

Hsiao Tong (LKKAuto)

From: Hsiao Tong (LKKAuto)
Sent: Friday, 20 May 2022 8:17 AM
To: Gabriel Wee
Subject: RE: [EXTERNAL] - RE: OUR REF: MFL2021D0004486/01 YOUR REF: CC2/MIDA21012172/r [ACCIDENT INVOLVING MID21324 & XE1086K ALONG TAMPINES EXPRESSWAY ON 30/09/2021]
Attachments: MID21324 Docs.pdf

Without Prejudice

Dear Sirs/Mdm,

Please be informed that we do not agreed on your rejection.

Our MID truck 5 tonner which is a heavy vehicle is supposed to travel on extreme left lane of 3 lanes on TPE. Based on you driver's statement, MID vehicle suddenly cut into his lane, collided and causing damage to his left side mirror. Your driver did not mention which lane MID truck traveling along probably from left most lane. However, no MID vehicle would cut lane from left most lane to centre lane unless attempting to make a right turn which is not possible as there is still a long way before MID move to PIE heading towards destination Bedok Camp.

If our driver try to cut to right and hit your client lorry, the position of MID truck side mirror should have been facing inward, your client lorry's left side mirror should turn toward front. However, the position of 2 vehicles side mirror seems to be in another way round. Our MID truck mirror cracked and turning towards front is a result of impact force from your client truck during its course of overtaking MID from behind. The damage profile supports our driver's accident statement.

We are of the view that our driver statement is more credible.

Please review and let us have your offer.

Thank you.

Best Regards,

Hsiao Tong, Chew (Ms) | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | Email: chewht@lkkauto.com |

HQ : Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 |

S(408933)

From: Gabriel Wee <Gabriel@iii.com.sg>
Sent: Wednesday, 16 March 2022 9:19 AM
To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Subject: RE: [EXTERNAL] - RE: OUR REF: MFL2021D0004486/01 YOUR REF: CC2/MIDA21012172/r [ACCIDENT INVOLVING MID21324 & XE1086K ALONG TAMPINES EXPRESSWAY ON 30/09/2021]

Dear Hsiao Tong,

We attach photos of our insured vehicle.

Best Regards,
Gabriel Wee



64 Cecil Street; #05 - IOB Building
Singapore 049711
Tel: 6347 6100, Ext – 248

From: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Sent: Tuesday, 15 March 2022 5:48 pm

To: Gabriel Wee <Gabriel@iii.com.sg>

Subject: RE: [EXTERNAL] - RE: OUR REF: MFL2021D0004486/01 YOUR REF: CC2/MIDA21012172/r [ACCIDENT INVOLVING MID21324 & XE1086K ALONG TAMPINES EXPRESSWAY ON 30/09/2021]

Without Prejudice

Hi Gabriel,

We would like to request a copy of your client's vehicle damage photo for our review.

Thank you.

Best Regards,

Hsiao Tong, Chew (Ms) | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | Email: chewht@lkkauto.com |

HQ : Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 |

S(408933)

From: Gabriel Wee <Gabriel@iii.com.sg>

Sent: Tuesday, 15 March 2022 1:40 PM

To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Subject: RE: [EXTERNAL] - RE: OUR REF: MFL2021D0004486/01 YOUR REF: CC2/MIDA21012172/r [ACCIDENT INVOLVING MID21324 & XE1086K ALONG TAMPINES EXPRESSWAY ON 30/09/2021]

Dear Hsiao Tong,

Our insured reported that TP suddenly cut into his lane. We are denying all liabilities.

Describe Circumstances of the Accident

On 30/09/2021, at about 16:00hrs, I was travelling along TPE towards PIE. I was driving on the middle lane of 3 lanes when vehicle B suddenly cut into my lane and collided onto my left side mirror.

Best Regards,
Gabriel Wee



64 Cecil Street; #05 - IOB Building
Singapore 049711
Tel: 6347 6100, Ext - 248

From: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Sent: Tuesday, 15 March 2022 8:35 am

To: Gabriel Wee <Gabriel@iii.com.sg>

Subject: [EXTERNAL] - RE: OUR REF: MFL2021D0004486/01 YOUR REF: CC2/MIDA21012172/r [ACCIDENT INVOLVING MID21324 & XE1086K ALONG TAMPINES EXPRESSWAY ON 30/09/2021]

Dear Sirs/Mdm,

We refer to our email dated 28/01/2022.

Kindly let us have your offer soon.

