

## Hsiao Tong (LKKAUTO)

---

**From:** HO AIK SENG, DENNIS <HO\_Aik\_Seng\_Dennis@defence.gov.sg>  
**Sent:** Wednesday, 9 March 2022 5:50 PM  
**To:** Hafizul Farhan RAHMAT (SPF)  
**Cc:** survey@jpknights.com; Cui Fen ENG (SPF); Lai Kuen LUI (SPF); Jennifer TAY (SPF); EDWIN KANG WEE HUAT; sharon@jpknights.com; Olivia Lau (LKKAUTO); Hsiao Tong (LKKAUTO)  
**Subject:** RE: TCA Recovery | JPK Ref : DSTA21-080018 | ACCIDENT INVOLVING QX317B AND MID33965 ALONG YISHUN AVENUE 8 ON 30/07/2021  
**Attachments:** MID 33965 FCOR Signed.pdf

Hi Mr Hafizul,

1. The attached repaired cost has been endorsed by the agency.
2. Please take a look. For your necessary.

Regards,

DENNIS HO  
TA INVESTIGATION WO  
HQ TPT/ SAFETY BR  
63074511  
91763064

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**From:** Hafizul\_Farhan\_RAHMAT@spf.gov.sg <Hafizul\_Farhan\_RAHMAT@spf.gov.sg>  
**Sent:** Wednesday, March 9, 2022 5:04 PM  
**To:** HO AIK SENG, DENNIS <HO\_Aik\_Seng\_Dennis@defence.gov.sg>; chewht@lkkauto.com  
**Cc:** survey@jpknights.com; Cui Fen ENG (SPF) <ENG\_Cui\_Fen@spf.gov.sg>; Lai Kuen LUI (SPF) <LUI\_Lai\_Kuen@spf.gov.sg>; Jennifer TAY (SPF) <Jennifer\_TAY@spf.gov.sg>; EDWIN KANG WEE HUAT <KANG\_Wee\_Huat\_Edwin@defence.gov.sg>; sharon@jpknights.com; olivialau@lkkauto.com  
**Subject:** RE: TCA Recovery | JPK Ref : DSTA21-080018 | ACCIDENT INVOLVING QX317B AND MID33965 ALONG YISHUN AVENUE 8 ON 30/07/2021

Dear Dennis,

Any updates on the endorsed copy of the repair cost?

Thank you.

*Best Regards,*

*Hafizul Farhan Bin Rahmat  
Assistant Logistics Support Officer  
Corporate Services Division | Police Logistics Department  
DID: 6842 8401*



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**From:** HO AIK SENG, DENNIS <[HO\\_Aik\\_Seng\\_Dennis@defence.gov.sg](mailto:HO_Aik_Seng_Dennis@defence.gov.sg)>  
**Sent:** Thursday, 17 February 2022 11:48 am  
**To:** Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>; Hafizul Farhan RAHMAT (SPF) <[Hafizul\\_Farhan\\_RAHMAT@spf.gov.sg](mailto:Hafizul_Farhan_RAHMAT@spf.gov.sg)>  
**Cc:** [survey@jpknights.com](mailto:survey@jpknights.com); Cui Fen ENG (SPF) <[ENG\\_Cui\\_Fen@spf.gov.sg](mailto:ENG_Cui_Fen@spf.gov.sg)>; Lai Kuen LUI (SPF) <[LUI\\_Lai\\_Kuen@spf.gov.sg](mailto:LUI_Lai_Kuen@spf.gov.sg)>; Jennifer TAY (SPF) <[Jennifer\\_TAY@spf.gov.sg](mailto:Jennifer_TAY@spf.gov.sg)>; EDWIN KANG WEE HUAT <[KANG\\_Wee\\_Huat\\_Edwin@defence.gov.sg](mailto:KANG_Wee_Huat_Edwin@defence.gov.sg)>; [sharon@jpknights.com](mailto:sharon@jpknights.com); Olivia Lau (LKKAuto) <[olivialau@lkkauto.com](mailto:olivialau@lkkauto.com)>  
**Subject:** Re: TCA Recovery | JPK Ref : DSTA21-080018 | ACCIDENT INVOLVING QX317B AND MID33965 ALONG YISHUN AVENUE 8 ON 30/07/2021

Hi Mr Hafizul,

The attached is the breakdown cost. there will not be any invoice as it is repaired by in-house Army workshop and jobs are carried out on internal SAF system. Hence, the Final Repair Cost is generated by Army operated workshop.

