

<p>1 Friday, 9 June 2017 2 (10.00 am) 3 MR WILLIAM BROWDER (continued) 4 THE CORONER: Good morning, thank you for coming back. 5 A. Thank you. 6 MS HILL: Sir, good morning, before my learned friend 7 continues his questioning of my client. Can I put 8 a very brief marker down, that my client was obviously 9 asked a lot of questions yesterday by your counsel about 10 the extent to which he offered protection to the 11 deceased. That issue came as something of a surprise to 12 us, it had never been trailed with us in advance before, 13 it was not any part of the basis for my client being 14 recognised as an IP. Obviously I have not therefore 15 been able to take any instructions on it. 16 I just put that marker down now, sir, because my 17 client obviously has given evidence about it, no doubt 18 will be asked further questions and be re-examined about 19 it. But in the spirit of fairness, I think if there 20 were a need for any further evidence so that you have 21 a full picture on that issue if you consider it 22 relevant, it may be that it is necessary for me to come 23 back on it. 24 THE CORONER: All right, understood, thank you for 25 mentioning that.</p> <p style="text-align: center;">Page 1</p>	<p>1 of being murdered if such people who committed this 2 murder are allowed to get away with it. 3 And so from our perspective, it is a matter of 4 potentially life and death to get to the truth of this 5 matter, and it is worth spending time, energy and 6 resources to get to the truth of this matter. 7 Q. Did you lose money when the three companies you referred 8 to yesterday were effectively stolen by this organised 9 crime group? 10 A. We lost a de minimis amount of money. As I mentioned 11 yesterday in my answers to the counsel to the coroner, 12 all of the assets that we had in Russia had been taken 13 out of Russia by the time those companies were stolen 14 and so the main cost to us was roughly \$15,000 of cash, 15 as opposed to the many millions that we previously had 16 in Russia. 17 Q. Now, you and I had a minor quibble as to whether you had 18 described Mr Perepilichny yesterday as -- I put it as 19 "explosively valuable", on reading the transcript 20 I discover what you actually said was he was "so 21 explosive and valuable": 22 "... his evidence was so explosive and valuable, it 23 looked like he was too good to be true". 24 You were referring there to the matters you have 25 just explained to me?</p> <p style="text-align: center;">Page 3</p>
<p>1 Yes. 2 Questions from MR BEGGS 3 MR BEGGS: Mr Browder, good morning. 4 Can I start just by asking you a few questions about 5 Hermitage Capital Management? 6 A. Sure. 7 Q. Is it a trading company as we speak? 8 A. Yes, it is. 9 Q. Does it have shareholders or investors? 10 A. No, it doesn't. 11 Q. Are you the sole owner? 12 A. I am the sole owner. 13 Q. What is the benefit to the company of being involved in 14 this Inquest? 15 A. There is no benefit to the company. 16 Q. Why is the company involved then? 17 A. Because we believe that there is a strong probability 18 that Alexander Perepilichny was murdered, we believe 19 that that murder came about because of his exposing the 20 money laundering of the Klyuev organised crime group. 21 If he was murdered for exposing the Klyuev organised 22 crime group then the people who did murder him got away 23 with murder and since we are in the business of exposing 24 the Klyuev organised crime group for the purposes of 25 justice, it puts people close to me and myself at risk</p> <p style="text-align: center;">Page 2</p>	<p>1 A. Correct. 2 Q. You said -- this is a small reprise just before I push 3 on -- yesterday that the Russian criminals, state 4 sponsored or otherwise, are capable of overseas 5 executions involving sophisticated undetectable methods? 6 A. That's correct. 7 Q. You gave some examples, car crashes, fires and 8 poisoning? 9 A. Correct. 10 Q. You said that you and some of your close colleagues take 11 a variety of complex confidential, understandably 12 confidential measures to protect yourselves. 13 A. Yes. 14 Q. Yet to this valuable witness, giving explosive evidence 15 in pursuit of all of the objectives you have just 16 identified, I think your evidence from yesterday is 17 clear that at no stage did you or your colleagues cause 18 him to be given any advice whatsoever about security? 19 A. Well, let me offer some additional information, which is 20 that we did introduce him to several lawyers in the 21 process of our relationship with him. One of them is 22 a very renowned lawyer named Roger Gherson, and 23 Roger Gherson would be the type of person that would 24 advise him better than us on these types of issues 25 because he advised us on these types of issues.</p> <p style="text-align: center;">Page 4</p>

1 Q. In answer to my question -- because you are of course
 2 right that he retained Roger Gherson, Hermitage, you
 3 your servants or agents gave him no hints, advice about
 4 personal security?
 5 **A. Well, in my analysis, and I wasn't the one meeting with**
 6 **him but in my analysis, he was Russian, he was**
 7 **potentially connected to some of the people who were**
 8 **part of this criminal organisation. If anyone can**
 9 **assess the danger of what he was doing, it would be him.**
 10 Q. Is there a reason why you won't just give a straight
 11 yes/no answer because it admits -- that particular
 12 question admits of a straight yes or no answer?
 13 **A. What is your straight yes or no question?**
 14 Q. You don't remember it?
 15 **A. Just repeat it, if you are asking -- we are talking**
 16 **about different subjects here.**
 17 Q. Your company's servants or agents gave no security
 18 advice to Mr Perepilichnyy at any stage?
 19 **A. Not that I am aware of.**
 20 Q. That, just to recap from yesterday, includes the
 21 situation after he reveals to you the existence you say
 22 of a dossier upon which he is one of a number of targets
 23 by an assassin?
 24 **A. That's correct.**
 25 Q. Indeed it goes further, doesn't it, because not only did

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1 you not give him any advice, as you finally admitted,
 2 but you actually republicised the fact that he was
 3 a whistleblower, didn't you?
 4 **A. I am confused. In what context?**
 5 Q. Why are you confused, because you are someone who claims
 6 to be able to give evidence in a witness statement more
 7 than five years after material events, you claim you are
 8 able to do that but you are apparently not able to
 9 remember with perspicacity that which you said yesterday
 10 when you made clear -- indeed in answer to
 11 an interjection from the learned coroner -- that you
 12 republicised the fact that Perepilichnyy had come
 13 forward as a whistleblower because you, as it were,
 14 republicised the open letter to Navalny.
 15 Why are you confused about that, Mr Browder?
 16 **A. I am confused as to what facts you are referring to, if**
 17 **you could make your questions more clear then I can make**
 18 **my answers more clear.**
 19 Q. It is perfectly clear. You republicised on the
 20 Untouchables website the open letter in which
 21 Mr Perepilichnyy is named as a whistleblower, didn't
 22 you?
 23 **A. I believe we did.**
 24 Q. Yes, well you know that you did because you told the
 25 coroner that yesterday under oath.

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1 **A. Okay, well ...**
 2 Q. It comes to this, not only did you do nothing to advise
 3 him about his safety, you actually further publicised
 4 his contribution to your campaign, didn't you?
 5 **A. Well, we did publish the Barron's article on our**
 6 **website.**
 7 Q. Your website is a heavily hit website, as you told us
 8 yesterday?
 9 **A. Well, as I told you yesterday, the main -- what I**
 10 **testified to yesterday was that the YouTubes were**
 11 **heavily downloaded. I would have to check to see how**
 12 **many people, if any, downloaded the article about the**
 13 **Stepanov letter.**
 14 Q. Can I ask you to reflect on whether the agreed facts
 15 that I have elicited from you over the last couple of
 16 minutes, is that the usual way that you treat a valuable
 17 whistleblower?
 18 **A. I -- there is no usual way in which we treat**
 19 **whistleblowers because there are not that many**
 20 **whistleblowers that we deal with.**
 21 Q. Isn't it common knowledge that whistleblowers are to be
 22 protected rather than exposed?
 23 **A. Of course.**
 24 Q. You see I also suggest it is not usual for highly
 25 sophisticated well funded, well lawyered companies like

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1 yours to make zero contemporaneous notes of critical
 2 meetings. That is also not usual, I suggest to you.
 3 THE CORONER: Well I think we did do the notes.
 4 MR BEGGS: We have.
 5 Let me move on.
 6 What I am saying to you, Mr Browder, just so you
 7 understand my theme, is that your evidence is pitted
 8 with striking incongruities, isn't it.
 9 **A. No.**
 10 Q. One of the other incongruities is, I am going to suggest
 11 and put it to you that you and your company have been
 12 responsible for placing florid stories in the media and
 13 then subsequently relying on those self-same stories as
 14 if they are evidence admissible in this court. You have
 15 been doing that, haven't you, for four or five years
 16 now?
 17 **A. No, I haven't.**
 18 Q. As Mr Skelton took you to yesterday, Brown Rudnick
 19 in January 2012 wrote an exceptionally detailed letter
 20 which the learned coroner has seen at bundle 1, 232,
 21 I needn't turn it up again, in which they set out in
 22 immense detail the risk that presented itself according
 23 to you to certain people in this country. You recall
 24 that, don't you?
 25 **A. I do.**

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1 Q. That letter we see from January was only a matter of
 2 two, two and a half months after the so-called hitman
 3 dossier, wasn't it?
 4 **A. I would have to go back and look at the dates.**
 5 Q. You really have to look back on the dates?
 6 **A. Yes.**
 7 Q. Let me remind them, and I hope I do so fairly, Ms Hill
 8 will interrupt if I don't. Your evidence yesterday, and
 9 in your witness statement, was that the hitman dossier
 10 was November 2011.
 11 **A. Okay.**
 12 Q. The Brown Rudnick letter that Mr Skelton took you to is
 13 dated 20 January 2012.
 14 **A. Okay.**
 15 Q. I hope I wasn't being unfair when I said two and a half
 16 months or thereabouts later you are writing this
 17 immensely detailed letter which includes the issue of
 18 risk to various personnel, yes?
 19 **A. That's correct.**
 20 Q. As Mr Skelton elicited and I apologise for repeating it
 21 but it may be rather important, not a solitary
 22 reference, even en passant, to Mr Perepilichny?
 23 **A. That's correct.**
 24 Q. Lest that letter be taken out of context, perhaps you
 25 can confirm that it wasn't the first of its type because

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1 two years earlier, on 1 March 2010 to be precise, for
 2 the learned coroner's note 1/220, Brown Rudnick had
 3 written a very similar letter, hadn't they?
 4 **A. I would have to refer to the letter, if you want to show**
 5 **me.**
 6 Q. By all means, it is bundle 1.
 7 **A. Yes.**
 8 Q. It is page -- in my bundle anyway, it is divider 10,
 9 page 220.
 10 **A. I've got it right here.**
 11 **Yes.**
 12 Q. What I am suggesting to you, hopefully quickly, is this
 13 letter is to much the same effect as the letter that
 14 followed 22 months later.
 15 **A. No.**
 16 Q. Well I don't want to fence with you but paragraph 2
 17 says:
 18 "The purpose of writing to you is to set out
 19 Hermitage's formal request for UK law enforcement
 20 agencies to devise an effective strategy to prevent
 21 murder of UK residents in the UK by ..."
 22 In effect the KOCG --
 23 **A. Correct.**
 24 Q. -- yes?
 25 The letter was, it might be thought, rather intense

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1 and almost bloodcurdling because at paragraph 34 it is
 2 suggested that not only were Hermitage executives at
 3 risk and their lawyers, but even their family members,
 4 including potentially their young children, do you see?
 5 **A. I do.**
 6 Q. This was a siren call from you two years before the next
 7 letter, yes? This was an enduring theme emerging from
 8 Hermitage to law enforcement, wasn't it?
 9 **A. As I corrected the counsel to the coroner yesterday, the**
 10 **following -- the subsequent letter to the City of London**
 11 **Police was not about the threat of life and death, it**
 12 **was about the request to open a criminal investigation**
 13 **into money laundering of the Klyuev organised crime**
 14 **group and the issues of death threats were put in as**
 15 **background to, for them to understand the gravity of the**
 16 **situation and why this was not just a victimless money**
 17 **laundering case.**
 18 Q. I suggest the incongruity is that these highly expert
 19 top flight lawyers had been writing these letters with
 20 similar themes about threats to kill, including of
 21 children, and yet despite that expertise, despite that
 22 thematic sustained approach, no mention of the gentleman
 23 who you say was on a hit list. That is the incongruity
 24 I put to you.
 25 **A. So first of all you should refer properly to the**

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1 **letters, because as I said the second letter was not**
 2 **a request --**
 3 Q. I am doing it for speed, Mr Browder, in case you are in
 4 any doubt because you want to be away by 12.30. I am
 5 flagging it to the coroner, I am citing the main two
 6 paragraphs, I think you know that I am not trying to be
 7 unfair, I am dealing with a 4simple incongruity.
 8 **A. But no, you are being unfair. As I said, you can try to**
 9 **put words in my mouth but I won't let you do that.**
 10 Q. I don't think I would succeed in that.
 11 **A. You will not do that.**
 12 THE CORONER: All right, you are making the point that the
 13 City of London letter was for the purposes of trying to
 14 get a Serious Organised Crime Act Inquiry --
 15 **A. A money laundering case open, yes.**
 16 MR BEGGS: Perhaps I can finish this line by asking you
 17 this, since you have the sophistication, intelligence
 18 and strategy to write to instruct Brown Rudnick to write
 19 the letter they did, the one preceding the one that
 20 Mr Skelton referred to, why did you not do the very same
 21 at the very latest after the hitman dossier?
 22 **A. As I testified yesterday, we said -- we took the view**
 23 **that we had an arm's length relationship with**
 24 **Alexander Perepilichny, that he was not a member of my**
 25 **team, he wasn't an employee, he was not a family member**

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1 **and he was not our responsibility to look after, he**
 2 **could look after himself based on his own level of**
 3 **knowledge of the Russian criminal group, who he knew**
 4 **better than we did.**
 5 Q. You see I suggest to you that there are two alternatives
 6 to this, what I suggest is an incongruity, I accept you
 7 don't accept that. It's either that you really did
 8 think there was a real risk to him, but you simply
 9 disregarded it, that is one option. Or you knew very
 10 well that there wasn't a risk to him but that you are
 11 now exaggerating it. Do you see?
 12 **A. No.**
 13 Q. Which of those is it?
 14 **A. It is not either of those.**
 15 Q. So that you understand how I put this case on behalf of
 16 the widow, what I am suggesting is that you have
 17 deliberately, after the event, distorted and exaggerated
 18 the evidence?
 19 **A. No.**
 20 Q. I suggest you have done that because your motives are
 21 not quite as pure as you would like the world and this
 22 coroner to believe.
 23 **A. That is not true.**
 24 Q. A small example of that was illustrated yesterday when
 25 you were forced to strike through the "S" in "death

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1 threats" because you realised you had made a mistake.
 2 Do you see?
 3 **A. That doesn't -- that doesn't demonstrate anything other**
 4 **than a clerical error.**
 5 Q. I suggest that someone of your intelligence,
 6 sophistication with top flight lawyers doesn't make
 7 a clerical error on something of such central
 8 importance, namely the level of threat, if any, to
 9 Mr Perepilichny, do you see?
 10 **A. No, I don't.**
 11 Q. You accept I think, as we have heard from two witnesses
 12 in this case, that Mr Perepilichny was an intelligent
 13 man?
 14 **A. That's correct.**
 15 Q. We know that he had studied and worked in Russia for
 16 many years. You know that, don't you?
 17 **A. Yes.**
 18 Q. Indeed, for what it is worth, he had studied in Russia
 19 and worked in Russia for many years even before you went
 20 there I think in the mid-1990s.
 21 **A. He was Russian, so he would have been there before me.**
 22 Q. Yes, and he continued to have business interests in
 23 Russia even after you were expelled, didn't he for
 24 a number of years?
 25 **A. That's correct.**

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1 Q. His knowledge of Russia, its culture, its criminal
 2 gangs, corruption and so forth was every bit as great as
 3 yours if not greater by dint of experience?
 4 **A. I would assume so.**
 5 Q. Yes, and you also know that he had a family of a wife
 6 and two children for which he was the sole breadwinner.
 7 You know that, don't you?
 8 **A. Yes.**
 9 Q. You probably know that he took the education of his
 10 children exceptionally seriously?
 11 **A. I do not have any knowledge of that.**
 12 Q. All right.
 13 What I am suggesting to you is that a man of this
 14 experience of Russia and its business conditions, of
 15 this intelligence, of this manifest commitment to his
 16 children and wife, if he had perceived any risk to his
 17 personal safety, he would have been in a position to
 18 take protective measures, wouldn't he, you know that?
 19 **A. I believe that he felt at great risk to his personal**
 20 **safety in Russia and fled Russia at the end of 2009**
 21 **because of his problems with the Stepanovs and believed**
 22 **that he was safe in the United Kingdom, as many people**
 23 **believe because they think it is a safer country than**
 24 **Russia.**
 25 Q. That of course is a pure theory?

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1 **A. No, no, it is not a theory. This is what he told my**
 2 **colleagues, that he left Russia because he had fallen**
 3 **out with the Stepanovs and he was afraid of the things**
 4 **that were going to happen to him in Russia.**
 5 Q. This is what he told you colleagues?
 6 **A. That's correct.**
 7 Q. This is going to be in the ether, nothing that I can lay
 8 my hands on?
 9 **A. No, I believe that some version of this is in my witness**
 10 **statement.**
 11 Q. Is it? But we have to therefore take your word many
 12 years after the event for that?
 13 **A. Well, this is at the moment when we are actually**
 14 **discussing the evidence before the coroner.**
 15 Q. Have you listened or read the transcripts of other
 16 evidence that in fact he was concerned to get his two
 17 children into the best available schools, was not
 18 content with the Russian schools, eventually landed in
 19 English schools via an unsuccessful attempt in
 20 Switzerland. Have you given any consideration to that?
 21 **A. Yes, in the context of the same person saying that they**
 22 **knew nothing about the Stepanovs and other absolutely**
 23 **clear documented evidence, that doesn't sound very**
 24 **credible.**
 25 Q. I see.

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1 What you are suggesting in that respect therefore is
 2 that his widow has chosen to make that evidence up, is
 3 that what you are suggesting?
 4 **A. I am suggesting that it doesn't -- that the evidence**
 5 **that I heard doesn't correspond with the facts that I am**
 6 **aware of.**
 7 Q. Is it not also an incongruity that a manifestly wealthy
 8 man, we can all agree on that, perhaps not of your scale
 9 but nonetheless very wealthy took not a solitary
 10 security precaution?
 11 **A. That is not true.**
 12 Q. I'm sorry?
 13 **A. That is not correct.**
 14 Q. Well it is correct, because the evidence we have heard,
 15 and there is no evidence to this court to contrary
 16 effect?
 17 **A. That is wrong.**
 18 Q. Well, says you?
 19 **A. No, says the evidence. Would you like me to recount it**
 20 **for you?**
 21 Q. What I would like you to do is give us a contemporaneous
 22 record of that.
 23 **A. Let me give you the evidence of the precautions he was**
 24 **taking.**
 25 Q. Do you have any contemporaneous form --

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1 THE CORONER: Just you answer, because you were talking over
 2 each other. What were you going to say?
 3 **A. I was going to say that he is living in a guarded**
 4 **compound in Surrey, that you can not get access to. You**
 5 **know, if you are so casual about your security you don't**
 6 **live in a guarded compound. So here is a man --**
 7 MR BEGGS: Are you saying --
 8 THE CORONER: Just let him finish, sorry.
 9 **A. Here is a man who has told us he has left Russia because**
 10 **he is afraid of the consequences of losing \$100 million**
 11 **or some odd amount for the Stepanovs. He comes to**
 12 **England, which he thinks is safe, but he doesn't think**
 13 **it is that safe so he goes and gets himself a home in**
 14 **a guarded compound where nobody can get access without**
 15 **going through gates and security guards.**
 16 MR BEGGS: Have you not missed a step along the way,
 17 Mr Browder, in your enthusiasm to adhere to this
 18 conspiracy theory? Have you not missed the fact --
 19 **A. It is not enthusiasm to adhere to a conspiracy theory,**
 20 **I am trying to give evidence to the coroner who asked me**
 21 **for the evidence.**
 22 Q. I note that that evidence is based on nothing recorded
 23 contemporaneously. Let's move on.
 24 **A. Are you saying that there was no guarded compound?**
 25 Q. You choose to characterise it as that --

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1 **A. Was there a guarded compound or not? He asked me the**
 2 **question.**
 3 Q. Are you saying that everyone lives in St George's Hill
 4 is in fear of assassination?
 5 **A. I don't know, but obviously he chose to live in**
 6 **St George's Hill --**
 7 Q. Yes, lots of people choose --
 8 **A. -- and he chose to live in a guarded compound and you**
 9 **are saying he took no measures. I am correcting you.**
 10 Q. Then explain what he was doing for the period where he
 11 lived from August 2010 to July of the following year, in
 12 other words 11 months, in Virginia Water. That was not
 13 guarded, was it?
 14 **A. And perhaps he didn't feel safe there.**
 15 MS HILL: Sir, I am not sure in fairness to Mr Beggs if
 16 there is any direct evidence of the nature of the
 17 previous property I would be grateful to be taken to it.
 18 I am not sure we do know much about the previous
 19 property.
 20 THE CORONER: No, I certainly don't.
 21 MR BEGGS: We have the evidence, Mr Browder says that
 22 because you live in St George's Hill he thinks that is
 23 indicative of a fear for personal safety.
 24 THE CORONER: No, I think Ms Hill was saying we don't know
 25 about Virginia Water.

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1 Was that your point?
 2 MS HILL: That was my point. I would be grateful to be
 3 corrected, as always, if I am wrong.
 4 MR BEGGS: That can easily be resolved.
 5 THE CORONER: All right, all right.
 6 MR BEGGS: Can I turn to the Skype messages that you were
 7 taken to.
 8 You gave evidence yesterday that Andrei Pavlov, the
 9 key lawyer as you described him for the Klyuev OCG went
 10 by the Skype name of, I may be mispronouncing it, New
 11 Rus.com?
 12 **A. Yes.**
 13 Q. How do you know that?
 14 **A. Because we have -- Andrei Pavlov's emails have leaked**
 15 **into the public domain for a period of one year, of**
 16 **which he uses that same email address. And there are**
 17 **now court -- those emails have been used in courts which**
 18 **have acknowledged the validity of his email and his**
 19 **email address.**
 20 Q. Is there any evidence -- to pick up Ms Hill's point
 21 about Virginia Water, so it is the like point -- before
 22 this court that that Skype name is the same
 23 Andrei Pavlov that you are referring to?
 24 **A. I believe there is but, you know, you would have to**
 25 **speak to my counsel who know the evidence better than**

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<p>1 I do.</p> <p>2 Q. Is the reality that you are giving evidence of what you</p> <p>3 have been told by others?</p> <p>4 A. I have actually seen that myself in the dossier of his</p> <p>5 2012/2013 emails.</p> <p>6 Q. Let me ask you about another stranger sounding Skype</p> <p>7 name, Bombarash 877(?), if I have pronounced that one</p> <p>8 right, whose is that one?</p> <p>9 A. I don't know.</p> <p>10 Q. You don't know?</p> <p>11 A. No.</p> <p>12 Q. The conversations that you purported to give almost</p> <p>13 expert evidence as to their contextual interpretation,</p> <p>14 you didn't participate in any of those conversations,</p> <p>15 did you?</p> <p>16 A. Obviously not.</p> <p>17 Q. No. Have you even spoken to any of the persons in those</p> <p>18 conversations?</p> <p>19 A. No.</p> <p>20 Q. You don't know what other contemporaneous conversations</p> <p>21 were going on, do you, whether by other forms of</p> <p>22 telephony, text, email?</p> <p>23 A. No, I don't.</p> <p>24 Q. It follows doesn't it, inexorably, that you don't know</p> <p>25 the full context of what is being said by either party?</p> <p style="text-align: center;">Page 21</p>	<p>1 interpretation. You didn't have any other</p> <p>2 contemporaneous record with which to contextualise your</p> <p>3 purported interpretation, did you?</p> <p>4 A. I have been living, breathing and eating this case for</p> <p>5 the last 10 years and I know all of the facts and</p> <p>6 situations around it and the reason that I was giving my</p> <p>7 interpretation to the coroner is because I have a sense</p> <p>8 of context which Detective Pollard wouldn't have,</p> <p>9 because he hasn't been living, breathing and eating this</p> <p>10 case for the last 10 years.</p> <p>11 Q. Do you even admit of the possibility that you might even</p> <p>12 occasionally suffer confirmatory bias?</p> <p>13 A. I don't believe in this case I am suffering from</p> <p>14 confirmation bias.</p> <p>15 Q. Can I just ask you one aspect about the -- your</p> <p>16 interpretation of the discussions with Pavlov. I think,</p> <p>17 you tell me if I am unfairly summarising your evidence</p> <p>18 yesterday, I think you were saying that Mr Perepilichny</p> <p>19 was in effect negotiating with him?</p> <p>20 A. That is how I viewed it.</p> <p>21 Q. Yes. If the learned coroner were to find favour with</p> <p>22 that interpretation, so I am dealing with that</p> <p>23 hypothesis?</p> <p>24 A. Yes.</p> <p>25 Q. What is wrong with negotiating with someone that might</p> <p style="text-align: center;">Page 23</p>
<p>1 A. That's correct.</p> <p>2 Q. Just so we are clear as to the status of that part of</p> <p>3 your evidence, you are in no better position than the</p> <p>4 learned coroner to place a fair interpretation on those</p> <p>5 conversations?</p> <p>6 A. No, that is not correct.</p> <p>7 Q. You don't think -- you see what I am going to suggest is</p> <p>8 you are actually in less good position than the learned</p> <p>9 coroner because you suffer from confirmation or</p> <p>10 confirmatory bias is my suggestion to you. Do you know</p> <p>11 what that means?</p> <p>12 A. I do.</p> <p>13 Q. It is I think generally accepted to be a tendency to</p> <p>14 search for, interpret favour and recall information in</p> <p>15 a way that confirms one's pre-existing beliefs or</p> <p>16 hypotheses. That is precisely what you were doing</p> <p>17 when you went through those conversations, wasn't it?</p> <p>18 A. No.</p> <p>19 Q. Of course, I am sorry to repeat it but I have to, when</p> <p>20 you give evidence as to interpretation, you do it</p> <p>21 without a solitary contemporaneous note in relation to</p> <p>22 any of the material events?</p> <p>23 A. I am sorry, in which -- what are you talking about?</p> <p>24 Q. I am talking about the five or six conversations that</p> <p>25 Ms Hill took you to where you purported to give</p> <p style="text-align: center;">Page 22</p>	<p>1 pose a threat to you?</p> <p>2 A. Well, if someone is creating a -- is effectively causing</p> <p>3 a criminal case to be opened and you are paying to have</p> <p>4 that criminal case closed, that would appear to be</p> <p>5 bribery.</p> <p>6 Q. Yes, but you have no evidence that any bribery in fact</p> <p>7 took place?</p> <p>8 A. We have no evidence that any payment was made.</p> <p>9 Q. Yes, so the answer to my question is you have no such</p> <p>10 evidence?</p> <p>11 A. We have no evidence that any payment was made.</p> <p>12 Q. No.</p> <p>13 Yesterday I understood you to say that it was</p> <p>14 commonplace for Russian businessmen, which must include</p> <p>15 decent businessmen as well as the less decent, to have</p> <p>16 to negotiate with organised crime because that is the</p> <p>17 very culture of Russian business for the 1990s, 2000s</p> <p>18 and ongoing. I thought you said that was a commonplace</p> <p>19 experience?</p> <p>20 A. The only thing I didn't make a distinction between</p> <p>21 decent and indecent businessmen. I don't think anyone</p> <p>22 who gives a bribe or pays for extortion is a decent</p> <p>23 businessman.</p> <p>24 Q. That is an interesting proposition that might consign</p> <p>25 many British businessmen into some difficulties if you</p> <p style="text-align: center;">Page 24</p>

6 (Pages 21 to 24)

