

Hsiao Tong (LKKAUTO)

From: Zheng Hanyang <hanyang.zheng@ergo.com.sg>
Sent: Friday, 31 March 2023 4:19 PM
To: Hsiao Tong (LKKAUTO)
Cc: HO AIK SENG, DENNIS; Foo Ai Ngoh
Subject: RE: Claims ref no. CDMFG21002541-001 | Recovery Claim For MID34780 // DOA: 26/01/2021 // Ergo Insured: XD2788S
Attachments: AGC reply.pdf

Dear Hsiao Tong,

Please refer to the attached reply from AGC.
Shall we proceed based on TCA?

Data Classification: Confidential, C3

Warmest Regards,
Zheng HanYang
Manager, Claims
ERGO Insurance Pte. Ltd.

8 Temasek Boulevard, #04-01 Suntec Tower Three
Singapore 038988
DID.: +65 6829 9176
hanyang.zheng@ergo.com.sg



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From: Hsiao Tong (LKKAUTO) <chewht@lkkauto.com>
Sent: Friday, 31 March 2023 2:47 pm
To: Dillen Selvarajoo <dillen.selvarajoo@ergo.com.sg>; Zheng Hanyang <hanyang.zheng@ergo.com.sg>
Cc: HO AIK SENG, DENNIS <HO_Aik_Seng_Dennis@defence.gov.sg>
Subject: RE: Claims ref no. CDMFG21002541-001 | Recovery Claim For MID34780 // DOA: 26/01/2021 // Ergo Insured: XD2788S

You don't often get email from chewht@lkkauto.com. [Learn why this is important](#)

WITHOUT PREJUDICE

Dear Sirs,

According to our principal, they have checked and confirmed that Ergo is not under TCA signatory. Unless you could provide supporting documents to proof.

Please let us have your offer within the next 7days.

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: Hsiao Tong (LKKAuto)

Sent: Friday, March 24, 2023 10:11 AM

To: Dillen Selvarajoo <dillen.selvarajoo@ergo.com.sg>; hanyang.zheng@ergo.com.sg

Subject: RE: Claims ref no. CDMFG21002541-001 | Recovery Claim For MID34780 // DOA: 26/01/2021 // Ergo Insured: XD2788S

Without Prejudice

Dear Sirs,

We refer to your email dated 10/11/2022.

Please advise as our principal is asking for update. Thanks.

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: Hsiao Tong (LKKAuto)

Sent: Monday, March 6, 2023 11:44 AM

To: Dillen Selvarajoo <dillen.selvarajoo@ergo.com.sg>

Subject: RE: Claims ref no. CDMFG21002541-001 | Recovery Claim For MID34780 // DOA: 26/01/2021 // Ergo Insured: XD2788S

Without Prejudice

Dear Sirs,

We refer to your email dated 10/11/2022.

Please advise as our principal is asking for update. Thanks.

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: Hsiao Tong (LKKAuto)

Sent: Tuesday, February 28, 2023 7:44 AM

To: Dillen Selvarajoo <dillen.selvarajoo@ergo.com.sg>

Subject: RE: Claims ref no. CDMFG21002541-001 | Recovery Claim For MID34780 // DOA: 26/01/2021 // Ergo Insured: XD2788S

Without Prejudice

Dear Sirs,

We refer to your email dated 10/11/2022.

Please advise. Thanks.

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: Hsiao Tong (LKKAUTO)
Sent: Tuesday, January 31, 2023 9:10 AM
To: Dillen Selvarajoo <dillen.selvarajoo@ergo.com.sg>
Subject: RE: Claims ref no. CDMFG21002541-001 | Recovery Claim For MID34780 // DOA: 26/01/2021 // Ergo Insured: XD2788S

Without Prejudice

Dear Sirs,

We refer to your below email.

Please advise. Thanks.

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: Dillen Selvarajoo <dillen.selvarajoo@ergo.com.sg>
Sent: Thursday, 10 November 2022 4:38 PM
To: Hsiao Tong (LKKAUTO) <chewht@lkkauto.com>
Subject: RE: Claims ref no. CDMFG21002541-001 | Recovery Claim For MID34780 // DOA: 26/01/2021 // Ergo Insured: XD2788S

WITHOUT PREJUDICE

Dear Hsiao Tong,

We refer to our email dated 25 October 2022.

Our offer dated Tuesday, 25 October 2022 9:28 am is hereby withdrawn.

We have an update from AGC that ERGO Insurance Pte Ltd are a signatory to the TCA.

We will share with you the information in due course.

Thank you.

Data Classification: Confidential, C3

Warmest Regards,
Dillen Selvarajoo
Assistant Manager
ERGO Insurance Pte. Ltd.