However, i can get them to endorse and send to us. Please wait out. Thank you.

Regards,

DENNIS HO

TA INVESTIGATION WO

SAFETY BRANCH, HQ TPT

63074511

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**From:** Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>  
**Sent:** Wednesday, 16 February 2022 9:47 AM  
**To:** HO AIK SENG, DENNIS; Hafizul Farhan RAHMAT (SPF)

Cc: [survey@jpknights.com](mailto:survey@jpknights.com); Cui Fen ENG (SPF); Lai Kuen LUI (SPF); Jennifer TAY (SPF); EDWIN KANG WEE HUAT; [sharon@jpknights.com](mailto:sharon@jpknights.com); Olivia Lau (LKKAUTO)

**Subject:** Re: TCA Recovery | JPK Ref : DSTA21-080018 | ACCIDENT INVOLVING QX317B AND MID33965 ALONG YISHUN AVENUE 8 ON 30/07/2021

Dear Sirs,

Attached is a copy of final repair bill for MID33965 for your necessary action.

Thank you.

***Note: We are on work from home arrangement. All correspondence should be made via email. Submission of claim related documents will be in softcopy. Any inconvenience caused is much regretted.***

Best Regards,  
**Hsiao Tong, Chew** | Case Handler  
**LKK Auto Consultants Pte Ltd**  
Phone: 6256 3561 | email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) | fax: -  
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

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**From:** HO AIK SENG, DENNIS <[HO\\_Aik\\_Seng\\_Dennis@defence.gov.sg](mailto:HO_Aik_Seng_Dennis@defence.gov.sg)>

**Sent:** Tuesday, 15 February 2022 3:05 pm

**To:** Hafizul Farhan RAHMAT (SPF) <[Hafizul\\_Farhan\\_RAHMAT@spf.gov.sg](mailto:Hafizul_Farhan_RAHMAT@spf.gov.sg)>; Hsiao Tong (LKKAUTO) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>

**Cc:** [survey@jpknights.com](mailto:survey@jpknights.com) <[survey@jpknights.com](mailto:survey@jpknights.com)>; Cui Fen ENG (SPF) <[ENG\\_Cui\\_Fen@spf.gov.sg](mailto:ENG_Cui_Fen@spf.gov.sg)>; Lai Kuen LUI (SPF) <[LUI\\_Lai\\_Kuen@spf.gov.sg](mailto:LUI_Lai_Kuen@spf.gov.sg)>; Jennifer TAY (SPF) <[Jennifer\\_TAY@spf.gov.sg](mailto:Jennifer_TAY@spf.gov.sg)>; EDWIN KANG WEE HUAT <[KANG\\_Wee\\_Huat\\_Edwin@defence.gov.sg](mailto:KANG_Wee_Huat_Edwin@defence.gov.sg)>; [sharon@jpknights.com](mailto:sharon@jpknights.com) <[sharon@jpknights.com](mailto:sharon@jpknights.com)>; Olivia Lau (LKKAUTO) <[olivialau@lkkauto.com](mailto:olivialau@lkkauto.com)>

**Subject:** RE: TCA Recovery | JPK Ref : DSTA21-080018 | ACCIDENT INVOLVING QX317B AND MID33965 ALONG YISHUN AVENUE 8 ON 30/07/2021

Hi Mr Hafizul Farhan,

LKK Auto Consultant Pte Ltd has taken over the appointment of MINDEF/SAF Claim adjuster from JP Knights Pte Ltd as of 1 Dec 21. I will get them to send you the cost of repair.

Hi Hsiao Tong.

Can you assist to send them the FCOR for MID 33965. Tks.

Thank you.