<p>1 think about the Middle East.</p> <p>2 A. Well ...</p> <p>3 Q. But you have no evidence that there was any</p> <p>4 consummation, any crystallisation, of what you say was</p> <p>5 a bribery negotiation?</p> <p>6 A. That's correct.</p> <p>7 Q. Taking your theory on its face, if someone was</p> <p>8 negotiating with a criminal, it might be thought that</p> <p>9 would reduce the risk to them, not increase it?</p> <p>10 A. That is true, except for the fact that whatever was</p> <p>11 supposed to have happened apparently didn't happen.</p> <p>12 Q. Well, what did happen, consist with Mr Perepilichny's</p> <p>13 assistance to your organisation, is he did attend</p> <p>14 Lausanne I think in Switzerland and give evidence to the</p> <p>15 Swiss authorities. Didn't he?</p> <p>16 A. Exactly.</p> <p>17 Q. He did so, for the record, on 26 April 2012.</p> <p>18 A. That's correct.</p> <p>19 Q. And he gave, I suggest to you, entirely honest evidence?</p> <p>20 A. Which would come back to those Skype messages to say</p> <p>21 that he defied the people who were negotiating with him.</p> <p>22 Q. Yes, but you cannot have it both ways. He showed in</p> <p>23 that sense his own judgment, he showed integrity,</p> <p>24 contrary to any slurs that may have inferentially</p> <p>25 emerged yesterday, didn't he?</p> <p style="text-align: center;">Page 25</p>	<p>1 Q. He was "playing them along", you understand what that</p> <p>2 means?</p> <p>3 A. Yes.</p> <p>4 Q. Yes, and that is another interpretation, isn't it?</p> <p>5 A. That is a possible interpretation.</p> <p>6 Q. Not only did he give the evidence on 26 April, but he</p> <p>7 gave evidence which necessitated subsequently the</p> <p>8 potential confrontation under Swiss law?</p> <p>9 A. That's correct.</p> <p>10 Q. Whilst we are dealing with Mr Perepilichny's</p> <p>11 integrity -- I ask this because his widow is very</p> <p>12 distressed that you appear sometimes to slur him -- you</p> <p>13 don't actually know when it might have been that he</p> <p>14 would have appreciated that the funds he was investing</p> <p>15 for people like Stepanov were criminal proceeds, do you?</p> <p>16 A. Sorry, could you repeat the question?</p> <p>17 Q. Yes. You don't know and can't tell this coroner when it</p> <p>18 might have been that Mr Perepilichny appreciated that</p> <p>19 the funds or some of the funds that he was investing for</p> <p>20 the likes of Stepanov were ill-gotten gains?</p> <p>21 A. That is incorrect. We knew for sure that he was aware</p> <p>22 they were ill-gotten gains when he came to us in the</p> <p>23 summer of 2010, because that was what he reported to us.</p> <p>24 Q. Of course, and for all you know that could have been</p> <p>25 proximate to when he realised what he had been subject</p> <p style="text-align: center;">Page 27</p>
<p>1 A. I'm sorry, what is the point?</p> <p>2 Q. He showed integrity by doing so?</p> <p>3 A. He gave truthful --</p> <p>4 Q. Why are you unable to graciously concede that this</p> <p>5 valuable whistleblower who gave explosive evidence to</p> <p>6 your organisation, why are you unable to graciously</p> <p>7 concede he showed integrity, he attended Switzerland --</p> <p>8 no doubt at great inconvenience -- gave the evidence</p> <p>9 despite everything that was being said to him on your</p> <p>10 account that is true isn't it?</p> <p>11 THE CORONER: I am not sure that is fair. I think you</p> <p>12 actually may not have had an opportunity to get</p> <p>13 an answer in. I think he is accepting, you say that he</p> <p>14 gave truthful evidence when he did it, notwithstanding</p> <p>15 what you say is the effect of the Skype messages?</p> <p>16 A. That's correct.</p> <p>17 THE CORONER: Which you say by reference to the proceedings</p> <p>18 in Switzerland, one may be able to see how they fit in</p> <p>19 with that. That is all you are saying?</p> <p>20 A. That's correct.</p> <p>21 THE CORONER: Thank you.</p> <p>22 MR BEGGS: Indeed it may be another more impartial review of</p> <p>23 those Skype messages if the attribution is accepted, it</p> <p>24 may be he was playing these characters along?</p> <p>25 A. It may be what?</p> <p style="text-align: center;">Page 26</p>	<p>1 to. Do you see that?</p> <p>2 A. So I don't know what his state of mind was about those</p> <p>3 wire transfers, but the fact that he knew it then and</p> <p>4 the fact that he received those monies would suggest</p> <p>5 that he probably knew it earlier than that.</p> <p>6 Q. Hold on a sec, you have to be careful, haven't you, mere</p> <p>7 receipt of ill-gotten gains does not make you guilty of</p> <p>8 money laundering, otherwise most of the banks in</p> <p>9 United States and England would be in deep trouble. You</p> <p>10 know that?</p> <p>11 A. Correct.</p> <p>12 Q. Yes, so I don't want to spend any time because this is</p> <p>13 I accept tangential but for all you know and for all you</p> <p>14 can say evidentially, his realisation that he may have</p> <p>15 been subject to a money laundering scam might have been</p> <p>16 very close to when he blew the whistle with your</p> <p>17 organisation, for all you know?</p> <p>18 A. For all I know that's correct. However, for all I know</p> <p>19 he could have been actively involved in laundering the</p> <p>20 money for these people because he was the one who was</p> <p>21 pushing the money through his accounts.</p> <p>22 Q. Except, you see, if you don't have confirmation bias and</p> <p>23 if you are an impartial witness you might say to</p> <p>24 yourself:</p> <p>25 "Well actually by showing integrity and blowing the</p> <p style="text-align: center;">Page 28</p>

7 (Pages 25 to 28)

<p>1 whistle to us, by going to Switzerland and showing 2 integrity perhaps it is the case that upon appreciating 3 the difficulties he had inadvertently got himself into, 4 he was trying to make amends". 5 Do you see that? 6 A. I don't believe that that is the case. 7 Q. No, because you don't want to give any credit, for 8 reasons that are best known to you? 9 A. No. I think there is probably a 95 per cent probability 10 that he knew that these monies were -- 11 Q. You have plucked that figure out of the air? 12 A. No, I think for, you know there is a very small 13 probability that he was totally unaware but you don't 14 take millions of dollars into your account -- why would 15 a third party take money into their account to then put 16 it into -- from the government, into the government 17 official's spouse? 18 Q. Mr Browder, you're -- 19 A. Let me just answer the question. 20 Would you take 10 million from your account and then 21 send it to someone else without knowing where it went? 22 Q. Mr Browder, all I am going to say to you is your 23 evidence on this point is so manifestly bias, 24 overlooking recent history such as HSBC -- 25 A. He is not HSBC, he is an individual.</p> <p style="text-align: center;">Page 29</p>	<p>1 Q. You infer that, don't you? 2 A. Well I mean that would be the obvious inference that 3 a court would come to in a money laundering case. 4 Q. The answer to my question is you agree, you would have 5 to infer that without knowing the full detail? 6 A. Yes, I don't know his state of mind. 7 Q. Going back to my question then, when did you launch your 8 business career in Russia? 9 A. In 1992. 10 Q. Is this a quick history: you made a lot of money to 11 start with, after the wall came down and through 12 perestroika glasnost, is that right? 13 A. I made, lost, made and lost and all sorts of -- 14 Q. Yes, you made a lot of money, you lost a lot of money 15 and then you made a lot of money again? 16 A. Correct. 17 Q. I just want to question whether, as I said earlier your 18 motives are quite as noble as you would always have us 19 believe. 20 When you went to Russia in 1992, it must have been 21 clear to you that this was a nation where the rule of 22 law had never run properly? 23 A. That's correct. 24 Q. Indeed some would say since way before November 1917, 25 you being something of a historian?</p> <p style="text-align: center;">Page 31</p>
<p>1 Q. -- who took multi-million pounds from Mexican cartels. 2 A. That is an absurd comparison. 3 Q. No, no, it is exactly the same comparison. 4 A. No, it is not. 5 Q. It may take a while before people realise what the true 6 source is, but you are not an impartial witness, you are 7 a witness who every twist and turn finds things in 8 favour of your theories to propagate your campaign. 9 That is the reality, isn't it? 10 A. That is not the reality. 11 Q. You knew, didn't you, that he had been acting for 12 Stepanov for many years before he came forward to blow 13 the whistle with you? 14 A. He was a money manager for Stepanov. 15 Q. Yes. Now, you went to Russia in I think was it 1996? 16 Please correct me if I am wrong? 17 A. Actually let me give you a little bit more evidence on 18 the previous question, just thinking about it out loud 19 and right now. Which is that the Stepanovs -- 20 Ms Stepanova was a government official and her husband 21 was a low paid sort of moderately successful 22 businessman, whose tax returns indicated they earned 23 about \$38,000 per year. So any money that he was 24 managing for Stepanov he must have known was the source 25 of illegal funds.</p> <p style="text-align: center;">Page 30</p>	<p>1 A. Yes. 2 Q. You knew that the fall of communism didn't much change 3 that did it, in reality? 4 A. It changed lots of things but it didn't create a rule of 5 law. 6 Q. Yes, so you agree with me? We will get on quicker if 7 you -- 8 A. I do. 9 Q. What I am suggesting is that you can't actually have 10 been that surprised when you were subject to the fraud 11 you have described to this court? 12 A. I was very surprised. 13 Q. What you said on one of your many blogs was: 14 "I now understand how completely naive I was to 15 think that as a foreigner I was somehow immune to the 16 barbarity of the Russian system." 17 That is what you said, you remember those words? 18 A. I do. 19 Q. Is that a concession that you were naive? 20 A. Yes, I said it. 21 Q. Is it really this, that you didn't notice that barbarity 22 whilst you were making vast piles of money, did you? 23 A. I think now you are oversimplifying my state of mind. 24 Q. Fundamentally though I am correct, aren't I? 25 A. No.</p> <p style="text-align: center;">Page 32</p>

8 (Pages 29 to 32)

1 Q. You were prepared to turn a blind eye to all that was
 2 going on whilst you were making yourself
 3 a multi-millionaire, or is it billionaire?
 4 **A. That is not correct.**
 5 MS HILL: Sorry, I didn't hear the answer there.
 6 **A. I said it is not correct.**
 7 MR BEGGS: It is a matter of record, so the coroner has the
 8 full extent of your background that he may or may not
 9 place weight on, that you publicly defended Putin on
 10 a number of occasions, didn't you?
 11 **A. Until I understood what he was up to, yes.**
 12 Q. Yes, and for example you publicly defended him when he
 13 unlawfully imprisoned the richest oligarch. Mr Skelton
 14 dealt with that with you, do you recall?
 15 **A. I do indeed.**
 16 Q. This caused one news outlet from the United States to
 17 say this:
 18 "As Putin grew more authoritarian and a Western view
 19 of him dimmed, Browder continued to praise and defend
 20 him."
 21 MR SKELTON: Sir, sorry to intervene. I wonder if we are
 22 straying too far.
 23 THE CORONER: I think we are. Understandably, you just have
 24 to be a bit careful Mr Beggs because in the same way
 25 that when just every so often Mr Moxon Browne puts

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1 a comment in a question, you quite properly say let's
 2 just have the question and not the comment.
 3 MR BEGGS: I have not put the question, because Mr Skelton
 4 intervened.
 5 THE CORONER: I am really just reviewing this morning. So
 6 just and also I mean the newspaper point which you have
 7 made perfectly properly yourself, one just needs to be
 8 a bit careful about it.
 9 MR BEGGS: I quite agree that the point --
 10 THE CORONER: You have put your point straight to him
 11 without really the benefit of needing to what is in the
 12 newspaper and we have his answer.
 13 MR BEGGS: Is this, let me surmise it then so I do not have
 14 to take you through your numerous public statements.
 15 You did vigorously defend Putin for some time, didn't
 16 you?
 17 **A. "Vigorous" may be too strong a word, but I was**
 18 **a supporter of Vladimir Putin until I realised he was**
 19 **not the reformer I thought he was and that he was**
 20 **actually not going after the oligarchs but trying to**
 21 **become the biggest oligarch himself.**
 22 Q. Just taking the learned coroner's point on board and
 23 moving on, you were supporting him up to a few months
 24 before he had you arrested and expelled?
 25 **A. I supported him pretty much up till that point.**

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1 Q. Yes.
 2 **A. Having said that, my support started to dim about a year**
 3 **before that when he, after taking Khodorkovsky's oil**
 4 **company, expropriating it effectively for free, he then**
 5 **gave Roman Abramovich \$13 billion for his oil company,**
 6 **and I thought that looked kind of strange and that was**
 7 **the first inkling I got that Putin was not the reforming**
 8 **nationalist that he had presented himself to me and to**
 9 **others to be.**
 10 Q. That, Mr Browder, is the narrative that you would now
 11 wish this court and the media to propagate, isn't it?
 12 **A. No, that the truth.**
 13 Q. You see, is the truth not a little cruder, that whilst
 14 you were making money you were prepared to tolerate the
 15 barbarity you describe and it is only when you were
 16 taken out that you had this damascene conversion to
 17 human rights?
 18 **A. No, that is completely inaccurate. When I was in**
 19 **Russia --**
 20 Q. Is it inaccurate --
 21 THE CORONER: Do let him finish.
 22 MR BEGGS: Yes.
 23 **A. It is inaccurate. When I was in Russia I spent a good**
 24 **part of the time that I was there exposing the barbarity**
 25 **of the system, we exposed billions of dollars of fraud**

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1 **at Gazprom, got hundreds and hundreds of articles**
 2 **written about the fraud at Gazprom which led to and**
 3 **caused the CEO of Gazprom to be fired. We exposed**
 4 **massive asset stripping plans at Unified Energy Systems,**
 5 **the national electricity monopoly, which caused the**
 6 **government to change the restructuring plan of Unified**
 7 **Energy Systems.**
 8 **We exposed the fraudulent share issue at Sberbank,**
 9 **the national savings bank, which caused the government**
 10 **to change the law on new share issues.**
 11 **I spent the entire time I was in Russia trying to**
 12 **challenge the barbarity of the system, not accept it.**
 13 Q. All of those challenges had a useful commercial product,
 14 didn't they?
 15 **A. And they also had a useful public good.**
 16 Q. You agree with my question, they had a useful product
 17 for you. You so described it yesterday?
 18 **A. And what I said is it was both for commercial and moral**
 19 **reasons that I enjoyed doing what I did.**
 20 Q. And your autobiography goes by two titles, I think, is
 21 that right? It goes by the title "A True Story of High
 22 Finance, Murder and One Man's Fight for Justice". That
 23 is the non-UK title, correct?
 24 **A. Yes, that is the American title.**
 25 Q. The UK title is, "How I Became Putin's Number 1 Enemy"?

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1 **A. That's correct.**
 2 Q. Yes.
 3 You have, since writing that book and many years
 4 before, assiduously as you said yesterday courted the
 5 media, haven't you?
 6 **A. In Russia, and in the West, sometimes the fourth estate**
 7 **is the only way that you can change things and as**
 8 **an activist I use all the tools that being an activist**
 9 **can use either as a shareholder rights activist or as**
 10 **a human rights activist, which includes using the**
 11 **courts, going to the regulators and going to the press.**
 12 Q. Human rights and the support of that cause, to which we
 13 all subscribe, also requires restraint, discretion and
 14 accuracy, doesn't it?
 15 **A. I think all aspects of life require that, I would**
 16 **imagine.**
 17 Q. It would be wrong, wouldn't it, to use a particular
 18 unexplained as you perceive it death to propagate your
 19 own campaign and your own publicity machine, wouldn't
 20 it?
 21 **A. Of course.**
 22 Q. Can I take it quickly then that, since the death of
 23 Mr Perepilichny, it would be fair to say, wouldn't it
 24 that you have issued scores, if not hundreds, of tweets,
 25 blogs, media interviews and so forth?

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1 **A. Sir, if you look at my Twitter account there are**
 2 **probably 10,000 tweets, maybe 8,000 I have not counted**
 3 **and they involve all the things that I am involved in,**
 4 **and so I haven't counted the number of tweets, we could**
 5 **certainly go back and do that, I don't want to confirm**
 6 **the number of tweets --**
 7 Q. I was more restrained, I said scores and you are
 8 confirming that you have issued thousands of tweets --
 9 **A. Not about this case.**
 10 THE CORONER: I just want you to finish the answer you are
 11 in the middle of.
 12 **A. I have, I can check right now, but let's say 8,000**
 13 **tweets on all aspects of my campaign for justice and**
 14 **this campaign, or this case, to get to the truth of this**
 15 **case as part of my campaign for justice, so certainly**
 16 **I wouldn't have excluded newspaper articles about this**
 17 **case on my Twitter feed.**
 18 MR BEGGS: Certainly not. Because on 20 May 2015, you posed
 19 the question, "Was Russian tycoon assassinated with rare
 20 poison?"
 21 10 May 2016 you posed the question, "Shocking
 22 development in Perepilichny case, Chechen hitman who
 23 had his details arrested in Turkey".
 24 7 September 2016, more on Perepilichny, "Inquest
 25 into Russian mob whistleblower's possible murder delayed

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1 by national security".
 2 What I am suggesting to you is that whilst you made
 3 great play yesterday of the rule of law, much of your
 4 campaign has been a rule of media, hasn't it?
 5 **A. Well, if you actually looked at my campaign objectively,**
 6 **you would see that we have been involved in many**
 7 **different legal proceedings, many different government**
 8 **testimonies, many different parliamentary testimonies**
 9 **and many different press interactions. You are focusing**
 10 **on one aspect of my activism and focusing very narrowly**
 11 **on several tweets, but --**
 12 Q. Well, let me say why I am --
 13 THE CORONER: Do let him finish.
 14 **A. So if you look at the entirety of it, I am basically**
 15 **documenting what I do, where I do it and how I do it and**
 16 **everything I do. And if you were to look at all my**
 17 **activities, you would find no deletion of activities for**
 18 **one area that I am involved in, so if you are referring**
 19 **to tweets about this case, it is just as public and**
 20 **transparent as the tweets about every other case I am**
 21 **involved in, unless there is a restriction on tweeting**
 22 **or disclosing it because of a court decision.**
 23 MR BEGGS: Mr Browder, are you telling this coroner that it
 24 never occurred to you when in the build up to this
 25 Inquest, that your media products might not influence

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1 witnesses, that never occurred to you?
 2 **A. Well, so the -- at the very beginning this process,**
 3 **there was a horrible lack of response by the police when**
 4 **we informed them that, when we learned -- so**
 5 **Mr Perepilichny, as I understand, died on 10 November**
 6 **and we only learned about it on 16 November. And when**
 7 **we learned about it, we got in touch with the police on**
 8 **17 November with a letter from our law firm,**
 9 **Brown Rudnick who you have been referring to, alerting**
 10 **them to the fact that he was a whistleblower who had**
 11 **been cooperating with authorities and exposing Russian**
 12 **organised crime. And we asked them to investigate his**
 13 **death as a potential murder and asked them to as quickly**
 14 **as possible secure the evidence and look for toxicology**
 15 **tests, based on the murder by poison of**
 16 **Alexander Litvinenko.**
 17 **The police didn't respond, our lawyers called -- it**
 18 **was a Saturday that we sent the letter, our lawyers**
 19 **called on Monday, they called on Tuesday, they called on**
 20 **Wednesday and the police refused to give us any response**
 21 **as to acknowledging whether the facts of our letter were**
 22 **in their possession --**
 23 MR BEGGS: Sorry, can I interrupt?
 24 THE CORONER: You can, but --
 25 MR BEGGS: I was hoping you might answer the question rather

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<p>1 than give another monologue.</p> <p>2 THE CORONER: As you know, I am not interrupting you either,</p> <p>3 I've got the thread of what you are saying but --</p> <p>4 A. I was going to get to it.</p> <p>5 THE CORONER: Then you do that.</p> <p>6 A. It became clear to us that there was some type of</p> <p>7 blockade, either intentional or based on negligence of</p> <p>8 the police, and the only way that we could get a proper</p> <p>9 investigation into what happened to</p> <p>10 Alexander Perepilichny was to go to the press, and so</p> <p>11 we went to the press and the -- we used the press very</p> <p>12 specifically to break through the blockade that was</p> <p>13 being put in front of us by the police. And on</p> <p>14 28 November, the Independent ran an article called</p> <p>15 "Supergrass killed in Surrey", or something to that</p> <p>16 effect, and that is what precipitated the proper</p> <p>17 investigation of his death.</p> <p>18 Q. Can I pause you there, so were you responsible for the</p> <p>19 28 November 2012 Independent article?</p> <p>20 A. I was.</p> <p>21 Q. Remind us of the headline of that article?</p> <p>22 A. I was not the one that made a headline, I can't</p> <p>23 remember, but it was something about supergrass in</p> <p>24 Surrey, killed in Surrey, supergrass dies in Surrey.</p> <p>25 Q. Yes.</p> <p style="text-align: center;">Page 41</p>	<p>1 stop placing articles about poisoning, about the Secret</p> <p>2 Service, about hit men and all the other florid</p> <p>3 theories?</p> <p>4 A. You seem to give me much greater credit than I am due.</p> <p>5 I don't place articles, this became a matter of extreme</p> <p>6 public interest, a potential murder of a Russian</p> <p>7 dissident in the suburbs of London was something I had</p> <p>8 no control over the public interest that then took over</p> <p>9 this case.</p> <p>10 Q. Mr Browder, that is with respect a little disingenuous</p> <p>11 because I was hoping to spare the learned coroner taking</p> <p>12 you through your many tweets with sensationalist</p> <p>13 headlines, all of which significantly postdate the</p> <p>14 conclusion of the police investigation, let alone its</p> <p>15 commencement.</p> <p>16 I will ask you one more time, did you ever consider</p> <p>17 the impact it might have on witnesses trying to give</p> <p>18 impartial evidence in this case?</p> <p>19 A. I don't believe that my actions influenced any</p> <p>20 witnesses.</p> <p>21 Q. Well, we have heard one such witness effectively</p> <p>22 conceding that her views were influenced by what she</p> <p>23 read in the media.</p> <p>24 A. What are you referring to?</p> <p>25 Q. I am referring to Liz Kaye.</p> <p style="text-align: center;">Page 43</p>
<p>1 Just go back to my question, that has it ever</p> <p>2 occurred to you by planting -- I don't mean that</p> <p>3 pejoratively, by "placing" is a better word, these</p> <p>4 stories, these tweets, blogs and so forth, has it ever</p> <p>5 occurred to you that it might influence witnesses?</p> <p>6 A. Well at the time there were no witnesses, this was</p> <p>7 a time when there was no police investigation, so how</p> <p>8 could there have been any witnesses?</p> <p>9 Q. Come on, you can do better -- there are always going to</p> <p>10 be witnesses.</p> <p>11 A. It is an absurd question, so the --</p> <p>12 Q. Is it absurd?</p> <p>13 THE CORONER: Just let him finish, you have asked it.</p> <p>14 A. So the answer is the police were refusing to investigate</p> <p>15 and so we needed -- if we think the guy has been killed,</p> <p>16 and the police refuse to investigate, of course we are</p> <p>17 trying to influence the police to open an investigation.</p> <p>18 Q. Are you also trying to influence witnesses?</p> <p>19 A. No, I am not trying to influence witnesses. I was</p> <p>20 trying to influence the police to do their job.</p> <p>21 Q. You see once the police started the thorough</p> <p>22 investigation under DCI Pollard on or about 29 November,</p> <p>23 and you knew they were doing that because they came and</p> <p>24 met your officials a few days later and took a file away</p> <p>25 from your organisation. Why didn't you at that stage</p> <p style="text-align: center;">Page 42</p>	<p>1 A. I don't know that --</p> <p>2 Q. You see what I am suggesting is that you utilise the</p> <p>3 rule of law with your vast wealth when it suits you but</p> <p>4 you also indiscriminately and irresponsibly place</p> <p>5 articles which you know to be sensationalist and you</p> <p>6 have been doing that consistently since late</p> <p>7 November 2012.</p> <p>8 A. I disagree.</p> <p>9 Q. Have you ever given any thought to how your campaign may</p> <p>10 have collaterally damaged the widow and her two</p> <p>11 children, have you ever thought about that?</p> <p>12 A. Of course.</p> <p>13 Q. Would you please be handed by Mr Suter a letter dated</p> <p>14 20 November 2012. You have it, thank you.</p> <p>15 May I just check with the learned coroner?</p> <p>16 THE CORONER: I did have it. I saw it when it came in and I</p> <p>17 have it, yes.</p> <p>18 MR BEGGS: Have you had the opportunity, Mr Browder, to</p> <p>19 review that clip of correspondence?</p> <p>20 A. I have.</p> <p>21 Q. May I take it, I don't want to be unfair to you but may</p> <p>22 I take it you have had a chance to read all three pages?</p> <p>23 A. I have not read them carefully, but I remember this</p> <p>24 letter from the time it was sent.</p> <p>25 Q. We see it is a letter from Swiss lawyers, effectively</p> <p style="text-align: center;">Page 44</p>

<p>1 passing on a letter to you dated 18 December 2012?</p> <p>2 A. Yes, it is an unsigned letter from the friends and</p> <p>3 relatives of Alexander Perepilichny.</p> <p>4 Q. Yes, you are right, it says "Yours sincerely, friends</p> <p>5 and relatives of Alexander", and just so you understand,</p> <p>6 it is not a letter that was written by or at the</p> <p>7 procurement of my client but it is a letter that you</p> <p>8 received presumably a few days later, or perhaps the</p> <p>9 very day?</p> <p>10 A. We received it on 20 December.</p> <p>11 Q. How do you remember that? Because of the first --</p> <p>12 A. It is on the front page.</p> <p>13 Q. Yes.</p> <p>14 The learned coroner has read it, so I can take it</p> <p>15 quickly.</p> <p>16 THE CORONER: If you would, because the question arises as</p> <p>17 to quite how much help it is going to give me.</p> <p>18 I understand the sentiments in it and I have read it.</p> <p>19 MR BEGGS: Let me cut to the chase.</p> <p>20 THE CORONER: Do that. One question, let's see if you can</p> <p>21 do it in one.</p> <p>22 MR BEGGS: In effect, I hope I summarise accurately, it was</p> <p>23 seeking some perhaps restraint on your part in the</p> <p>24 manner of your ongoing PR campaign, wasn't it?</p> <p>25 A. I think -- so basically, days after Mr Perepilichny</p> <p style="text-align: center;">Page 45</p>	<p>1 the back of events that took place here in the coroner's</p> <p>2 court.</p> <p>3 Q. Well the circularity I will leave --</p> <p>4 A. No, no, no, you cannot say to the coroner for his</p> <p>5 evidence that I placed information on Twitter exposing</p> <p>6 things --</p> <p>7 Q. That is what I am suggesting, so you understand,</p> <p>8 Mr Browder. You have run a sophisticated?</p> <p>9 A. Let's examine it --</p> <p>10 Q. You have run a sophisticated media campaign which you</p> <p>11 are not fully revealing to this coroner. Did you</p> <p>12 telephone journalists yesterday to tell them to be at</p> <p>13 court to listen to your evidence?</p> <p>14 A. No, I did not.</p> <p>15 Q. Really?</p> <p>16 A. I did not.</p> <p>17 Q. All right, well we will think about that. You see you</p> <p>18 style yourself frequently as a human rights campaigner?</p> <p>19 A. And I am.</p> <p>20 Q. You are?</p> <p>21 A. I am.</p> <p>22 Q. Did you extend your condolences at any stage to your</p> <p>23 widow?</p> <p>24 A. My colleagues did I know --</p> <p>25 Q. Did you extend your condolences at any stage?</p> <p style="text-align: center;">Page 47</p>
<p>1 died, or actually days after we became aware -- or days</p> <p>2 after the first Independent article came out, we got</p> <p>3 a very threatening message from Mrs Perepilichnaya to</p> <p>4 one of my colleagues saying that you and your kids will</p> <p>5 die in hell for the things you are saying about my</p> <p>6 husband.</p> <p>7 And then there was a following letter or following</p> <p>8 email and this was also submitted to the police in the</p> <p>9 file, saying, "If you continue to disclose information,</p> <p>10 I am going to disclose things about you and bad things</p> <p>11 are going to happen".</p> <p>12 Q. Well I have no doubt that my client may have been very</p> <p>13 upset because of the media that you were creating</p> <p>14 about --</p> <p>15 A. I didn't create -- the only thing I created was the</p> <p>16 media because the police refused to investigate.</p> <p>17 Q. You created the media?</p> <p>18 A. I was the one that gave it to the Independent, which</p> <p>19 created the first article which then -- once the news</p> <p>20 was out of his death, it took on a life of its own.</p> <p>21 Q. Well I don't accept that for one moment because you</p> <p>22 repetitively placed further articles as your Twitter</p> <p>23 account shows, but let me cut to the chase --</p> <p>24 A. No, you are mischaracterising my Twitter account. My</p> <p>25 Twitter account is posting articles that were written on</p> <p style="text-align: center;">Page 46</p>	<p>1 A. I never had contact with the widow nor did I have</p> <p>2 contact with Alexander --</p> <p>3 Q. You have expensive lawyers who could write a simple</p> <p>4 letter.</p> <p>5 A. Well and I also have colleagues who actually went to --</p> <p>6 the moments after he died and extended their</p> <p>7 condolences.</p> <p>8 Q. I suggest the reality is not, in this instance anyway,</p> <p>9 that of a human rights campaigner but that of</p> <p>10 a politically motivated self interested campaigner who</p> <p>11 has used Alexander Perepilichny as a pawn in your wider</p> <p>12 game, haven't you?</p> <p>13 A. No, I have not.</p> <p>14 Q. You have sacrificed not just his reputation but that of</p> <p>15 his wife and that of his two children, who have to</p> <p>16 suffer the indignities of your florid conspiracy</p> <p>17 theories which have no basis in evidence?</p> <p>18 THE CORONER: There might just have been a question</p> <p>19 somewhere in there --</p> <p>20 MR BEGGS: There was a question, he can disagree if he</p> <p>21 wishes.</p> <p>22 THE CORONER: Well, I know, but there was an awful lot of</p> <p>23 other material there.</p> <p>24 You don't accept that and you have explained why you</p> <p>25 say you have done some of the things that you have done,</p> <p style="text-align: center;">Page 48</p>

12 (Pages 45 to 48)

1 you have been explaining that. All right.
 2 Yes, Ms Hill.
 3 MS HILL: Thank you sir.
 4 Questions from MS HILL
 5 MS HILL: Mr Browder, I would like to ask you first of all
 6 to deal with a few matters that learned counsel for the
 7 coroner didn't adduce from your witness evidence. Can
 8 I ask you please to focus your mind first of all on the
 9 issue of the threats that Hermitage and members of its
 10 staff have received. Yes.
 11 You are giving evidence are you not on behalf of
 12 Hermitage because other people are unwilling to give
 13 evidence publicly; is that right?
 14 **A. That's correct.**
 15 Q. And so when other people have told you about threats
 16 they have received, it is incumbent on you if you can to
 17 assist the coroner with that. Is that right?
 18 **A. That's correct.**
 19 Q. If I just read you some examples of threats that other
 20 members of your team have reported, can you confirm that
 21 you understand these to be correct.
 22 Sir if you wish to turn this up, sir, I am just
 23 reading out part of Mr A's statement is at page 873 of
 24 volume 4 but I will just read it out for you.
 25 THE CORONER: Yes, page 873.

