

JPK ref	DSTA21-010001
IOD Number	CY20/21/0002
MID Veh	MID197
Civilian Veh	XD1951T
DOA	13-01-21
Actions /Remarks	<p>16/09/2021 - Submitted losses recovery to AXA, pending reply.</p> <p>14/10/2021 - Send reminder to Stacey - AXA.</p> <p>09/11/2021 - AXA rejected losses recovery as the losses is <\$500.00.</p> <p>10/11/2021 - Seek Mindef instruction on the rejection of recovery.</p>
Pending	Mindef instruction.

Sharon Ow

From: Sharon Ow
Sent: Wednesday, November 10, 2021 5:55 PM
To: HO AIK SENG, DENNIS
Subject: RE: Request Instruction | S1M03I5G_REJECTION_JPK REF : DSTA21-010001
_ACCIDENT INVOLVING_MID197 AND XD1951T_ALONG PIONEER ROAD NO
Attachments: IOD.pdf

Dear Dennis

Enclosed the IOD as requested.

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



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From: Sharon Ow
Sent: Wednesday, November 10, 2021 5:05 PM
To: HO AIK SENG, DENNIS <HO_Aik_Seng_Dennis@defence.gov.sg>
Cc: EDWIN KANG WEE HUAT <KANG_Wee_Huat_Edwin@defence.gov.sg>; RISHABH RADHAKRISHNAN <Rishabh_Radhakrishnan@defence.gov.sg>; MOHAMMED TAUFIQ BIN MOHAMMED HAKQUL MUBIN <Mohammed_Taufiq_Bin_Mohammed_Hakqul_Mubin@defence.gov.sg>
Subject: RE: Request Instruction | S1M03I5G_REJECTION_JPK REF : DSTA21-010001 _ACCIDENT INVOLVING _MID197 AND XD1951T _ALONG PIONEER ROAD NO

Dear Dennis

Enclosed as requested.

Thank you.

Best Regards,
Sharon Ow

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From: HO AIK SENG, DENNIS <HO_Aik_Seng_Dennis@defence.gov.sg>
Sent: Wednesday, November 10, 2021 4:42 PM
To: Sharon Ow <sharon@jpknights.com>
Cc: EDWIN KANG WEE HUAT <KANG_Wee_Huat_Edwin@defence.gov.sg>; RISHABH RADHAKRISHNAN <Rishabh_Radhakrishnan@defence.gov.sg>; MOHAMMED TAUFIQ BIN MOHAMMED HAKQUL MUBIN <Mohammed_Taufiq_Bin_Mohammed_Hakqul_Mubin@defence.gov.sg>
Subject: RE: Request Instruction | S1M03I5G_REJECTION_JPK REF : DSTA21-010001_ACCIDENT INVOLVING_MID197 AND XD1951T_ALONG PIONEER ROAD NO

Hi Sharon,

1. We will raise this case since the case to AGC is we are not at fault basis and TCA doesn't not apply.
2. Please send me everything regards to this case before draft to AGC. Tks.

Regards,

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

From: Sharon Ow <sharon@jpknights.com>
Sent: Wednesday, 10 November, 2021 10:17 AM
To: HO AIK SENG, DENNIS <HO_Aik_Seng_Dennis@defence.gov.sg>
Cc: EDWIN KANG WEE HUAT <KANG_Wee_Huat_Edwin@defence.gov.sg>; RISHABH RADHAKRISHNAN <Rishabh_Radhakrishnan@defence.gov.sg>; MOHAMMED TAUFIQ BIN MOHAMMED HAKQUL MUBIN <Mohammed_Taufiq_Bin_Mohammed_Hakqul_Mubin@defence.gov.sg>
Subject: Request Instruction | S1M03I5G_REJECTION_JPK REF : DSTA21-010001_ACCIDENT INVOLVING_MID197 AND XD1951T_ALONG PIONEER ROAD NO

Dear Dennis

We have initiated recovery against the third party insurer, AXA Insurance Pte Ltd on 16/09/2021.

The recovery on the losses was rejected as the repair cost/losses is =or <\$500.00, which falls under clauses 3(a) as below :

3. In the event of a collision occurring between a Government Vehicle and an Insured Vehicle insured under a Comprehensive Policy -

- (a) If the amount of the damage to neither the Government Vehicle nor the Insured Vehicle exceeds \$500/- each party shall bear its own loss, if any, in respect of such damage.
- (b) If the amount of the damage to either the Government Vehicle or the Insured Vehicle exceeds \$500/- but the amount of the damage to neither vehicle exceeds \$10,000/- each party shall bear one-half of the damage to the vehicles.

To determine whether a case falls under 3(a) or 3(b) the full amount of the damage sustained by each vehicle shall be considered.

Hence, please advise your instruction.