DENNIS HO

TA INVESTIGATION WO

SAFETY BRANCH, HQ TPT

63074511

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**From:** [Hafizul Farhan RAHMAT@spf.gov.sg](mailto:Hafizul_Farhan_RAHMAT@spf.gov.sg) <[Hafizul Farhan RAHMAT@spf.gov.sg](mailto:Hafizul_Farhan_RAHMAT@spf.gov.sg)>  
**Sent:** Thursday, February 10, 2022 6:55 PM  
**To:** HO AIK SENG, DENNIS <[HO\\_Aik\\_Seng\\_Dennis@defence.gov.sg](mailto:HO_Aik_Seng_Dennis@defence.gov.sg)>  
**Cc:** [survey@jpknights.com](mailto:survey@jpknights.com); Cui Fen ENG (SPF) <[ENG\\_Cui\\_Fen@spf.gov.sg](mailto:ENG_Cui_Fen@spf.gov.sg)>; Lai Kuen LUI (SPF) <[LUI\\_Lai\\_Kuen@spf.gov.sg](mailto:LUI_Lai_Kuen@spf.gov.sg)>; Jennifer TAY (SPF) <[Jennifer\\_TAY@spf.gov.sg](mailto:Jennifer_TAY@spf.gov.sg)>; EDWIN KANG WEE HUAT <[KANG\\_Wee\\_Huat\\_Edwin@defence.gov.sg](mailto:KANG_Wee_Huat_Edwin@defence.gov.sg)>; [sharon@jpknights.com](mailto:sharon@jpknights.com)  
**Subject:** RE: TCA Recovery | JPK Ref : DSTA21-080018 | ACCIDENT INVOLVING QX317B AND MID33965 ALONG YISHUN AVENUE 8 ON 30/07/2021

**Our ref: ACS/105/009/2021/065**

Dear Dennis,

We are currently processing the claims.

Can we check whether is there any payment invoice for the repair works?

*Best Regards,*

*Hafizul Farhan Bin Rahmat*

*Assistant Logistics Support Officer*

*Corporate Services Division | Police Logistics Department*

*DID: 6842 8401*



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**From:** HO AIK SENG, DENNIS <[HO\\_Aik\\_Seng\\_Dennis@defence.gov.sg](mailto:HO_Aik_Seng_Dennis@defence.gov.sg)>  
**Sent:** Monday, 15 November 2021 9:40 pm  
**To:** Hafizul Farhan RAHMAT (SPF) <[Hafizul\\_Farhan\\_RAHMAT@spf.gov.sg](mailto:Hafizul_Farhan_RAHMAT@spf.gov.sg)>  
**Cc:** [survey@jpknights.com](mailto:survey@jpknights.com); Cui Fen ENG (SPF) <[ENG\\_Cui\\_Fen@spf.gov.sg](mailto:ENG_Cui_Fen@spf.gov.sg)>; Lai Kuen LUI (SPF) <[LUI\\_Lai\\_Kuen@spf.gov.sg](mailto:LUI_Lai_Kuen@spf.gov.sg)>; Jennifer TAY (SPF) <[Jennifer\\_TAY@spf.gov.sg](mailto:Jennifer_TAY@spf.gov.sg)>; EDWIN KANG WEE HUAT <[KANG\\_Wee\\_Huat\\_Edwin@defence.gov.sg](mailto:KANG_Wee_Huat_Edwin@defence.gov.sg)>; [sharon@jpknights.com](mailto:sharon@jpknights.com)  
**Subject:** Re: TCA Recovery | JPK Ref : DSTA21-080018 | ACCIDENT INVOLVING QX317B AND MID33965 ALONG YISHUN AVENUE 8 ON 30/07/2021

Hi Mr Hafizul Farhan,

With regards to ACCIDENT INVOLVING QX317B AND MID33965 ALONG YISHUN AVENUE 8 ON 30/07/2021 and reference to your response to our MINDEF/SAF claim adjuster, understanding the case is still under investigation at SPF end. However, we will like to know what is the estimated timeline for the investigation regards to this case.

Please do let us know as we need to know the approximate timeline required from your end to update our upward channel. For your info, at SAF end, we have concluded our end of investigation pertaining to the accident.

Hope to hear from you, thank you.