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1 MS HILL: Yes.
 2 Mr Browder let me just read this out to you if I may
 3 or if you would like to look at it it is bundle 4,
 4 I think it is volume 3 and it is page 873.
 5 **A. Why don't you read it out whilst I am finding the**
 6 **bundle?**
 7 **Bundle 4, volume 3?**
 8 Q. I think it is bundle 4, volume 3. You may have it there
 9 in front of you, it is page 873, please. It is part of
 10 Mr A's statement, signed 11 November 2015 and it is
 11 internal page 14. Do you have that?
 12 **A. Yes.**
 13 Q. What that statement says is to describe in summary form,
 14 just going back in fact to page 872, an incident that
 15 I don't think learned counsel for the coroner adduced
 16 from you that you will be familiar with, there was
 17 an incident was there not in August 2008 when
 18 a suspicious package arrived at Hermitage offices that
 19 effectively was seen as some kind of a threat. Is that
 20 right?
 21 **A. This was a package that was sent to one of our lawyers**
 22 **in Moscow.**
 23 Q. Yes?
 24 **A. By DHL putting a fake return address of our offices in**
 25 **London, so Russian gangsters from the Klyuev crime group**

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1 **came from Russia to London to Lambeth, DHL, with**
 2 **a package of documents, sent back to Moscow, arrived at**
 3 **our lawyer's office in Moscow, and then half an hour**
 4 **later the police, Moscow police arrived to search his**
 5 **office looking for the package and inside the package**
 6 **were documents from the fraud.**
 7 Q. Thank you.
 8 Over the page, please, is this also right that
 9 Hermitage and its lawyers have also received threats
 10 directly, such as the one described at paragraph 69,
 11 that one of the external lawyers engaged by Hermitage
 12 received a threat, October 2009, along the lines of,
 13 "What is more terrifying, I don't know, death or jail?"
 14 Do you see that?
 15 **A. I do, yes.**
 16 Q. There was a further message sent the following day
 17 suggesting he will come to darkness of Solikamsk Prison,
 18 is that right, the notorious Russian prison?
 19 **A. Correct.**
 20 Q. And there was a further text a few days later, "If
 21 history has taught us anything, it is that you can kill
 22 anyone", this is a quote from the film The Godfather, is
 23 that right?
 24 **A. That's correct.**
 25 Q. Two days after Mr Magnitsky was murdered, a further

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1 text:
 2 "There is a lawyer who died in prison under one very
 3 interesting criminal case, the turning point the paid up
 4 articles will not work, extraditions, et cetera."
 5 Do you see all that?
 6 **A. Yes.**
 7 Q. Those are typical are they of the sort of threats that
 8 you and your colleagues have received?
 9 **A. That's correct.**
 10 Q. Is this right that when those sort of threats have been
 11 made to you and your staff, you have been assiduous at
 12 trying to protect your employees?
 13 **A. That's correct.**
 14 Q. And members of your own family and your immediate
 15 circle?
 16 **A. And their families as well.**
 17 Q. I would just like to ask you some further questions
 18 please about part of your second witness statement.
 19 Could you look please at the second witness statement
 20 you provided.
 21 **A. Yes.**
 22 Q. In particular a section that I don't think was adduced
 23 by learned coroner's counsel, it begins at paragraph 30,
 24 internal page 5.
 25 **A. Yes.**

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1 Q. Is this right, by way of summary -- the learned coroner
 2 can of course read it -- that you provided this second
 3 statement partly to provide material to the court that
 4 has arisen since the evidence and the findings of the
 5 Litvinenko Inquiry, is that right?
 6 **A. That's correct.**
 7 Q. One aspect of the evidence that you sought to draw to
 8 the learned coroner's attention was, as is said at
 9 paragraph 31, the evidence adduced at the Litvinenko
 10 Inquiry about the ability of the Russian security
 11 services to design poisons.
 12 **A. Yes.**
 13 Q. You have set out in detail for the coroner the evidence
 14 adduced before Sir Robert Owen about the factory, that
 15 is said to exist in Russia, where experimental poisons
 16 are designed. Is that right?
 17 **A. That's correct.**
 18 Q. You have also referred, I am sure the learned coroner
 19 can read it, to various press reports about it, Panorama
 20 reports about it and extracts from a book about it.
 21 That in fact offer the proposition that a core function
 22 of this laboratory was experimenting with poisons. Is
 23 that right?
 24 **A. That's right.**
 25 Q. That it is understood that some of these poisons are, as

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1 you say at paragraph 33, specialised poisons that
 2 produce untraceable toxins that cause apparently natural
 3 deaths. Is that right?
 4 **A. That is right.**
 5 Q. Just before we leave your second statement, the learned
 6 coroner I am sure has the point that you gave some
 7 evidence about Mr Gorokhov, is that right?
 8 **A. That's correct.**
 9 Q. Who was again a Russian lawyer for the family of
 10 Mr Magnitsky. Who, is this right, when he had the
 11 incident when he fell from the apartment was in that
 12 capacity somebody who was going to give evidence?
 13 **A. Yes, so the following day he was going to show up in
 14 court to give evidence about leaked emails from
 15 Andrei Pavlov to members of the Russian law enforcement
 16 agencies discussing how to cover up the liability of the
 17 Klyuev organised crime group in the case of
 18 Sergei Magnitsky.**
 19 **These leaked emails, we had become -- we had come
 20 into possession of and the emails were going to be
 21 submitted to court in order to try to reopen the case on
 22 the murder of Sergei Magnitsky. And the night before he
 23 was going to show up in court to present this evidence,
 24 he fell four storeys from his apartment in a --
 25 thankfully he didn't die and he survived the fall.**

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1 Q. In your evidence, generally, Mr Browder, you have given
 2 the learned coroner quite a few examples of similar
 3 either serious injuries or deaths where, is this right,
 4 you suggest to the coroner that quite often these have
 5 occurred when people are giving evidence or might give
 6 evidence. Is that right?
 7 **A. Giving evidence, might give evidence or, in the case of
 8 certain individuals, where they are members of the
 9 criminal group, that they want to place the blame on
 10 them.**
 11 Q. Just finally in your second statement the learned
 12 coroner can read I am sure the information you provided
 13 about Mr Kara-Murza that begins at paragraph 4, but
 14 putting it very briefly, is this right, that
 15 Mr Kara-Murza is a Russian political activist who has
 16 been poisoned on two occasions?
 17 **A. That's correct.**
 18 Q. The poison has yet to be identified but the medics
 19 treating him are confident he has in fact been poisoned?
 20 **A. That is correct.**
 21 Q. And that when he has spoken about this, the learned
 22 coroner can read these extracts, going over the page,
 23 please, to paragraph 13 of your witness statement, you
 24 have quoted Mr Kara-Murza in the press saying that he
 25 anticipates that the poison that was used to poison him

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1 on the second occasion, and perhaps indeed also on the
 2 first, was a highly sophisticated toxin that was not
 3 easily traceable:
 4 "I think it must be people who either have been or
 5 were connected to the Russian special services, there is
 6 no doubt about that."
 7 That is what he has said?
 8 **A. That is what he has said.**
 9 Q. He has also said, explaining what happened to him, that
 10 he didn't notice anything about the way in which the
 11 poison was administered to him on that second occasion?
 12 **A. On both occasions.**
 13 Q. On both occasions.
 14 For completeness, he had also indicated that it was
 15 about six hours for his body to begin to shut down. Is
 16 that right?
 17 **A. That's correct. Can I point out one more thing about
 18 Kara-Murza, which he was an active participant and
 19 collaborator with us in getting Magnitsky sanctions
 20 passed in Canada, the United States and the
 21 European Union and has been publicly doing that and the
 22 second poisoning happened shortly after he was
 23 successful in getting Alexander Bastrykin, who is the
 24 most senior law enforcement officer in Russia, placed on
 25 the US sanctions list.**

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1 Q. Thank you.
 2 You were asked some questions, Mr Browder, about the
 3 provenance of the Skype addresses, just putting your
 4 statement to one side for now, you were asked some
 5 questions by Mr Beggs about the addresses on the Skype
 6 messages and how it is understood or believed that some
 7 people are attributed to those particular addresses. Is
 8 that right?
 9 **A. That's right.**
 10 Q. You were asked in particular about why it is believed
 11 that the News Rus.com address is Mr Pavlov.
 12 **A. That's right.**
 13 Q. You gave some evidence about that, it is not a memory
 14 test at all and the learned coroner I am sure has been
 15 given a copy of this letter by his counsel but your
 16 legal team wrote a letter on 1 June 2016 setting out the
 17 evidential basis that they had used to work out that
 18 Mr Pavlov was that address. Are you familiar with that
 19 letter now or not?
 20 **A. I don't recall, but --**
 21 Q. I see.
 22 That was a letter that was circulated, sir, to all
 23 the interested persons. I provided a further copy to
 24 your legal team yesterday and in short form that
 25 provides a link between the mobile numbers used in the

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1 Skype messages and visa documentation that helps tally
 2 the two together and that is the basis on which it is
 3 believed that that address is Mr Pavlov, who is of
 4 course referred to as "Andrei" at the beginning of the
 5 exchange. Is that right?
 6 **A. Yes.**
 7 Q. We can assist further on that if need be, sir.
 8 You were asked some questions by Mr Beggs,
 9 Mr Browder, about your understanding of why
 10 Mr Perepilichny left Russia.
 11 **A. Yes.**
 12 Q. Is this right, that -- I suspect I have the British
 13 version of your book -- you made clear in your book that
 14 your understanding was, and I just read this out:
 15 "He told us the reason he had had so many of these
 16 documents was that he had been a private banker for
 17 a number of wealthy Russians ... this had gone well
 18 until the markets crashed. According to Perepilichny,
 19 instead of accepting these losses the Stepanovs accused
 20 him of stealing the money, demanded he repay them.
 21 Since Perepilichny had no intention of covering their
 22 market losses Olga Stepanova used her position as head
 23 of the tax office to get a criminal tax evasion case
 24 opened against Perepilichny. Perepilichny promptly
 25 fled Russia to avoid arrest."

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1 **A. That's correct.**
 2 Q. So whatever he may or may not have said to his wife,
 3 that is what you understood was the reason why he was
 4 leaving Russia?
 5 **A. And that what he said to my colleagues, which is how**
 6 **I was able to write about it.**
 7 Q. For completeness I don't quite know if Mr Beggs was
 8 seeking to suggest this was not in your witness
 9 statement but you have given evidence in your witness
 10 statement before the court about that issue?
 11 **A. I have.**
 12 Q. You were asked some questions by my learned friend
 13 Ms Barton about the issue of the Paris hotels and
 14 whether or not Mr Perepilichny had booked into more
 15 than one hotel?
 16 **A. That's correct.**
 17 Q. You were asked to try and remember where the evidence is
 18 about that or where you have got that idea from.
 19 **A. Yes.**
 20 Q. All right.
 21 Is this right, as a matter of record, that the
 22 learned coroner, as far as you understand it, does not
 23 have before him a copy of a detailed analysis from the
 24 French police or the French authorities of where
 25 Mr Perepilichny went, who he was with, where he stayed,

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1 where he ate, where he shopped and who he associated
 2 with during that trip to Paris?
 3 **A. What was the beginning?**
 4 Q. The learned coroner does not have for example a French
 5 police file in front of him?
 6 **A. No, he doesn't and there is a French police file that we**
 7 **caused them to open and investigate.**
 8 Q. Indeed, for completeness, I think you asked the previous
 9 coroner to obtain French police materials, the coroner
 10 did not do so, so this coroner does not have witness
 11 statements from members of French hotel staff, witness
 12 statements from people in shops and things of that
 13 nature. We are trying to piece together, are we not,
 14 Mr Perepilichny's movements from things like credit
 15 cards, mobile phones and things like that?
 16 **A. That's correct.**
 17 MS HILL: Sir, I don't know if you wish to turn it up, in
 18 certainly one place, bundle 5, page 257 I will just read
 19 this out for completeness. We are looking here at one
 20 piece of evidence about this, it is a credit card
 21 printout.
 22 Sir, I don't know if you want to turn it up or not?
 23 THE CORONER: Just tell me what it says, I have made a note.
 24 MS HILL: It is bundle 5, 257, it is in other places but
 25 just very briefly what that shows at the foot of the

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<p>1 page are a range of different entries, perhaps one can 2 help in this way. At 6.15 in the morning on 8 November 3 the card is used and the cardholder is present at 4 Hounslow WH Smiths, it may or may not be Heathrow, and 5 then there are no entries until 11.33, 1.43 in the 6 afternoon, 5.22 in the afternoon and 9.56 in the 7 evening.</p> <p>8 Of those four entries, there is an entry for the 9 Hotel Bristol for £115, an entry for the Four Seasons 10 £81, an entry for the Hotel Crillon at £164. Obviously 11 one doesn't know exactly whether they were meals or 12 accommodation or what, but does that suggest to you 13 something about potentially different hotels in Paris?</p> <p>14 A. That does, yes.</p> <p>15 Q. Can I ask you some questions please --</p> <p>16 THE CORONER: What is the biggest of those figures, I have 17 the Bristol at 115.</p> <p>18 MS HILL: The Hotel Crillon, excuse my French.</p> <p>19 THE CORONER: That is all right.</p> <p>20 MS HILL: 164.78.</p> <p>21 THE CORONER: I think you might be doing well to get 22 accommodation there at those --</p> <p>23 MS HILL: I think the understanding is that he did actually 24 stay at the Bristol, which is the cheaper one, not as 25 cheap as the Four Seasons which for £81 may just be</p> <p style="text-align: center;">Page 61</p>	<p>1 THE CORONER: Yes.</p> <p>2 MS HILL: Moving on if I may, please. You were asked a lot 3 of questions, Mr Browder, about the various meetings 4 that your staff held with Mr Perepilichny --</p> <p>5 A. Yes.</p> <p>6 Q. -- which you were not present at but which you are 7 giving evidence about to the best of your understanding?</p> <p>8 A. Yes.</p> <p>9 Q. You were asked a lot of questions about why no 10 attendance notes or things of that nature were taken at 11 those meetings?</p> <p>12 A. That's right.</p> <p>13 Q. Is this correct, that your lawyer or a lawyer, 14 Mr Firestone, was only present at the first of those 15 meetings?</p> <p>16 A. That's correct.</p> <p>17 Q. The remainder of those meetings were not legal meetings 18 with solicitors present?</p> <p>19 A. That's correct.</p> <p>20 Q. And that these meetings were part of your business 21 dealings or your campaign dealings, they were not being 22 done with a view to any legal claim or you were not 23 taking legal advice about them throughout that process. 24 Is that right?</p> <p>25 A. That's correct.</p> <p style="text-align: center;">Page 63</p>
<p>1 a sandwich, I don't know.</p> <p>2 Can I ask you some questions please about the line 3 of questioning --</p> <p>4 THE CORONER: All right, but I think the point was that if 5 that is it, that that might be a scant basis for 6 saying -- is that what it comes to for saying he is 7 booked into two hotels?</p> <p>8 MS HILL: There is further evidence I think from the 9 Hotel Bristol, I don't think there is any positive 10 evidence to say he could not for example have booked 11 into another hotel in a different name.</p> <p>12 THE CORONER: All right. I didn't get the impression -- 13 I haven't got it -- that that was exactly how the 14 newspaper article put it or --</p> <p>15 MS HILL: Certainly, sir, when he booked into the Bristol he 16 used a different address not a fake address, sorry 17 a previous address. He had at least two if not three 18 passports so.</p> <p>19 MS BARTON: Sir, this is either evidence or a submission.</p> <p>20 THE CORONER: All right, anyway --</p> <p>21 MS BARTON: The point I made has now been well made it seems 22 to me.</p> <p>23 THE CORONER: Let's leave it at that, all right.</p> <p>24 MS HILL: Sir, I was trying to be as fair as possible to my 25 client whilst he is in the witness box.</p> <p style="text-align: center;">Page 62</p>	<p>1 Q. Is it your normal practice when attending business 2 meetings and things of that nature to take an attendance 3 note as a lawyer might do?</p> <p>4 A. No, we don't ever do that.</p> <p>5 Q. Do you think in the professional business or industry in 6 which you operate that people in a similar position to 7 you would take an attendance note of every meeting they 8 do go to?</p> <p>9 A. It would be impossible. I spend my whole life -- I have 10 10 to 15 meetings a day, I do not have time to take 11 attendance notes.</p> <p>12 Q. You were asked a lot of questions about the nature of 13 the material that Mr Perepilichny provided you with and 14 I don't know if part of the suggestion was that you 15 should have taken a note to understand what material he 16 was giving your staff, all right, that is what I would 17 like to ask you about.</p> <p>18 Is this a fair summary, that he provided you with 19 documentation?</p> <p>20 A. Yes.</p> <p>21 Q. And your staff spent some time trying to verify whether 22 those bank statements and things of that nature tallied 23 with what he was telling you?</p> <p>24 A. That's correct.</p> <p>25 Q. Sir, I don't know if you wanted to have another look at</p> <p style="text-align: center;">Page 64</p>

<p>1 it, at another point, but is this right, Mr Browder, 2 that the Swiss complaint that you eventually lodged was 3 a very lengthy document that set out and appended to it 4 all of the documentation that Mr Perepilichny had 5 provided and what your staff had used to verify it? 6 A. Yes, so it was -- the documents he gave us are 7 a contemporaneous verification and our analysis of all 8 of that to what laws were broken in Switzerland, which 9 would allow them to open a criminal case. 10 Q. Sir, it may just be prudent to turn it up very briefly 11 if I may. It is bundle 1, page 249, just to see the 12 scale of it, sir. 13 Bundle 1, page 249. 14 A. Bundle 1 background? 15 Q. Bundle 1, page 249? 16 A. There are two bundle 1s, is it the background -- 17 Q. It is bundle 1, background bundle 1. Page 249, behind 18 tab 10. 19 A. Yes. 20 Q. Just very briefly, sir, I don't think you have looked at 21 this yet. Page 249, tab 10. 22 THE CORONER: Yes. 23 MS HILL: Do we see there, Mr Browder, a letter dated 24 28 January 2011 that is your report to the Swiss 25 authorities, to Dr Beyeler, the Attorney General of</p> <p style="text-align: center;">Page 65</p>	<p>1 right? 2 A. That's correct. 3 Q. You were asked a lot of questions about the threats that 4 you have described being reported to your staff. 5 I think the broad proposition being put to you is that 6 you have simply lied about these, that you in yourself 7 have made these up to suit your political agenda, that 8 there was in fact no contemporaneous threat reported to 9 you by Mr Perepilichny. I think that is the 10 suggestion, at least in the background -- forgive me, it 11 has been put that you have exaggerated the threats that 12 Mr Perepilichny reported to you, not entirely made them 13 up. 14 Is this correct, that very shortly after you 15 discovered the news of Mr Perepilichny's death, you 16 chose to write yourself through your lawyers to Surrey 17 Police to alert them to the risk that this was another 18 murder. Is that right? 19 A. That's correct. 20 Q. Can I ask the learned coroner please to look at these 21 letters just very briefly and I think the best copies of 22 the letters, sir, if I may, are in bundle 4.1, page 159 23 because you can actually see them on the headed letter 24 there, not within the Surrey Police documentation. 25 Page 159, sir, if I may. Do you have that</p> <p style="text-align: center;">Page 67</p>
<p>1 Switzerland? 2 A. That's correct. 3 Q. The learned coroner can see, can he, that that letter 4 runs through to page 271 and it includes within it 5 a detailed analysis of the account documentation, if you 6 look on 252, the various steps in the fraud as you 7 understand them to be and in the transfer of the 8 proceeds of the fraud, in particular, is that right? 9 A. That's right. 10 Q. It does refer to Mr Magnitsky as you see at page 256; is 11 that right? 12 A. That's correct. 13 Q. Then what the learned coroner can just perhaps keep 14 a hand in or have a quick skip through, is from 272 15 onwards through to 299, the learned coroner can see, can 16 he, the various Credit Suisse documents, bank 17 statements, financial materials, that show what you say 18 the letter summarises. Is that right? 19 A. And these were the documents provided by 20 Alexander Perepilichny in the series of meetings. 21 Q. For completeness, is this right, that although the 22 information Mr Perepilichny provided was crucial and no 23 doubt the Swiss authorities would have been keen to hear 24 further evidence from him as necessary, that that 25 investigation has continued despite his death. Is that</p> <p style="text-align: center;">Page 66</p>	<p>1 Mr Browder, page 159, it should be the Brown Rudnick 2 letter to Surrey Police, the chief constable, dated 3 17 November 2012. 4 A. Yes. 5 Q. Just looking through this correspondence fairly briefly 6 if I may, if you look over the page, this is a short 7 letter, it is a two-page letter, but it makes clear, 8 doesn't it, that there was a concern here that 9 Mr Perepilichny had been an informant in the money 10 laundering case, there was a concern that he had 11 provided significant information and was at risk and if 12 you look over the page, it says: 13 "We do not know whether or not his death was as 14 a result of natural causes but in light of his ongoing 15 provision of important information in an internationally 16 publicised case involving Russian corruption and 17 organised crime, we want to provide you with this 18 information as it could be relevant." 19 Do you see that, it is 17 November? 20 A. Yes. 21 Q. Going over the page to 27 November 2012, your evidence 22 I think has been that you had no response to that letter 23 to the police, so is this right on 27 November, 24 a different law firm wrote to the learned coroner in 25 a much more detailed way setting out similar concerns?</p> <p style="text-align: center;">Page 68</p>

17 (Pages 65 to 68)

<p>1 A. Yes.</p> <p>2 Q. And that in fact that letter explicitly set out at</p> <p>3 page 163, the nature of the death threats or the fact of</p> <p>4 the death threats that your client, you and your staff</p> <p>5 had received, and also flagged the fact that</p> <p>6 Mr Perepilichny had received death threats?</p> <p>7 A. That's correct.</p> <p>8 Q. Then finally on this group of correspondence, you then</p> <p>9 had a meeting, I believe, members of your team had</p> <p>10 a meeting with Surrey Police on 6 December. Is that</p> <p>11 right?</p> <p>12 A. Yes.</p> <p>13 Q. If you and the learned coroner go forward, please, to</p> <p>14 164, you will see a letter dated 18 December 2012.</p> <p>15 I would ask you to look at this relatively carefully</p> <p>16 please for the learned coroner as well. Is this right,</p> <p>17 that you set out in more detail here the specific issue</p> <p>18 of your contact with Mr Perepilichny and the threats he</p> <p>19 had received?</p> <p>20 A. Yes.</p> <p>21 Q. Forgive me, Hermitage's contact.</p> <p>22 A. Yes.</p> <p>23 Q. Made it clear for example that he had used an unusual</p> <p>24 email address to contact the company, set out your</p> <p>25 background of your dealings with him, page 165, the</p> <p style="text-align: center;">Page 69</p>	<p>1 A. Yes.</p> <p>2 Q. What I put to you or suggest to you, is that in late</p> <p>3 2012, and early 2013, you did then document very clearly</p> <p>4 to Surrey Police and the learned coroner the threats</p> <p>5 that you say Mr Perepilichny reported to you?</p> <p>6 A. That's correct.</p> <p>7 Q. Do you now understand from looking at other evidence in</p> <p>8 this case that there is other evidence of</p> <p>9 Mr Perepilichny's reporting threats that is nothing to</p> <p>10 do with what he told Hermitage?</p> <p>11 A. That's correct.</p> <p>12 Q. Finally I would like to deal if I may, please, with the</p> <p>13 propositions that were put to you on several occasions</p> <p>14 by learned counsel to the coroner about whether or not</p> <p>15 you and Hermitage offered protection to</p> <p>16 Mr Perepilichny.</p> <p>17 Is this a fair summary, that when you first met him,</p> <p>18 you really had no idea who he was other than the fact</p> <p>19 that he was somebody using the titocoke email address?</p> <p>20 A. That's correct.</p> <p>21 Q. In the world in which you sometimes operate, separating</p> <p>22 out the good guys from the bad guy is not always easy?</p> <p>23 A. That's correct.</p> <p>24 Q. As you said yesterday in Russia, rightly or wrongly, the</p> <p>25 line between those who are criminals and those in the</p> <p style="text-align: center;">Page 71</p>
<p>1 dates of the meetings?</p> <p>2 A. Yes.</p> <p>3 Q. Then over the page, towards the foot of 165, reference</p> <p>4 to the dossier and the hit list?</p> <p>5 A. Yes.</p> <p>6 Q. Reference to the meetings at the airports with someone</p> <p>7 described as being from the interior ministry but</p> <p>8 I think not believed to be that?</p> <p>9 A. Yes.</p> <p>10 Q. Over the page, similar meetings at Mari Vanna in London</p> <p>11 and at Heathrow?</p> <p>12 A. Yes.</p> <p>13 Q. Then reference in the middle of page 166 to the court</p> <p>14 documents in Moscow that described him as living outside</p> <p>15 the Russian Federation because he fears for his life?</p> <p>16 A. Yes.</p> <p>17 Q. That is a quote, is it not, from Mr Pavlov?</p> <p>18 A. Yes.</p> <p>19 Q. Finally on this group, the coroner will have the point</p> <p>20 I am sure, but your employee, Mr A, for your note, sir,</p> <p>21 this is page 918 of volume 4.3, you don't need to turn</p> <p>22 it up now Mr Browder, don't worry about it but if you</p> <p>23 take it from me that the date that your employee, Mr A,</p> <p>24 gave a witness statement to Surrey Police was</p> <p>25 8 March 2013.</p> <p style="text-align: center;">Page 70</p>	<p>1 government is quite blurred?</p> <p>2 A. That's correct.</p> <p>3 Q. And when you first met him you were concerned he might</p> <p>4 be a threat to you and your staff?</p> <p>5 A. That's correct.</p> <p>6 Q. Although over time you came to understand that he was</p> <p>7 a banker for a number of wealthy Russians, including</p> <p>8 members of the KOCG, you didn't know that when you first</p> <p>9 met him?</p> <p>10 A. That is right.</p> <p>11 Q. And that even when you did come to understand that, you</p> <p>12 knew therefore that he was a man who was the financier</p> <p>13 for those involved in organised crime?</p> <p>14 A. That's right.</p> <p>15 Q. Did you take the view that he was the best person</p> <p>16 himself to assess what protection he needed?</p> <p>17 A. Of course.</p> <p>18 Q. Had he been an employee of yours, or on your payroll,</p> <p>19 things would have been very different. Is that right?</p> <p>20 A. That's right.</p> <p>21 Q. Would it have been even vaguely appropriate for you,</p> <p>22 with this complicated world in which Mr Perepilichny</p> <p>23 appeared to operate, to have arbitrarily chosen to</p> <p>24 report what he told you to the police?</p> <p>25 A. It would have been inappropriate and he may not have</p> <p style="text-align: center;">Page 72</p>

18 (Pages 69 to 72)

<p>1 wanted us to do that because, if we -- knowing what 2 I know now, he was obviously quite concerned about the 3 police knowing his address and other things. 4 Q. Yes, and is this right, that if you had simply reported 5 to the police, as one might think would be appropriate 6 in a normal series of events, that someone had said to 7 you, "I have had a threat made to me", if you had 8 reported that to the police without that being something 9 that very clearly Mr Perepilichny wanted, that could 10 have in fact put him in more danger? 11 A. Indeed. Everything we did in connection with the 12 authorities, we always asked him in advance whether he 13 was comfortable with us doing it. 14 Q. Did you have a sense that Mr Perepilichny was himself 15 though fearful for his life? 16 A. Well, he was fearful of the Russians who were after him 17 and he thought that he had made the proper precautions 18 by coming to the UK and living in a guarded compound and 19 generally being far away from the dangers and vagaries 20 of life in Russia. 21 Q. You had understood, had you, that he had not been back 22 to Russia since he left Russia and came to the UK. Is 23 that right? 24 A. That's correct, he was scared of going to Russia because 25 of the people who he had crossed.</p> <p style="text-align: center;">Page 73</p>	<p>1 Q. That he would on occasion arrange to have in person 2 meetings with people on Skype and then have the meetings 3 offline, if you like? 4 A. That's correct. 5 Q. You have seen I think press reporting that both 6 Mr Pavlov and Mr Stepanov have separately said that he 7 was afraid to return to Russia and he lives in hiding; 8 is that right? 9 A. That's right. 10 Q. Bear with me a second, please. 11 A final question for you, Mr Browder, please, you 12 may or may not be able to help with this. 13 When the learned coroner looks at the Skype 14 messages, what he might see is discussions about 15 Mr Perepilichny meeting people at airports, meeting the 16 person in particular said to be Mr Pavlov, and 17 discussions by which Mr Pavlov, if that is him, appears 18 to suggest Mr Perepilichny comes airside, all right, so 19 comes to the side of the airport when you go through 20 security to have a meeting. It appears to be the case 21 that Mr Perepilichny resists that and prefers to meet 22 in Starbucks on the other side, for example. Do you 23 have any view about that that you can offer from your 24 experience of how this world operates? 25 A. I am sorry, I don't.</p> <p style="text-align: center;">Page 75</p>
<p>1 Q. Again, sir, I don't want to spend too long on it because 2 this is perhaps more for Mr Pollard, but within 3 volume 5.1, page 224 is a list of in and out airport 4 records for Mr Perepilichny. For your note, sir, as 5 I say, it is volume 5.1, page 224 and it runs from 6 September 2009 through to April 2012. All right, so it 7 runs from the period when he left Russia to a period 8 within a few months of his death -- forgive me, it is 9 over the page, it goes right up to 3 November 2012, so 10 it goes right up to the date of his death. 11 Again there will no doubt be questions about this if 12 need be but the last entry I can see on that for Moscow, 13 Russia is November 2009. 14 A. That's right. 15 Q. Does that chime with your understanding, that he never 16 in fact went back to Russia after he left? 17 A. He never in fact went back to Russia and I was kind of 18 surprised when his wife said he had, because we knew 19 that he hadn't. 20 Q. Is it your understanding from looking at the evidence in 21 this case now that he had different email addresses and 22 Skype accounts that he was using? 23 A. That's correct. 24 Q. That he had different phones that he was using? 25 A. That's correct.</p> <p style="text-align: center;">Page 74</p>	<p>1 MS HILL: Thank you very much, sir, nothing further. 2 MR SKELTON: Sir, unless you have any follow up questions 3 I have one very small issue, which will take a minute to 4 deal with just for clarification if I may. 5 THE CORONER: Of course. 6 Further questions from MR SKELTON 7 MR SKELTON: Mr Pastukhov. 8 A. Yes. 9 Q. I think you said yesterday he was a lawyer for you -- 10 A. Yes. 11 Q. -- was that his only relationship with you or was he 12 an employee in any other capacity? 13 A. He was what I call an in-house lawyer, so he was 14 an employee and a lawyer. 15 Q. An in-house lawyer, did he, as I understood you said 16 yesterday, attend the meetings with Mr Perepilichny? 17 A. He did. 18 MR SKELTON: Thank you. 19 MR MOXON BROWNE: Sir before you consider rising perhaps for 20 a break, can I raise a short housekeeping matter. 21 THE CORONER: Yes, have we finished with Mr Browder? 22 MR MOXON BROWNE: I do apologise, I thought you had. 23 THE CORONER: Thank you very much. 24 A. Thank you. 25 MR MOXON BROWNE: I am sorry, sir, you might have had some</p> <p style="text-align: center;">Page 76</p>