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From: Dillen Selvarajoo
Sent: Tuesday, 25 October 2022 9:28 am
To: Hsiao Tong (LKKAUTO) <chewht@lkkauto.com>
Subject: RE: Claims ref no. CDMFG21002541-001 | Recovery Claim For MID34780 // DOA: 26/01/2021 // Ergo
Insured: XD2788S

WITHOUT PREJUDICE

Dear Hsiao Tong,

Our Compliance Dept has reviewed the documents and advised that ERGO is not a signatory to TCA based on the evidence before us at this juncture.

On a without admission of liability basis, we propose settlement as follows:

1. Cost of Repair (agreed)	\$ 1,289.73
2. Insurer search Fee	\$ 7.45
TOTAL	\$ 1,297.18

If agreeable, kindly provide your bank records (name as per bank book) to effect payment.

Name of Bank* :
Bank SWIFT Code* :
Account Number* :
Account Holder's Name* :
Your Reference No*:
Email for Payment Notification*:

We will be processing the payment upon receiving your confirmation.

The company shall:

- (i) be discharged from all liability under this claim and
- (ii) **not be liable for any and all losses incurred by you, as a result of you providing the company with inaccurate bank account number under this section for the payment of this claim.**

Thank you.

Data Classification: Confidential, C3

Warmest Regards,
Dillen Selvarajoo
Assistant Manager
ERGO Insurance Pte. Ltd.

8 Temasek Boulevard, #04-01 Suntec Tower Three
Singapore 038988
DID.: +65 6829 9191
dillen.selvarajoo@ergo.com.sg



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From: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Sent: Thursday, 6 October 2022 11:07 am
To: Dillen Selvarajoo <dillen.selvarajoo@ergo.com.sg>
Cc: Zheng Hanyang <hanyang.zheng@ergo.com.sg>
Subject: RE: Claims ref no. CDMFG21002541-001 Recovery Claim For MID34780 // DOA: 26/01/2021 // Ergo Insured: XD2788S

Without Prejudice

Dear Sirs,

Attached as requested.

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: Dillen Selvarajoo dillen.selvarajoo@ergo.com.sg
Sent: Monday, 3 October 2022 11:12 AM
To: Hsiao Tong (LKKAuto) chewht@lkkauto.com
Cc: Zheng Hanyang hanyang.zheng@ergo.com.sg
Subject: RE: Claims ref no. CDMFG21002541-001 Recovery Claim For MID34780 // DOA: 26/01/2021 // Ergo Insured: XD2788S

Dear Hsiao Tong,

Please let us have the list for our review.

The signatory may be under a different insurer name which rights may have been assigned over to ERGO when purchased. We will need to pass the list to our Compliance Team for clarification.

Thank you.

Data Classification: Confidential, C3

Warmest Regards,
Dillen Selvarajoo
Assistant Manager
ERGO Insurance Pte. Ltd.

8 Temasek Boulevard, #04-01 Suntec Tower Three
Singapore 038988
DID.: +65 6829 9191
dillen.selvarajoo@ergo.com.sg



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From: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Sent: Friday, 30 September 2022 8:34 am
To: Dillen Selvarajoo <dillen.selvarajoo@ergo.com.sg>
Subject: RE: Claims ref no. CDMFG21002541-001 Recovery Claim For MID34780 // DOA: 26/01/2021 // Ergo Insured: XD2788S

Without Prejudice

Dear Sirs,

Thank you for your email.

Based on our list from AGC, Ergo Insurance is not under the signatory list. Could you provide documents to confirm that Ergo is participating under TCA?

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: Dillen Selvarajoo <dillen.selvarajoo@ergo.com.sg>

Sent: Tuesday, 27 September 2022 8:57 AM

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

Subject: RE: Claims ref no. CDMFG21002541-001 Recovery Claim For MID34780 // DOA: 26/01/2021 // Ergo Insured: XD2788S

WITHOUT PREJUDICE

Dear Hsiao Tong,

Our insured has yet to reply to us on the liability aspect of the accident.

Purely for a closure to the matter, on a without admission of liability basis, we propose settlement as follows:

1. Cost of Repair (\$1,289.73) x 50% per TCA	\$ 644.87
2. Insurer search Fee	\$ 7.45
TOTAL	\$ 652.32

For easy reference, please refer to TCA clause below:

4. In the event of a collision occurring between a Government Vehicle and an Insured Vehicle insured with the Insurer under a Third Party Policy each Party shall bear one-half of the damage to the Government Vehicle provided the damage to such vehicle does not exceed \$10,000/- and provided that the Insured Vehicle is not being driven by a stranger without pretence of authority.

If agreeable, kindly provide your bank records (name as per bank book) to effect payment.

Name of Bank* :

Bank SWIFT Code* :

Account Number* :

Account Holder's Name* :

Your Reference No*:

Email for Payment Notification*:

We will be processing the payment upon receiving your confirmation.

