

'LLOYD'S' & ROYALGATE

AN URGENT APPEAL

From Sally Noel

Additional Important Evidence

I urgently request that the City of London Police in conjunction with the Judicial Conduct Investigation Office bring charges against Lloyd's of London's Legal & Compliance department in the criminal court, because their fraud continues, as they have charging orders on many victims of Lloyd's fraud's homes. The day they die, Lloyd's will sell their homes and claim performance related bonuses.

This scandalous fraud is a conspiracy on a 'grand scale' which implicates the Judiciary and even the Royal Family who have supported Lloyd's over many years and continue to do so, when Prince Charles is aware of the fraud as I handed him a 'Summary of Lloyd's Fraud' on the 26th November 2018.

The City of London Police say '*this should be a matter for the Judicial Conduct Investigations Office*'. The Judicial Conduct Investigations Office say '*I note that in your complaint you request a full criminal investigation be undertaken. It is not within the remit of the JCIO to investigate alleged criminal activity. If you believe an offence has been committed you should inform the police. If a judge is convicted of a criminal offence the case will then be referred to the JCIO!!*

PLEASE INVESTIGATE THE FOLLOWING CRIMES PERPETRATED BY LLOYD'S LEGAL & COMPLIANCE DEPARTMENT (admitted by them in recorded telephone conversations!) IN THE FOLLOWING

CASES :-

1. The Society of Lloyd's v Sally Rosemary Noel (See Below)
2. The Society of Lloyd's v Sir William Otho Jaffray (page 2, para. 1-2)

3. Conspiracy to commit perjury in court before Mr Justice Cresswell on the 28th May 1999, in order to obtain judgement against me for a premium to Equitas in 1996 which I did not owe, having resigned from Lloyd's in 1986 and having never signed any contract, agreement or deed between myself and Lloyd's.
4. Conspiracy to commit perjury in court before Mr Justice Andrew Smith on 27th March 2002, regarding my contract point. Lloyd's have repeatedly refused to send the transcript of the proceedings to me because they knew it would reveal prima facie evidence of fraudulent non-disclosure and misrepresentations pleaded before the Judge. Mr Bradford from 'Legal & Compliance' told me in a recorded conversation, that *'the hearing before Andrew Smith J was the root of the poisonous tree which I should attack!'* but how can I without the transcript?! I have recently made a Freedom of Information request for Lloyd's to release it to me.
5. Conspiracy to commit perjury in court before Waller & Walker LJ on 20th June 2002, for permission to appeal regarding my contract point. Again, Lloyd's refused to release the transcript of the proceedings to me!
6. Conspiracy to commit perjury in court before Mr Chief Registrar Baister on 11th May 2007 to obtain a Statutory Demand Order against me, for an unwarranted sum of money, **in my absence**.
7. Conspiracy to commit perjury in court before Mr Justice Warren on 13th November 2007 to appeal the above **held in my absence**.
8. Conspiracy to commit perjury in court before Mr Chief Registrar Baister on 3rd March 2008 to obtain a Bankruptcy Order **in my absence**, for that unwarranted sum of money, in the full knowledge of my recent hospitalisation for severe 'labyrinthitis' of which my Doctor and Specialist had notified Lloyd's and the Courts, and requested in many letters postponement of the hearing, which I can produce. Also Mr Demery and Mr Sanderson ignored my many tearful appeals for postponement since my hospitalisation (which I recorded).
9. i) **Conspiracy together with Neil Hamilton ex Conservative MP and Under-Secretary of State for Corporate Affairs (ie. Minister for Lloyd's) to 'steal' an unwarranted and**

extortionate sum of money from me on 2nd May 2008, for which I allege Mr Hamilton received commission. This demand was never proved in Court on 3rd March before Registrar Baister, or to the Trustees in Bankruptcy because they '*quadrupled*' it, after obtaining a Bankruptcy Order, but I was threatened and held to ransom to pay and sign a 'Confidential Settlement Agreement and Mutual General Release'.

This was a malicious bankruptcy in revenge for the fact that I refused to sign a 'Settlement Offer' form which gave me a walk-away deal, (because Lloyd's knew I was the only Name not to have signed the 1986 'Agency Agreement' and 'General Undertaking), but I would not undertake to be silenced.

Similarly I refused to sign an Alternative Dispute resolution (ADR) Scheme sent to me on 17th April 2000 by The Right Honourable The Lord Woolf The Master of the Rolls, for the same reason.