<p>1 questions.</p> <p>2 THE CORONER: No.</p> <p>3 MR MOXON BROWNE: We are coming up to a three-day break and</p> <p>4 I think certainly speaking for myself and probably</p> <p>5 others will wish to remove all their papers, which in my</p> <p>6 case at least is a lot. And I need to make arrangements</p> <p>7 for assistance to do that.</p> <p>8 Are you able to at this stage give any indication</p> <p>9 perhaps of how long you would sit today?</p> <p>10 THE CORONER: Yes, I didn't think today -- I mean we have</p> <p>11 gone on long some days. I was not -- subject to there</p> <p>12 being some awful problem that we are in the middle of</p> <p>13 something or someone that they cannot come back --</p> <p>14 really proposing to go on much beyond 4.00 today.</p> <p>15 MR MOXON BROWNE: Thank you very much, that is a huge help.</p> <p>16 MR SKELTON: Sir, to clarify, an early lunch I think today,</p> <p>17 so in fact after our break we will sit until 12.30.</p> <p>18 THE CORONER: Yes, if we could do lunch between 12.30 and</p> <p>19 1.30 today, that would help me.</p> <p>20 MR SKELTON: Thank you, shall we have a 10-minute break?</p> <p>21 THE CORONER: Certainly.</p> <p>22 (11.40 am)</p> <p>23 (A short adjournment)</p> <p>24 (12.00 pm)</p> <p>25 MR SKELTON: Sir, the next witness is Detective</p> <p style="text-align: center;">Page 77</p>	<p>1 Q. Had you had experience of investigating sudden deaths?</p> <p>2 A. Yes, sir, I had investigated a number of sudden deaths</p> <p>3 over my police service.</p> <p>4 Q. Can you give us an idea of how many?</p> <p>5 A. Not numerically but a large number from a detective</p> <p>6 constable through to my time on the major crime team,</p> <p>7 sir.</p> <p>8 Q. Murder investigations?</p> <p>9 A. Murder investigations, I have worked on those at</p> <p>10 different ranks as a detective constable, sergeant,</p> <p>11 inspector and chief inspector.</p> <p>12 Q. Would you have been an SIO on murder investigations?</p> <p>13 A. Yes, I would, sir.</p> <p>14 Q. What level of officer can become a SIO on a murder</p> <p>15 investigation?</p> <p>16 A. In our force it is at the rank of detective chief</p> <p>17 superintendent -- sorry, detective chief inspector is</p> <p>18 normally appointed a senior investigating officer and</p> <p>19 they have a deputy senior investigating officer, which</p> <p>20 is a detective inspector in most cases, sir.</p> <p>21 Q. How long had you been a chief inspector?</p> <p>22 A. I had been a chief inspector for six years at that</p> <p>23 point.</p> <p>24 Q. Had you been an SIO during that period, or throughout</p> <p>25 that period?</p> <p style="text-align: center;">Page 79</p>
<p>1 Superintendent Pollard.</p> <p>2 DS IAN POLLARD (sworn)</p> <p>3 A. Good afternoon, sir, my name is Ian Pollard. I am</p> <p>4 a detective superintendent with Sussex Police.</p> <p>5 THE CORONER: Sit or stand, whichever you like.</p> <p>6 A. I may sit, thank you.</p> <p>7 Questions from MR SKELTON</p> <p>8 MR SKELTON: Superintendent Pollard, you have made two</p> <p>9 statements in the context of this Inquest. The first</p> <p>10 was made last year, signed 12 August. Do you have that</p> <p>11 in front of you?</p> <p>12 A. Yes, I do, sir.</p> <p>13 Q. The second statement was made more recently, a shorter</p> <p>14 statement, and that is dated 19 April this year. Do you</p> <p>15 have that in front of you as well?</p> <p>16 A. Yes, I do, sir.</p> <p>17 Q. Are those statements true to the best of your knowledge</p> <p>18 and belief?</p> <p>19 A. Yes, they are, sir.</p> <p>20 Q. Can I start by asking what your rank was at the time of</p> <p>21 the investigation or your involvement with the</p> <p>22 investigation?</p> <p>23 A. Yes, at the time of the investigation, I was a detective</p> <p>24 chief inspector working on the Surrey and Sussex major</p> <p>25 crime team.</p> <p style="text-align: center;">Page 78</p>	<p>1 A. I had been a detective chief inspector responsible for</p> <p>2 the policing of Brighton & Hove division, with</p> <p>3 responsibility for investigations, child protection,</p> <p>4 intelligence units, functions, for four years, as</p> <p>5 a detective chief inspector. Then I moved to a policing</p> <p>6 district as the district commander for that area</p> <p>7 responsible for neighbourhood policing and response</p> <p>8 policing. And in November 2012 I moved across into the</p> <p>9 Surrey and Sussex major crime team as an SIO.</p> <p>10 Q. During my questioning I am going to focus on the types</p> <p>11 of evidence that you and your team sought and</p> <p>12 considered, the limits of your investigation, so where</p> <p>13 you stopped investigating for one reason or another, and</p> <p>14 the reasons you have reached the conclusions you did</p> <p>15 about Mr Perepilichny's death.</p> <p>16 Can I start by clarifying that you became involved</p> <p>17 formally from 28 November 2012; is that correct?</p> <p>18 A. That's correct, sir, yes.</p> <p>19 Q. Prior to that, had you had any involvement at all?</p> <p>20 A. No, sir.</p> <p>21 Q. As far as the events that occurred between the 10th and</p> <p>22 28th, were you reliant on reading reports from your team</p> <p>23 or speaking to them?</p> <p>24 A. The events of the 10th to the 28th relied on the</p> <p>25 investigation that had been conducted by officers from</p> <p style="text-align: center;">Page 80</p>

<p>1 Staines CID, yes.</p> <p>2 Q. First of all, evidence at the scene. We have heard from</p> <p>3 two police officers that the civilian bystanders were</p> <p>4 interviewed and there were paramedics on the scene who</p> <p>5 the officers spoke to and as a result of that, the</p> <p>6 conclusion was reached that nothing suspicious had been</p> <p>7 seen.</p> <p>8 A. That's correct, yes.</p> <p>9 Q. Were you aware that Mr Perepilichny's body was checked</p> <p>10 by two detectives as well?</p> <p>11 A. Yes, they did check it on the night, I am aware of that.</p> <p>12 Q. What was the result of that check?</p> <p>13 A. Their check did not identify any signs of injury. They</p> <p>14 had excluded a road traffic collision as a possibility</p> <p>15 and found no signs of any evidence of assault.</p> <p>16 Q. Are you aware that SOCO were not called out to the</p> <p>17 scene?</p> <p>18 A. I was aware of that and the reason for that, on the</p> <p>19 night, was that the decision taken by DCI Collwood was</p> <p>20 that the death was not suspicious, and therefore that</p> <p>21 was the reason why scenes of crime did not attend,</p> <p>22 because they only attend deaths that are classified as</p> <p>23 suspicious or confirmed murders.</p> <p>24 Q. DCI Collwood stated in his evidence that had he known of</p> <p>25 the involvement or the alleged involvement of</p> <p style="text-align: center;">Page 81</p>	<p>1 know what you are doing at the scene at the time.</p> <p>2 Q. Would it have led to the phones that were found at the</p> <p>3 scene being seized and interrogated prior to being given</p> <p>4 back?</p> <p>5 A. Yes, they would certainly have been retained.</p> <p>6 Q. Would it have led to a greater level of house-to-house</p> <p>7 follow up. As we know, quite a few addresses it seemed,</p> <p>8 no one answered. Would that have continued until</p> <p>9 answers were found if people were resident?</p> <p>10 A. It would have been reviewed. I think a lot of that</p> <p>11 would have depended on the Home Office or what would</p> <p>12 then have been a forensic Home Office post mortem but</p> <p>13 the house to house may well have been reviewed but not</p> <p>14 necessarily extended on the night.</p> <p>15 Q. What would have happened in respect of any CCTV that was</p> <p>16 available going in and out of the estate or elsewhere</p> <p>17 within it?</p> <p>18 A. Well, again that would have been a line of inquiry to</p> <p>19 obtain that CCTV or secure it at that stage to secure</p> <p>20 and preserve evidence until we knew whether the death</p> <p>21 was suspicious or not.</p> <p>22 Q. Beyond those things I have asked you about, would there</p> <p>23 have been other avenues of investigation which would</p> <p>24 have been triggered by it being nominated to be</p> <p>25 a suspicious death?</p> <p style="text-align: center;">Page 83</p>
<p>1 Mr Perepilichny with the Hermitage related fraud, he</p> <p>2 would have thought the death was suspicious and would</p> <p>3 have triggered a SOCO investigation. Do you accept that</p> <p>4 as a judgment that might have been made?</p> <p>5 A. If the information contained in the letters or the</p> <p>6 letter that was sent in on 17 November from</p> <p>7 Brown Rudnick, if that information had been known on the</p> <p>8 night, then yes, of course that would have determined</p> <p>9 the fact that we may have needed to conduct further</p> <p>10 inquiries, treat the death as unexplained and conduct</p> <p>11 detailed tests, which is what I did when I was appointed</p> <p>12 as SIO on 28 November.</p> <p>13 Q. Just focusing on the SOCO team and photographic team,</p> <p>14 would they have been called out in those circumstances?</p> <p>15 A. If that death had have been determined as suspicious</p> <p>16 based on that information, as I have explained, then</p> <p>17 yes, a scenes of crime team would have attended, along</p> <p>18 with a senior investigating officer to then take on that</p> <p>19 investigation.</p> <p>20 Q. Would that have resulted in a wider search for</p> <p>21 incriminating items at the scene?</p> <p>22 A. Possibly, it is difficult to say because obviously on</p> <p>23 examination of the body there was no obvious signs of</p> <p>24 injury, so therefore the parameters of that search, you</p> <p>25 cannot really determine those or set those until you</p> <p style="text-align: center;">Page 82</p>	<p>1 A. Well I suppose the investigations and inquiries that</p> <p>2 I took on on the 28th would have been triggered earlier</p> <p>3 if that information was known at that time.</p> <p>4 Q. That might include for example a forensic post mortem as</p> <p>5 opposed to a coronial post mortem?</p> <p>6 A. Oh no, definitely, there would have been a forensic post</p> <p>7 mortem had the death been determined as suspicious based</p> <p>8 on the information that we now know and, yes, there</p> <p>9 would have been a forensic post mortem.</p> <p>10 Q. And photographs of the scene?</p> <p>11 A. Yes, we would have taken photographs of the scene for</p> <p>12 interpretation, if anything. I mean they wouldn't</p> <p>13 necessarily have told us a lot but we would have done,</p> <p>14 yes.</p> <p>15 Q. Based on your experience as a senior detective, from</p> <p>16 what you know of the witness evidence and what was found</p> <p>17 at the scene, including the checks on Mr Perepilichny's</p> <p>18 body, leaving aside information about his background, do</p> <p>19 you consider that his death was suspicious.</p> <p>20 A. No. Not in the absence of any information to the</p> <p>21 contrary that was known on the night, no.</p> <p>22 Q. There did come a time where the Chief Constable I think</p> <p>23 was contacted by Brown Rudnick, lawyers for Hermitage?</p> <p>24 A. Yes, that's correct.</p> <p>25 Q. Is that what precipitated your involvements with the</p> <p style="text-align: center;">Page 84</p>

1 investigation?
 2 **A. Yes, it was, sir.**
 3 Q. Prior to that, had it been in the control of a more
 4 junior detective?
 5 **A. Yes, it was DC Burden who was the detective that was**
 6 **dealing with what was then determined to be a coroner's**
 7 **inquiry and he was preparing a report for the coroner.**
 8 Q. Can I ask you to look at, there is a bundle we have
 9 called the Pollard bundle for your own benefit and
 10 I think you should have it in front of you. If you
 11 could look under tab 3, page 305, please. Do you have
 12 that?
 13 **A. Yes.**
 14 Q. It is actually a converted version of the letter --
 15 there is an original but I don't think you need to see
 16 that but this a letter which has become a police
 17 document, presumably by being entered on the HOLMES
 18 system and it is from Brown Rudnick to the Chief
 19 Constable, Lynne Owens, does that letter from
 20 Hermitage's lawyers mention any threats to
 21 Mr Perepilichny's life?
 22 **A. No, it doesn't.**
 23 Q. What it does mention is his involvement with the
 24 investigation into the alleged fraud?
 25 **A. Yes, it does, yes.**

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1 Q. It was followed up I think by a meeting with Hermitage.
 2 Did you attend that meeting? You mention it on page 55
 3 of your statement.
 4 **A. I didn't attend the meeting, I sent officers from the**
 5 **inquiry team to speak with representatives from**
 6 **Hermitage, sir.**
 7 Q. You send I think three detectives to attend that
 8 meeting, and they meet with Mr Chersakov, Mr Kleiner and
 9 Ms Bishof. Did those officers report to you any
 10 expressions of concern about Mr Perepilichny's safety
 11 raised by the Hermitage attendees?
 12 **A. No, they didn't, sir.**
 13 Q. What then occurs I think is that you do get a letter,
 14 a further letter, from Hermitage, which you will find in
 15 the same bundle which you refer to first of all, can I
 16 take you to your statement at paragraph 61.
 17 **A. Yes.**
 18 Q. Is that when you became aware of potential threats to
 19 Mr Perepilichny's life?
 20 **A. Well, I didn't interpret those as threats because what**
 21 **was reported was the fact that according to their**
 22 **timeline from Hermitage, it was Mr Perepilichny that**
 23 **reported the issue of the Moscow police and the assassin**
 24 **list but he told Hermitage, according to their timeline,**
 25 **that he believed this to be an extortion attempt by the**

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1 **Moscow police and he did not raise that matter after**
 2 **that.**
 3 **Well, my therefore interpretation of that was that**
 4 **he was not concerned at all and didn't deem that to be**
 5 **a threat.**
 6 Q. Can I just show you the letter itself in which these
 7 issues were raised. You will find it in that same
 8 bundle. There is a big tab and under that big tab it is
 9 big tab 4 under little tab 6, towards the back end of
 10 the bundle?
 11 **A. Big tab 4, did you say?**
 12 Q. Yes, little tab 6 under big tab 4, sorry it is a little
 13 bit complicated. It is page 307, or internal 242.
 14 THE CORONER: You might not be far enough back. There is
 15 a number of fours you have to go through before you come
 16 to --
 17 **A. Did you say little tab 4?**
 18 MR SKELTON: Big tab 4.
 19 THE CORONER: Do you see the 4 is about there? Yes.
 20 **A. Yes.**
 21 THE CORONER: Then 6 in that.
 22 **A. Yes, I've got it.**
 23 MR SKELTON: Thank you. This is I think the letter that
 24 raised with you the threats to Mr Perepilichny's life?
 25 **A. Indeed. So it was explained as they say in a meeting --**

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1 **so it was the year prior to his death, but as I say,**
 2 **he -- it says in their timeline that, "... informed our**
 3 **clients ... he was of the opinion that it was**
 4 **an extortion attempt by the Moscow police and didn't**
 5 **raise that matter after that", which is what is in my**
 6 **statement.**
 7 Q. There is also mention of a further threat, this is not
 8 specifically a death threat but it is about a meeting
 9 which is said to have occurred which Mr Perepilichny
 10 made Hermitage aware of, with a meeting of
 11 a representative of the interior ministry of Moscow.
 12 You can see that on page 308.
 13 **A. Yes, sorry.**
 14 Q. What did you make of that in terms of the degree of
 15 threat that it indicated?
 16 **A. Well, again, not a lot really. I mean the -- it was**
 17 **an approach to Mr Perepilichny and his response was**
 18 **that he refused to get involved. My interpretation of**
 19 **that is he wasn't intimidated by that, he was not in**
 20 **fear of that, it was an approach made by him, he refused**
 21 **to get involved, and that is what he reported to**
 22 **Hermitage. It wasn't raised subsequent to that.**
 23 Q. When you take that view, do you compare this situation
 24 with situations you have seen where other people have
 25 been allegedly threatened prior to being attacked or

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1 murdered?

2 **A. Well, yes, but also, what you do take into account is**

3 **the overall information obtained from the inquiry. So**

4 **at that stage, these are two statements purportedly made**

5 **by Mr Perepilichnyy and at that stage, and since those**

6 **statements were made back in 2011, he clearly didn't --**

7 **he moved freely, he travelled freely, he conducted**

8 **himself as was subsequently found out without any form**

9 **of security. So when you reach those conclusions, you**

10 **have to take it, everything, in its entirety, and**

11 **subsequently of course with examinations of phones,**

12 **there were no other similar threats that I determined**

13 **those to be threats.**

14 Q. You are running ahead a little, Mr Pollard,

15 understandably, I will take you to all of the things

16 that you have mentioned in more detail and it may be it

17 is artificial to say you look at these things in

18 isolation. As you are saying you need to look at the

19 whole picture?

20 **A. Yes.**

21 Q. You did I think for clarification interview a Mr A, who

22 is a Hermitage employee or someone in your team

23 interviewed him?

24 **A. Yes.**

25 Q. He gave a statement, which Mr Browder referred to

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1 yesterday, in which he recorded that in respect of the

2 so-called hit list, Mr Perepilichnyy was of the opinion

3 that it was an extortion attempt by the Moscow police

4 and didn't raise this matter after that.

5 **A. That statement is a straight lift of this letter.**

6 Q. It says the same thing?

7 **A. Yes, it does.**

8 Q. Thank you.

9 You had been, one of your officers, DS Drinkwater,

10 was I think contacted by Mr Gherson, who is a lawyer

11 representing Mr and Mrs Perepilichnyy at various times?

12 **A. That's correct.**

13 Q. What were you told about that?

14 **A. Well, he is not one of my officers but he's an officer**

15 **from Staines who received a phone call and the call in**

16 **was from Mr Gherson was taken by DS Drinkwater, where**

17 **Mr Gherson raised some concerns around**

18 **Mr Perepilichnyy's death that he felt warranted further**

19 **police investigation.**

20 Q. Can I ask you to look at bundle 2, which is a police

21 bundle.

22 **A. Bundle 2, sorry.**

23 Q. Do you have that?

24 **A. Your colleague is just trying to find it.**

25 Q. I have a spare one if it is not located more swiftly.

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1 **A. Thank you.**

2 Q. Under tab 22 at page 374, I think you will see

3 DS Drinkwater's computerised note about Mr Gherson's

4 communication.

5 **A. Yes.**

6 Q. Do you have that? Midway down the page it says,

7 "Telephone call received from a Mr Roger Gherson", do

8 you see that?

9 **A. Yes, yes, I do.**

10 Q. Mr Gherson appears to be raising concerns about

11 Mr Perepilichnyy's safety in the context of the

12 Hermitage investigation, but also mentioning that

13 Mr Perepilichnyy himself was concerned about his safety?

14 **A. Yes, it is -- yes, it does, it says that as a result of**

15 **these issues -- so his status in the Inquiry, in the**

16 **Hermitage, yes, as a result of these issues, he is**

17 **concerned regarding his safety:**

18 **"The deceased is alleged to have been concerned**

19 **regarding his safety in recent weeks."**

20 **Is what it says.**

21 Q. Can I ask you whether or not any steps were taken to

22 interview Mr Gherson about this?

23 **A. Yes, my officers went to speak to Mr Gherson and indeed**

24 **he sent in an email to my officers dated I think**

25 **3 December, in which he says that he has no information**

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1 **to assist or something similar but basically that he had**

2 **no information to provide my inquiry.**

3 Q. Did you accept that at face value or did it appear to

4 you that there had been a backpedalling by Mr Gherson in

5 respect of concerns raised immediately at the time?

6 **A. I mean I accepted it at face value he contacted the**

7 **police to raise concerns, we went to go and see him**

8 **because of those concerns and then he says that he has**

9 **no information to give. So in some respects it was**

10 **quite an anticlimax really from that perspective.**

11 **I didn't read anything into it other than the fact**

12 **that he had no information that would assist my inquiry**

13 **in relation to threats to Mr Perepilichnyy.**

14 Q. Did he nevertheless encourage you, if you needed

15 encouragement, to pursue pathological and toxicological

16 investigations into the death?

17 **A. That was a given from my perspective, sir, from the**

18 **outset based on the initial letters. That work had**

19 **already started and, from my perspective, would continue**

20 **to establish whether or not Mr Perepilichnyy had been**

21 **murdered by poisoning, so that -- his response did not**

22 **change my course of action at that stage.**

23 Q. Based on what you became aware of in November and

24 December 2012, did you take the view that there was

25 a prima facie case for those involved with the Hermitage

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<p>1 fraud to be motivated to harm Mr Perepilichnyy, for 2 example to stop him from testifying, to punish him for 3 contacting the Swiss authorities or to deter other 4 people from taking a similar course?</p> <p>5 A. No, I didn't determine there was a prima facie case at 6 all there. What the stages are, really, the cause for 7 concern were raised quite properly and the first course 8 of action was to conduct a forensic post mortem and 9 detailed tests, because the first thing to do is to 10 establish whether or not there is evidence of murder and 11 that is different, and distinctly different, to then 12 establishing a prima facie case about who may be 13 involved and people who may or may not be suspects. 14 The first thing that you need to do is establish 15 whether or not there is evidence of murder and at that 16 point do you then determine what your lines of inquiry 17 are going to be as to who may have been responsible. So 18 there are two distinct stages.</p> <p>19 Q. In this case you nevertheless did try and get more 20 information from Hermitage and the others about that 21 motivation, so you were doing some investigation about 22 it?</p> <p>23 A. Yes, of course. I mean they raised the concerns and we 24 went to go and see them and they didn't produce any 25 direct evidence that they had received of any threats</p> <p style="text-align: center;">Page 93</p>	<p>1 discovered. I do accept that in some case -- in terms 2 of the limitations of those were based on UK accounts 3 and what we knew of, as opposed to the foreign accounts 4 that he had, which would have required international 5 letters of request to have examined those accounts and 6 I didn't feel at that stage or subsequent that there 7 were grounds to apply for such measures, based on what 8 we knew at the time.</p> <p>9 Q. This court has certainly heard evidence and seen 10 evidence that he had a large number of companies 11 overseas, based primarily it seems in Russia and 12 Ukraine.</p> <p>13 A. Yes.</p> <p>14 Q. Were you aware of that at the time?</p> <p>15 A. Pardon?</p> <p>16 Q. Were you aware of that at the time from your 17 investigations?</p> <p>18 A. Yes I, think the financial investigator had sort of set 19 out some details of companies that he was connected to, 20 so yes, I was aware of some of his businesses but not 21 necessarily the extent of those businesses or --</p> <p>22 Q. Is it fair to say that you didn't know everything it is 23 possible to know about the companies or indeed his 24 business associates?</p> <p>25 A. No, and that again was one of the inquiries that we</p> <p style="text-align: center;">Page 95</p>
<p>1 from Mr Perepilichnyy. So there were other lines of 2 inquiry that were pursued, not just waiting for the 3 results of those tests.</p> <p>4 Q. Leaving aside the sort of procedural formality of what 5 you have just explained, in other words you find out if 6 it is a murder and then look for the motive, do you 7 accept that his involvement with the Swiss prosecution 8 of the Hermitage fraud as a whistleblower, it would 9 seem, would give a motivation for the protagonists in 10 that fraud to harm him?</p> <p>11 A. It was a line of inquiry, so yes it was something that 12 was -- that ultimately was the reason why the concerns 13 were raised by Hermitage, yes.</p> <p>14 Q. A number of inquiries are set in train, one of which is 15 to get information about Mr Perepilichnyy, criminal 16 background and intelligence. Did you or your officers 17 receive any information about a criminal record or any 18 intelligence traces of any significance?</p> <p>19 A. No, we didn't, sir. And they were, if I may say, fairly 20 extensive inquiries that were made with intelligence 21 agencies and law enforcement.</p> <p>22 Q. You conducted financial enquiries into his background?</p> <p>23 A. Yes.</p> <p>24 Q. Was there anything suspicious arising from that?</p> <p>25 A. Not that I discovered or the financial investigator</p> <p style="text-align: center;">Page 94</p>	<p>1 tried to obtain from Mrs Perepilichnaya was details 2 about her husband's business affairs and associates, but 3 she didn't seem to know any or certainly didn't provide 4 us with any but all of his businesses were -- appeared 5 to centre in Ukraine and Russia and not in the UK.</p> <p>6 Q. Specifically you wouldn't have known every single 7 business that he was involved with?</p> <p>8 A. No.</p> <p>9 Q. Would you have been able to find out whether he was 10 paying protection money in Russia or Ukraine, as 11 Mr Browder said certainly in regard to Russia was 12 a common occurrence?</p> <p>13 A. Not from the financial investigations that we did but 14 equally with the other enquiries that were made with the 15 phones, examinations, there wasn't anything found in 16 there that would suggest that he was paying protection 17 money or protection rackets.</p> <p>18 Q. You are reliant on the assessment of the computers and 19 phones that were seized and investigated, to assess 20 whether or not he is paying protection money or bribery 21 or something like that, if that is the case?</p> <p>22 A. They would potentially have provided an indication had 23 that have been the case, yes.</p> <p>24 Q. Likewise, you are reliant on that information, or 25 partially reliant I should say, in respect of any</p> <p style="text-align: center;">Page 96</p>

24 (Pages 93 to 96)

<p>1 motivation people might have to harm him?</p> <p>2 A. Part of that information would have been relied upon</p> <p>3 but, as I say, it is also looking at other aspects of</p> <p>4 his lifestyle as well, about his travel, his movements</p> <p>5 and so forth, so.</p> <p>6 THE CORONER: All right, now, we are breaking off for the</p> <p>7 lunchtime break a bit earlier today so in fact now until</p> <p>8 1.30, all right.</p> <p>9 As you are in the middle of your evidence, I know</p> <p>10 you will, please be very careful not to talk to anybody</p> <p>11 about it.</p> <p>12 All right, we will stop now until 1.30.</p> <p>13 (12.30 pm)</p> <p>14 (The Luncheon Adjournment)</p> <p>15 (1.38 pm)</p> <p>16 MR SKELTON: Superintendent Pollard, can I ask you about</p> <p>17 insurance and your awareness of Mr Perepilichny's life</p> <p>18 insurance during the course of your investigation.</p> <p>19 A. As I understood it, he had a life insurance policy with</p> <p>20 Aviva that was for £500,000 and he had applied for and</p> <p>21 been successful in a life insurance policy with Legal &</p> <p>22 General, which I believe was for £2 million. They were</p> <p>23 the confirmed ones but I also understood that he may</p> <p>24 have been applying for other insurance applications but</p> <p>25 that they were the ones that I was aware of.</p> <p style="text-align: center;">Page 97</p>	<p>1 A. Right.</p> <p>2 Q. Were you aware that there was any issue about</p> <p>3 anti-selection at the time that you were investigating</p> <p>4 the death?</p> <p>5 A. No, I hadn't heard that phrase before and to my mind</p> <p>6 that would be a matter for Legal & General. They signed</p> <p>7 the policy off and I didn't think anything more of it</p> <p>8 than the fact that he had a policy with them.</p> <p>9 Q. From a police perspective, if someone dies having got</p> <p>10 a lot of life insurance and possibly a lot of life</p> <p>11 insurance without providing full information, does that</p> <p>12 inform your investigation in any significant way?</p> <p>13 A. I think that has to be assessed on a case-by-case basis,</p> <p>14 I don't think you can -- so I would have to ... that</p> <p>15 would have to be a case-by-case basis, looking at the</p> <p>16 background of the individual and all sorts of things.</p> <p>17 Q. Are you in a position to assist the court on how to</p> <p>18 apply that question to the circumstances of this case,</p> <p>19 knowing what you now know?</p> <p>20 A. Well, what I now know, I mean he wanted to take out life</p> <p>21 insurance policy and what I now know is part of the</p> <p>22 reason for that is he was looking to purchase a property</p> <p>23 and in order to purchase a property he was advised to</p> <p>24 take out life insurance to support that. That is my</p> <p>25 understanding.</p> <p style="text-align: center;">Page 99</p>
<p>1 Q. As we understand it now, I think he had £3.5 million</p> <p>2 worth of life insurances which had incepted -- in the</p> <p>3 word that they use -- by the time of his death and had</p> <p>4 applied for a further 5, which would have made it 8.5</p> <p>5 had he been successful on those applications. You were</p> <p>6 aware of only some of that?</p> <p>7 A. Yes, I was.</p> <p>8 Q. Just going back to the figures that you gave, how did</p> <p>9 that inform your thinking about suspicious</p> <p>10 circumstances?</p> <p>11 A. Well, it didn't really because a lot of people take out</p> <p>12 life insurance policies so -- he was a wealthy man and</p> <p>13 I didn't read too much into the fact he wanted to take</p> <p>14 out life insurance policies.</p> <p>15 Q. You were not in court I think when Mr Whitworth gave</p> <p>16 evidence, were you?</p> <p>17 A. No, I wasn't, sir.</p> <p>18 Q. Have you had the opportunity to see his statement?</p> <p>19 A. I haven't, no.</p> <p>20 Q. He uses the phrase anti-selection, which in insurance</p> <p>21 terminology means someone that is effectively putting</p> <p>22 down selections that are not necessarily accurate and</p> <p>23 that gives rise to a concern on the part of the</p> <p>24 insurance company or its underwriter that information is</p> <p>25 being withheld or misrepresented.</p> <p style="text-align: center;">Page 98</p>	<p>1 Q. Beyond that, do you have any view about how suspicious</p> <p>2 that might be from a forensic perspective?</p> <p>3 A. No, I don't, no, I don't.</p> <p>4 Q. Your family liaison officers started to liaise with</p> <p>5 Mrs Perepilichnaya shortly after your appointment?</p> <p>6 A. That's correct, yes.</p> <p>7 Q. They had a meeting with her I think on 29 November and</p> <p>8 again on 30 November at the offices of Gherson</p> <p>9 Solicitors?</p> <p>10 A. Yes, that's correct.</p> <p>11 Q. You were not present at those meetings, it was just</p> <p>12 them?</p> <p>13 A. Yes, that's correct.</p> <p>14 Q. Have you seen the notes they made of those meetings?</p> <p>15 A. Yes, I have.</p> <p>16 Q. Did you also speak to them about the meetings?</p> <p>17 A. Pardon?</p> <p>18 Q. Did you also speak to them about the meetings or did the</p> <p>19 communication about what happened in it occur through</p> <p>20 a written report?</p> <p>21 A. Both written and we did obviously communicate verbally</p> <p>22 as well, yes.</p> <p>23 Q. Thank you. Can I ask you to find a white bundle called</p> <p>24 a witness bundle and look under tab 18, please.</p> <p>25 It is page 406 for those who have untabbed bundles.</p> <p style="text-align: center;">Page 100</p>

