

Press release: Insurance fraud lands boss 12-year bankruptcy restrictions

Under the conditions of the order, Christopher James Dawson (36) of Spalding, Lincolnshire, is unable to borrow more than £500 without telling a lender that he is subject to extended restrictions, or act as a company director without the court's permission for 12 years.

The court heard that Christopher Dawson was appointed joint director of CJ & KE Dawson Agric Services Limited in August 2012, and sole director of CJ Dawson & Sons Limited in November 2014. Both companies provided agricultural and farming contractual services to local clients.

On 27 February 2016 and 9 May 2016, Christopher Dawson submitted insurance claims, one from each company, totalling almost £35,000. In the claims, he explained that agricultural equipment, a tractor and three trailers, had been stolen.

The claims were paid out but the insurer became concerned over the second claim and withheld part of the payout while investigations were undertaken.

In an interview with a private investigator on behalf of the insurer, Christopher Dawson admitted that the claims had been false. It emerged that the company had been unable to pay its creditors, and so the agricultural equipment was seized in lieu of payment.

Although Christopher Dawson agreed to repay the insurer, he had already spent the money on day-to-day company running costs, and only £1,100 was received by the insurer.

Legal proceedings were issued against him in November 2017 with a judgement in favour of the insurer being made in February 2018. Christopher Dawson was made personally liable for the insurance payout and ordered to cover the insurer's legal costs.

Unable to pay the judgement order, bankruptcy proceedings were filed against Christopher Dawson and he was declared bankrupt in August 2018.

Bankruptcy restrictions are usually lifted after 12 months but, given the nature of Christopher Dawson's conduct, the Official Receiver applied to have his bankruptcy restrictions extended.

On 17 May 2019 in the County Court at Lincoln, sitting for the County Court at Boston, Deputy District Judge Cooper made a Bankruptcy Restrictions Order against Christopher Dawson for 12 years to last until 16 May 2031.

Christopher Dawson did not attend the hearing.

Gerard O'Hare, Official Receiver for the Insolvency Service, said:

This kind of behaviour from a company director is unacceptable, and it is only fitting that Christopher Dawson has received such severe bankruptcy restrictions in recognition of this.

This result will protect the business community, and act as a warning to other directors of the penalties for fraud.

Christopher James Dawson is of Spalding and his date of birth is May 1983.

CJ & KE Dawson Agric Services Limited (Company number 08183804).

C J DAWSON & SONS LIMITED (Company number 09330368).

These are restrictions set out in insolvency law that the bankrupt is subject to until they are discharged from bankruptcy. Further guidance is available on [GOV.UK](https://www.gov.uk).

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