I have an internal note 'leaked' to me and written by Mr Philip Holden Head of Financial recovery in 1996 which says '*has flats in London/Interior Designer. Not Wanting*'. But it also said '*The deal as debt reduced. Then presumably Mrs Noel pays nothing*'.

I also have a letter from Nicholas Demery, Solicitor/Manager, Litigation Team on 16th April 2008, after I was made bankrupt, saying '*The present information we have is that your assets amount to not less than £2m. If this is correct there should be no difficulty paying us*'.

- ii) Neil Hamilton told me in 2008 in a recorded telephone conversation that he advised The Rt Hon Michael Heseltine MP President of the Board of Trade to disregard The Treasury & Civil Service Committee's recommendation for a wider investigation of events at Lloyd's in their Fifth Report in order that the Equitas scheme could proceed under which the Conservative Government were spared many bankruptcies thus by-elections, and received special deals and in many cases walk-away deals, which they did not have to declare, as the result of special amendments made to the 'Code of Conduct' published in July 1996, thus avoiding capital gains tax!!

I have recorded and documentary evidence from Sir Gordon Downey who was the Parliamentary Commissioner for Standards. In his letter of 14th January 1997 he says:-

'The relevant provisions reads as follows:

'Any member of Lloyd's receiving financial assistance (including relief from indebtedness or other loan concessions but excluding any general settlement available to all Lloyd's members) from a company, organisation or person within or outside the UK should register that interest under Categories 5 or 7, as appropriate'.

The intention was that common benefits (eg. under the Reconstruction and Renewal scheme) should not be registrable but that any benefits special to one or more MPs should be. To my mind this is a sensible distinction and I am, in any case, bound by the House's decision in advising members of their obligations'.

In his letter to me on 6th March 1997 Sir Gordon says:-

'In his letter to me dated 1 July 1996, the Chairman of Lloyd's states that:

'I can confirm that no Member of Parliament would have received 'special treatment' in their capacity as such as it is an underlying principle of Lloyd's that every Member is treated equally. You will appreciate this is especially relevant in the Hardship Scheme where the Members of the Society are supporting those who had suffered financially as a result of their Lloyd's position.'

Sir Gordon recently reaffirmed the above, and significantly that he was bound by the House's decision.

The Chairman of the Committee Mr Tony Newton was a Conservative as were five members of Parliament. Sir Iain Duncan Smith was one, who has completely ducked out of answering my questions regarding what he knew! He wasn't a Name, but I suggest he was protecting his party from extinction! (which ironically occurred anyway!).

On 16th May 1995 the Prime Minister Mr John Major wrote to a Member of Parliament whose constituent urged support for an Early Day Motion seeking an inquiry into Lloyd's, which he refused stating *'the Treasury & Civil Service Select Committee have recently been inquiring into the regulatory regime at Lloyd's and **I expect that their report will be published soon (see below!)** It would therefore be inappropriate to try and go over the same ground', concluding 'At worst an inquiry would be in danger of confusing and dragging out the resolution of the issues'!*

On 17th May 1995 The Report concluded the following:

'We have taken a great deal of evidence in the course of this inquiry, much of it extending well beyond the terms of reference of our inquiry into financial services regulation.

'The evidence suggests that there is a need for a wider investigation of events at Lloyd's which would go beyond the order of reference of this Committee.'

- iii) On the 6th July 2010 a Disciplinary Tribunal of the Council of the Inns of Court (Chairman John Tallon QC) found Neil Hamilton guilty of two charges of professional misconduct contrary to the Code of Conduct of the Bar of England & Wales (for holding himself out to be a practising barrister when he had not got a practising certificate! He was given a £300 fine and a slap on the wrist!! because he lied to the Chair saying he acted for me as a friend and did not accept any payment from me, when I paid him and his accomplice Mr Derek Laud £6,925 on the 14th May 2008, and they were demanding a further £3,000 but in any event was told I could not make any representations so I could not inform the Tribunal that he was lying!)

Their report was sent to the following people:-

The Rt Hon Kenneth Clark QC MP
The Secretary of State for Justice

The Rt Hon Lord Judge
Lord Chief Justice of England and Wales

The Rt Hon Dominic Grieve QC MP
Attorney General

Keir Starmer Esq QC
The Director of Public Prosecutions

The President of the Council of the Inns of Court

The Chairman of the Bar Council

The Chairman of the Bar Standards Board

The Chairman of the Complaints Committee

The Treasurers of the Honourable Societies of:-

Lincoln's Inn
Inner Temple
Middle Temple
Gray's Inn

The Leader of the Midland & Oxford Circuit – Gareth Evans QC

The Leader of the Northern Circuit – Richard Marks QC

The Leader of the North Eastern Circuit – Stuart Brown QC

The Leader of the Wales and Chester Circuit – Winston Roddick QC

The Leader of the Western Circuit – Robin Tolson QC
The Leader of the South Eastern Circuit – Stephen Leslie QC
The Editor, The Guardian Gazette
The Press Association
The Editor, Counsel Magazine
Defendant
Head of Chambers

But no-one did anything about this SCANDAL!!