The company shall:

- (i) be discharged from all liability under this claim and
- (ii) **not be liable for any and all losses incurred by you, as a result of you providing the company with inaccurate bank account number under this section for the payment of this claim.**

Thank you.

Data Classification: Confidential, C3

Warmest Regards,

Dillen Selvarajoo

Assistant Manager

ERGO Insurance Pte. Ltd.

8 Temasek Boulevard, #04-01 Suntec Tower Three

Singapore 038988

DID.: +65 6829 9191

dillen.selvarajoo@ergo.com.sg



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From: Pauline Soh <pauline.soh@ergo.com.sg>

Sent: Tuesday, 24 May 2022 4:41 pm

To: Dillen Selvarajoo <dillen.selvarajoo@ergo.com.sg>; chewht@lkkauto.com

Subject: Claims ref no. CDMFG21002541-001 Recovery Claim For MID34780 // DOA: 26/01/2021 // Ergo Insured: XD2788S

Hi Dillen

Will send NR soon.

Please assist, thank you.

Warmest Regards,
Pauline Soh
Executive

ERGO Insurance Pte. Ltd.

8 Temasek Boulevard #04-01 | Suntec Tower Three | Singapore 038988
DID.: +65 6829 9194

pauline.soh@ergo.com.sg | www.ergo.com.sg



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

Sent: Tuesday, 24 May 2022 4:23 pm

To: Pauline Soh <pauline.soh@ergo.com.sg>

Subject: RE: Recovery Claim For MID34780 // DOA: 26/01/2021 // Ergo Insured: XD2788S

Without Prejudice

Hi Pauline,

Attached as requested.

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: Pauline Soh <pauline.soh@ergo.com.sg>

Sent: Tuesday, 24 May 2022 3:37 PM

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

Subject: RE: Recovery Claim For MID34780 // DOA: 26/01/2021 // Ergo Insured: XD2788S

Can you resend all the documents?

Warmest Regards,

Pauline Soh

Executive

ERGO Insurance Pte. Ltd.

8 Temasek Boulevard #04-01 | Suntec Tower Three | Singapore 038988

DID.: +65 6829 9194

pauline.soh@ergo.com.sg | www.ergo.com.sg

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

Sent: Tuesday, 24 May 2022 2:37 pm

To: Pauline Soh <pauline.soh@ergo.com.sg>

Subject: RE: Recovery Claim For MID34780 // DOA: 26/01/2021 // Ergo Insured: XD2788S

Hi Pauline,

May I know which document is not clear?

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: Pauline Soh <pauline.soh@ergo.com.sg>

Sent: Tuesday, 24 May 2022 1:45 PM

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

Subject: RE: Recovery Claim For MID34780 // DOA: 26/01/2021 // Ergo Insured: XD2788S

Hi

Can I help you?

Warmest Regards,

Pauline Soh

Executive

ERGO Insurance Pte. Ltd.

8 Temasek Boulevard #04-01 | Suntec Tower Three | Singapore 038988

DID.: +65 6829 9194

pauline.soh@ergo.com.sg | www.ergo.com.sg

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

Sent: Tuesday, 24 May 2022 12:03 pm

To: Pauline Soh <pauline.soh@ergo.com.sg>

Subject: RE: Recovery Claim For MID34780 // DOA: 26/01/2021 // Ergo Insured: XD2788S

Hi Pauline,

Kindly call me at 6742 3197. Thanks.

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: Pauline Soh <pauline.soh@ergo.com.sg>

Sent: Friday, 6 May 2022 3:07 PM

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

Subject: FW: Recovery Claim For MID34780 // DOA: 26/01/2021 // Ergo Insured: XD2788S

Hi Hsiao Tong

Kindly resend us a clearer documents, thank you.

Hence, we shall ignore this email.

Warmest Regards,

Pauline Soh

Executive

ERGO Insurance Pte. Ltd.

8 Temasek Boulevard #04-01 | Suntec Tower Three | Singapore 038988

DID.: +65 6829 9194

pauline.soh@ergo.com.sg | www.ergo.com.sg



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

Sent: Thursday, 5 May 2022 4:02 pm

To: ERGO Insurance Pte. Ltd. (Claims Department) <claims@ergo.com.sg>

Subject: Recovery Claim For MID34780 // DOA: 26/01/2021 // Ergo Insured: XD2788S

Your Ref: To be advised

Without Prejudice

LKK Ref: CC2/MIDA21013197/p

M/s ERGO INSURANCE PTE LTD

Dear Sirs,

ACCIDENT INVOLVING MID34780 & XD2788S ON 26/01/2021

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	\$1,289.73
2. Insurer search Fee	\$ 7.45
TOTAL	<u>\$1,297.18</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.

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)

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