<p>1 Top right, 226, if you have the white bundle. 2 THE CORONER: Got that all right? 3 A. Yes, thank you, sir. 4 MR SKELTON: Does everyone have that? In the new bundle it 5 is page 226, it originally appeared in another bundle at 6 page 406. 7 Do you have that, Mr Pollard? 8 A. Yes, I do, sir. 9 Q. You do. This a note, it is actually dated 30 November 10 but it was about a meeting that had taken place the day 11 before at Gherson Solicitors. 12 Three pages in, page 228 on the top right 13 pagination, there is issues of safety discussed. You 14 were aware of this information? 15 A. Yes, I was. 16 Q. If I could divide it into three aspects. 17 First, there is an overheard conversation recorded, 18 where Mrs Perepilichnaya records her husband having 19 a conversation with an unknown person, telling that 20 person that pressure was being put on him and saying 21 that they know where they are living in Surrey? 22 A. Yes. 23 Q. Then she goes on to say that they had had numerous 24 discussions about his concerns to do with their address 25 being discovered as Mrs Perepilichnaya was now on the</p> <p style="text-align: center;">Page 101</p>	<p>1 FLO role with the family and the wife. 2 Q. Ms Taylor has already started giving evidence, as you 3 are probably aware, and will complete her evidence next 4 week so she can speak for herself about this meeting. 5 Within the limits of what you understood had occurred 6 during the meeting, did you think there was any 7 ambiguity about (a) the issue that it was 8 Mr Perepilichnyy that was being put under pressure in 9 this conversation, and (b) it was Mr Perepilichnyy 10 raising concerns about their address being known? 11 A. Well I suppose, yes, there was ambiguity I didn't -- 12 I needed to know more about that conversation and 13 exactly what it meant. 14 Q. Mrs Perepilichnaya has said that there was some 15 misunderstanding about both of those aspects. Taking 16 the first issue, that in fact it was a third party who 17 was being put under pressure which Mr Perepilichnyy was 18 discussing. Did you or your officers ever understand 19 that that was in fact the case? 20 A. Not based on her limited comment made at the time to the 21 FLO and obviously not subsequent, because she didn't 22 elaborate on that. It would have been very helpful had 23 she have said that either at that meeting or following 24 meetings, which was the reason why I said these comments 25 needed to be put into context.</p> <p style="text-align: center;">Page 103</p>
<p>1 police system? 2 A. Yes. 3 Q. Did you take the view that that was -- that overheard 4 conversation and the more general discussions that she 5 was describing there or appeared to be describing there, 6 and I should say it is not accepted by her that she or 7 he was so concerned, was something to follow up in terms 8 of your investigation? 9 A. Yes, it was and that was something I wanted the FLOs to 10 explore further with Mrs Perepilichnaya in order to 11 properly understand the context of what she was saying. 12 Q. Because on the face of it, she is saying (a) somebody 13 may be putting pressure on her husband and (b) he is 14 concerned about people knowing where he lives, so 15 a concern for his safety? 16 A. Yes. 17 Q. What was the result of your family liaison officers' 18 efforts to get more information about this? 19 A. Well, it was quite frustrating because a lot of the 20 communication initially had to be via solicitors, 21 eventually they were able to call at her address, but 22 unfortunately she wouldn't allow them the time long 23 enough for them to discuss in more detail what she meant 24 about those comments, as well as other matters that 25 I would have liked to have been covered as part of the</p> <p style="text-align: center;">Page 102</p>	<p>1 Q. In respect of the concern about the address being found, 2 found out by people, she in her evidence said that there 3 was some communication problem about that with the FLOs, 4 that really her main concerns were really after 5 Mr Perepilichnyy died because she was being doorstepped 6 and harassed by the media. 7 Again, did you at the time get the impression there 8 was any confusion about her husband being concerned as 9 opposed to her being concerned? 10 A. Again, it was difficult to make a proper inference or 11 draw a proper inference from that comment. I know she 12 was concerned about the media intrusion and her address 13 because she made reference to that later on, but as 14 I say, it was very difficult to draw a proper inference 15 from what she was saying, which is why I asked for the 16 FLOs to pursue that and, as I have just mentioned, it 17 would have been helpful if she would have, what she says 18 now, she would have told us at the time. 19 Q. An issue she did raise directly and unambiguously was 20 the fact that there had been a voicemail message after 21 Mr Perepilichnyy died. That you can see referred to in 22 the next paragraph. Could you explain to me the 23 significance of that message in the context of what you 24 were investigating. 25 A. Well, first and foremost it was obviously after the</p> <p style="text-align: center;">Page 104</p>

1 death of Mr Perepilichnyy. So that is fairly
 2 significant, really, from my perspective.
 3 The second point is about the fact that it was from
 4 a mobile -- from a male stating that money had not been
 5 transferred and Alexander had until the following
 6 Thursday, so two days later, to complete otherwise the
 7 task would be carried out or something would happen.
 8 I was able, through the FLOs, to clarify a little
 9 bit further about that message because
 10 Mrs Perepilichnaya at a subsequent meeting said that the
 11 voice was polite and that she felt the phone and context
 12 of the conversation related to some judicial matter.
 13 For that reason, I did not pay too much attention to
 14 that voicemail for those reasons.
 15 Q. May I turn to the issue of the phones, this is something
 16 you deal with in some detail in your statement and
 17 I think it is important to understand first of all what
 18 happened with the phones, as in where they were located,
 19 and then the investigations that were conducted into
 20 those that you had. The phones were taken at the time
 21 of the death, by the police, two phones?
 22 A. Yes, that is correct.
 23 Q. And they were handed back to Mrs Perepilichnaya
 24 afterwards at some point?
 25 A. Yes, that's correct.

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1 Q. Why were they handed back?
 2 A. My understanding was that because the death was not
 3 suspicious, the officer did not need the telephones any
 4 longer and so therefore he handed them back to
 5 Mrs Perepilichnaya because, to their understanding, was
 6 that obviously it would be a coroner's inquiry, the body
 7 would be released and the funeral would take place and
 8 property belonging to Mr Perepilichnyy would be given
 9 back to his wife.
 10 Q. I think in answer to questions earlier today, I think
 11 you said that had the death been suspicious from the
 12 start, the phones would have been seized and
 13 investigated at the start. Is that correct?
 14 A. If it was suspicious at the time, then yes, that is what
 15 would happen.
 16 Q. Without being handed back?
 17 A. Yes, without being handed back.
 18 Q. Then the death did become suspicious, because of the
 19 information that you received about the alleged
 20 involvement in the alleged fraud, and you asked for the
 21 phones back or your officers asked for the phones back?
 22 A. Yes, we did.
 23 Q. Did it then become apparent that one of the phones
 24 wasn't Mr Perepilichnyy's phone?
 25 A. Yes, what transpired, there were two mobile phone

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1 handsets, and when one was examined, under exhibit
 2 number ST/03, it would appear that the handset held
 3 information relevant to Mrs Perepilichnaya, so although
 4 the SIM card with the mobile telephone number ending 886
 5 was in that handset, which was a number attributable to
 6 Mr Perepilichnyy, the actual device itself appeared to
 7 contain information relating to Mrs Perepilichnaya,
 8 suggesting that she had given us her handset.
 9 Q. You were able to get some information from the SIM card
 10 that appeared to belong to Mr Perepilichnyy but the
 11 handset is next to useless?
 12 A. Only from the point of view that the contents on there
 13 related more to Mrs Perepilichnaya other than
 14 Mr Perepilichnyy when you compare it to the other
 15 handset, which was his other phone that contained a lot
 16 of information that we were able to retrieve from it.
 17 Q. Does it follow from that, as a matter of logic, that
 18 there was some potential evidence in the other handset
 19 that you hadn't tested that may have been belonged to
 20 him that may be lost?
 21 A. Well, we asked if we could have the other handset, we
 22 explained the situation to Mrs Perepilichnaya, but she
 23 was not prepared to hand that other handset over because
 24 she had already got all her details on it and she wasn't
 25 prepared to release it to us.

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1 Q. Could you have forced her to do so?
 2 A. Not at that stage. I think they are very -- it is
 3 a very difficult and delicate situation that we were
 4 dealing with at the time. It is an unexplained death
 5 and so at that stage I was satisfied that we had
 6 sufficient information, quite a lot from the other
 7 phone, we were conducting our other inquiries and so
 8 I didn't consider it appropriate or proportionate or
 9 justified to seek to utilise any powers to retrieve the
 10 second handset.
 11 Q. Did you consider it a matter of concern that she hadn't
 12 been forthcoming in response to your FLOs, I think as
 13 you have explained in your statement and explained
 14 earlier and had also kept the handset back?
 15 A. Again, I think you have to put into context the
 16 bereavement that she was going through at the time, the
 17 pressure that she was under and it is a very delicate
 18 path to tread, so I don't criticise her for that,
 19 I don't draw suspicion from that but it was not very
 20 helpful.
 21 Q. The analysis of the handsets that you did have or the
 22 one handset and the SIM card you did initiate, could you
 23 explain the parameters of the analysis you initiated and
 24 why you set them as you did?
 25 A. So the parameters of my investigation, the timeline, was

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<p>1 for two weeks. So it was from 27 October up to his 2 death. And I set those time parameters to ensure that 3 they were focused, they were going to be relevant in the 4 lead up to the -- to Mr Perepilichny's death and I felt 5 that they were proportionate, a two-week period was 6 a proportionate period of time in order to examine and 7 assess information obtained during that period and in 8 particularly from the contents from his computer and 9 phones, because that, certainly, in the two weeks prior 10 to his death, if he had have been under any threat 11 I felt it would have been identified in that period.</p> <p>12 Q. Could you turn back to the bundle which had a number of 13 tabs in it, which we are calling the Pollard bundle, 14 please. It is towards the back end of this bundle, 15 under big tab 4, little tab 15, internal page 259, that 16 you will find a report, please.</p> <p>17 A. Yes.</p> <p>18 Q. That is a report from DC Pollard, no relation?</p> <p>19 A. No relation, sir.</p> <p>20 Q. 22 January 2013 and he is a member of your team and he 21 is summarising the findings of phone examinations on 22 ST/02 and ST/03, which are the two phones you did look 23 at?</p> <p>24 A. Yes.</p> <p>25 Q. Just if you could explain first of all that there is</p> <p style="text-align: center;">Page 109</p>	<p>1 that message from Tatiana and when they examined the 2 phone they tried to find that message but there is 3 a false positive date stamp.</p> <p>4 Q. That is exactly it, thank you.</p> <p>5 What was the significance of this message and how 6 did you view it in the overall context of your 7 investigation?</p> <p>8 A. This was the same message that --</p> <p>9 Q. That she had discussed?</p> <p>10 A. -- Tatiana had discussed.</p> <p>11 Although it shows there as a false positive from the 12 phone download, when the computer was examined, this 13 same message appeared on the computer of the same date, 14 I think it was 26 or 20 June 2011.</p> <p>15 Again, the content was the same, so it was 18 months 16 old, there was no other similar message, of a similar 17 nature, found in subsequent messages that were examined, 18 within the timeframe. And I think it is also important 19 that where now all of the Skype translations have been 20 done, if you look for the period of June 2011, in those 21 Skype transcripts, you don't see any similar messages, 22 or any reference to this and so my conclusion then is 23 the same now, that this was not a significant message, 24 it had passed, it was not referred to subsequently and 25 indeed it didn't affect how Mr Perepilichny conducted</p> <p style="text-align: center;">Page 111</p>
<p>1 an analysis of contacts, are you limited in who you can 2 understand Mr Perepilichny is communicating with by the 3 fact that some of his communications may be out of the 4 jurisdiction?</p> <p>5 A. Sorry, what?</p> <p>6 Q. In understanding his list of contacts, if they were UK 7 numbers presumably you could readily find out the 8 people?</p> <p>9 A. Yes.</p> <p>10 Q. Can you do the same exercise if people are regularly 11 contacting overseas people?</p> <p>12 A. No, as I understand you cannot identify those without 13 applying for an international letter of request to that 14 country, it is not as straightforward as it is in the 15 UK.</p> <p>16 Q. You look at the contacts -- I should clarify, this is 17 ST/02, iPhone 5, then Mr Sazonov, is he a Russian 18 speaker?</p> <p>19 A. Yes, he was an employee of Sussex Police and he spoke 20 Russian.</p> <p>21 Q. He analyses messages on that phone?</p> <p>22 A. Yes.</p> <p>23 Q. He finds this particular message that we see here, which 24 is dated 24 December 2011?</p> <p>25 A. No, just obviously we had that message, we knew about</p> <p style="text-align: center;">Page 110</p>	<p>1 himself.</p> <p>2 Q. Can I ask how widely your team looked. You obviously 3 have mentioned the search was directed to the parameters 4 two weeks before, but the message that is picked up here 5 is obviously of some vintage, did you at the time, did 6 any of your team, look more widely, for example in the 7 Skype material?</p> <p>8 A. DC Pollard did and that was more around his professional 9 curiosity in terms of scanning through messages, he 10 found a long message in Russian and Google Translated 11 that message, which is what then he put in his report 12 which relates to a lawsuit that appears to have been 13 taken out. So he did that of himself, more around his 14 professional curiosity as opposed to being tasked with 15 that.</p> <p>16 Q. Just if you go two pages on, to page 261, there is 17 a Skype instant messaging section and there is a long 18 message translated there. Or at least I assume it is 19 translated. Is that what you are referring to?</p> <p>20 A. Yes, I am, sir, yes.</p> <p>21 Q. That was the result of a wider parameter search on the 22 officer's own initiative, was it?</p> <p>23 A. Yes, it was, sir.</p> <p>24 Q. Did he alert you to finding anything else that he viewed 25 as suspicious in context?</p> <p style="text-align: center;">Page 112</p>

<p>1 A. No, he didn't.</p> <p>2 MR SKELTON: Sir, I am conscious of the time.</p> <p>3 THE CORONER: Yes, we have the Skype --</p> <p>4 MR SKELTON: We have, sir, it may be you should rise for two</p> <p>5 minutes whilst we just set it up for you while we stay</p> <p>6 here.</p> <p>7 THE CORONER: Again, you are in the middle of your evidence,</p> <p>8 we are just going to have to interpose something else</p> <p>9 but don't talk to anyone --</p> <p>10 A. No.</p> <p>11 THE CORONER: -- I know you won't.</p> <p>12 Thank you.</p> <p>13 (1.58 pm)</p> <p>14 (A short adjournment)</p> <p>15 (2.03 pm)</p> <p>16 MR WASTELL: Sir, now we are going to hear from Mr Elias.</p> <p>17 MR EUGENE ELIAS (affirmed)</p> <p>18 Questions from MR WASTELL</p> <p>19 MR WASTELL: Can you state your name for the court, please.</p> <p>20 A. Eugene Elias.</p> <p>21 Q. Mr Elias, I ask questions on behalf of the coroner.</p> <p>22 I hope in front of you you have two statements that you</p> <p>23 gave to police dated 10 November 2012, there should be</p> <p>24 a two-page one and a much shorter one, do you have</p> <p>25 those?</p> <p style="text-align: center;">Page 113</p>	<p>1 Q. Now, on that day, that afternoon, you describe how, as</p> <p>2 you got over the crest of the hill, you noticed a man</p> <p>3 running up the hill towards the car, correct?</p> <p>4 A. That's correct.</p> <p>5 Q. He was running in the direction that you had come from;</p> <p>6 is that right?</p> <p>7 A. Yes. That's correct.</p> <p>8 Q. Now, clearly you gave that statement on the day in</p> <p>9 question, your main statement. But can you remember now</p> <p>10 in your mind's eye, that man?</p> <p>11 A. I remember a, you know, middle-aged man running up</p> <p>12 a hill with dark hair. I remember somebody that looked</p> <p>13 very tired, exhausted, after running up a fairly steep</p> <p>14 hill, with a grimace on his face as we drove by.</p> <p>15 Q. Okay. Just before we get to what you can describe of</p> <p>16 him, what was the lighting like at the time? Was it</p> <p>17 dark?</p> <p>18 A. It was not dark, but it was starting -- the sun was</p> <p>19 definitely starting to set, so dusk time. It was, if</p> <p>20 I recall, a, you know, a little bit of a cloudy day but</p> <p>21 it was still semi light out.</p> <p>22 Q. Can you recall where he was in the road, was he in the</p> <p>23 middle, to the left or to the right?</p> <p>24 A. He would have been on the left as we were driving, the</p> <p>25 left-hand side of the road.</p> <p style="text-align: center;">Page 115</p>
<p>1 A. I do.</p> <p>2 Q. Are the contents of those statements true to the best of</p> <p>3 your knowledge and belief?</p> <p>4 A. Yes.</p> <p>5 Q. I am going to ask you questions about what you saw on</p> <p>6 the afternoon of 10 November 2012, the day you gave</p> <p>7 those statements.</p> <p>8 Is it right that at the time you were living in</p> <p>9 Granville Close on St George's Hill estate?</p> <p>10 A. That's correct.</p> <p>11 Q. Now in your statement you describe leaving your house on</p> <p>12 Granville Close as a passenger in your car being driven</p> <p>13 by your wife, correct?</p> <p>14 A. That's correct.</p> <p>15 Q. You were driving along Granville Road. That is away</p> <p>16 from Granville Close, travelling north to south, is that</p> <p>17 right?</p> <p>18 A. Away from the house, yes, going out of the community.</p> <p>19 North to south I am not sure.</p> <p>20 Q. We will come to timings and maps in a moment. But as</p> <p>21 you head down Granville Road away from your house, is it</p> <p>22 right that there is a shallow uphill, you reach the</p> <p>23 crest of the hill and then you go down a much steeper</p> <p>24 hill the other side. Do I have that right?</p> <p>25 A. That's correct.</p> <p style="text-align: center;">Page 114</p>	<p>1 Q. You say you saw him as you got over the crest of the</p> <p>2 hill, how far away from you was he, can you remember</p> <p>3 that?</p> <p>4 A. Maybe 10, 15 feet on the side. 10 feet? I can't recall</p> <p>5 exactly but probably 10 feet.</p> <p>6 Q. As I say, we will look at a map in a moment which may</p> <p>7 help you but for how long do you think he was in your</p> <p>8 vision before you drove past him?</p> <p>9 A. Three, five seconds, something like that, fairly</p> <p>10 quickly.</p> <p>11 Q. So a fairly quick three- to five-second view?</p> <p>12 A. Yes.</p> <p>13 Q. Was he wearing running kit?</p> <p>14 A. I recall shorts.</p> <p>15 Q. Okay. And I think in your statement you describe</p> <p>16 a white T-shirt, second page, of your longer statement?</p> <p>17 A. Yes.</p> <p>18 Q. A white T-shirt, and navy coloured shorts. That is what</p> <p>19 you wrote at the time or said at the time. No reason to</p> <p>20 think that is wrong?</p> <p>21 A. That's right, no reason to think that is wrong.</p> <p>22 Q. You described him as middle aged, dark hair. Did he</p> <p>23 look overweight to you?</p> <p>24 A. No. He did not.</p> <p>25 Q. Now the description you gave of him a moment ago was</p> <p style="text-align: center;">Page 116</p>

1 grimacing?
 2 **A. Correct.**
 3 Q. You have also I think referred to him struggling. How
 4 did you deduce that he was struggling, was it from the
 5 grimace or something else?
 6 **A. From the grimace, from his facial expression.**
 7 Q. Was he still running?
 8 **A. As I recall, yes. He was still running.**
 9 Q. What about the colour in his face, do you remember that?
 10 **A. I don't remember that, I am sorry.**
 11 Q. Okay. In your statement at the time, you have recorded,
 12 again the second page, that his face looked "noticeably
 13 white and he appeared very unwell by the look on his
 14 face", do you see that?
 15 **A. Yes.**
 16 Q. When you describe there the look on his face, do you
 17 think you are describing the grimace or something else?
 18 **A. My thought would be I was probably describing his**
 19 **complexion, it looked more white than I might have**
 20 **thought. I don't think I was describing the grimace at**
 21 **the time.**
 22 Q. Yes. And as you formed the impression as you passed
 23 him, that you or your wife commented about him, didn't
 24 you?
 25 **A. That's correct.**

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1 Q. Do you recall, and we can look in the statement if we
 2 need to, but do you recall what you said?
 3 **A. Recalling something of the sort, "He should not be**
 4 **running, he should be walking".**
 5 Q. That comment, was that concern or was that in the manner
 6 of comedy as we might pass a runner and say, "He
 7 shouldn't be doing that"?
 8 **A. The latter, so more of a comedy.**
 9 Q. And again in the impression you formed in those seconds
 10 you passed him, did you think, if you formed
 11 an impression, that it was as a result of his lack of
 12 fitness or some other reason that he was looking as he
 13 did to you?
 14 **A. It would have been a lack of fitness after running up**
 15 **a big hill.**
 16 Q. You looked at this man as if he was simply unfit,
 17 struggling and grimacing, is that a fair summary?
 18 **A. That is a fair summary, yes.**
 19 Q. Now, in your statement, you describe that in his hand,
 20 this is the first page, towards the end, he had an iPod
 21 possibly. Can you remember that now?
 22 **A. I cannot remember that now.**
 23 Q. Okay. I think, although it is not in your statement --
 24 let me put it this way, do you remember speaking to
 25 a young policewoman that evening about what you had

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1 seen?
 2 **A. There was a little static, I am sorry, could you**
 3 **repeat --**
 4 Q. Do you remember speaking to a young policewoman that
 5 evening about what you had seen?
 6 **A. I do remember that, yes.**
 7 Q. She was taking notes of what you were telling her?
 8 **A. That's correct.**
 9 Q. Let me just read to you the notes that she made, as she
 10 told us, that were made as you spoke. I appreciate you
 11 don't have this but what she has written is:
 12 "Holding his hand, an iPad, possibly had earphones
 13 in his ears."
 14 Again, presumably you don't remember that detail now
 15 some five years afterwards?
 16 **A. I do not remember that detail.**
 17 Q. Fine.
 18 You could not help us with the colour of the iPod,
 19 whether it was an iPhone for example, details such as
 20 that?
 21 **A. No, I cannot.**
 22 Q. Again, going back to your statement, you describe his
 23 right arm being across his stomach.
 24 This is four lines from the bottom if you want to
 25 just refer to it. Again, do you remember that now?

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1 **A. I do not.**
 2 Q. You cannot help us with whether he was simply holding it
 3 across his stomach or gripping or for how long it was
 4 there, any of those --
 5 **A. I cannot recall. I cannot recall.**
 6 Q. You can't presumably recall whether or not he had
 7 a water bottle with him?
 8 **A. No, I cannot.**
 9 Q. Thank you.
 10 Let's look at the map and see if we can identify
 11 where he was. I hope, if technology has assisted us,
 12 you have a colour map there --
 13 **A. I have a map.**
 14 Q. -- and a smaller map. Do you have two maps?
 15 **A. I have one map of the -- it looks like of**
 16 **St George's Hill.**
 17 Q. Is it in colour, is it A3?
 18 **A. It is printed out black and white.**
 19 Q. Okay, let's work with the black and white one.
 20 **A. Okay.**
 21 Q. Now, do you see at the top there, Granville Close where
 22 you were living at the time?
 23 **A. Yes.**
 24 Q. Do you see Granville Road as you come down from
 25 Granville Close?

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1 **A. Yes.**
 2 Q. Do you see at the bottom the junction with West Road?
 3 So follow Granville Road down, almost to the bottom of
 4 the page.
 5 **A. Okay.**
 6 Q. Do you see the junction --
 7 **A. The map is printed out, unfortunately it is very small.**
 8 Q. Do you see the triangle of grass where Granville Road
 9 meets another road?
 10 **A. Yes.**
 11 Q. You see that?
 12 **A. Yes, I do.**
 13 Q. Certainly on my copy that is West Road.
 14 **A. Okay.**
 15 Q. Can you help us with where the steep hill starts and
 16 where you get to the crest of it on that map?
 17 **A. As I recall, it would have been, if you look at the map**
 18 **on the left-hand side, there is an empty space right,**
 19 **with no housing there. Probably the --**
 20 Q. Sorry, can I pause you there, is this three houses down
 21 from Granville Close?
 22 **A. Yes.**
 23 Q. Yes, so it looks like an area of park on the map?
 24 **A. Yes. It has no shading, it is just empty, it looks like**
 25 **an empty lot.**

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1 Q. Yes.
 2 **A. Okay, so from there I would say two and a half -- two to**
 3 **two and a half houses down, south of that, would be**
 4 **where the hill is, right around there.**
 5 Q. Yes, and does it run all the way down to that junction
 6 that I have described as with West Road, can you recall
 7 that? Don't guess if you can't?
 8 **A. I won't guess then.**
 9 Q. Okay.
 10 How far -- I probably gave you that one -- from the
 11 top of the hill did you see this man?
 12 **A. Where he was, running up the hill, would have been, if**
 13 **I recall correctly, close to where the houses --**
 14 Q. Sorry, you shall going to have to repeat that, I think
 15 you broke up. Close to where?
 16 **A. So where the empty lot is, there is another house south**
 17 **of that, it would have been around that area.**
 18 Q. I am not following you. I may have misunderstood you,
 19 I had understood you to be saying that the hill crest
 20 was two houses below the empty lot, about?
 21 **A. Yes.**
 22 Q. Yes? So as you --
 23 **A. Yes, it's probably closer to the first house.**
 24 Q. Let me just finish, you told me as you drove from
 25 Granville Close, at the top, you had got over the crest

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1 of the hill before you saw the man?
 2 **A. Yes.**
 3 Q. You must have passed, if that is right, beyond the two
 4 houses below the empty lot?
 5 **A. Yes. I mean I can't specify exactly where the crest is**
 6 **as it relates to this map and the two houses to be**
 7 **honest with you. Looking at it, it is going to be**
 8 **around, you know, the second -- the first and second**
 9 **house after the empty lot, around that area. That is**
 10 **my --**
 11 Q. Approximately in metres how far was he from the top of
 12 the hill when you saw him?
 13 **A. I can't recall metres, how far he was.**
 14 Q. Is he 2 metres, 100 metres, just give us an order of
 15 magnitude?
 16 **A. So probably it would be 2 to 5. Somewhere around there.**
 17 Q. Pretty close to the top?
 18 **A. Yes, yes, towards the top. That's correct.**
 19 Q. Okay, we will come back to the map in a moment. Let's
 20 just deal with timings.
 21 You spoke to another officer, a DC Pollard, I think,
 22 on 7 December. Do you remember that? I hope you have
 23 his statement.
 24 **A. Yes, I have his statement.**
 25 Q. You were able to give quite precise timings as to when

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1 you thought you saw this man?
 2 **A. Yes.**
 3 Q. Can you just help us, you were at the time heading for
 4 a train?
 5 **A. That's correct, we were heading to drop our nanny off at**
 6 **the train station.**
 7 Q. I think you say there it was a 4.50 train in the
 8 afternoon?
 9 **A. Yes, that is what the record says, yes.**
 10 Q. Do you remember this now or not?
 11 **A. No, I don't remember what time the train was --**
 12 Q. Okay. But do you remember --
 13 **A. -- all (Inaudible).**
 14 Q. Do you remember missing it?
 15 **A. I actually do not remember missing it.**
 16 Q. You cannot help us beyond what is in this report?
 17 **A. That's correct.**
 18 Q. Okay. In which case let me just read to you what it
 19 says and you can just confirm this is correct to the
 20 best of your knowledge and belief.
 21 You saw the male running sometimes between 4.35 and
 22 4.40 on 10 November. You believe the time would most
 23 likely have been about 4.38, based on the fact that you
 24 were late and rushing to catch a 4.50 train, yes? And
 25 you subsequently missed it.

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1 **A. Yes.**
 2 Q. Correct. That is what you said, you cannot take it any
 3 further?
 4 **A. That's what I said, yes.**
 5 Q. All right.
 6 You came back to St George's Hill later that
 7 evening, didn't you?
 8 **A. That's correct.**
 9 Q. You saw presumably paramedics and a police cordon; is
 10 that right?
 11 **A. That's correct.**
 12 Q. Did you link this to the man you had seen before?
 13 Straight away?
 14 **A. Not straight away. No, I did not.**
 15 Q. At what point did you think about the man you had seen?
 16 **A. So this is obviously going off of recollection. At some**
 17 **point in the house, not knowing what was going on and**
 18 **the road being blocked off, I thought that it was**
 19 **prudent to let somebody know what I had seen in case it**
 20 **was related to what we are discussing now. So probably,**
 21 **you know, after getting home, 15, 20 minutes of being**
 22 **inside the house, I decided at some point to go outside**
 23 **to understand what was going on, as well as relaying the**
 24 **information I had.**
 25 Q. Understood.