Best Regards,

Hsiao Tong, Chew (Ms) | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | Email: chewht@lkkauto.com |

HQ : Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 |

S(408933)

From: III (Letter of Demand) <lod@iii.com.sg>

Sent: Friday, 25 February 2022 4:41 PM

To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>; Jaslin Kok (LKK Auto) <jaslinkok@lkkauto.com>

Cc: Gabriel Wee <Gabriel@iii.com.sg>

Subject: OUR REF: MFL2021D0004486/01 YOUR REF: CC2/MIDA21012172/r

Dear Sirs,

We are in receipt of your letter of demand which is receiving our attention.

We shall revert to you shortly. Kindly note that we are preserving our rights to conduct a medical re-examination on your client, re-inspection/inspection of your damage vehicle or property (whichever is relevant) where necessary.

In the meanwhile, if your client is claiming for injuries and is considering claiming for paid wages, please provide a letter from his/her employers confirming the following :

- a. A letter from your client's employers confirming that your client was paid wages/ salaries during his/her medical leave period and they did not indemnify him/her medical expenses if he/ she is claiming for injuries ;
- b. Medical Certificate (s) showing that your client was on medical leave as claimed if he/she is claiming for injuries
- c. That your client has made a WICA claim under Ministry of Manpower if he/she is claiming for injuries

Please refrain from forwarding physical copies to us via mail, as we only accept soft copies of the same.

Please ensure you forward a copy of your client's Warrant To Act for our perusal and retention

For all future cases, please direct all your LODs to us via email at lod@iii.com.sg.

Also for ease of reference we have included the names and email addresses of our Colleagues . Our files/cases are handled based on the suffix of our insured vehicle. You can write to our Colleagues directly (based on the appended list) and you must copy our HOD, Head of Claims, Mr Mekavathanan at Mekavathanan@ii.com.sg

Name of Officer	Initials	Email Address	Suffix
Aida	ZS	aida@iii.com.sg	1
Sherini	SP	sherini@iii.com.sg	2
Sundari	SN	sundari@iii.com.sg	3
Dhanya	BP	dhanya@iii.com.sg	4
Priya	MP	manivel@iii.com.sg	5
Gabriel	WH	gabriel@iii.com.sg	6
Derrick	DT	derricktan@iii.com.sg	7
Derrick	DT	derricktan@iii.com.sg	8
Sherini	SP	sherini@iii.com.sg	9
Gabriel	WH	gabriel@iii.com.sg	0

Best Regards

SYSTEM GENERATED DOCUMENT REQUIRE NO SIGNATURE

From: Motor Claim - III <motorclaim@iii.com.sg>
Sent: Friday, 28 January 2022 12:22 pm
To: III (Letter of Demand) <lod@iii.com.sg>
Cc: Derrick Tan <DerrickTan@iii.com.sg>
Subject: FW: [EXTERNAL] - Recovery Claim For MID21324 // DOA: 30/09/2021// III Insured: XE1086K

Dear All,

FYN.

Thank you,

Bhuvaneswari
Motor & Work Injury Claims Department
India International Insurance Pte Ltd
64 Cecil Street #04/#05 IOB Building
Singapore 049711
Tel: 6347 6100 Ext 231



From: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Sent: Friday, 28 January 2022 11:44 am
To: Motor Claim - III <motorclaim@iii.com.sg>
Cc: Jaslin Kok (LKK Auto) <jaslinkok@lkkauto.com>
Subject: [EXTERNAL] - Recovery Claim For MID21324 // DOA: 30/09/2021// III Insured: XE1086K

Your Ref: To be advised
LKK Ref: CC2/MIDA21012172/r

Without Prejudice

M/s India International Insurance Pte Ltd

Dear Sirs,

ACCIDENT INVOLVING MID21324 & XE1086K ALONG TAMPINES EXPRESSWAY ON 30/09/2021

We refer to the above matter.

We have been appointed by MINDEF as claims adjuster to handle all traffic accident claims involving military vehicles with effect from December 2021.

We are instructed that the accident was caused by your insured's negligent driving and / or management of his vehicle. As a result of the accident, our principal's vehicle was damaged and our principal has been put to loss and expense, particulars of which are as follows: -

1. Cost of Repair	\$3,325.62
2. LTA/ Insurer search fee	\$ 7.45
TOTAL	<u>\$3,333.07</u>

A copy of the supporting documents is enclosed.

* Please be note that repairs of MINDEF vehicles involved in accidents are carried out by MINDEF list of appointed contractors or at the unit's zonal workshops. There is no survey report of MINDEF vehicles.

Kindly look into the above claim and let us have your cheque made payable to "PS DEFENCE" within the next 14 days from this letter.

Thank you.

"Wishing You Happiness & Prosperity Chinese New Year 2022"

Best Regards,

Hsiao Tong, Chew (Ms) | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | Email: chewht@lkkauto.com |

HQ : Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 |

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