

## Hsiao Tong (LKKAuto)

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**From:** Hsiao Tong (LKKAuto)  
**Sent:** Friday, 31 March 2023 5:34 PM  
**To:** 'EDWIN KANG WEE HUAT (MINDEF)'  
**Cc:** HO AIK SENG, DENNIS (MINDEF); SHETH AADIT SACHIN (MINDEF)  
**Subject:** RE: Claims ref no. CDMFG21002541-001 Recovery Claim For MID34780 // DOA: 26/01/2021 // Ergo Insured: XD2788S  
**Attachments:** EMAIL FROM ERGO DD 310323.pdf; AGC reply to ERGO.pdf

Dear Sirs,

Please be informed that Ergo had checked with AGC that Ergo is a party to TCA. Please refer to the attached email for your easy reference.

The summary of claim is as follows: -

|                       | Our Claim Amount   | Offer from Ergo                      |
|-----------------------|--------------------|--------------------------------------|
| 1. Cost of Repair     | \$ 1,289.73        | \$ 644.87 (\$1,289.73 @ 50% per TCA) |
| 2. Insurer search fee | \$ 7.45            | \$ 7.45                              |
| <b>TOTAL</b>          | <b>\$ 1,297.18</b> | <b>\$ 652.32</b>                     |

Please advise if we shall proceed based on TCA offer. Thank you.

Best Regards,

**Hsiao Tong, Chew (Ms)** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6742-3197 | Email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) |

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

S(408933)

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**From:** EDWIN KANG WEE HUAT (MINDEF) <KANG\_Wee\_Huat\_Edwin@defence.gov.sg>  
**Sent:** Friday, November 18, 2022 2:23 PM  
**To:** Hsiao Tong (LKKAuto) <chewht@lkkauto.com>  
**Cc:** HO AIK SENG, DENNIS (MINDEF) <HO\_Aik\_Seng\_Dennis@defence.gov.sg>; SHETH AADIT SACHIN (MINDEF) <Sheth\_Aadit\_Sachin@defence.gov.sg>  
**Subject:** Re: Claims ref no. CDMFG21002541-001 Recovery Claim For MID34780 // DOA: 26/01/2021 // Ergo Insured: XD2788S

Message Classification: Official Closed  
Ok pls proceed

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**From:** Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>

**Sent:** Wednesday, November 9, 2022 11:30:15 AM

**To:** EDWIN KANG WEE HUAT (MINDEF) <[KANG Wee Huat Edwin@defence.gov.sg](mailto:KANG_Wee_Huat_Edwin@defence.gov.sg)>

**Cc:** HO AIK SENG, DENNIS (MINDEF) <[HO Aik Seng Dennis@defence.gov.sg](mailto:HO_Aik_Seng_Dennis@defence.gov.sg)>; SHETH AADIT SACHIN (MINDEF) <[Sheth Aadit Sachin@defence.gov.sg](mailto:Sheth_Aadit_Sachin@defence.gov.sg)>

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

Message Classification: Official Closed

Dear Sirs,

We refer to the above matter.

Please be informed that Ergo is not a signatory to TCA and they have offered as follows. Please refer to the attached email for your easy reference.

The summary of claim is as follows: -

|                       | Our Claim Amount   | Offer from Civilian Insurer |  |
|-----------------------|--------------------|-----------------------------|--|
| 1. Cost of Repair     | \$ 1,289.73        | \$ 1,289.73                 |  |
| 2. Insurer search fee | \$ 7.45            | \$ 7.45                     |  |
| <b>TOTAL</b>          | <b>\$ 1,297.18</b> | <b>\$ 1,297.18</b>          |  |

Enclosed herewith : -

- Email correspondence with Ergo
- MID34780 relevant documents.

Kindly let us have your acceptance.

Thank you.

