

News story: Overspeed at Sandy South Junction

At around 14:32 hrs on 19 October 2018, an LNER service from Aberdeen to London's King's Cross passed through an emergency speed restriction of 20 mph at approximately 120 mph (193 km/h).

The emergency speed restriction had been applied at around 13:50 hrs on the previous day because track maintenance staff had found a defect (a crack) in a crossing, part of a set of points. Marker boards and associated automatic warning system (AWS) magnets were in place to provide warning of the emergency speed restriction and denote where the restriction commenced and terminated. The driver of the train had not received any notification of the existence of the emergency speed restriction prior to the journey.

No injuries were caused and no damage was recorded to the train, which continued to London King's Cross.

Our investigation will establish the sequence of events. It will also consider:

- factors influencing the actions of the driver
- the rules and procedures applicable to the application, implementation and advanced communication of speed restrictions, including the ways in which train drivers are made aware of the existence of emergency speed restrictions
- any relevant underlying management factors

Our investigation is independent of any investigation by the railway industry or by the industry's regulator, the [Office of Rail and Road](#).

We will publish our findings, including any safety recommendations, at the conclusion of our investigation; these will be available on our RAIB website.

You can [subscribe](#) to automated emails notifying you when we publish our reports.

News story: Bryan Sanderson confirmed as Chairman of the Low Pay Commission (LPC)



[Bryan Sanderson](#) has today (Tuesday 27 November 2018) been confirmed as the Chairman of the Low Pay Commission (LPC). He will take up his role with effect from 1 January 2019 having previously served for 2 years as interim Chair.

Mr Sanderson is currently trustee of several charities, an Emeritus Governor of the LSE and has continuing business interests.

The independent LPC is made up of employers, worker representatives and labour market experts – and provides recommendations annually to the government about National Living Wage and National Minimum Wage rates.

Prior to Bryan's current role, he was a Managing Director and CEO of BP Chemicals. He was the Chairman at Standard Chartered Bank, Northern Rock, the Learning and Skills Council and BUPA. Bryan has more than 40 years' experience in the energy, chemicals and financial sectors.

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[Press release: Predatory mortgage support boss disqualified by the courts](#)

Daljit Kaur Dhillon (42), from Sutton Coldfield, appeared at the High Court in Birmingham on 13 September 2018 where an order was made to disqualify her from being a company director for nine-and-a-half years. She was also ordered her to pay costs of £12,000.

Known by a variety of names, including Kareena Kapoor, Lisa Dhillon and Daljit Kaur, Ms Dhillon was the director of three companies: Repossession Management Bureau Ltd, RMB Assets Ltd and OM Payments Ltd.

The companies offered financial assistance to people with mortgage arrears but

clients complained that they were unaware of the exorbitant fees they charged and following an investigation by the Insolvency Service, the companies were [wound-up in the High Court](#) in September 2015.

Investigators found the companies were formed after a previous business, Red2Black Ltd, ceased trading following an investigation by another government agency . This investigation led to the director of Red2Black, Gurpreet Singh Chadda (the former husband of Daljit Dhillon), being given a Final Notice and record fine of nearly £1m.

The companies targeted people facing the threat of having their homes repossessed and under the guise of 'protecting' the equity, they would take out a charge on the properties. However, the companies failed to adequately inform clients of the amount of fees being charged or that the charge secured the indebtedness of the client. And when the property was sold, the companies would use the charge to extract grossly excessive fees for which no record was maintained to support the amount of work that had purportedly been undertaken. In addition, there was a lack of transparency in that representatives of the companies used false names, which prevented clients from determining who they were dealing with.

Investigators found that Repossession Management Bureau and RMB Assets held charges worth just under £4 million over properties belonging to 97 clients. Together, the two companies had a trade income of more than £1.2 million of which just over £1.1 million was paid out for the benefit of Daljit Dhillon.

The companies were also found to have charged VAT on invoices despite submitting nil VAT returns to the authorities.