Regards,

DENNIS HO

TA INVESTIGATION WO

HQ TPT/ SAFETY BR

63074511

91763064

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**From:** [Hafizul\\_Farhan\\_RAHMAT@spf.gov.sg](mailto:Hafizul_Farhan_RAHMAT@spf.gov.sg) <[Hafizul\\_Farhan\\_RAHMAT@spf.gov.sg](mailto:Hafizul_Farhan_RAHMAT@spf.gov.sg)>  
**Sent:** Thursday, 11 November 2021 12:12 PM  
**To:** [sharon@jpknights.com](mailto:sharon@jpknights.com)  
**Cc:** [survey@jpknights.com](mailto:survey@jpknights.com); Cui Fen ENG (SPF); Lai Kuen LUI (SPF); Jennifer TAY (SPF); HO AIK SENG, DENNIS; EDWIN KANG WEE HUAT  
**Subject:** RE: TCA Recovery | JPK Ref : DSTA21-080018 | ACCIDENT INVOLVING QX317B AND MID33965 ALONG YISHUN AVENUE 8 ON 30/07/2021

**Our ref: ACS/105/009/2021/065**

Dear Sharon,

Thank you for the clarifications. The case is still pending the Traffic Police investigations outcome.

We will process the claim once we receive the outcome.

*Best Regards,*

*Hafizul Farhan Bin Rahmat*

*Assistant Logistics Support Officer*

*Corporate Services Division | Police Logistics Department*

*DID: 6842 8401*



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---

**From:** Sharon Ow <[sharon@jpknights.com](mailto:sharon@jpknights.com)>  
**Sent:** Thursday, 11 November 2021 10:52 am  
**To:** Hafizul Farhan RAHMAT (SPF) <[Hafizul\\_Farhan\\_RAHMAT@spf.gov.sg](mailto:Hafizul_Farhan_RAHMAT@spf.gov.sg)>  
**Cc:** Survey <[survey@jpknights.com](mailto:survey@jpknights.com)>; Cui Fen ENG (SPF) <[ENG\\_Cui\\_Fen@spf.gov.sg](mailto:ENG_Cui_Fen@spf.gov.sg)>; Lai Kuen LUI (SPF) <[LUI\\_Lai\\_Kuen@spf.gov.sg](mailto:LUI_Lai_Kuen@spf.gov.sg)>; Jennifer TAY (SPF) <[Jennifer\\_TAY@spf.gov.sg](mailto:Jennifer_TAY@spf.gov.sg)>; HO AIK SENG, DENNIS <[HO\\_Aik\\_Seng\\_Dennis@defence.gov.sg](mailto:HO_Aik_Seng_Dennis@defence.gov.sg)>; EDWIN KANG WEE HUAT <[KANG\\_Wee\\_Huat\\_Edwin@defence.gov.sg](mailto:KANG_Wee_Huat_Edwin@defence.gov.sg)>  
**Subject:** RE: TCA Recovery | JPK Ref : DSTA21-080018 | ACCIDENT INVOLVING QX317B AND MID33965 ALONG YISHUN AVENUE 8 ON 30/07/2021

Dear Mr Farhan

Thank you for your reply.

We have directed your clarification inquiry to our Principal and were informed that the settlement for the claim should be in full for the repair cost instead of based on TCA agreement on Pre-set contribution to repair cost as the TCA agreement is an agreement made between the Government of Singapore and of some insurance companies, to pre-set contribution to repair cost. It does not cover other types of losses (e.g. loss of use, loss of income, legal costs, etc.). Since the involved parties, QX317B is a self - insured vehicle and does not insured by any other insurance companies, TCA shouldn't be applied for this case.

We apologized for the confusion and would like to re-quantify the losses as follow :-

1. Cost of repair \$8,980.95

<b>Total</b>	<b><u>\$8,980.95</u></b>
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Kindly let us have your cheque made payable to “PS DEFENCE” send to care of JP Knights Pte Ltd or alternatively advise your mode of payment within 14 working days of this email.

Thank you.

**Best Regards,**

**Sharon Ow**

**JP KNIGHTS PTE LTD** | 33 UBI AVE 3 #05-46/47 VERTEX TOWER A SINGAPORE 408868 | CO REG: 200723763Z

Tel: 6345 0068 | Fax: 6344 5328 | FLASH Accident Reporting Hotline: 6100 1620 / 6360 1038; Web: [www.jpknights.com](http://www.jpknights.com)



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**From:** Hafizul Farhan RAHMAT (SPF) <[Hafizul\\_Farhan\\_RAHMAT@spf.gov.sg](mailto:Hafizul_Farhan_RAHMAT@spf.gov.sg)>