Mr Hamilton was the Minister for Lloyd's who wrongfully passed their solvency test in 1994/95 when they had been insolvent since 1967 as a secret document called the 'Statistics Package' shows.

10. Conspiracy to commit perjury in court before Mr Justice Cooke on 20th & 28th October 2009 in order to obtain an Injunction Order against me **in my absence on both occasions**, in breach of Article 10 of the Human Rights Act 'Freedom of Speech' (Lloyd's demanded this hearing be held *in camera*!). The Judge granted Lloyd's this injunction without hearing my evidence to support the fact that I signed the CSA under extreme duress as I was taken to hospital on the second occasion traumatised by the draconian treatment by the courts. (Lloyd's had told me I could not have my children as witnesses).

The transcript of the proceedings evidence the fact that the judge was inquiring from my stand-in Mckenzie friend, Mr Michael Toppin, what my evidence of duress might be? (He did not know) because I had not seen him for years! He wrote a statement dated 1st December 2012 to show what a Kangaroo court it was, that a Judge could grant Lloyd's an Injunction without hearing my or my children's evidence **that I signed CSA under 'acute duress', as we were being pressured by Mr Hamilton and Lloyd's who were on a linked call.** (I and my husband also could not live, as my bank accounts etc. were frozen and he had no money!)

11. Conspiracy to commit perjury in court before Mr Justice Jay on 7th November 2013, in order to obtain an Internment Order against me.

12. Conspiracy to blackmail. I have been subjected to years of threats and blackmail by members of the Legal & Compliance department (I have letters and recordings, which can be produced in evidence).
13. Conspiracy to pervert the course of justice. Lloyd's have attended thirteen hearings in my absence where they lied to the Court, and it is a travesty that the Courts condoned their perjury, without question!

PLEASE INVESTIGATE THE FOLLOWING CRIME PERPETRATED IN THE JAFFRAY FRAUD TRIAL:

1. My allegation that Mr Justice Cresswell conspired with Mr Simon Goldblatt, the litigant's QC! to **rig the trial** by deleting their core pleadings on the ninth day of trial 14th March 2000), **without their knowledge.**

Their pleadings were confirmed in a Statement of the Commercial Court by order of Mr Justice Cresswell on 29th October 1999 and 3rd February 2000 which were:-

'the claimants have alleged that they were fraudulently induced to become or remain underwriting members of the Lloyd's market by reason of Lloyd's failure to disclose the nature and extent of the market's liability for asbestos related claims'.

2. I allege conspiracy between Mr Justice Cresswell and Mr David Coleridge, past chairman of Sturge and Lloyd's (from 1991-92) (and father of Mr Nicholas Coleridge, the Co-Chairman of the Queen's Jubilee celebrations) to rig the trial on the ninth day, 14th March 2000 (the trial commenced on the 6th March and concluded on the 14th July).
3. I and a friend witnessed him attempting to visit Mr David Coleridge's house at 37, Egerton Terrace, SW3, at 7.30pm on Friday 27th June 2003, until he recognised us and retreated. But attempted to do so again until he realised we were still observing him. He then disappeared into the Knightsbridge crowd! I phoned Mr Coleridge that evening and recorded his and his wife's hedging response.
4. Mr Justice Cresswell made a libellous statement on 1st August 2007 regarding this incident, (but undoubtedly circulated details of this incident to the Lord Chief Justice and Master of the

Rolls in 2003 which contributed to my cruel treatment and denial of the facts by the courts). This statement was intended to discredit me, I allege, and been the reason why the Courts have treated me with *'ill will'* and refused to consider my evidence of multiple frauds, in breach of their judicial oath. He has repeatedly refused my written requests in the past, and **recently**, to provide me with evidence of his accusation. (Documents including his statement can be supplied).

5. Conspiracy by the many Judicial and Conservative MP 'Names' to pervert the course of Justice ie. the Judiciary's refusal to find fraud, and the Conservative Government's refusal to hold a Public Inquiry or Judicial Enquiry, in exchange for special deals done under the Reconstruction & Renewal 'Equitas' scheme in 1996, which I reiterate avoided many bankruptcies, thus loss of office, and many by-elections, when John Major had a majority of one!!