Best Regards,

**Hsiao Tong, Chew (Ms)** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6742-3197 | Email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) |

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

S(408933)

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**From:** Hsiao Tong (LKKAuto)

**Sent:** Tuesday, 1 November 2022 8:26 AM

**To:** HO AIK SENG, DENNIS (MINDEF) <[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)>

**Cc:** SHETH AADIT SACHIN (MINDEF) <[Sheth Aadit Sachin@defence.gov.sg](mailto:Sheth_Aadit_Sachin@defence.gov.sg)>; ELTON TAN BOON WOON (MINDEF) <[TAN Elton Boon Woon@defence.gov.sg](mailto:TAN_Elton_Boon_Woon@defence.gov.sg)>

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

Dear Sirs,

We refer to the above matter.

Please be informed that Ergo is not a signatory to TCA and they have offered as follows. Please refer to the attached email for your easy reference.

The summary of claim is as follows: -

|                       | Our Claim Amount   | Offer from Civilian Insurer |  |
|-----------------------|--------------------|-----------------------------|--|
| 1. Cost of Repair     | \$ 1,289.73        | \$ 1,289.73                 |  |
| 2. Insurer search fee | \$ 7.45            | \$ 7.45                     |  |
| <b>TOTAL</b>          | <b>\$ 1,297.18</b> | <b>\$ 1,297.18</b>          |  |

Enclosed herewith : -

- Email correspondence with Ergo
- MID34780 relevant documents.

Kindly let us have your acceptance.

Thank you.

Best Regards,

**Hsiao Tong, Chew (Ms)** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6742-3197 | Email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) |

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

S(408933)

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

**Sent:** Monday, 22 August 2022 5:17 PM

**To:** Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>

**Cc:** EDWIN KANG WEE HUAT (MINDEF) <[KANG\\_Wee\\_Huat\\_Edwin@defence.gov.sg](mailto:KANG_Wee_Huat_Edwin@defence.gov.sg)>; SHETH AADIT SACHIN (MINDEF) <[Sheth\\_Aadit\\_Sachin@defence.gov.sg](mailto:Sheth_Aadit_Sachin@defence.gov.sg)>; ELTON TAN BOON WOON (MINDEF) <[TAN\\_Elton\\_Boon\\_Woon@defence.gov.sg](mailto:TAN_Elton_Boon_Woon@defence.gov.sg)>

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

Message Classification: Official Closed

Hi Hsiao Tong,

1. The case officer from LTA is Mr Raja Firman, Senior Enforcement Officer from Vehicle Enforcement Division, Traffic and Road Operations has replied us in formal.

2. XD2788S had been converted from applied for conversion scheme from tipper truck to tanker rigid on 29 July 22 and it is confirmed by LTA that before 29 July 22 it is a Tipper Truck.
3. Ergo re-check to recheck their historical records of their insured client on the vehicle registration type before 29 July 22.
4. Nevertheless, LTA is the final confirmation of the scheme records and they indeed confirmed that they have stopped XD2788S.
5. For your necessary follow up and do let me know what is their response. Thank you.

Regards,

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

**From:** Firman R USMAN@lta.gov.sg <Firman R USMAN@lta.gov.sg>

**Sent:** 22 August, 2022 3:18 PM

**To:** HO AIK SENG, DENNIS (MINDEF) <HO Aik Seng Dennis@defence.gov.sg>

**Cc:** EDWIN KANG WEE HUAT (MINDEF) <KANG Wee Huat Edwin@defence.gov.sg>;  
Rishabh Radhakrishnan@defence.gov.sg; Sadli NASIR@spf.gov.sg; NG Chiong Peng@lta.gov.sg;  
Stephen TAN@lta.gov.sg; Kamalludin IDRIS@lta.gov.sg

**Subject:** RE: Accident Involving MID34780 & Sand Truck which been halt by Traffic Police Checks on 26/01/2021 @ 1450hrs along PIE towards TUAS at Jalan Bahar Exit 36 [Unclassified]

Message Classification: Official Closed

Hi Dennis,

At the point of time when our enforcement officers stopped said vehicle for checks, vehicle was registered as tipper truck.

However, on 29/07/2022 the vehicle had applied for conversion scheme from tipper truck to tanker rigid which fit the description of the photos that you have provided.