**Sent:** Wednesday, November 10, 2021 10:19 AM

**To:** Sharon Ow <[sharon@jpknights.com](mailto:sharon@jpknights.com)>

**Cc:** Survey <[survey@jpknights.com](mailto:survey@jpknights.com)>; Cui Fen ENG (SPF) <[ENG\\_Cui\\_Fen@spf.gov.sg](mailto:ENG_Cui_Fen@spf.gov.sg)>; Lai Kuen LUI (SPF) <[LUI\\_Lai\\_Kuen@spf.gov.sg](mailto:LUI_Lai_Kuen@spf.gov.sg)>; Jennifer TAY (SPF) <[Jennifer\\_TAY@spf.gov.sg](mailto:Jennifer_TAY@spf.gov.sg)>

**Subject:** RE: TCA Recovery | JPK Ref : DSTA21-080018 | ACCIDENT INVOLVING QX317B AND MID33965 ALONG YISHUN AVENUE 8 ON 30/07/2021

**Our ref: ACS/105/009/065**

Dear Sharon,

We acknowledged receipt of the matter. The case is still pending the Traffic Police investigations outcome.

Can we clarify on the following:

	Amount
--	--------

Cost of repair to QX371B	-
Cost of repair to MID33965	\$ 8,980.95
<b>TCA reimbursement to MINDEF @ 50%</b>	<b>\$ 4,490.48</b>

Are we supposed to settle the claim at the amount of \$4,490.48 and how does TCA apply to this case?

*Best Regards,*

*Hafizul Farhan Bin Rahmat*

*Assistant Logistics Support Officer*

*Corporate Services Division | Police Logistics Department*

*DID: 6842 8401*



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**From:** Sharon Ow <[sharon@jpknights.com](mailto:sharon@jpknights.com)>

**Sent:** Monday, 8 November 2021 3:46 pm

**To:** Hafizul Farhan RAHMAT (SPF) <[Hafizul\\_Farhan\\_RAHMAT@spf.gov.sg](mailto:Hafizul_Farhan_RAHMAT@spf.gov.sg)>

**Cc:** Survey <[survey@jpknights.com](mailto:survey@jpknights.com)>; Cui Fen ENG (SPF) <[ENG\\_Cui\\_Fen@spf.gov.sg](mailto:ENG_Cui_Fen@spf.gov.sg)>; Lai Kuen LUI (SPF) <[LUI\\_Lai\\_Kuen@spf.gov.sg](mailto:LUI_Lai_Kuen@spf.gov.sg)>; Jennifer TAY (SPF) <[Jennifer\\_TAY@spf.gov.sg](mailto:Jennifer_TAY@spf.gov.sg)>

**Subject:** TCA Recovery | JPK Ref : DSTA21-080018 | ACCIDENT INVOLVING QX317B AND MID33965 ALONG YISHUN AVENUE 8 ON 30/07/2021

Dear Mr Farhan

Your ref: QX317B

Our ref: DSTA21-080018

Dear Sir/Madam

**ACCIDENT INVOLVING QX317B AND MID33965 ALONG YISHUN AVENUE 8 ON 30/07/2021**

We have been appointed by Ministry Of Defence (SAF) as the claim adjuster to handle all traffic accident claims involving military vehicles with effect from December 2018.

The accident occurred was due to the negligent of your driver. As a result of the accident, our Principal's vehicle was damaged and has been put to loss and expense, particulars of which are as follows:

	Amount
Cost of repair to QX371B	-
Cost of repair to MID33965	\$ 8,980.95
<b>TCA reimbursement to MINDEF @ 50%</b>	<b>\$ 4,490.48</b>

Please refer to the enclosed supporting documents.

- Police report - MID33965
- Damage photos - MID33965
- Repair cost - MID33965

Kindly let us have your cheque made payable to **“PS DEFENCE”** send to care of JP Knights Pte Ltd within 14 working days of this email.

Thank you.