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1 At some point in that conversation with the police
 2 you mentioned somebody else that you had seen on that
 3 road earlier on in your journey, didn't you?
 4 **A. Yes.**
 5 Q. That was a woman heading in the same direction as your
 6 car, correct?
 7 Look at your statement if you need to.
 8 **A. Yes. As the statement is written that's correct.**
 9 Q. Can you remember her in your mind's eye now?
 10 **A. I can vaguely, and I don't know if it is accurate or**
 11 **not, but an older -- a little bit of an older woman**
 12 **wearing a white Oxford shirt is what I recall.**
 13 Q. Yes. She was on the left-hand side of the road on the
 14 grass, you have described. I think it is in your second
 15 statement we get the direction she is travelling, the
 16 same direction as you?
 17 **A. Yes.**
 18 Q. Do you remember why you mentioned her to the police?
 19 Was it you who volunteered her or was it in response to
 20 a police question about: did you see anybody else near
 21 the scene?
 22 **A. I can't recall whether I did or whether I was asked.**
 23 Q. Just going back to the map, before we deal with your
 24 description of her.
 25 **A. Yes.**

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1 Q. Again I appreciate it is many years later, you have
 2 described her in your statement as about 200 yards from
 3 the start of the junction with Granville Close. Knowing
 4 what you have told us about where the hill crest was and
 5 the jogger you saw, are you able to position her very
 6 approximately on this map?
 7 **A. I would say that it would have been north of the empty**
 8 **lot, so using that as our marker.**
 9 Q. Yes.
 10 **A. So it would have been much closer to our home, maybe**
 11 **the -- maybe where there are two houses there, around**
 12 **that area.**
 13 Q. Okay. If she is 200 yards from the junction, how far do
 14 you think she was from the jogger you saw?
 15 **A. Look at the map and kind of figure it out if my points**
 16 **are correct, whatever that distance would be.**
 17 Q. Okay, very fair.
 18 If she was travelling in the same direction as you,
 19 and he was travelling towards you, in your assessment,
 20 they were going to converge soon, are you able to give
 21 us a timing on that or not?
 22 **A. No --**
 23 Q. Okay.
 24 **A. -- I couldn't speculate.**
 25 Q. Just in terms of the description of her, you describe

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1 the Oxford white shirt and possibly a pair of jeans and
 2 in your statement she appeared to be in her 50s and then
 3 you say this:
 4 "She appeared to be walking and staggering."
 5 Walking and staggering, are you able to help the
 6 coroner with what you -- what she was doing and what
 7 your description means?
 8 **A. Unfortunately I am not. I don't remember that.**
 9 Q. Okay. You don't have any recollection of how she was
 10 walking now, beyond what is written in your statement?
 11 You will have to repeat that, we just lost you.
 12 **A. I am sorry, there is static again.**
 13 Q. You have no recollection of I think you were saying
 14 beyond the statement?
 15 **A. One more time, please?**
 16 Q. You have no recollection of how that lady was walking
 17 now, beyond what you have written in your statement?
 18 **A. That's correct.**
 19 Q. Again, just for the record, the police officer recorded
 20 that you told her that the woman was walking back and
 21 forth, you cannot remember that today, can you?
 22 **A. I cannot.**
 23 Q. Again, can't remember if she was holding anything in her
 24 hand?
 25 **A. No, I do not recall her holding anything in her hand.**

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<p>1 Q. The police officer wrote down that your wife thought she 2 was holding a phone, you cannot say either way now? 3 A. I cannot. 4 Q. Are you able to help us, did you consider her suspicious 5 in any way? 6 A. No, I did not. 7 Q. No, you are not able to help us or no you did not 8 consider her suspicious? 9 A. No, I did not consider her suspicious. 10 Q. Just finally, Mr Elias, before other barristers have 11 a chance to question you, for how long did you live on 12 St George's Hill estate? 13 A. 11 months. 14 Q. Is it right that there were security barriers at the 15 entrances to the estate? 16 A. That's correct. 17 Q. There was an automated number plate recognition system? 18 A. That's correct. 19 Q. You had private patrols around the estate? 20 A. Yes. 21 Q. The estate was full of some rather nice, rather 22 expensive houses if I can put it that way? 23 A. That it was. 24 Q. Just help me with this. Would you characterise it as 25 a guarded compound?</p> <p style="text-align: center;">Page 129</p>	<p>1 Q. Would it be fair to infer from the fact that you 2 mentioned those matters that it is rather unusual to see 3 someone out and about on the roads on St George's Hill 4 unless they are, for example, walking a dog or obviously 5 taking exercise, it is not something that is that 6 common? 7 A. I would not characterise it that way. People do take 8 walks and they don't have to be jogging or they don't 9 have to be walking a dog. 10 Q. No. 11 A. They could just be (Inaudible), an observation. 12 Q. Thank you. You cannot possibly remember at this stage 13 why you particularly mentioned those matters? 14 A. Just describing in the fullest detail what I saw that 15 day. 16 MR MOXON BROWNE: Thank you very much. 17 Thank you. 18 A. You are welcome. 19 Questions from MR STRAW 20 MR STRAW: Mr Elias, I represent Hermitage. 21 A. Thank you. 22 Q. You lived on Granville Close. Can you tell us -- 23 A. That's correct. 24 Q. It is quite a short close; is that right? 25 A. Yes.</p> <p style="text-align: center;">Page 131</p>
<p>1 A. I would. Yes. 2 MR WASTELL: Thank you, I have no further questions. 3 Questions from MR MOXON BROWNE 4 MR MOXON BROWNE: Good afternoon, Mr Elias. 5 A. Good afternoon. 6 Q. I represent Legal & General Insurance, a life insurance 7 company. 8 A. Thank you. 9 Q. I want to ask you about the estate. I think it is right 10 that there are a good number of CCTV cameras dotted 11 about? 12 A. I don't know, I couldn't say. 13 Q. You cannot say, thank you. As far as this lady is 14 concerned, who you observed walking back and forth that 15 you have told us about, nothing suspicious about her but 16 I think you did remark to the police that she wasn't dog 17 walking, that is the case, and it was something that you 18 mentioned, as you will have seen from your statement. 19 Correct? 20 A. If I put it in the statement, yes, it looks like it is 21 correct. 22 Q. You also mentioned that she wasn't what you call "power 23 walking", in other words she didn't look like a lady who 24 was taking exercise? 25 A. That's correct. Yes.</p> <p style="text-align: center;">Page 130</p>	<p>1 Q. Were you aware that Alexander Perepilichny or his wife 2 also lived on that close? 3 A. I was not. 4 Q. You drove out of that close on this day and saw the 5 jogger. Can you just, to be very clear, was he running 6 towards you, so towards the close? 7 A. Yes, he was running towards where I lived as I was going 8 away from where I lived. 9 Q. The woman was between him and the close? 10 A. Yes, that's correct. 11 Q. It sounds like you cannot tell us what he did before you 12 saw him, correct? 13 A. What he did before I saw him? 14 Q. Yes, for example you don't know whether he met the 15 woman, ran away from her and then ran back up towards 16 the close? 17 A. No, I can't. I have no idea. 18 Q. Last question, which is about how he looked. You 19 mention in your statement that the jogger, his face 20 looked noticeably white and he appeared very unwell by 21 the look on his face. 22 Is it right that this was a man who rather than 23 merely appeared to be exerting himself a lot, he 24 appeared to be very unwell? 25 A. I can't say whether he was very unwell. My observation</p> <p style="text-align: center;">Page 132</p>

1 **was somebody running up a big hill that was really**
 2 **struggling and grimacing getting up that hill, so more**
 3 **of a physical exhaustion as I recall. I can't recall**
 4 **today the complexion of his skin.**
 5 Q. One thing in your statement you mention is you noticed
 6 he did not have his hands moving back and forth like
 7 a jogger but it was over his stomach. Was that one
 8 factor that caused you to say he appeared very unwell?
 9 **A. Again, as I mentioned before, I can't remember his arm**
 10 **movements now. Again I think I was just describing what**
 11 **I saw at the time.**
 12 MR STRAW: All right, thank you very much.
 13 **A. You're welcome.**
 14 THE CORONER: Anyone else?
 15 Thank you very much indeed.
 16 MR WASTELL: Thank you, Mr Elias.
 17 **A. Thank you.**
 18 MR SKELTON: Can we carry on with Superintendent Pollard.
 19 DS IAN POLLARD (continued)
 20 Questions from MR SKELTON (continued)
 21 MR SKELTON: Superintendent Pollard, did you also have
 22 an opportunity to look at the computer which belonged to
 23 Mr Perepilichnyy?
 24 **A. Yes, we did.**
 25 Q. Was that an HP laptop?

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1 **A. I believe it was an HP laptop, yes.**
 2 Q. Were you told that was the only computer he owned?
 3 **A. Yes, Mrs Perepilichnaya said that was the only computer.**
 4 Q. From your examination of it, or your officer's
 5 examination of it, did you think that was correct or did
 6 you suspect there was another one?
 7 **A. The observations of the lady or the officer that**
 8 **examined it did find some records of business accounts**
 9 **and the like, although she did make a comment that she**
 10 **would have expected to have seen more. There was also**
 11 **evidence that the family had used the computer and so**
 12 **she did think that there may actually be another**
 13 **computer, which is why we asked Mrs Perepilichnaya if**
 14 **there was another computer.**
 15 Q. Just as part of your answer there you said the officer
 16 expected there to be more. Why was that?
 17 **A. Reading her report, I just -- I think because of the**
 18 **nature of his business, I think she perhaps thought**
 19 **there would be more on there than there was, was my**
 20 **interpretation.**
 21 Q. Is this --
 22 **A. Clark-O'Connell.**
 23 Q. -- Ekaterina Clark-O'Connell?
 24 **A. Yes.**
 25 Q. There is a report, which may be the one you are

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1 referring to, under tab 16, in the big tab 4 again,
 2 page 264.
 3 **A. Yes.**
 4 Q. Is that what you are referring to?
 5 **A. Yes.**
 6 Q. The officer who conducted the forensic examination, is
 7 she trained in searching for material and using the type
 8 of software that you used to extract it?
 9 **A. The extraction was done by Mr Barrington as I understand**
 10 **it and then the product that was extracted was then**
 11 **reviewed by Clark-O'Connell, because she spoke Russian.**
 12 Q. Did you say Mr Barrington, Roy Barrington?
 13 **A. Roy Barrington, yes.**
 14 Q. Could you just summarise the results of the analysis of
 15 the computer?
 16 **A. "So my impression was that this computer was not only --**
 17 **was used not only by Alexander but the family as well.**
 18 **Perhaps he had a different computer, seemed not enough**
 19 **documents, emails or files related containing business,**
 20 **work, leisure or personal information, most retrieved**
 21 **documents, emails, texts are dated 2011, not many for**
 22 **2012."**
 23 **I think that is where she draws her conclusion from**
 24 **there.**
 25 Q. Do you think it is possible that he ran his business on

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1 his phone using emails, Skype and oral communications?
 2 **A. I do, because there was a lot of transactions and emails**
 3 **and documents that were downloaded from his mobile**
 4 **phone.**
 5 Q. I think you said that you went back or at least your
 6 team went back to Mrs Perepilichnaya to confirm matters,
 7 and were reassured?
 8 **A. She did say that we had his computer.**
 9 Q. Can I just ask you to just comment on an entry, this is
 10 a note from an analyst Suzanne Leadbetter dated
 11 10 January 2013, I will just read out the bit of it that
 12 is salient. It is to DS Best, who is a member of your
 13 team?
 14 **A. Yes.**
 15 Q. From Suzy Leadbetter:
 16 "I have noted from the forensic download of
 17 Alexander's iPhone 5 that he has an entry in his
 18 contacts list of 'Macbook', this is followed by the
 19 words 'I love A ...' which is located in the notes field
 20 associated with that entry. Given that there has been
 21 some suggestion that the laptop provided by
 22 Mrs Perepilichnaya appears to be a family computer
 23 rather than the one used predominantly by Alexander in
 24 order to conduct his business, it may be that this
 25 Macbook is more relevant to the inquiry with 'I love

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<p>1 A ...' regarded as a potential password. This would be 2 worthy of consideration with the FLOs." 3 Is that one aspect which is followed up by your 4 team? 5 A. She was asked, yes, for any other computer, yes. 6 Q. Thank you. Going back to the results of the assessment 7 by Mr Barrington and Ms Clark O'Connor, what was the 8 result in terms of finding anything that you viewed to 9 be suspicious of threats or safety issues? 10 A. Again, the officer did not report finding any material 11 of that nature other than the same text -- sorry, the 12 same text message dated June 2011 that was on the phone 13 and on the computer there were two other texts that 14 seemed to follow that which were not on the phone so one 15 was, "Do not do silly moves as we have everything under 16 control" and then the third text was, "The details of 17 where to transfer the money will follow your reply 18 decision". 19 So they were two additional messages. Again, you 20 can interpret that either way, that he doesn't have to 21 do anything silly because they have got everything under 22 control or vice versa. However, as I explained earlier, 23 that was the only message of that type that was found. 24 There were no messages of that type found in the 25 two-week timeframe examination that I had asked to be</p> <p style="text-align: center;">Page 137</p>	<p>1 A. You mentioned 2012? Because this is 2011. 2 Q. Yes, later on, after he gave testimony I think earlier 3 in the year? 4 A. Yes, in April 2012. 5 Q. Yes. There were messages the previous year about 6 contacts and then there are suggestions that there may 7 still be some contacts later on. If you had known about 8 such contacts at any stage during the period of the 9 investigation, what would you have done? 10 A. Well again they may have been relevant but it depends 11 also on the other aspects of the investigation. Most 12 notably the post mortem, the tests, the context of all 13 the other messages because there were other lots and 14 lots of other messages that, again, you know, appeared 15 normal communication. So it is very difficult to draw 16 conclusions or speculate as to what indeed these 17 messages were, or meant, but there was certainly nothing 18 of that nature found in any of the examinations. 19 Q. I was asking you just to hypothesise really, if 20 Mr Perepilichnyy was engaged with the Swiss criminal 21 proceedings but was also engaged with a back channel to 22 somehow compromise his position successfully so that 23 whoever he had involved in those proceedings was no 24 longer antagonistic to him, is that something that you 25 could have investigated?</p> <p style="text-align: center;">Page 139</p>
<p>1 done. And, as I explained earlier, when you review the 2 Skype messages from June 2011 there is no other similar 3 message of a similar nature making any reference to that 4 at all and so for that reason or for those reasons I did 5 not draw any conclusion from that message around its 6 relevance considering also it was 18 months old and 7 nothing similar was found. 8 THE CORONER: What, this is the do not do silly moves one? 9 A. That whole text, so it is the bit about the 300,000 10 roubles and then the other two that follow it, yes. 11 THE CORONER: They are all at the same time? 12 A. As I understand -- yes, that is my reading of that, yes. 13 MR SKELTON: It has been suggested that during the months of 14 2012, that Mr Perepilichnyy was setting up and attending 15 meetings with an intermediary, it may or may not have 16 been a lawyer working for the Klyuev organised crime 17 group or for some of the conspirators in the fraud, with 18 a view to somehow settling the dispute that had arisen 19 between him and the co-conspirators, which was the focus 20 of the criminal investigation. 21 If that had been your conclusion at the time, that 22 there was a back channel going on, around the time of 23 the Swiss investigation that he was involved with, what 24 difference would it have made to your thinking in terms 25 of where to probe, where to investigate?</p> <p style="text-align: center;">Page 138</p>	<p>1 A. Could have, I suppose. 2 Q. How would you have gone about that? 3 A. Well, again, it depends -- it may have been a relevant 4 line of inquiry that would have been explored subject to 5 the outcome of the tests that was undertaken because, 6 frankly, in the absence of there being, as my conclusion 7 was, that there was evidence of murder and poisoning, 8 then that was not going to be a line of inquiry. Had 9 there been any evidence of murder and poisoning, then 10 these may have been revisited, reviewed and then 11 consideration about how further to progress them but, as 12 I say, it is difficult to make judgments and assessments 13 about individual messages in isolation. 14 Q. If it is alleged that Mr Pavlov was an intermediary for 15 an organised crime group, and if he had got, he did have 16 contact privately with Mr Perepilichnyy during that 17 period, would it have been feasible for you as a British 18 police officer to have investigated Mr Pavlov's contacts 19 with Mr Perepilichnyy from here? 20 A. Not in the absence of any identified established cause 21 of death at that time, no. 22 Q. If you had had a cause of death, if for example you had 23 found a poison, a clear evidence of a poison as 24 eventually occurred of course in Alexander Litvinenko's 25 case, if you had found a poison and then had evidence</p> <p style="text-align: center;">Page 140</p>

1 that he was involved with these proceedings and still
 2 had a relationship with this man who Hermitage say is
 3 a suspicious character, what could you then have done to
 4 initiate an investigation into his involvement?
 5 **A. So on the basis that there is evidence of poison and**
 6 **murder, then obviously I would have had to have reviewed**
 7 **my lines of inquiry and the status of Mr Pavlov in that**
 8 **investigation. And in reviewing that I may have**
 9 **determined he may have been a witness or he may have**
 10 **been a suspect. Either way, clearly I would have wanted**
 11 **to speak to him if that scenario had happened and in**
 12 **doing that, I would have approached the Crown**
 13 **Prosecution Service for an international letter of**
 14 **request authorising my officers to go to Russia to**
 15 **interview and speak with Mr Pavlov around his**
 16 **relationship and the significance of any message or**
 17 **meetings that he had, if that had been the case.**
 18 Q. Have you ever had cause to take such a step with
 19 a Russian suspect or a Russian person of interest?
 20 **A. In relation to this inquiry?**
 21 Q. No -- well, yes, in relation to this inquiry first.
 22 **A. No, because there were -- I wasn't prepared to conduct**
 23 **any inquiries of people in Russia in the absence of**
 24 **there being an identified and established cause of**
 25 **death. In terms of if there had been evidence of murder**

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1 and poisoning, and what I would have then wanted to
 2 know, well, when would that have been delivered, how and
 3 where, that would have determined the focus of my
 4 investigation.
 5 If, if, that meant actually it could have been
 6 involved with people in Russia, then, again as I have
 7 explained, I would have applied to the Crown Prosecution
 8 Service for an international letter of request to seek
 9 to make inquiries of those individuals because before
 10 that stage, and before you have such confirmation,
 11 I wouldn't know what status those individuals were going
 12 to be in terms of my investigation. And, frankly,
 13 I wouldn't have even got past the first hurdle because
 14 the first question would be: what is the cause of death
 15 and is it murder? And I can't answer -- well can't or
 16 couldn't answer those questions and I would have been
 17 not able to satisfy the legal criteria.
 18 Q. When you say the first hurdle, do you mean the CPS would
 19 have stonewalled you on that basis?
 20 **A. Well they would, because they would have asked what my**
 21 **just cause was for asking for such an application when**
 22 **I haven't got a cause of death.**
 23 Q. Just going back to my original question, whether or not
 24 you have had reason to try that route previously on
 25 another investigation or indeed since with a Russian

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1 person of interest or a suspect, has that ever occurred?
 2 **A. Not a Russian, I have not been involved in -- in**
 3 **Russians, no.**
 4 Q. May I ask you about Mr Perepilichny's activities.
 5 Your team spent time investigating, not simply his
 6 financial background, his family background and so on
 7 but also how he conducted his life. Is that right?
 8 **A. Yes.**
 9 Q. As far as you were aware, did he ever contact the police
 10 with any concern about his safety?
 11 **A. There is no record on our systems that he did, sir, no.**
 12 Q. Did you or were you given any information that he sought
 13 advice from friends or associates about personal
 14 security matters?
 15 **A. Not that was brought to my attention, sir, no.**
 16 Q. Did he instigate any personal security for himself?
 17 **A. No, and that was reinforced by his chauffeur or the**
 18 **person who provided the chauffeurs for him. We spoke to**
 19 **that individual and he didn't ask for any specific**
 20 **security arrangements or security detail, he just had**
 21 **a normal chauffeur service.**
 22 Q. Did he travel or make any other logistical arrangements
 23 which indicated someone who is trying to be discreet or
 24 secretive about those arrangements?
 25 **A. No, not at all, he appeared to travel extensively.**

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1 **I obtained some flight travel information, that was**
 2 **assessed for a six-month period and it showed him**
 3 **travelling round Europe quite freely and the times that**
 4 **he was taken to the airport by the chauffeur, again,**
 5 **natural, normal journeys with no added security or**
 6 **issues at all.**
 7 Q. If someone wants to behave in a way which is private or
 8 exceptionally private or secretive about their movements
 9 and meetings, what kind of things do you normally find?
 10 **A. Well I don't think they would be as frequent traveller**
 11 **as they were, I would think they would be fairly -- not**
 12 **so much a recluse but not as openly available in terms**
 13 **of their use of social media, Skype messaging, travel.**
 14 **You know, he appeared to openly discuss his business**
 15 **over the correspondence that he had, so, you know,**
 16 **anyone seeking to keep a low profile, wouldn't I would**
 17 **suggest operate in that way.**
 18 Q. Your team researched his whereabouts and movements in
 19 the period just before he returned to the UK and he was
 20 in Paris for that weekend?
 21 **A. Yes, he was, he went on the 8th and returned on the**
 22 **10th.**
 23 Q. The information you would given was that he stayed in
 24 the Bristol Hotel?
 25 **A. That's correct.**

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1 Q. And he booked that paid for that hotel in his own name?
 2 **A. Yes, he did using a credit card in his own name.**
 3 Q. And restaurants likewise it would appear?
 4 **A. Yes, there were a number of transactions on his credit**
 5 **card that showed meals for two people.**
 6 Q. As far as you were aware, is there any evidence that he
 7 booked another hotel?
 8 **A. Not that was brought to my attention and when you look**
 9 **at the invoice or the credit card receipts, they just**
 10 **appear reasonable amounts for two people.**
 11 Q. Is there any evidence that he, or would you know if he
 12 booked a hotel using an alias?
 13 **A. I wouldn't know that, no.**
 14 Q. While he was in Paris he met with another person,
 15 a Ukrainian national. Contact was made with that person
 16 eventually by one of your officers, DC Pollard. Was the
 17 conclusion from that contact that anything untoward or
 18 suspicious had occurred?
 19 **A. No, not at all.**
 20 Q. Did you take the view it was sufficient to have contact
 21 by electronic communications in that case or did you
 22 take the view that it was necessary to pursue it further
 23 to, for example, have a conversation?
 24 **A. Well, no, I mean we tried to call her first, that was**
 25 **rather unsuccessful so we then emailed her so and**

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1 **ideally it would have been better to have a conversation**
 2 **but she was in Ukraine, I felt it proportionate and**
 3 **appropriate that we could contact her via the email**
 4 **method which I think is what was done in the end.**
 5 Q. In light of that indication that nothing untoward had
 6 occurred, did that inform your decision of how hard to
 7 press for forensic information or evidence from Paris
 8 liaison?
 9 **A. No. That particular thing didn't. My influence or my**
 10 **decision there was based on the meeting held on**
 11 **17 December with the experts at Reading University where**
 12 **a number of expert disciplines were coordinated together**
 13 **and based on the -- well, on based on their advice that**
 14 **was the reason why I did not initiate any examination of**
 15 **the hotel in Paris.**
 16 Q. To clarify, that is a meeting of experts in toxicology
 17 and pathology discussing potential ways in which he
 18 could have been poisoned and whether or not it is likely
 19 that some form of poison could have been administered
 20 whilst he was overseas which then became fatal, lethal
 21 after he arrived home?
 22 **A. That's correct, the meeting included the chief medical**
 23 **officer from Porton Down, the deputy of the Health**
 24 **Protection England, Dr Gent, bone expert, toxicology**
 25 **expert, plant expert, forensic pathologist to discuss**

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1 **what we needed to search for and during that discussion**
 2 **I asked the question about controlled released**
 3 **medicines. I recorded the response in my notebook that**
 4 **said that that was highly unlikely, that that could have**
 5 **happened, because clearly one of my questions was about**
 6 **could he have been given something in Paris that then**
 7 **took effect over here and, the outcome of that meeting**
 8 **was highly unlikely and in terms of searching the room,**
 9 **they said it is a fishing trip because in the absence of**
 10 **to know what it look for, what would you search for.**
 11 **So for those reasons I actually made a policy entry**
 12 **in my policy book on 18 December following that meeting**
 13 **where I provided the rationale excluding the need to**
 14 **examine the hotel in Paris.**
 15 Q. You were aware of the Swiss proceedings that
 16 Mr Perepilichny was involved in?
 17 **A. Yes, I was.**
 18 Q. You contacted Swiss liaison in order to get more
 19 information about that?
 20 **A. Yes, I did.**
 21 Q. And that is Mr Mark Lewis?
 22 **A. It was.**
 23 Q. Is he a Brit or is he a Swiss national?
 24 **A. No, I think he is a Swiss national because I spoke with**
 25 **him and he spoke good English but was a Swiss national.**

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1 Q. May I ask you to look under 4.2, so it is in that final
 2 section, which is a series of questions directly from
 3 you in fact to Mark Lewis on 4 December.
 4 **A. Yes.**
 5 Q. There are a number of things that you ask about relating
 6 to the Swiss inquiries or investigation, which are the
 7 first questions.
 8 The sixth question on the bullet points is:
 9 "Did he [ie Mr Perepilichny] raise any concerns to
 10 you regarding his safety, any threats he may have
 11 received or any other concerns he may have brought to
 12 your attention?"
 13 That I think is answered a few pages on on page 318.
 14 **A. Where have you got that?**
 15 THE CORONER: I think you might have some pages out of
 16 order.
 17 MR SKELTON: Sorry, I am using --
 18 THE CORONER: You have to go on a bit.
 19 **A. I have found them. Yes, he does answer that question.**
 20 MR SKELTON: It is question 6, it is not numbered at the
 21 beginning, it is just bulleted but this is the answer
 22 to that question.
 23 **A. Yes, he numbers the questions, yes.**
 24 Q. He says:
 25 "In the statements and according to its transcripts,

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1 Alexander Perepilichny didn't do any comments."
 2 He didn't make any comments regarding his safety?
 3 **A. That's correct.**
 4 Q. Can I ask you, beyond that answer by email, did you
 5 speak to Mr Lewis to elaborate on that or was that
 6 sufficient for your purposes?
 7 **A. No, that was sufficient for my purposes because I felt**
 8 **my question was quite clear and that was the answer that**
 9 **they provided.**
 10 Q. He goes on to say, however, that:
 11 "Mr Perepilichny explained that on one of his trips
 12 to Switzerland he had been contacted by a Russian police
 13 officer at the Zurich Airport, this person had advised
 14 him to pass on all case details related to Stepanov to
 15 the Russian media, according to Perepilichny the police
 16 officer's name was Andrei Piatov."
 17 What did you make of that?
 18 **A. Well I didn't know really how to interpret that to be**
 19 **honest because, as I say, it was not saying nothing**
 20 **either way really, it was just saying he was asked to**
 21 **hand over papers by an officer when he was at the**
 22 **airport at Zurich. So I didn't draw too much conclusion**
 23 **around that in terms of the actual answer to the**
 24 **question, which was around threats, well, whether he was**
 25 **after, you know, seeking protection from the Swiss**

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1 **authorities and that. So that didn't really answer that**
 2 **question and I don't -- didn't draw too much conclusion**
 3 **from that.**
 4 Q. Could you look a little further on, page 231, please.
 5 231. This is a translated part of Mr Perepilichny's
 6 testimony where he is recorded saying:
 7 "From a human point of view I was shocked about what
 8 I had read in the press and I tried to obtain more
 9 information from Hermitage Capital Management, because
 10 I thought I could end up in the same situation as
 11 Hermitage Capital Management or even like
 12 Sergei Magnitsky."
 13 Further on he declares:
 14 "I knew that one of the employees of Hermitage
 15 Capital Management Limited, Sergei Magnitsky, had been
 16 arrested and had died in prison. I was aware of the
 17 list of the officials involved in the death of
 18 Sergei Magnitsky which had been established by Hermitage
 19 Capital Management."
 20 Did you view that as being indicative of someone
 21 that was concerned that his involvement with Hermitage
 22 could get him killed?
 23 **A. No, I didn't because, knowing that information, he was**
 24 **quite prepared to assist the Swiss authorities in their**
 25 **investigation. He was represented at that meeting by**

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1 **three solicitors, representing Mr Perepilichny, and**
 2 **during that meeting, knowing the risks, he did not ask**
 3 **or seek any security, witness protection or anything**
 4 **else. So I didn't draw any other conclusions from that**
 5 **other than the fact that he, you know, from a moral**
 6 **perspective, wanted to provide information because he**
 7 **had information and that was my conclusion and**
 8 **interpretation of that message.**
 9 Q. Did it occur to you that he might be foolish about his
 10 own or cavalier or reckless or an ingenué about his own
 11 safety?
 12 **A. No, I don't -- well, again, what I know of**
 13 **Mr Perepilichny he was a very bright individual, very**
 14 **well educated man and I think he would have known what**
 15 **the risks were involved, if any, from his perspective**
 16 **and he was quite prepared to assist the Swiss in their**
 17 **investigations and conduct himself and his life and**
 18 **movements and lifestyle in a normal way without changing**
 19 **any of that on what I found from the inquiry.**
 20 Q. It appears from what we know of the Swiss proceedings
 21 that Mr Perepilichny gave evidence to them directly in
 22 person on one occasion?
 23 **A. Yes.**
 24 Q. Then afterwards they interviewed the person who was one
 25 of the subjects of Mr Perepilichny's evidence,

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1 Mr Stepanov?
 2 **A. Yes, that's right.**
 3 Q. You knew that?
 4 **A. Yes.**
 5 Q. That they were planning on having what they call
 6 a confrontation between the two men?
 7 **A. Yes, that's correct.**
 8 Q. We don't quite know the legal complexities of how that
 9 works but presumably it would have been the two men in
 10 a room being asked questions with a view to determining
 11 who is telling the truth and resolving the position?
 12 **A. I would imagine so, that was my interpretation of it.**
 13 Q. Did you take any view about the timing of
 14 Mr Perepilichny's death vis-a-vis the planned
 15 confrontation between the two men? In other words that
 16 he died not long before that confrontation may have
 17 taken place?
 18 **A. I don't think there was a date set for the**
 19 **confrontation.**
 20 Q. I am not sure there was and I will be corrected, but
 21 I said may take place.
 22 **A. Mr Stepanov, as I understood it, was interviewed on**
 23 **13 September, in fact he was interviewed twice in**
 24 **September I think.**
 25 Q. Yes.