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: NG Stacey <stacey.ng@axa.com.sg>

Sent: Tuesday, November 9, 2021 7:30 PM

To: Sharon Ow <sharon@jpknights.com>

Cc: Survey <survey@jpknights.com>; filenet-ctom-p-sg <filenet-ctom-p-sg@axa.com.hk>

Subject: S1M0315G_REJECTION_JPK REF : DSTA21-010001_ACCIDENT INVOLVING_MID197 AND XD1951T_ALONG PIONEER ROAD NO

WITHOUT PREJUDICE

Dear Sharon

We refer to the above claim.

Kindly note that the damage amount for your client's vehicle is less than \$500. Under the TCA agreement, both parties shall bear its own loss. As such, we are unable to handle your client's claim.

Thank you.

Regards

Stacey Ng | Manager, Motor Claims Department
AXA Insurance Pte Ltd | 8 Shenton Way, #24-01 AXA Tower, Singapore 068811 | www.axa.com.sg
Email: stacey.ng@axa.com.sg
Customer Care No. 1800 8804888

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----- Original Message -----

From: Sharon Ow [sharon@jpknights.com]
Sent: 16/09/2021 11:13
To: cst@axa.com.sg
Cc: survey@jpknights.com
Subject: [EXTERNAL] JPK REF : DSTA21-010001 | ACCIDENT INVOLVING MID197 AND XD1951T ALONG PIONEER ROAD NORTH ON 13/01/2021

WITHOUT PREJUDICE

Your ref: TBA

Our ref: DSTA21-010001

M/S AXA Insurance Pte Ltd

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 insured/driver. As a result of the accident, our Principal's vehicle sustained serious damages and was recommended as BER and disposed.

Our Principal has been put to loss and expense, particulars of which are as follows:

1. Pre-accident Value	\$338.00
2. Gear Insurance Search	\$2.00
Total	\$340.00

Please refer to the enclosed supporting documents.

- * Damaged photo
- * Ber Recommendation Certificate – MID197
- * Police report
- * Gear Insurance Search

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.

We appreciate your early reply.

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:
~https://urldefense.com/v3/~http://www.jpknights.com/__;!!BnkV9pdh5V0!VHarSe_bny-cm7DRPPrisFdzaZLq0D-1YsLK3RZtNIC1g8itIXscS5BUOsc\$ <~https://urldefense.com/v3/~http://www.jpknights.com/__;!!BnkV9pdh5V0!VHarSe_bny-cm7DRPPrisFdzaZLq0D-1YsLK3RZtNIC1g8itIXscCmv9q8M\$ > [cid:image001.jpg@01D7AAE8.7B5EE470]
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Should you require further assistance, please contact us at 1800 880 4888.

Sincerely,

Rayner Nueca | Senior Specialist, GI Call Centre AXA Insurance Pte Ltd | 8 Shenton Way, #24-01 AXA Tower, Singapore 068811 | www.axa.com.sg Email:customer.care@axa.com.sg
Phone: 1800 880 4888 (Within Singapore) / (65) 6880 4888 (International)

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Sharon Ow

From: NG Stacey <stacey.ng@axa.com.sg>
Sent: Tuesday, November 9, 2021 7:30 PM
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Cc: Survey; filenet-ctom-p-sg
Subject: S1M03I5G_REJECTION_JPK REF : DSTA21-010001_ACCIDENT INVOLVING_MID197 AND XD1951T_ALONG PIONEER ROAD NO

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Sharon Ow

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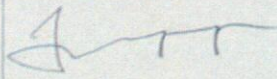
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Driver Statement

SINGAPORE ARMED FORCES STATEMENT OF DRIVER/WITNESS							
STATEMENT OF	WONG PUI PIN			ALIASES			
NRIC NO	578129231	AGE		<input checked="" type="radio"/> MALE <input type="radio"/> FEMALE			
EMPLOYMENT		DRIVING LICENCE NO	578129231	NATIONALITY	SINGAPOREAN		
DIALECT		LANGUAGE SPOKEN		TEL NO	9239274 1		
ADDRESS							
INTERPRETED BY		RANK		TIME		DATE	SIGN
RECORDED BY		RANK		TIME		DATE	SIGN
2021							
<p>On 13 JAN at about 1731 hours, whilst driving back to Singar Gedong Camp from SHFTI MI, my vehicle MD197 came to a stop at the traffic junction at Pioneer Road North / turn off to PIE (Changi) upon Amber light when I suddenly felt a great force from behind that caused my vehicle to surge forward. When I checked the rear view mirror, I found out that a Nissan truck XD 1951T rear ended my vehicle.</p>							
DATE	13 JAN 21 / 1922hrs		SIGNATURE OF DRIVER/ WITNESS				

SAF 1201/91

All statements and further statements are to be timed and dated. Witness will re-warned immediately prior to the recording of further statements. Statements and further statements will be signed by the Recording Officer and interpreter.
Statement of witness must be signed by the witness.

