

Subject: Formal Complaint and Request for Immediate Resolution of Compensation Claim  
From:Rewired Rewired (re\_wired@ymail.com)  
To:ahmed.jama@gtrailway.com; customerservices@gtrailway.com; info@railombudsman.org  
Date:Tuesday 8 April 2025 at 10:23 BST

Mr. Simon Paul Cordell

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Date: 7 April 2025

To: Govia Thameslink Railway (GTR) Customer Relations customerservices@gtrailway.com

Dear Govia Thameslink Railway Customer Relations Team,

I am writing to express my profound dissatisfaction with the handling of my compensation claim for my delayed journey on **12 January 2025**. This matter has been drawn out far beyond any reasonable timeframe, and Ahmed Jama’s handling has further compounded the distress caused by this situation.

Key Issues:

- 1. Prolonged Delays and Misleading Promises:** Ahmed Jama has repeatedly delayed the resolution of my claim, offering vague assurances and incomplete responses. Despite initially agreeing to address my claim comprehensively, Ahmed has failed to act fairly and transparently, leaving this matter unresolved for months.
- 2. Refusal to Provide Insurance Policies and Breach of Transparency:** Under Civil Procedure Rules, I requested access to Thameslink’s relevant insurance policies, including the Delay Repay Scheme Insurance Documents and Public Liability Insurance. Ahmed’s failure to provide these documents for review is a breach of the accountability expected from your organization, and it limits my ability to fully assess Thameslink’s liability.
- 3. Consumer Rights Breach:** Ahmed’s rejection of my claim citing the use of a third-party ticket seller (OMIO) contradicts the Consumer Rights Act 2015. This legislation ensures that services must be delivered with reasonable care and skill, regardless of the sales channel through which tickets were purchased.
- 4. Legal Fees and Stress-Related Compensation:** Ahmed has consistently ignored my claim for stress-related compensation, calculated at **“£50 per day.”** Additionally, the ongoing delays and mishandling of this matter have resulted in mounting legal fees as I prepare to escalate this case through appropriate channels. These fees are Thameslink’s responsibility due to their failure to resolve the claim in a timely and transparent manner.

Current Legal Fees and Expense Breakdown!

- I am seeking compensation for the following expenses incurred as a direct result of the significant delays and mishandling of my compensation claim:

| Category                    | Amount (£)                                                                   |
|-----------------------------|------------------------------------------------------------------------------|
| Train Tickets               | 23.80 ( <i>Purchased For January 12, 2025</i> )                              |
| Missed Cab Booking          | 51.50                                                                        |
| Bus Fares                   | 3.50                                                                         |
| Alternative Cab Fare        | 13.00                                                                        |
| Dinner Expenses             | 25.00                                                                        |
| Lost Business Productivity  | 80.00                                                                        |
| Stress-Related Compensation | <i>Calculated at £50/day (See Below)</i>                                     |
| Legal Fees                  | <i>To be recalculated upon submission of “N1 Claim Form to County Court”</i> |

Total Expenses (Excluding Stress-Related Compensation and Legal Fees): £196.80.

Stress-Related Compensation

- a. Introduction of Stress Fee:** Stress-related compensation was introduced in my 10th email, referencing a rate of **“£50 per day,”** starting on **‘March 1, 2025’**

b. **Calculation:**

- **Days Since March 1, 2025 (Inclusive):** From March 1, 2025, to April 7, 2025, there are **38 days**.
- **Stress-Related Compensation to Date:** £50/day × 38 days = **£1,900**.

**Total Stress Compensation:** £1,900.

**Legal Fees and Additional Costs**

a. Legal Fees: Detailed from **January 12, 2025, to March 12, 2025:**

- **Quarter Solicitor Fee:** £10,095.00
- **Legal Expenses:** £149.28
- **Grand Total:** £10,244.28

b. Adding client out-of-pocket expenses of £196.80, the **total sum amounts to £10,441.08**.

c. **New Total Requested with Stress Fees Incurred:** The total of **£1,900 “Stress-Related Compensation”** plus £10,441.08 (**Expenses and Legal Fees**) comes to **£12,341.08**.

I therefore request complete payment of the total compensation amount of **£12,341.08** to be paid to me in full.

If my claim remains unresolved and I am compelled to proceed with court action, further legal fees will include costs associated with filing the “**N1 Claim Form**.”

**Request for Immediate Action:**

I demand the following actions be taken without further delay:

1. A formal apology for the mishandling of my claim and Ahmed Jama’s unprofessional conduct.
2. Full payment of the compensation owed, including stress-related charges and legal fees.
3. Provision of the requested insurance policies under Civil Procedure Rules for review and transparency.
4. Reform of Thameslink’s claims process to prevent such issues in the future.

**Rail Ombudsman Involvement:**

If I do not receive a satisfactory response within “**11<sup>th</sup> of April 2025,**” I will escalate this matter further by:

- Filing a formal complaint with the “**Rail Ombudsman**” ([www.railombudsman.org](http://www.railombudsman.org)).
- Pursuing legal action under the “**Consumer Rights Act 2015,**” including submitting an “**N1 Claim Form**” to the County Court to recover the compensation and legal fees incurred.
- Contacting consumer rights advocacy groups and media outlets to raise awareness of Thameslink’s mishandling of valid passenger claims.

Your organisation has a legal and ethical obligation to address valid claims with fairness, transparency, and professionalism. I trust you will take immediate action to resolve this matter appropriately and restore confidence in Thameslink’s commitment to its passengers.

Yours sincerely, **Simon Paul Cordell**