**Best Regards,**

**Sharon Ow**

**JP KNIGHTS PTE LTD** | 33 UBI AVE 3 #05-46/47 VERTEX TOWER A SINGAPORE 408868 | CO REG: 200723763Z

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---

**From:** Sharon Ow <[sharon@jpknights.com](mailto:sharon@jpknights.com)>

**Sent:** Monday, November 8, 2021 2:35 PM

**To:** Jennifer TAY (SPF) <[Jennifer\\_TAY@spf.gov.sg](mailto:Jennifer_TAY@spf.gov.sg)>; Hafizul Farhan RAHMAT (SPF) <[Hafizul\\_Farhan\\_RAHMAT@spf.gov.sg](mailto:Hafizul_Farhan_RAHMAT@spf.gov.sg)>

**Cc:** Survey <[survey@jpknights.com](mailto:survey@jpknights.com)>; Cui Fen ENG (SPF) <[ENG\\_Cui\\_Fen@spf.gov.sg](mailto:ENG_Cui_Fen@spf.gov.sg)>; Lai Kuen LUI (SPF) <[LUI\\_Lai\\_Kuen@spf.gov.sg](mailto:LUI_Lai_Kuen@spf.gov.sg)>

**Subject:** RE: JPK Ref: DSTA21-080018 | ACCIDENT INVOLVING QX317B AND MID33965 ALONG YISHUN AVENUE 8 ON 30/07/2021

Dear Jennifer

Than you for your assistance.

We will write to Mr. Farhan with the supporting documents.

Thank you.

**Best Regards,**

**Sharon Ow**

**JP KNIGHTS PTE LTD** | 33 UBI AVE 3 #05-46/47 VERTEX TOWER A SINGAPORE 408868 | CO REG: 200723763Z



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**From:** Jennifer TAY (SPF) <[Jennifer\\_TAY@spf.gov.sg](mailto:Jennifer_TAY@spf.gov.sg)>  
**Sent:** Saturday, November 6, 2021 9:49 AM  
**To:** Sharon Ow <[sharon@jpknights.com](mailto:sharon@jpknights.com)>  
**Cc:** Survey <[survey@jpknights.com](mailto:survey@jpknights.com)>; Hafizul Farhan RAHMAT (SPF) <[Hafizul\\_Farhan\\_RAHMAT@spf.gov.sg](mailto:Hafizul_Farhan_RAHMAT@spf.gov.sg)>; Cui Fen ENG (SPF) <[ENG\\_Cui\\_Fen@spf.gov.sg](mailto:ENG_Cui_Fen@spf.gov.sg)>; Lai Kuen LUI (SPF) <[LUI\\_Lai\\_Kuen@spf.gov.sg](mailto:LUI_Lai_Kuen@spf.gov.sg)>  
**Subject:** RE: JPK Ref : DSTA21-080018 | ACCIDENT INVOLVING QX317B AND MID33965 ALONG YISHUN AVENUE 8 ON 30/07/2021

Hi Sharon,

You may approach Farhan in the cc loop for this case. Pls forward the claims and supporting docs to him via email.

Thanks.

CC: Farhan, fyna.

Jennifer Tay (Ms)  
Head Corporate Services

Police Logistics Department

[Singapore Police Force](#)

DID: (65) 64784352 | FAX: (65) 67451124



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**From:** Sharon Ow <[sharon@jpknights.com](mailto:sharon@jpknights.com)>  
**Sent:** Friday, 5 November 2021 6:04 pm  
**To:** Jennifer TAY (SPF) <[Jennifer\\_TAY@spf.gov.sg](mailto:Jennifer_TAY@spf.gov.sg)>  
**Cc:** Survey <[survey@jpknights.com](mailto:survey@jpknights.com)>  
**Subject:** JPK Ref : DSTA21-080018 | ACCIDENT INVOLVING QX317B AND MID33965 ALONG YISHUN AVENUE 8 ON 30/07/2021

Your ref: QX317B

Our ref: DSTA21-080018

Dear Jennifer

## **ACCIDENT INVOLVING QX317B AND MID33965 ALONG YISHUN AVENUE 8 ON 30/07/2021**

We have been appointed by Ministry Of Defence (SAF) as the claim adjuster to handle all traffic accident claims involving military vehicles with effect from December 2018.

The accident occurred was due to the negligent of your driver. As a result of the accident, our Principal's vehicle was damaged and has been put to loss and expense.

We have quantify our Principal's losses and expenses by fax to 6478 4848 on 18/10/2021 and received no response.

Kindly assist to provide email address and contact number of the respective officer in charge for the correspondence.

Appreciate your early reply.

Thank you.

**Best Regards,**

**Sharon Ow**

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