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1 **A. Obviously his account differed to that of**
 2 **Mr Perepilichny's and then -- and I don't understand**
 3 **their legal system but obviously there followed there**
 4 **would be a confrontation, but there was no date set for**
 5 **that confrontation. So, you know, I don't think you**
 6 **could draw any conclusions from there being**
 7 **a confrontation and Mr Perepilichny passing away.**
 8 Q. None at all. Is the timing really that important,
 9 I mean the fact that the Swiss had said this isn't
 10 resolved, we are going to have to get the two men here
 11 and then one of the men dies, isn't just that very fact
 12 in itself give rise to at least a degree of suspicion?
 13 **A. No, because -- no. No, that doesn't, no. Because he**
 14 **was quite prepared and happy to cooperate in that Swiss**
 15 **investigation. If he had any concerns about that, I am**
 16 **sure he would not have cooperated, in fact even his**
 17 **solicitor was in contact with the Swiss authorities**
 18 **I think right up until October 2012 which was the last**
 19 **letter I think that was sent on behalf of**
 20 **Mr Perepilichny, so, you know, when you take those**
 21 **factors into consideration, no, I don't think that there**
 22 **is a degree of suspicion between a planned future**
 23 **confrontation and him passing away.**
 24 Q. You referred to some of the expert investigations, I can
 25 deal with this relatively shortly because the expert

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1 investigations as you know have now formed part of this
 2 investigation.
 3 **A. Yes.**
 4 Q. There was an original post mortem by Dr Ratcliffe,
 5 a coronial post mortem?
 6 **A. Yes, that was on 14 November.**
 7 Q. As far as you were aware did that raise any concerns
 8 beyond a medical cause of death, ie the heart issue
 9 which was investigated? Did it raise any concerns about
 10 third-party involvement or foul play?
 11 **A. No, Dr Ratcliffe did not identify any evidence of third**
 12 **party assault or of foul play.**
 13 Q. There is a forensic post mortem which you initiated?
 14 **A. Yes, and that took place on 30 November.**
 15 Q. The results of that I think, single word,
 16 "unascertained", because Dr Fegan-Earl could not find
 17 an obvious cause of death. From your perspective as
 18 a police officer, how do you respond to that?
 19 **A. That is not uncommon, because sometimes, particularly**
 20 **when there was absolutely no evidence of third party**
 21 **restraint, assault, attack, hypodermic injection, alien**
 22 **bodies found in his skin or muscle, so it is not**
 23 **uncommon that at that stage of a forensic post mortem it**
 24 **is unascertained, because you send off samples for**
 25 **toxicology, histology which may help inform or identify**

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1 **a course that would then give the pathologist the**
 2 **answers he or she needs to determine the cause of death.**
 3 Q. As you have said, toxicology investigations were gone
 4 through and with the source of a multidisciplinary
 5 meeting which you mentioned previously as well.
 6 Was there anything in that toxicology which included
 7 plant toxicology or plant testing through Kew, was there
 8 anything in the results of those meetings or your
 9 discussions with experts that led you to suspect that
 10 this was a murder?
 11 **A. There were two meetings, one on 17 December, one on**
 12 **20 March. Obviously in between times the experts were**
 13 **conducting their tests. There was -- it was the meeting**
 14 **I think in March about inviting Kew Gardens to conduct**
 15 **some tests on plants or a particular plant aspect that**
 16 **was done. And so again an additional expert was used**
 17 **and the conclusion of all of those tests were that there**
 18 **was no evidence he had been poisoned. And that, along**
 19 **with my other inquiries, led me to my conclusions that**
 20 **he had not been murdered.**
 21 Q. Were you aware that Dr Ratcliffe had thrown away almost
 22 entirely the contents of Mr Perepilichny's stomach
 23 which limited the testing by definition of those
 24 contents?
 25 **A. Well obviously from the first post mortem the stomach**

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1 **contents, the majority of them had been, I think**
 2 **Dr Fegan-Earl did take, you know, quite rightly, samples**
 3 **from other parts of the intestine and stomach. We did**
 4 **use the blood and urine from the first post mortem as**
 5 **well so, you know, this was all discussed at the**
 6 **experts' meeting, they could exclude or eliminate**
 7 **certain things because of lack of symptoms and so forth.**
 8 **So although, you know -- I didn't think that ultimately**
 9 **hindered the tests that were done.**
 10 Q. From your perspective again, as the SIO, were you
 11 conscious that there may be poisons that you may not,
 12 even with these investigations, be able to detect?
 13 **A. In terms of that, I gave that all to the experts because**
 14 **they are the people that know the answers to those**
 15 **questions, I wouldn't pretend to understand or even come**
 16 **up with knowledge of poisons. That was the role of the**
 17 **experts, that is what I wanted them to tell me.**
 18 Q. It is for the experts is it to say to you, "We have done
 19 this set of tests, we now need to pursue a further set
 20 of tests because we have not found anything, looking for
 21 perhaps a wider range of more subtle poisons" and keep
 22 going until they are content that they have reached what
 23 they consider to be the end of the line?
 24 **A. There were no parameters set, my questions were, has he**
 25 **been poisoned? And if so how? When? And so forth.**

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1 **So they were the experts, that I instructed to do**
 2 **those tests, and my -- I suppose my faith was in them to**
 3 **identify that and tell me their findings.**
 4 MR SKELTON: Sir, shall we take a short break?
 5 THE CORONER: Yes, certainly.
 6 MR SKELTON: Thank you.
 7 (3.08 pm)
 8 (A short adjournment)
 9 (3.22 pm)
 10 MR SKELTON: Superintendent Pollard, in light of your
 11 officers' investigation of the scene of
 12 Mr Perepilichny's collapse, his phones and computer,
 13 the witness evidence that you received during the course
 14 of your investigations, including from bystanders and
 15 from ambulance personnel and others including Mr A,
 16 meetings you had with Hermitage, pathological and
 17 toxicological investigations and other forms of
 18 investigation, intelligence, financial investigations,
 19 and your contacts with overseas liaison partners in
 20 Switzerland and in Paris, did you form the view at any
 21 time that Mr Perepilichny had been murdered?
 22 **A. No.**
 23 MR SKELTON: Thank you.
 24 Sir, that concludes my examination of Mr Pollard.
 25 If he may be released for the weekend, we will resume

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1 his evidence with questions from the interested persons
 2 on Tuesday.
 3 THE CORONER: Is that all right for you? It is just we are
 4 not going to finish you this afternoon and there is
 5 something else we can do with the half hour we have. Is
 6 that all right?
 7 **A. That is absolutely fine, sir.**
 8 THE CORONER: Thank you very much.
 9 Usual warning which you know about, but Tuesday,
 10 first thing Tuesday, 10.00 Tuesday.
 11 Thank you very much indeed.
 12 **A. Sir.**
 13 MR SKELTON: Sir, given that we have some time this
 14 afternoon, it is now proposed that Mr Suter will play
 15 extracts from some of the tapes of conversations
 16 Mr Perepilichny had with a financial adviser, in which
 17 discussions were had about life insurance policies.
 18 I think it is going to last about 30 minutes, which
 19 takes us close to today's deadline of 4.00 pm and as
 20 your court official said, at that point we will conclude
 21 for the day and vacate the court, and take our files out
 22 with us.
 23 THE CORONER: Yes.
 24 That is fine.
 25 We are just going to play these, are we? There will

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1 not be a witness dealing with these.
 2 MR SKELTON: Not at the moment, sir, unless it proves
 3 controversial.
 4 THE CORONER: Yes.
 5 MR SKELTON: The date of the recording, as Mr Suter informs
 6 me, is 21 June 2012, starting at 11.36 am.
 7 THE CORONER: Thank you.
 8 MR SKELTON: They were produced by Mr Suter's witness
 9 statement, for clarification.
 10 THE CORONER: Good. All right, we will do that then.
 11 Thank you very much.
 12 (3.26 pm)
 13 (Audio recordings played to the court)
 14 Inquest into the death of Alexander Perepilichny Audio
 15 recording: 21-06-2012 11.36
 16 **A. Hello?**
 17 **C. Hi, is that Alexander?**
 18 **A. Yes.**
 19 **C. Hi, it's Stuart calling back from Reassured about**
 20 **your life insurance.**
 21 **A. OK.**
 22 **C. I think I spoke to you a few days ago, didn't I,**
 23 **about some cover? But it had come through on our system**
 24 **that your date of birth, just to double check, is the**
 25 **15/07/1968. Is that right?**

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1 **A. Yeah, OK.**
 2 **C. It has come through you are a non-smoker as well,**
 3 **is that correct?**
 4 **A. Yes, correct.**
 5 **C. No problem. Now, the cover that has been passed**
 6 **through is that you are looking for £1.5 million over**
 7 **the next 30 years, is that right?**
 8 **A. Yes, really I am looking for £2 million, yeah.**
 9 **C. £2 Million yeah?**
 10 **A. Yeah.**
 11 **C. No problem. Let me just update that for you then**
 12 **to £2 million. And whichever is left ...**
 13 **A. 30 year, yeah?**
 14 **C. For a 30 year period as well, is that right?**
 15 **A. Yes.**
 16 **C. No problem, OK. Now, in terms of the cover, once**
 17 **people tend to come through to us and they are looking**
 18 **for life protection it's normally to serve a purpose of**
 19 **one or two things: it is either protecting your family**
 20 **or covering off like a mortgage debt.**
 21 **A. No, protecting family.**
 22 **C. Your family, is it?**
 23 **A. Uh huh.**
 24
 25 C. Yeah, no problem. OK, I mean to be honest as you

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<p>1 can appreciate that is one of the more common things 2 that we deal with here because, you know, obviously if 3 you were to pass away you want to make sure that they 4 are going to be financially taken care of don't you? 5 A. Yeah. 6 C. So yeah, I understand why you are looking for 7 this. So, I mean, look, the cover itself £2 million 8 obviously it is quite a bit of money to leave behind. 9 What is the kind of reason for your figures for that 10 then? 11 A. I don't know, just protection family. 12 C. Just to protect your family? 13 A. Yep. 14 C. Yeah. And the thirty years, I mean was there any 15 particular reason for your figures for that or ...? 16 A. As long as possible. So it's 30 year now. Not 17 any special reason. 18 C. No, ok no problem. I mean in terms of your cover 19 itself, obviously you are protecting yourself here, but 20 who would the money be left to then? Who is the family 21 made up of here Alexander? 22 A. Wife and two children. 23 C. Right no problem, OK yeah. So, it's always when 24 you have children it kind of changes everything, doesn't 25 it? No problem. So, how many children was it, two</p> <p style="text-align: center;">Page 161</p>	<p>1 C. The only reason that we say that is that 2 obviously at 61 bearing in mind that the financial 3 responsibilities of your family has kind of left the 4 housing and fled the nest if you will and so you would 5 not need as much cover as that at that point in your 6 life because it is then just you and your wife. So, 7 should the worse happen you do not need as much cover, 8 so your priorities would be a lot different. I can go 9 for a longer term for you, it is not a problem, but it 10 will be a little bit more expensive, but it is up to 11 you. I mean we are here to work with you, so what would 12 you like me to put in? 13 A. Can I have two prices please? 14 C. Yes what would you like me to look for then? 30 15 years and 17 years as well? 16 A. Yep. 17 C. Yep, no problem OK. So, well correct me if I am 18 wrong but from what you said so far, Alexander, it kind 19 of sounds like you are looking for a bit of a good 20 old-fashioned policy aren't you that if you were to pass 21 away, what, it pays out a lump sum and then your family 22 are, what, financially taken care of really, I suppose, 23 isn't it? Yeah? Is that about right? 24 A. Yes, it's correct, yeah. 25</p> <p style="text-align: center;">Page 163</p>
<p>1 children? 2 A. Yep. 3 C. Oh right and how old are they roughly? 4 A. [redacted] and [redacted]. 5 C. [redacted] and [redacted] OK, no problem. I mean what I was going 6 to say with the cover that you are looking for here it's 7 30 years. If you are protecting your family that is 8 going to take your youngest child to [redacted]. Now what people 9 would kind of normally look at in this sort of situation 10 is that your children are normally fairly reliant on you 11 financially until give or take about the age of 25 12 because at that point they are going to be starting to 13 stand on their own two feet more so are not reliant on 14 you as heavily as they would be in the earlier part of 15 their life. With that in mind where your youngest child 16 is [redacted], that would be then what 17 17 years, so would it kind of make a little bit more 18 sense to look at that for you because it would also make 19 it cheaper per month as well on your repayments? 20 A. It will be cheaper but (several inaudible words) 21 after 17 years I will be already 61. 22 C. Yep. 23 A. And I think it is difficult to find good 24 insurance when 61. 25</p> <p style="text-align: center;">Page 162</p>	<p>1 C. Sure OK. So, the cover itself, I mean is this 2 going to be a new thing for you? Is it going to be 3 replacing something you have already or ...? 4 A. No, it is new to me. 5 C. Ok, have you ever had any cover before? 6 A. Yes, I had one cover from a bank from Barclay. 7 It's a cover for £½ million from Arriva. 8 C. OK yes. 9 A. That's all. 10 C. So you have got £500,000 through Barclays, Aviva. 11 I imagine if it is through the Bank you will probably 12 paying quite a bit for that then, are you? What is your 13 premium on that? 14 A. £60 per month. 15 C. 50? 16 A. 60. 17 C. Yes, that is not surprising, that, really. Have 18 you had your policy ...? 19 A. But I have one with 25 years. I don't have ... I 20 have only 25 year. 21 C. Say it again, sorry. 22 A. I have 25 years cover. 23 C. 25 years? 24 A. Yes 25 years for half a million. 25</p> <p style="text-align: center;">Page 164</p>

<p>1 C. Sure, sure OK. Obviously when you go through a 2 bank ... I bank with Barclays myself as well, but whenever 3 you take out insurance through them they only use one 4 insurance company. So Barclays only use Aviva. So what 5 they do is just go to Aviva, Aviva will charge you the 6 cost of what your insurance is; the bank itself is 7 designed as a money making machine so they add their bit 8 on top as well and then you pay your premiums. 9 It is different to the way that we work here for you 10 because we are not tied down to any one particular 11 insurer because we are actually part of the large 12 insurance broker network in the whole of the United 13 Kingdom. So rather than looking at just one insurer for 14 you, we actually search through all the major life 15 insurers on the market for you based on price and 16 performance and we can provide you with anything up to 17 30 different quotes. So we are not restricted or tied 18 down in terms of who or what we look at. We go straight 19 to the insurers and find you the cheapest price. 20 A. (Inaudible) 21 C. In terms of your cover, I mean obviously you have 22 got some sort of protection now, but I mean have you got 23 any idea as to kind of the market rate of what you are 24 looking at here or is it just like a new thing really? 25</p> <p style="text-align: center;">Page 165</p>	<p>1 C. You prefer the 30 year option do you? 2 A. Yeah, uh huh. 3 C. Yeah, no problem. That's fine. 4 But, in terms of your cover itself I know this might 5 sound a silly question but obviously subject to us 6 finding you the right package and the right price, when 7 would you be looking for this to come into effect, 8 Alexander? 9 A. Yes. 10 C. Sorry, when would you be looking for it to come 11 into effect? 12 A. Er, I mean, er, between 30th and 70th? 13 C. Say it again, sorry, I didn't catch that one. 14 A. I am sorry. But it ... yeah. 15 C. When would you be looking for it to come into 16 effect? When would you be looking for it to start? 17 A. I am quite new about that. So I don't know. 18 What would be the possibilities or ...? 19 C. You could start it straight away. If you're 20 accepted by the insurance company it'd mean you'd be 21 covered straight away. 22 Because what you can do, the cover that you have 23 with Aviva through your bank, any life insurance you're 24 not in a contract for, so, that's why you never had to 25 sign anything before because you are not tied into a</p> <p style="text-align: center;">Page 167</p>
<p>1 A. I don't know yet. I don't know. 2 C. No? OK, I mean the only reason that we ask that 3 is with all of our ... or we are getting a lot of 4 customers through at the moment in particular. I don't 5 know if you saw on the news yourself: there was a law 6 that was passed about gender, fairly recently meaning 7 that men and women are due to pay the same amount for 8 life cover regardless of the sex. So, the price is due 9 to increase in the next couple of months, so we are 10 getting a lot of people coming through now because they 11 know that is going to happen. If you sort it out now you 12 are not going to be affected by it. That was all. 13 But, um, I mean with your cover, I mean if you work 14 on like a rule of thumb basis firstly, I would probably 15 imagine if you are looking at 30 years of cover at £2 16 million, you are probably looking in excess of about, 17 what, £320-£330 a month? 18 A. Yeah, I understand. I am looking for this price 19 roughly, yeah. 20 C. Yes if you are looking at 17 years that will 21 bring it down to more so about, what, £200 - £210, £220 22 a month. So, I mean are those kind of affordable 23 figures for you still, would you say? 24 25 A. I think it better 30 years anyway, yeah.</p> <p style="text-align: center;">Page 166</p>	<p>1 contract for like one year or two years or 100 years, 2 anything like that. It is just a month by month thing, 3 so if you simply cancel your direct debit. 4 A. I have to check with the contract because I don't 5 know if I have the rights to terminate contract. If I 6 have the right, OK, I will stop the contract, but I have 7 check. I do not know about that. 8 C. Yes, yes with any life insurance, whether you get 9 it through your bank or not, you are not in a contract 10 with it. So it is only just a month by month thing. So 11 if you cancel your direct debit it means you are not 12 covered, but obviously, if you are accepted here it 13 means you are covered anyhow, so it is not a problem 14 there. Alright. 15 Now in terms of the details itself what the reason 16 why we ask that as well is it will give you some free 17 accidental death benefits so whilst you are waiting for 18 your policy to start we give you some sort of cover in 19 the meantime rather than you having nothing at all, 20 alright. Now once you are with us there are no fees or 21 anything to pay so it is completely free to do. Now let 22 me just clarify some details for you I have got your 23 date of birth as the 15/7/1968, is that right? 24 A. Correct. 25</p> <p style="text-align: center;">Page 168</p>

<p>1 C. OK and you are a non-smoker as well and like we 2 said that is no nicotine or tobacco in the last twelve 3 months is that right? 4 C. No problem OK. Now what I ... 5 A. I am sorry, I am sorry, er, can I ask you wait 6 one minute so I have re-phone for a few minutes, I am 7 sorry OK can I ask you to stay on the line please? 8 C. Yes I will hold the line that is no problem. 9 (Long gap on phone- 6 minutes) 10 A. I am sorry about that, I am really sorry. 11 C. No problem that is fine. 12 A. I am sorry because I have got a delay in my 13 house. 14 C. You have not got what sorry a delay in your 15 house? 16 A. I have been delayed in my house. 17 C. OK no problem. 18 A. I need to explained something. 19 C. Sure, sure fine that is OK. So with your cover 20 itself what I will do, I will send the quotes to the 21 insurers, now where would you field them more directly 22 they will come back to me literally in about 5 seconds 23 or so, so no need for me to phone you back or anything 24 at this point. Alright so just while they are quickly 25 jotting through I have got some compliance stuff saying</p> <p style="text-align: center;">Page 169</p>	<p>1 insurers work in the same way for you, because they pay 2 out upon death and death only, all right. So, if you 3 died the policy pays out so in that sense they all 4 pretty much do the same thing. 5 I mean kind of with that in mind is there any 6 insurer that you are kind of thinking that you want to 7 go with specifically or is it just the cheapest on the 8 market really? 9 A. Er, I am looking ... it should be not exactly the 10 cheapest one, but it should be quite reliable insurance. 11 C. OK. 12 A. And every(?) insurance is going to take long 13 time. 14 C. Yeah of course, OK. 15 A. Yeah, and if it should be £5/£10 difference from 16 the cheapest one it's OK for me but more important that 17 it cover as much as possible. 18 C. Yeah. 19 A. And a reliable insurance company. 20 C. OK. I mean based on what you said there, the 21 cheapest insurers is a company called Bright Grey. Have 22 you heard of them before? 23 A. No. 24 C. OK we'll put them to one side for the time being 25 if that is the case then. And the cheapest is a company</p> <p style="text-align: center;">Page 171</p>
<p>1 who we are and how we work, alright, so firstly my name 2 is Stuart, you have come through our work is called 3 Reassured and we are an appointed representative of 4 (Inaudible) Sessmi Limited and we are authorized and 5 regulated by the Financial Services Authority. We will 6 provide products today from a range of different 7 insurers there is no charge of this service and we will 8 provide you with a range of quotes and from those quotes 9 you must decide which is best suited for what you need 10 and that is because we work here on an information only 11 basis and we do not advise. I am not here to give you my 12 own personal opinion of the charging fees 13 simply the evidence of who and what is the cheapest 14 on the market for what you are looking for. (Inaudible) 15 you just tick the one you want. Alright so it is nice 16 and simple and nice and straightforward for you, OK. 17 A. OK. 18 C. Now with all this as well if you take a policy 19 out with us at that point we will send you the full 20 terms in the post as well the information we have we 21 only ever share with the insurer you chose to go with 22 and no other third parties, alright. 23 A. OK. 24 C. Now, in terms of your cover were you looking at 25 just the normal run of the mill insurance? Effectively</p> <p style="text-align: center;">Page 170</p>	<p>1 called Ageas that you may not have heard of either. 2 Have you heard of them previously? 3 A. Ageas, yeah. 4 C. Ageas, yeah, A-G-E-A-S. Have you heard of them 5 before at all or ...? 6 A. No. 7 C. No OK. The other companies that you probably have 8 heard of is Zurich. Have you heard of Zurich before? 9 A. Yeah, last year I insurance my car in Zurich so I 10 know Zurich. 11 C. Ok well, Aviva, Aviva who you are already with, I 12 mean they are quite a way down the list. They are coming 13 in at £318 per month, so it is actually cheaper than ... 14 A. £319? C. £318. 15 A. Oh, £318 yes. 16 C. So it is cheaper that what we thought, but Zurich 17 are £313. We have got LV, Liverpool Victoria, you've 18 heard of Liverpool Victoria, yeah? 19 A. Zurich will be fine I think. 20 C. Yes, Liverpool & Victoria, LV, they are coming in 21 at £303.88. 22 A. £303, it's called Victoria? 23 C. Correct, yes, now Liverpool & Victoria have an 24 acceptance rate of around about 68% as well whereas 25 Zurich is only about 42% so their acceptance is less</p> <p style="text-align: center;">Page 172</p>

<p>1 than half whereas LV is fairly high. We have also got 2 Legal & General on the list at £277.54, have you heard 3 of L&G before? 4 A. E&G? 5 C. L&G, Legal and General. 6 A. No. 7 C. No OK. LV, I mean from the ones that you have 8 heard of would be the cheapest there. Now in terms of 9 the company as well LV have been around since, I think 10 it's 1843 so they've been around for a good couple of 11 hundred years now, so they have been around a long, long 12 time. 13 As a company as well, they are one of the cheaper on 14 the market, alright and it is under the £320 that we 15 thought it was going to be so it is nice and cheap on 16 there as well. But, not only with that would LV do they 17 just pay out upon death only, they will also pay out 18 upon diagnosis of a terminal illness. Now, what this 19 would mean that if, God forbid, you were say given less 20 than a year to live they actually pay out the £200,000 ... 21 or the £2 million, sorry, to your family whilst you are 22 still alive. Now it means that at a difficult time for 23 your family it is going to make a difficult time a lot 24 easier because you can then see the benefit of what you 25 have done with them whilst you have got some time to go</p> <p style="text-align: center;">Page 173</p>	<p>1 the information in the post and via email as well. For 2 that there is nothing where you to pay and in the 3 meantime, it activates some free accidental death 4 benefit for you as well, ok? 5 A. Uh huh. 6 C. Now I am just going to quickly run through the 7 application for the cover. During this it's a few 8 yes/no questions about your health and lifestyle. And 9 naturally with this, the failure to answer these 10 questions correctly or if you miss out information on 11 purpose it might result in a future claim being affected 12 or may be not paid. So, I need to ask you at this point 13 Alexander to be as honest as you can with me OK. 14 A. Yes absolutely. 15 C. Now just to confirm the significant features and 16 benefits to your policy is that it pays out the full 17 £2 million as a lump sum should you die at any point 18 in the term; and it also pays out the lump sum to you if 19 you are still alive, if you are diagnosed with a 20 terminal illness but not in the last twelve months of 21 the policy. 22 Now, the cover itself, there's no waiting period to 23 claim simply meaning that if you were to keep your 24 policy for the full term the £303.18 over the next 30 25 years you pay £109,368 into it. But if it is accepted</p> <p style="text-align: center;">Page 175</p>
<p>1 still. 2 A. Yeah, I understand. That should be fine, yeah. 3 C. The price as well is guaranteed never to increase 4 so even if your health or anything like that changes in 5 the future you'd never pay anything more than your £2 6 million ... than, sorry your £303. And what we will give 7 you free of charge here as well is put your policy into 8 a Trust. Now, have you heard about being done before? 9 A. Yeah, it's fine, yeah. 10 C. Yeah? 11 A. I did see it but it's also (several inaudible 12 words). 13 C. Say again sorry. 14 A. It should be fine, I think. Quite reasonable, 15 yeah. 16 C. Sure with Liverpool Victoria? 17 A. Yeah. 18 C. No problem ok. Now at this point what we have to 19 do, obviously with life insurance it is all medically 20 underwritten, so we have to run through a health and 21 lifestyle questionnaire with you. So it's some yes/no 22 questions about your health and obviously your lifestyle 23 meaning then that the insurance company can say yes or 24 no as to whether they can take you on for your cover. 25 And what they will then do is have you sent out all</p> <p style="text-align: center;">Page 174</p>	<p>1 today and for instance if you were, say, killed tomorrow 2 by a bus. Obviously, we do hope that does not happen but 3 if it did it would pay out the full £2 million to you as 4 we said earlier before you have even started paying for 5 it yet. 6 So the cover does protect you before you have even 7 started making the premiums, all right. Now the cover 8 itself will end going forward if you fail to keep up 9 with the monthly payments and can be cancelled within 30 10 days of receiving notice from the insurer which in this 11 case is LV, Liverpool & Victoria. And it says any 12 changes that you need to make to this between now and 13 the start date of this policy, feel free to give me a 14 call. I will give you all of my contact information at 15 the very end and I can always help you out with 16 anything(?) you need to, all right? 17 A. Uh huh. 18 C. Now I need to make you aware the only exclusions 19 on the cover is suicide in the first twelve months. So 20 as long as that is not on your list of things to do 21 Alexander you should be absolutely fine, Ok. And 22 judging from what you've said so far, I don't think it 23 will be. 24 A. I hope to be alive in the next 12 months, 25 yeah(?).</p> <p style="text-align: center;">Page 176</p>

<p>1 C. Yeah, leave it twelve months and then you should 2 be fine, all right. Now I put all your information into 3 the system, so I have got your date of birth as 15.7.68 4 and it is the Coach House in Granville Place is that 5 right. 6 A. Yes 7 C. Let me just double check we have got your surname 8 spelt correctly so it is Perepilichnyy, is that right 9 A. Yes right 10 C. Now do you have an existing life, income 11 protection or critical illness cover with LV or 12 Liverpool Victoria 13 A. (Inaudible) 14 C. Do you have any cover already with LV 15 A. With LV, no I have cover only with Arriva 16 C. Just Arriva that is fine OK and are you a member 17 of the LV Friendly Society or entitled to member 18 benefits 19 A. No I am not a member 20 C. No problem, that is fine. At the end of this 21 hopefully you will be which will always be a good thing. 22 You get some extra benefits from the end of that as well 23 so ... Also, do you have any intention or prospects of 24 residing outside of the UK? 25</p> <p style="text-align: center;">Page 177</p>	<p>1 work? 2 A. CEO of a food company. 3 C. You're a what sorry? You're a ...? 4 A. CEO of a food company. The name of the company 5 called Patinko(?). 6 C. Sorry, you're the Manager, are you? 7 A. No, CEO. 8 C. Oh, CEO, ok. So, CEO. So it's a Company 9 Executive Officer, isn't it? 10 A. Yeah. 11 C. So Company Exec which is (inaudible). It is kind 12 of like a company director, isn't it, in the same light 13 is that ...? 14 A. Yes, exactly. 15 C. Yeah, can I put in Company Director because it 16 does not recognize CEO which is silly because it should 17 do really shouldn't it but ...? Company director, there 18 we are. 19 A. Yeah, company director is fine. 20 C. OK and do you work in ... is it just administration 21 only or are you just a director of a company? 22 A. I am owner of the company so it's more like I'm 23 self-employee, or like this. 24 C. Sure and you are the owner of the company, ok. 25 Company director, yes there we are. And you said it was</p> <p style="text-align: center;">Page 179</p>
<p>1 A. I'm sorry? 2 C. Do you have any prospects or intentions of 3 residing outside of the UK? So, do you have intention 4 of living outside of the UK? 5 A. No, no, I don't have. 6 C. Thank you, ok. What was your marital status 7 please Alexander? Are you married or ...? 8 A. Yeah, yeah, I am married, and I have two 9 children. 10 C. Excellent. Thank you and how tall are you, 11 please Alexander? What is your height? 12 A. 188cm. 13 C. 188 thank you. How much roughly do you weigh 14 please, what is your weight? 15 A. 98. 16 C. Thank you and do you drink alcohol? 17 A. A little bit. 18 C. Yes, and how many units would you say that you 19 drink a week? To give you an idea a pint of beer and a 20 glass of wine are two units each. 21 A. One unit. 22 C. Just one unit? 23 A. Sometimes two. 24 C. No problem, that's fine, ok. What is your 25 occupation please Alexander, what is it that you do for</p> <p style="text-align: center;">Page 178</p>	<p>1 a food company, is that right? 2 A. Yes. 3 C. OK Director, excellent. OK and does your job 4 involve any manual work like carrying, lifting or work 5 with machinery or tools or at heights or underground 6 A. No 7 C. Thank you. Does your occupation involve driving 8 other than to and from work? 9 A. No 10 C. Does it involve any overseas business travel 11 A. Yes (Inaudible) 12 C. And do you only travel in Europe, North America, 13 Australia, New Zealand, Singapore, Hong Kong, Japan, 14 United Arab Emirates or China 15 A. I travel most only in Europe 16 C. No problem, OK, and how many business trips would 17 you say that you make a year 18 A. 30 19 C. 30 you say 20 A. Yes 30 21 C. 30 OK. Does your occupation involve work in any 22 of the following, I appreciate it probably does not but 23 I need to ask so in the armed forces, aviation with 24 flying duties, fishing, boiler gas industry, underwater, 25 with explosives or at heights over 12 meters</p> <p style="text-align: center;">Page 180</p>