Daljit Dhillon was declared bankrupt in June 2016 on the petition of the Official Receiver as liquidator of the three companies, after she failed to repay £353,550 worth of void transactions back to the companies. As a result of further claims made in his capacity as liquidator, the Official Receiver has lodged debts of over £1.5 million in Ms Dhillon's bankruptcy and has recouped a further £40,000 from a former sales agent.

Helen Morten, Deputy Official Receiver for the Insolvency Service, said:

Daljit Dhillon set out specifically to mislead members of the public who were in a vulnerable financial position for her own considerable personal gain. The court's decision to disqualify her shows the seriousness with which this type of cynical financial service activity is viewed.

Notes to editors

Daljit Kaur Dhillon is of Sutton Colefield and her date of birth is June 1975.

Company registration numbers:

- Repossession Management Bureau Ltd – 08710372
- RMB Assets Ltd – 09185563
- OM Payments Ltd – 08190869

Amit Gupta of St Philips Chambers appeared as Counsel for the Insolvency Service and Christopher Snell of New Square Chambers appeared as Counsel on behalf of the defendant.

A disqualification order has the effect that without specific permission of a court, a person with a disqualification cannot:

- act as a director of a company
- take part, directly or indirectly, in the promotion, formation or management of a company or limited liability partnership
- be a receiver of a company's property

Persons subject to a disqualification order are bound by a [range of other restrictions](#).

The Insolvency Service administers the insolvency regime, investigating all compulsory liquidations and individual insolvencies (bankruptcies) through the Official Receiver to establish why they became insolvent. It may also use powers under the Companies Act 1985 to conduct confidential fact-finding investigations into the activities of live limited companies in the UK. In addition, the agency authorises and regulates the insolvency profession, deals with disqualification of directors in corporate failures, assesses and pays statutory entitlement to redundancy payments when an employer cannot or will not pay employees, provides banking and investment services for bankruptcy and liquidation estate funds and advises ministers and other government departments on insolvency law and practice.

Further information about the work of the Insolvency Service, and how to complain about financial misconduct, is [available](#).

[Press release: Predatory mortgage support boss disqualified by the courts](#)

The boss of three Birmingham based mortgage support companies has been banned by the courts for taking advantage of vulnerable customers seeking assistance with their mortgage arrears.

News story: Animal medicines improvement notice: Ballygawley Veterinary Clinic



This notice was issued Ballygawley Veterinary Clinic.

The following contravened the Veterinary Medicines Regulation 2013:

- The advertising of an unauthorised veterinary medicinal product and authorised human products for administration to animals on price lists (contrary to Regulation 11 of the Veterinary Medicines Regulations 2013)
- Wholesale dealing of unauthorised veterinary medicinal products to other veterinary practice premises without a wholesale dealers licence (contrary to Schedule 3, Paragraph 2 of the Veterinary Medicines Regulations 2013)
- Supplies of unauthorised veterinary medicinal products (contrary to Regulations 27 of the Veterinary Medicine Regulations 2013)
- The supply of veterinary medicinal products to farms where there is insufficient evidence to show that the animals are under the veterinary surgeons care and that clinical assessments are being made prior to the supply of veterinary medicinal products (contrary to Schedule 3, Paragraph 4 of the Veterinary Medicines Regulations 2013)

The improvements required are:

- Removal of all unauthorised veterinary medicinal products and authorised human products from all price lists. Provide updated copies to the VMD.
- All wholesale activities must cease
- All supplies of Singvac and Botulism Vaccine must be in accordance with a valid Special Treatment Certificate and must only be supplied to the named farm and the volume state on the certificate must not be exceeded. Special Treatment Certificates must be in place prior to supply. All supplies must cease until such time as procedures have been implemented to ensure that all supplies occur in accordance with the certificates. Provide copies of all training and procedures to the VMD.
- Adequate records must be put in place to demonstrate that clinical assessments occur and that all animals which are supplied veterinary medicinal products by this practice are under the care of the practice

(and this care is not nominal).

- Details of the out of hours/emergency coverage provisions put in place for each farm client must be recorded and a list of farms and the veterinary practice providing the cover on behalf of Ballygawley Veterinary Clinic are to be provided to the VMD.

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