I have first-hand evidence of these special deals from the manager of the Investigations Department, for 10 years, who was *'heavily involved in 'R&R' and other investigations at that time in 1996.'* He has been threatened by Nicholas Demery (Solicitor/Manager LitigationTeam) that if he 'speaks out' he would be contravening his employment contract and confidentiality agreement!! (Evidence of which can be provided).

6. **The Judiciary and the Conservative Government have breached the Judicial and Ministerial Code of Conduct, and the Judges have breached their judicial oath 'Without fear or favour affection or ill will'.**
7. On 30th September 1998 I *personally handed* my evidence of Lloyd's fraud to Prime Minister Mr Blair at a Labour party conference in Blackpool (evidence of which is published in 'Lance Price's' book).
8. On 30th October 2012 I *personally handed* my evidence to Boris Johnson at a Conservative party event in Bristol when he was Lord Mayor of London (but have 'sent' my evidence of Lloyd's fraud to all Prime Ministers from Margaret Thatcher onwards).
9. On 26th November 2018 I *personally handed* my evidence of Lloyd's fraud in 'general' in particular the rigging of the Jaffray Fraud Trial and my 'personal' persecution story of fraud, extortion and blackmail to the Prince of Wales outside Poundbury Church.

10. I was hurt and disillusioned to read in the papers that the Prince of Wales launched the Sustainable Markets Initiative (SMI) insurance task force event at Lloyd's on 24th June 2021 after I had handed in my evidence to him in 2018. The purpose of his visit was for (in his words) '*investment in renewables with your active and committed help*' and praised Lloyd's on the extraordinary role that they have played in the past. (This financial support should not be accepted from a corrupt organisation such as Lloyd's).

11. I am shocked to hear of the appointment of Nicholas Coleridge (son of David Coleridge) as Co-Chairman of the Queen's Jubilee celebrations in June, because he and his family made their fortune at the expense of thousands of 'Names' misfortunes, causing them bankruptcies, homelessness, divorces and suicides.

Mr Coleridge and his two partners, Mr Rokeby Johnson and Mr Parnell, recruited thousands of Names from 1977 and throughout the 1990's with the aid of big brokerage firms such as E F Hutton in America (and around the world), when they knew of the unquantifiable asbestos related liabilities they faced, placing them on high risk asbestos related syndicates while he and his family were placed on safe blue chip syndicates, known as 'Baby Syndicates'.

12. I am further shocked to discover the Royal Family's long-standing and *close relationship* with Lloyd's dating back to King George V and Queen Mary in 1925, and the opening of every new building. Many members of the royal family, including Simon Bowes-Lyon, the Earl of Strathmore, are Names at Lloyd's. He is the first cousin twice-removed of the Queen, and a great-great nephew of the late Queen Mother, **who was made an Honorary Member of Lloyd's in 1974**. Also the Duke and Duchess of Kent and Princess Michael of Kent were 'Names' as was Camilla Parker- Bowles.

This close association between the Royal Family and Lloyd's should also be investigated when they know, or should have known their links to the Slave Trade and the heinous crimes committed by Lloyd's, which continue today, but I allege they have condoned these crimes because they were treated favourably by Lloyd's and because Lloyd's support The Crown Estate, The Crown Corporation Ltd, The Corporation of the City of London, the Police, and the Royal's charities.

NB. MY EVIDENCE OF LLOYD'S FRAUD AND CRIMES HAVE NEVER BEEN CONSIDERED BY ANY COURT, ON THE GROUNDS THAT I WAS NOT PARTY TO THE JAFFRAY ACTION, but I never signed any contract or deed, between myself and Lloyd's ie. the 1986 Agency Agreement and General Undertaking giving the English Courts, of which her Majesty is 'Head', '*exclusive jurisdiction*'.

The Queen is Head of the Judiciary. I therefore allege this is why the American Postal Inspectors, told me in a recorded conversation, that they were suddenly and without explanation told to halt their investigation. Similarly this applied around the world.