<p>1 A. No 2 C. Thank you 3 A. Flying only as passenger 4 C. No problem that is fine, so you are not flying it 5 yourself OK. So do you have any intention of going 6 abroad for longer than 30 days 7 A. No 8 C. In the last five years have you lived or 9 frequently travelled to an area which is high incident 10 and HIV infection. 11 A. For the last five years I have lived already in 12 Switzerland and in Russia 13 C. They are talking about sub-Sahara and Africa and 14 South-East Asia so that is fine. Are you applying for 15 cover or do you have any existing policies in force with 16 any other life, critical illness or income protection 17 provider? 18 A. I think no. 19 C. You have got some cover with Aviva, haven't you? 20 So I have to put yes. 21 A. Yes, I have cover with Aviva. 22 C. No problem and if this cover is accepted today 23 will your Aviva cover be cancelled upon acceptance of 24 this application? 25</p> <p style="text-align: center;">Page 181</p>	<p>1 you fairly quickly Ok, and rather than say no to them 2 all if none apply just say no at the very end then if 3 something does apply shout out yes or stop, I will stop 4 and we will take it from there OK. SO have you ever 5 tested positive for HIV, Hepatitis B or C and have you 6 ever used any recreational drugs 7 A. No 8 C. No, thank you. There are about six questions now 9 so again I will go through these nice and quickly, so do 10 you currently have or have you ever had any diabetes or 11 sugar in your urine, a heart condition including a heart 12 attack, angina, heart valve disorder or heart 13 enlargement, a vascular or circulatory condition 14 including a stroke, EIA brain hemorrhage or narrowing of 15 your arteries, cancer, tumor 16 leukemia, Hodgkin's disease of lymphoma or any 17 condition of your central nervous system including 18 multiple sclerosis, (Inaudible), Parkinson's, paralysis, 19 Alzheimer's, Dementia or Cerebral Palsy or any mental 20 illness that resulted in referrals to psychiatrists or 21 any episode of suicidal attempts, suicidal thoughts or 22 self-harm 23 A. No 24 C. None of those, thank you OK. Now the next bit 25 there are about ten or fifteen so there are quite few so</p> <p style="text-align: center;">Page 183</p>
<p>1 A. I think yes, but I'll have to check the terms in 2 Aviva and terms of this company if it's similar, of 3 course, I will cancel it. 4 C. Yeah. 5 A. Anyway, I'll have to check the conditions of 6 insurance. 7 C. Yeah, with the bank, like I said, I mean I bank 8 with Barclays as well. With life insurance, with your 9 bank, because it is the insurance company that provides 10 you with the cover it is not the bank that actually do 11 it, it is the insurance company. With life insurance 12 companies they do not have any terms and conditions, so 13 if you cancel it there is no fee that you incur, and you 14 are not tied into a contract with it either, all right? 15 A. Yes 16 C. Do you intend to take part in any hazardous 17 activities or sports 18 A. Sorry 19 C. Do you intend to take part in any hazardous 20 activities or sports like bungee jumping or base jumping 21 or anything like that 22 A. No no 23 C. No, excellent that is fine. So in terms of your 24 health, now this is the longest part of your application 25 so what I will do I will run through the options with</p> <p style="text-align: center;">Page 182</p>	<p>1 I will stop half way through because otherwise you will 2 probably end up falling asleep as I know it is not the 3 most interesting thing, so in the last five years have 4 you had any of the following conditions, any raised 5 blood pressure or raised cholesterol, chest pain or 6 irregular heartbeat, a mole or freckle that has bleed, 7 become painful, changed its appearance or any lump or 8 growth, Asthma, Bronchitis or any other respiratory 9 condition. Any form of arthritis, spine or joint 10 condition including sciatica, back, neck, shoulder, knee 11 or any other joint pain. Mental illness including 12 depression, anxiety, stress, nervous breakdown, eating 13 disorder or insomnia, chronic fatigue syndrome, ME or 14 fibromyalgia. 15 A. No 16 C. None of those ok thank you. Also any digestive, 17 liver, stomach, pancreas or bowel conditions including 18 ulcer, hepatitis, colitis or Crohn's. Any kidney, 19 bladder or urinary condition leaving blood, protein in 20 the urine or urinary tract infections, or any seizures, 21 fits, epilepsy, fainting, dizziness, tremors, blackouts, 22 facial pain and migraines, numbness, changes of 23 sensation, lack of coordination, difficulty walking or 24 temporary loss of muscle power or any eye condition 25 including eye pain, blood and double vision, ear hearing</p> <p style="text-align: center;">Page 184</p>

<p>1 or balance problems, blood disorders or anemia or 2 prostate enlargements or abnormalities, None of those. 3 A. No 4 C. Good, good, nice and healthy, so that's all good. 5 Now in the last five years have you had any medical 6 attention at a hospital or required any investigations, 7 scans or tests for something that is not already 8 mentioned? 9 A. I had one investigation in the hospital but it 10 was in Italy. 11 C. It was in Italy did you say? 12 A. Yeah, in Italy, yeah. 13 C. And what was that for? 14 A. I had some pain in the stomach. So, I just made 15 an investigation. They did not find anything serious 16 thing, that's all. 17 C. Sure, OK. So I will go back on the previous page 18 about the stomach. Was it in the last five years did 19 you say? 20 A. Yes, it was two months ago. 21 C. OK and was it just like a stomach ache? 22 A. Yes it was just like stomach pain, but it was not 23 like the pain in the chest. It was not connected to the 24 heart in terms ... it was, I suppose it was connected with 25 the stomach or something like that. But it's ... I just</p> <p style="text-align: center;">Page 185</p>	<p>1 30 units of alcohol per week on a regular basis 2 A. How much is 30 units 3 C. 30 units is about 15 pints of lager a week 4 A. (Inaudible) 5 C. That is fine and are you currently off of work, 6 working reduced hours or altered your duties because of 7 sickness or injury 8 A. No 9 C. No ok, now with your family history have either 10 of your brothers and sisters and your mother and 11 father been diagnosed with or died with any of these 12 conditions before the age of 65? Alright, so any heart 13 disease, stroke or diabetes, cancer, multiple sclerosis, 14 Huntington's, polycystic kidney disease, polyposis of 15 the colon, motor neurons, Parkinson's, Alzheimer's or 16 another hereditary disorder? 17 A. My father died from cancer in age 66 and he had 18 cancer before 65 19 C. Ok so I will pop a yes in for that one. ok, so 20 what form of cancer was it, was it any breast or 21 ovarian, colon, bowel or rectum cancer, polyposis of the 22 colon, or another form of cancer 23 A. He had leukemia, blood cancer 24 C. Blood cancer, no problem 25 A. And he was diagnosed like seven years before the</p> <p style="text-align: center;">Page 187</p>
<p>1 took the medicine. It was ok. 2 C. Ok, so was it just like a stomach bug or was it 3 stomach acid or ...? 4 A. A Stomach bug or stomach acids something like 5 that, yeah. 6 C. Ok so would you like me to put in stomach bug? 7 A. Yes. 8 C. OK, so apart from the stomach bug is there 9 anything else that you been to hospital for in the last 10 five years? 11 A. I never been in the hospital. 12 C. No ok. Have you a medical condition which you 13 have not told us about in this application that you are 14 currently taking prescribed drugs, medicine, tablet or 15 any other treatment? 16 A. No. 17 C. Are you awaiting the results of or have you been 18 advised to have any medical investigations, scans, tests 19 or do you have any expectation or seeking medical advice 20 of treatment in the near future 21 A. No I am not 22 C. Have you ever been advised to stop or reduce 23 drinking alcohol for medical or health reasons 24 A. No 25 C. In the last five years have you drunk more than</p> <p style="text-align: center;">Page 186</p>	<p>1 death. 2 C. That's no problem, ok. And has more than one 3 close relative been diagnosed with the same sort of 4 cancer 5 C. Has anybody else been diagnosed with that or is 6 it just your father 7 A. Only father 8 C. Only your father Ok. Are you registered with a UK 9 GP Alexander? 10 A. Yes 11 C. You are excellent. What is the name of your GP 12 what is your doctor's surname 13 A. Dr Loxston 14 C. OK Dr Loxston 15 A. (Inaudible) 16 C. Sorry what was the name of your practice or 17 surgery 18 A. Virginia Water 19 C. Virginia Water is it a medical centre or 20 A. No it is the name of the (inaudible) 21 C. Let me just try and see if I can find the name is 22 it Dr Loxston & Partners is that the name of it 23 A. Yep, yep 24 C. It is Christchurch Road, is that the one 25 A. Church Road, Virginia Water yep</p> <p style="text-align: center;">Page 188</p>

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<p>1 C. Christchurch Road, Virginia Water, Surrey GU23 2 4RL, there we are found it. OK I have just got to copy 3 the details in for that bear with me a second. We are 4 nearly at the very end here so Virginia Water, Dr Loxton 5 & Partners so Dr Loxton & Partners, that is (Inaudible) 6 in Christchurch Road, in Surrey, telephone number for 7 your doctor, where has that one just gone, a few 8 seconds, they do not actually put their number on the 9 website, give me a second let me just try and find that 10 again 11 A. I am sorry I leave you for one more minute, I am 12 sorry about that OK 13 C. Yes, no problem 14 A. I'm sorry I am back 15 C. No problem, that's fine. Right, just coming to 16 the latter stages of the application now. So, right, 17 that's fine, yeah, OK. Yeah, that's fine, we don't need 18 that. Ok, and are you a UK citizen, Alexander, or do 19 you have the permanent right to live in the UK? 20 A. No. 21 C. Are you a UK citizen? 22 A. I think yes. I am ... yeah, my family is citizen 23 and my family stay here but I'm mostly live in here but 24 I'm travelling abroad. I'm travelling a lot. But 25 mostly I spend time here.</p> <p style="text-align: center;">Page 189</p>	<p>1 A. I would prefer to pay from another different 2 account from abroad but of course we arrange a direct 3 debit but I would like the first option to pay annually 4 something like that 5 C. Sure 6 A. An issue with the insurers at this point, we 7 would need to set it up on a direct debit basis but if 8 you wish to choose or to change that with them at a 9 later point you can do so but I have to set up a direct 10 debit as of today though, is that alright 11 A. You would like to arrange a direct debit right 12 now 13 C. Yeah, we have to set up a direct debit today 14 because the insurers need to know that you can pay for 15 your cover but if you want to change it later you can 16 give the insurers a call and see if they can change that 17 for you 18 A. No problem I can link my account, but I would 19 like to finally arrange debit up to (inaudible) 20 C. Yeah that is fine, yeah of course I mean what 21 happens here is that they verify that information it is 22 all good to go and then that gets sent through to you, 23 but like you said the cover would not start straight 24 away anyhow. Based on the amount of cover that you are 25 looking for I imagine what is going to happen is that</p> <p style="text-align: center;">Page 191</p>
<p>1 C. Sure, but do you have the permanent right to live 2 in the UK? 3 A. Yes, yes. 4 C. No problem that is fine. Do you have a valid UK 5 Bank account? 6 A. Yep 7 C. Is it Barclays that you bank with 8 A. Barclays 9 C. Barclays, yes, no problem, OK now going forward 10 the insurance company allow you to have your direct 11 debits at any time between the 1st of the month the 28th 12 or anything in the middle of that so when would you like 13 that to be going forwards 14 A. (Inaudible) 15 C. What date of the month would you like it to be 16 A. Er, OK I think from 1st August 17 C. The 1st of every month yes 18 A. You mean the payment 19 C. Your direct debit payment, when would you like 20 that 21 A. No, it is better paid (inaudible) 22 C. Say it again sorry 23 A. For me it is better paying once per year or like 24 that 25 C. Sure</p> <p style="text-align: center;">Page 190</p>	<p>1 they are going to ask for a doctor's report anyway so 2 the turnaround on that is going to be probably about 3-4 3 weeks anyway so it is not going to deduct any money from 4 you but it allows the paperwork to get sent through to 5 you and you to look through everything as well, alright 6 A. Yeah because I would like to pay money up to 7 (inaudible) and I'll sign you know 8 C. Yes, they are not trying to take any money from 9 you they are not taking any payments or anything like 10 that 11 A. OK 12 C. They just need to verify that info and then it 13 can get sent through like you said but it is going to 14 take about a month or so before this actually kicks in 15 alright 16 A. Absolutely, do you want the account number 17 C. Just the sort code first please A. Numbers given 18 C. And the corresponding account number A. Numbers given 19 C. Just give me a second sending that away to 20 Barclays. Yep they recognize that. Now what I am going 21 to have to do, I have got to give them a quick phone 22 call and run through some bits and bobs over the phone 23 with them and I will give you a call back in about 5 o 24 10 minutes or so is that OK 25 A. Ok that is fine</p> <p style="text-align: center;">Page 192</p>

1 C. Yes, no problem, I will be back to you in a
 2 second, alright
 3 A. Thank you bye.
 4 C. Cheers then bye bye.
 5 End of call
 6
 7 Inquest into the death of Alexander Perepilichny
 8 Audio recording: 21-06-2012 12.26
 9 C. Hi is that Alexander?
 10 A. Yes.
 11 C. Hi, it's just Stuart calling back. I have got a
 12 couple of quick questions I need to ask, if that's OK?
 13 A. Yeah.
 14 C. Now, they are asking how much of this life
 15 insurance is of personal or family cover and it is the
 16 whole lot, from what you said earlier, isn't it, the £40
 17 million?
 18 A. Uh huh. I ...
 19 C. The cover itself, it says, "How much of this life
 20 insurance is for personal or family cover?" and you said
 21 it was the whole £2 million, is it, it's all of it is
 22 for your family?
 23 A. Yes, family cover, yes.
 24 C. Sure, and what are your total assets?
 25

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1 A. Roughly 10 million.
 2 C. OK. What are your total liabilities?
 3 A. No liabilities now.
 4 C. Nothing at all, OK. What is your annual earned
 5 income?
 6 A. Roughly between £½ million to £1 million per
 7 year.
 8 C. So would you like me to put in what, £750,000?
 9 A. Yeah, OK, (inaudible).
 10 C. Yeah, no problem, OK. Bear with me a second.
 11 Right, I will just send that off. I will quickly have a
 12 word with them and I'll come back to you again in about
 13 five minutes, all right?
 14 A. OK no problem, yeah, thank you.
 15 C. All right, speak to you in a second. Bye, bye.
 16 A. Bye bye.
 17
 18 Inquest into the death of Alexander Perepilichny
 19 Audio recording: 21-06-2012 12.37
 20 C. Hi there we go, that's good, isn't it?
 21 A. It's better, yeah.
 22 C. OK, yeah, I was just speaking with ... where did
 23 you last hear what I was saying there?
 24 A. I'm sorry?
 25

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1 C. Where was it you last heard where I was
 2 explaining to you there because the phone cut off I am
 3 not sure when?
 4 A. When was what?
 5 C. No worries. I will explain what happened here. So
 6 LV, the insurance company, because of the amount of
 7 cover you are looking for where you are looking for £2
 8 million there is quite a few different things that they
 9 will ask you to do. You will have to have like a full
 10 blood profile, a cotinine test, a medical questionnaire,
 11 an HIV test ...
 12 A. OK no problem.
 13 C. There is a number of different things as well, so
 14 it can take quite a long time for this to actually come
 15 back and it is very, very drawn out. What my
 16 underwriters has suggested here that we can do, is that
 17 we can actually split your cover £1 million with one
 18 insurer and £1 million with another insurer and with
 19 that, it will actually speed up the process for you and
 20 it does not ask so many questions and it is a lot
 21 quicker.
 22 A. OK its fine.
 23 C. The good thing is, it actually makes it a little
 24 bit cheaper as well.
 25

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1 A. OK, it's fine.
 2 C. Alright, now the insurer is Ageas who used to be
 3 known as Fortis and they underwrite all the business for
 4 people like Tesco, Marks & Spencer and John Lewis and
 5 they are the second largest motor insurer in the UK.
 6 They are a huge, huge company.
 7 A. OK.
 8 C. But I will just input your information onto their
 9 system. There are a few medical questions that I need
 10 to run through with you, so I will go through them nice
 11 and quickly. You have already answered them I
 12 appreciate but they are different with Ageas than what
 13 they are with LV, so I will go through them nice and
 14 quickly, all right?
 15 So, have you ever had any heart abnormality or heart
 16 valve disease, kidney failure or transplant, leukemia,
 17 lymphoma or Hodgkin's disease, malignant tumor including
 18 cancer, mental illness that required inpatient
 19 treatment, a heart attack or angina, stroke, diabetes,
 20 tested positive for HIV, hepatitis B or C or are you
 21 awaiting results on that test?
 22 A. No.
 23 C. Excellent OK and have you been advised or
 24 received any medical investigations, scans or blood
 25 tests in the last five years? So, I have put a yes into

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<p>1 that one because of your stomach bug but is there 2 anything else, or is it a no for that one? 3 A. No. 4 C. Have you been referred to or been to see a 5 medical practitioner other than your GP in the last five 6 years? 7 A. No. 8 C. Are you under routine medical review or awaiting 9 a consultation with a specialist for any medical 10 condition? 11 A. No. 12 C. Are you experiencing any symptoms that you intend 13 to seek medical advice, and have you used any medication 14 that requires a prescription from a GP in the last 15 month? 16 A. No. 17 C. Have you ever had a TIA or an injury to your 18 brain, multiple sclerosis, (inaudible), paralysis, 19 paraplegia or diabetes? 20 A. No. 21 C. Or any mental illness that requires treatment by 22 a psychiatrist, attempted self-harm or taking an 23 overdose? 24 A. No. 25 C. All in the last five years these apply for now,</p> <p style="text-align: center;">Page 197</p>	<p>1 C. Are you under ... awaiting a consultation with a 2 medical practitioner, sorry, or do you have any symptoms 3 that you intend to seek medical advice about? 4 A. No. 5 C. With your family history, your mother and father, 6 brothers and sisters before 65 have any of them had any 7 of the following: heart attack, angina, cardiomyopathy 8 or stoke, breast, ovarian, bowel or colon cancer, so 9 leukemia we do not need to put in here, polycystic 10 kidney disease, multiple sclerosis, Huntingdon's, motor 11 neuron, Alzheimer's or Parkinson's? 12 A. No. 13 C. OK and your father passed away between the age of 14 60 and 80, did he? 15 A. Yes. 16 C. He did. 17 A. 66. 18 C. 66, OK. And is your mother still alive? 19 A. Yes. 20 C. Is she now between 60 and 80 or over 80? 21 A. 70. 22 C. OK, thank you. And have you ever smoked a 23 cigarette, cigars or a pipe or used any nicotine 24 replacement in the last ten years, drunk more than 21 25 units of alcohol per week in the last ten years, and</p> <p style="text-align: center;">Page 199</p>
<p>1 also any blood circulation problems, cardiomyopathy, 2 chest pain, irregular heart-beat, raised blood pressure 3 and cholesterol, asthma, bronchitis, or a chest or lung 4 disorder, blackouts, fit seizures, epilepsy, numbness, 5 loss of feeling of the limbs or face, or temporary or 6 permanent loss of muscle power, blurred or double 7 vision, disorder of your liver, stomach, pancreas or 8 Bowel, including recurrent indigestion or heartburn, 9 gastric (inaudible), hepatitis or Crohn's. So, I will 10 put a yes in for that one, and I have put the stomach 11 bug, and how many separate occasions have you suffered 12 from this in the last two years? Is it just the once? 13 A. Yeah, it's once. 14 C. You are fully recovered from that now, are you? 15 A. Yes. 16 C. Excellent, OK. Now also any kidney, bladder or 17 urinary tract disorders, blood or protein in the urine 18 or urinary tract infections, a prostate disorder like a 19 normal prostate specific antigen test all in the last 20 five years? 21 A. No. 22 C. None of those. And apart from what you have 23 already said, have you visited a medical practitioner or 24 collected any prescription in the last few years? 25 A. No.</p> <p style="text-align: center;">Page 198</p>	<p>1 used any non-prescription drugs like heroin in the last 2 ten years? 3 A. No, I gave up smoking 11 years ago. 4 C. Excellent OK. In the last five years have you 5 lived or worked outside of the UK, taken a holiday 6 outside of the UK for more than 3 months and do you 7 intend to do either in the future? 8 A. I work in ... I lived in Switzerland and Russia in 9 last five years. 10 C. That is fine. And do you have a permanent right 11 to live in the UK? Yes, you do, don't you? 12 A. No, no. 13 C. Yes, have you got a permanent right to live in 14 the UK? 15 A. Yes. 16 C. OK. Which of these best describes your travel: 17 that it was in the past only, the past and the future, 18 permanently living outside the UK, travel in the future 19 only or you're permanently going to live outside the UK? 20 A. Permanent on ... 21 C. Sorry, travel in the past and the future? 22 A. Yes, I am travelling a lot for business, but I 23 don't how better to describe. 24 C. No problem, OK. And in the last five years how 25 many countries would you say that you have lived or</p> <p style="text-align: center;">Page 200</p>

<p>1 worked in for any amount of time or been on holiday for 2 more than three months? 3 A. I ... in past five year? 4 C. Yes in the last five years how many countries 5 have you been to through work would you say? 6 A. I have been for the work only in Europe. 7 C. Sure. Do you know roughly how many countries that 8 would be, do you think? 9 A. Ten countries. 10 C. Ten, no problem, that is fine. Do you know 11 roughly what countries they were, so you say Switzerland 12 firstly? 13 A. Yes Switzerland, Russia, Ukraine, Germany, Italy. 14 C. Bear with me a second. I have got to put them in 15 as best I can, so Switzerland and Russia. 16 A. Italy, France. 17 C. Oh, bear with me I have got to put them in 18 manually. So, Switzerland ... 19 A. But are we talking about the countries that I 20 visited, or I used to live? 21 C. Yeah you have lived and worked in so ... 22 A. Ah, I lived only in Switzerland and Russia. 23 C. No problem OK. But you have worked in more than 24 two of them though, haven't you? 25 A. I'm sorry?</p> <p style="text-align: center;">Page 201</p>	<p>1 C. Yes, so what countries have you worked in? 2 A. In Russia only. 3 C. Just in Russia? 4 A. Yes, worked only in Russia. 5 C. OK so how many countries have you lived or worked 6 in for any amount of time? So, it was just Russia you 7 say, yes? 8 A. Yes, for work just Russia. 9 C. OK, so it was just two countries that you've 10 lived in. So, you lived in Switzerland and Russia, OK, 11 so it's just two for that. And in the next two years 12 how many countries do you expect to live or work in for 13 any amount of time? 14 A. Only in the UK. 15 C. Only in UK. So, it's travel in the past only, 16 OK. Also, in terms of your health how many times a week 17 do you exercise for at least 30 minutes? 18 A. How much? 19 C. 30 minutes, just half an hour. 20 A. Exercise? 21 C. Yeah. 22 A. What kind of exercise? 23 C. Well it is anything that increases your body 24 temperature, breathing or heart rate, so it does not 25 have to be just running and cycling. It can be anything</p> <p style="text-align: center;">Page 203</p>
<p>1 C. You have worked in more than ... 2 A. No, no I worked only in two but by business I 3 visited a lot. 4 C. Oh OK, so yeah, you lived in two, but you have 5 worked in quite a few more? 6 A. Yes. 7 C. In Russia how many months did you spend in Russia 8 in the last five years? 9 A. Twenty. 10 C. Twenty months? 11 A. Twenty months, yes. 12 C. OK. 13 A. Oh, I think the last five years, yeah roughly 14 twenty, yeah. 15 C. OK and you said also Germany, wasn't it? So 16 Germany ... 17 A. No, no, in Switzerland, not Germany, Switzerland. 18 C. Oh, you worked in Germany though you say, haven't 19 you? 20 A. No, no, I didn't work. I just visited, I'm 21 sorry, I just visited Germany. I did not work in 22 Germany. 23 C. Oh OK, where else did you work? 24 A. I used to live in Russia, in Switzerland and in 25 UK.</p> <p style="text-align: center;">Page 202</p>	<p>1 like brisk walking or gardening or anything. 2 A. I don't know. I have some sports, but I don't 3 know how exactly I exercise. 4 C. Yes so, I mean it is just anything that raises 5 your body temperature, breathing or heart rate for more 6 than 30 minutes in a week. So how many times do you 7 think that will be roughly? 8 A. Ten times. 9 C. Ten times, OK. Do you intend to do any of the 10 following: mountaineering or rock climbing, tailing, 11 potholing and flying as a pilot, parachuting, skydiving, 12 hand gliding, power boat, motor car, motor cycle racing, 13 diving, base jumping and have you ridden a motor bike on 14 the road in the last twelve months? 15 A. No. 16 C. No, OK, thank you. Right just coming through to 17 the final part of the application now also. 18 Okey dokey, yes so that's no problem. So, in terms 19 of the cover itself through the insurers they are 20 looking at covering you for £1 million each for the two 21 insurers. So, it is LV and ... Liverpool & Victoria that 22 is, and Ageas, OK. And in terms of the cover itself let 23 me just add the two up. 24 A. I am sorry I have to leave you for one minute 25 more. I am sorry about this. OK. I'll be back in two</p> <p style="text-align: center;">Page 204</p>

<p>1 minutes.</p> <p>2 C. No problem, that is fine.</p> <p>3 A. Hello yes, I am back here.</p> <p>4 C. Hiya, OK so the cover itself let me just quickly</p> <p>5 try and do that all again. So, the two of them together</p> <p>6 will total, won't be a second, so it is £2 million of</p> <p>7 cover: £1 million with LV, £1 million with Ageas over</p> <p>8 the next thirty years. The policies are level and the</p> <p>9 premiums are guaranteed.</p> <p>10 Bear with me a second. And the price of them two of</p> <p>11 them I have to log in on both the systems to find them</p> <p>12 so give me a sec.</p> <p>13 OK £295.08, all right. Your cover itself is being</p> <p>14 referred at this point. So, what that means is that the</p> <p>15 insurers will have a slightly closer look. Based on</p> <p>16 what they are saying it looks like with Ageas they are</p> <p>17 going to need a saliva test and a blood test, and a</p> <p>18 nurse or medical for which they will send you a doctor,</p> <p>19 like a nurse to your house to come and do a check.</p> <p>20 Also, the same with LV as well and they will do some</p> <p>21 glucosamine tests as well just to make sure that you are</p> <p>22 not a smoker, all right.</p> <p>23 Before all that happens though in the next 24 to 48</p> <p>24 hours the information is emailed out to you, it is</p> <p>25 posted first class today. When you receive the documents</p> <p style="text-align: center;">Page 205</p>	<p>1 through my contact details to your mobile and that might</p> <p>2 be easier for you?</p> <p>3 A. I am sorry?</p> <p>4 C. Do you want me to text you through my contact</p> <p>5 details rather than writing them down?</p> <p>6 A. Yes, it is better text and mobile if it's fine</p> <p>7 for you.</p> <p>8 C. No problem, yeah, I will send you a text message</p> <p>9 with all my contact details. Feel free to give me a</p> <p>10 call should you need to, or call customer services on</p> <p>11 your paperwork as well, all right.</p> <p>12 A. OK.</p> <p>13 C. We will keep you updated. All we ask, get that</p> <p>14 form back as soon as possible. The quicker we get that</p> <p>15 back the quicker we can get this going for you OK.</p> <p>16 A. Absolutely, yes.</p> <p>17 C. All right, Alexander.</p> <p>18 A. OK.</p> <p>19 C. Take care, bye bye.</p> <p>20 A. Bye bye.</p> <p>21 (End of call)</p> <p>22 (4.00 pm)</p> <p>23 MR SKELTON: Sir, I think that is it.</p> <p>24 THE CORONER: Thank you very much indeed. I hope you all</p> <p>25 have good weekends.</p> <p style="text-align: center;">Page 207</p>
<p>1 inside of that will be an orange consent form. Now, if</p> <p>2 you can sign that and send it back to us, Alexander, the</p> <p>3 quicker you get that back to us, the quicker we can get</p> <p>4 the ball in motion for this, all right? So, preferably</p> <p>5 if we get that back as soon as you receive it. It's in</p> <p>6 a prepaid envelope, all right. Essentially it means we</p> <p>7 can get the ball in motion nice and quickly because</p> <p>8 obviously this process might drag out a little bit based</p> <p>9 on the medical bits and bobs. So if you get that back</p> <p>10 to us nice and quickly it should be good to go, all</p> <p>11 right.</p> <p>12 A. OK, yeah.</p> <p>13 C. Now what we will do we will activate some free</p> <p>14 accidental death benefit for you in the meantime, so we</p> <p>15 tie you over with some sort of cover, all right. But as</p> <p>16 we said that is pretty much everything, all right. We</p> <p>17 will put a provisional start day of today but it is only</p> <p>18 provisional until it is all been accepted, payment date</p> <p>19 of the 1st of every month but we will call you once it's</p> <p>20 been accepted, confirm it all and make sure you are</p> <p>21 happy with it all and then it is good to go going</p> <p>22 forwards, all right.</p> <p>23 A.OK, yeah.</p> <p>24 C. If I could quickly ask you grab a pen and paper</p> <p>25 as well, actually saying that do you want me to text you</p> <p style="text-align: center;">Page 206</p>	<p>1 10.00 on Tuesday. Yes.</p> <p>2 (4.01 pm)</p> <p>3 (The inquest adjourned until 10.00 am on Tuesday,</p> <p>4 13 June 2017)</p> <p>5</p> <p>6</p> <p>7</p> <p>8</p> <p>9</p> <p>10</p> <p>11</p> <p>12</p> <p>13</p> <p>14</p> <p>15</p> <p>16</p> <p>17</p> <p>18</p> <p>19</p> <p>20</p> <p>21</p> <p>22</p> <p>23</p> <p>24</p> <p>25</p> <p style="text-align: center;">Page 208</p>

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