Police Report



**SINGAPORE
POLICE FORCE**



T/20210113/7027

Police Station Of Origin:
Traffic Police
10 Ubi Avenue 3 SINGAPORE 408865
Tel No: 65470000

1 of 4
Report No. T/20210113/7027

REPORT OF A TRAFFIC ACCIDENT

Date/Time Report Made: 13/01/2021 20:21		Vide Report No.:		Station Diary No.:	
Informant's Particulars					
Name of Informant: WONG PUI PIN			Address: 6B HOUGANG STREET 11 #09-18 SINGAPORE 534083		
ID Type / ID No.: NRIC NO / S7812923I			Contact No.: Home/Office: Mobile: 92392741		
Nationality: SINGAPORE CITIZEN			Email: PUIPINW@GMAIL.COM		
Sex: Male	Age: 42	Date of Birth: 07/05/1978	Type of Informant: Driver		
Race: Chinese			Language: English		Institution / School Name:
Occupation: Military Officer			Driving Licence Information: Class: 2B,3		Date of Expiry:

General Information of the Accident

Type of Accident:	Non-Injury Government Vehicle	Drink Drive: No	Date/Time of Accident: 13/01/2021 17:30	Type of Location: X-Junction
Location: PIONEER ROAD NORTH				
Weather: Cloudy		Road Surface: Dry		Road Speed Limit:
Traffic Flow: Dual Carriage Way		Traffic Control: Traffic Light - Working		Traffic Volume: Moderate
Type of Collision: Moving Vehicle Against - Others				Anyone conveyed by ambulance: No

Details of Vehicle Involved

Vehicle No.	Type	Make	Model	Color	Conditio	No of
MID197	Govt vehicle	CHEVROLET	OPTRA	White	Seriously Damaged	0
XD1951T	Lorry					0



**SINGAPORE
POLICE FORCE**



T/20210113/7027

Police Station Of Origin:
Traffic Police
10 Ubi Avenue 3 SINGAPORE 408865
Tel No: 65470000

2 of 4
Report No. T/20210113/7027

CONTINUATION OF REPORT

Details of Person Involved			
Any Pedestrian Involved: No			
No. of Pedestrians Injured: NIL		Use of Pedestrian Crossing: NA	
Driver			
Name	WONG PUI PIN	ID No.	S7812923I
Related Vehicle	MID197 (Govt vehicle)	Contact No.	92392741
Hospital/Clinic	NIL	Class of Driving Licence & Expiry	Class: 2B,3 Date of Expiry: NIL
Date	NIL	Date	NIL
No. of Days granted Medical Leave	NIL	Degree of	NIL
Driver			
Name	WONG PUI PIN	ID No.	S7812923I
Related Vehicle	XD1951T (Lorry)	Contact No.	92392741
Hospital/Clinic	NIL	Class of Driving Licence & Expiry	Class: 2B,3 Date of Expiry: NIL
Date	NIL	Date	NIL
No. of Days granted Medical Leave	NIL	Degree of	NIL
Driver			
Name	LEE BUAY TEE	ID No.	S1221481B
Related Vehicle	XD1951T (Lorry)	Contact No.	NIL
Hospital/Clinic	NIL	Class of Driving Licence & Expiry	Class: 2B,3,4,5 Date of Expiry: NIL
Date	NIL	Date	NIL
No. of Days granted Medical Leave	NIL	Degree of	NIL

Brief Details.

On 13 Jan at about 1731hours, at Pioneer Road North Junction/ turn off to PIE(Changi), my vehicle MID197 came to a stop at the traffic junction upon Amber light, when I suddenly felt a great force from behind that caused my vehicle to surge forward. When I checked the rear view mirror, I found out that a Nissan Truck XD 1951T rear ended my vehicle. (see attached photos and map of accident)



**SINGAPORE
POLICE FORCE**



T/20210113/7027

Police Station Of Origin:

Traffic Police

10 Ubi Avenue 3 SINGAPORE 408865

Tel No: 65470000

3 of 4

Report No. T/20210113/7027

CONTINUATION OF REPORT



**SINGAPORE
POLICE FORCE**



T/20210113/7027

Police Station Of Origin:
Traffic Police
10 Ubi Avenue 3 SINGAPORE 408865
Tel No: 65470000

4 of 4

Report No. T/20210113/7027

CONTINUATION OF REPORT

Sketch Plan

Informant is not able to provide sketch

Signature Of Officer Recording The Report:
Not applicable

Signature Of Informant:
The identity of the person making this report has
been authenticated by SingPass. No signature is
required.

Signature Of Interpreter:
Not applicable

Date/Time:
13/01/2021 20:21

Officer In Charge Of Case:
TP / TPHQ /
WONG SIEU LUI
Contact No.: 65476151

Classification Of Case:

Authentication Stamp
NP168



Damage Assessment: MID 197 rear dented and brakelights broken.



Damage Assessment: Civilian truck XD1951T bottom of front bumper dented.