NBB. On 10th April 2006 Detective Superintendent Tim Harvey of the City of London Police wrote to me to say '*It is not the role of the Police, nor do they have the resources to re-investigate cases that have not been heard before the courts, unless expressly directed to do so by the presiding Judge. Since no such direction has been made any further recourse you seek must be through the courts.*

The Royal Timeline Summary

1. On 23rd May 1925 King George V, accompanied by Queen Mary and Prince Harry, laid the foundation stone of the building, designed by Sir Edwin Cooper.
The Chairman of Lloyd's, Mr Percy G MacKinnon, spoke about Lloyd's long ties to the Royal Family.
In reply, George V highlighted Lloyd's international history.
2. In 1952 Queen Elizabeth II, accompanied by her husband the Duke of Edinburgh, laid the Lime Street foundation stone. The room was packed with dignitaries, including the Prime Minister, Sir Winston Churchill.
3. In 1958 The Queen Mother, accompanied by HRH Princess Margaret, opened Lloyd's building.
4. In 1974 The Queen Mother was made an honorary member of Lloyd's. In December 1974 The Queen Mother visited Lloyd's again, touring the Underwriting Room, spending longer than usual talking to underwriters, brokers and administrative staff alike.

5. In 1979 she returned to Lloyd's again, this time to preside over the opening of Lloyd's administrative offices in Chatham, Kent.
6. In 1981 The Queen Mother commemorated the start of construction of the current building, pulling a lever which sent a ton of concrete cascading to form a section of the column which stands beside the main entrance.
7. In 1984 The Queen Mother returned to Lloyd's for the 'topping-out' ceremony. She watched the concrete slab being lowered into place in position above a time capsule, which she had sealed into the roof. She then returned to the Underwriting Room to greet the 500 guests celebrating the occasion.
8. In 1986 HM Queen Elizabeth II opens the new Lloyd's building at One Lime Street. (The same year that Lloyd's stole £43.5 million from the Names' Central Fund to pay HM Revenue & Customs for past tax evaded by the Chairman Sir Peter Green, Peter Cameron Webb and other wrongdoers at senior level in return for the following:- *'The Revenue will cease and desist from their harassment of Lloyd's'* and *'All proposed legal actions arising out of the Revenue enquiries are dropped'*, and *'All our costs in resisting the Revenue are allowed as proper expenses'*).

Also in 1986 Lloyd's introduced a new Agency Agreement & General Undertaking which introduced an unconscionable 'Pay now sue later' clause, and other onerous clauses to protect Lloyd's from being sued for its known fraud and most unjustly giving the English Courts, (HM Courts) exclusive jurisdiction!!

During the twenty-first century Lloyd's continued to enjoy support from the Royal Family.

9. In 2005-2006 Prince William visited Lloyd's on a work placement scheme, during the day he was shown by Hiscox how the firm underwrites risks. Richard Ward, Lloyd's former Chief Executive, described welcoming Prince Charles and the Duchess of Cornwall as one of his most memorable meetings during his Lloyd's career.

10. On 23rd July 2013 the Lloyd's market gathered to witness the ringing of the Lutine Bell to celebrate the birth of Prince George.

11. In 2014 The Queen and the Duke of Edinburgh visit Lloyd's Underwriting Room to unveil a plaque commemorating the market's 325th anniversary.

(The Royal Party met representatives from the London Market, Lloyd's Community Programme, Lloyd's charities, The Lloyd's Patriotic Trust).

Following the visit, the Royal Party attended a private luncheon with the Council and Franchise Board.

12. On 24th June 2021 The Prince of Wales visits Lloyd's again, to launch his Sustainable Markets Initiative Insurance to form a new partnership with the global of insurance industry to drive action to tackle climate change. HRH met with representatives from the Product Innovation Facility, an initiative launched by Lloyd's with over £100m of capacity to speed up (re) insurance product development for today's new and emerging risks. This was after I personally handed him a summary of Lloyd's fraud on 26th November 2018 which included the non-disclosure of Lord Cromer's damning report in 1969 and the Attorney's 'warning' reports since 1973-1988 of the unquantifiable asbestosis crises facing Lloyd's (hence the rigorous recruitment programme!).

In the blue book entitled 'Lloyd's Act 1982' it stated :-

'The Queen enacted Lloyd's Acts 1871-1983 with the advice and consent of the Lords Spiritual and Temporal, and Commons, in this present parliament assembled'.

I have letters from chairman Sir Peter Green evidencing the non-disclosure of unquantifiable asbestosis related claims facing the market, and his successor Sir Peter Miller, who was promoting the Bill, lying to Parliament in order to get the 1982 Act passed.

Mr Michael Meecher who chaired the Parliamentary Committee told me they would never have passed the Act, if they knew then what Lloyd's knew.

I appeal to the Queen to repeal the 1982 Act.

I also request that the Queen and Prince Charles disassociate themselves with the Lloyd's ruthless regime, and refuse any gifts/donations from them, as they know, or should have known, Lloyd's have prospered and survived to continue their extortion and money laundering today, at the devastating expense of thousands.