to a different department so I can add her to my mailing list.

I am writing to you in relation to the letter (which had no date) from the Head of the Shared Insurance Service Ray Chitty via Grenfell United. Please note for the record and future references, if I was not on their mailing list I would not have clue that there is other charity funding available. Let me confirm that to you that in that process I may have missed out on much of the funding which was available for me and it this has serious ramifications.

I as a resident leaseholder for 25 years had everything and worked hard in our lives and paid our mortgages, service charges and major work bills. On 14th June the Grenfell Towering inferno nearly burned us alive and we came out alive from near death experiences and lost everything by this manmade disaster which could and should have been avoided by RBKC/KCTMO.

On the letter let me quote second paragraph of, How much will I get and how?

"If you have already made an insurance claim in respect of these losses from the council or received a payment from your insurers, then this will be deducted from the interim payment".

The private contents insurance individuals have is nothing to do with the council, they are separate from the council insurance policy and we should be entitled to claim separately from the council under the so called "voluntary interim payment for residents of Grenfell Tower in respect of future claim content and personal effects damaged by the fire".

The KCTMO tenant may not have any private insurance whatsoever are automatically entitled to claim either interim payment of £12,500 or £17,500 from the council BUT not those who has private content insurance. Does it make sense or are we going mad?

Those who have their own private content insurance paid their monthly premium are not allowed to claim interim payment of £12,500 from the council. If that is the case let me inform you in advance it has serious ramification and direct discrimination for having ones own private insurance policy.

Please kindly clarify the above matter as a matter of urgency.

Best wishes

Mr S Ahmed