Thank you.

**Raja Firman | Senior Enforcement Officer, Vehicle Enforcement Division, Traffic and Road Operations**



DID: 6553 5299 | 10 Sin Ming Drive, Sin Ming Office, Singapore 575701

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**From:** HO AIK SENG, DENNIS (MINDEF) <HO Aik Seng Dennis@defence.gov.sg>

**Sent:** Monday, 22 August 2022 2:42 pm

**To:** Firman R USMAN (LTA) <Firman R USMAN@lta.gov.sg>

**Cc:** EDWIN KANG WEE HUAT (MINDEF) <KANG Wee Huat Edwin@defence.gov.sg>; RISHABH RADHAKRISHNAN <Rishabh Radhakrishnan@defence.gov.sg>; Sadli NASIR (SPF) <Sadli NASIR@spf.gov.sg>

**Subject:** RE: Accident Involving MID34780 & Sand Truck which been halt by Traffic Police Checks on 26/01/2021 @ 1450hrs along PIE towards TUAS at Jalan Bahar Exit 36 [Unclassified]

**Importance:** High

Message Classification: Official Closed

Dear Mr Firman,

1. Regards to last case that we have reached out to your end after referred by TP side, we have followed up with the insurer (Ergo Insurance) of the given vehicle no XD2788S.
2. However, based on the videos provided to your end and the pictures of the vehicle provided by XD2788S insurer, it seems to be 2 different vehicle. Based on the video footage that we had provided to TP and transferred to your end, the vehicle does not look the same with the vehicle picture provided by the insurer of XD2788S. The vehicle in our video is a tipper top sand truck while XD2788S picture is water truck with signal lighting mounting. We have assessed with the insurer personally and confirmed that XD2788S does not match with the vehicle shown in our footage.
3. We will need to seek for your assistance to re-verify again with the LTA Enforcement Team Officer on duty who had stopped a Tipper Top Truck on 6/01/2021 @ 1450hrs /along PIE towards TUAS at Jalan Bahar Exit 36 and Duty Records on the vehicle number that was stopped for routine checks.
4. For your kind assistance please, thank you.

Thank you.

Regards,

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

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**From:** Hsiao Tong (LKKAUTO) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>

**Sent:** 22 August, 2022 11:29 AM

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

**Cc:** EDWIN KANG WEE HUAT (MINDEF) <[KANG\\_Wee\\_Huat\\_Edwin@defence.gov.sg](mailto:KANG_Wee_Huat_Edwin@defence.gov.sg)>; SHETH AADIT SACHIN (MINDEF) <[Sheth\\_Aadit\\_Sachin@defence.gov.sg](mailto:Sheth_Aadit_Sachin@defence.gov.sg)>; ELTON TAN BOON WOON (MINDEF) <[TAN\\_Elton\\_Boon\\_Woon@defence.gov.sg](mailto:TAN_Elton_Boon_Woon@defence.gov.sg)>

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

Message Classification: Official Closed

Dear Dennis,

Attached is a copy of XD2788S vehicle photos and report provided by Ergo insurance for your easy reference.

Thank you.

Best Regards,

**Hsiao Tong, Chew (Ms)** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6742-3197 | Email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) |

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

S(408933)

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

**Sent:** Thursday, 11 August 2022 9:17 PM

**To:** Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>

**Cc:** EDWIN KANG WEE HUAT (MINDEF) <[KANG\\_Wee\\_Huat\\_Edwin@defence.gov.sg](mailto:KANG_Wee_Huat_Edwin@defence.gov.sg)>; SHETH AADIT SACHIN (MINDEF) <[Sheth\\_Aadit\\_Sachin@defence.gov.sg](mailto:Sheth_Aadit_Sachin@defence.gov.sg)>; ELTON TAN BOON WOON (MINDEF)

<[TAN\\_Elton\\_Boon\\_Woon@defence.gov.sg](mailto:TAN_Elton_Boon_Woon@defence.gov.sg)>

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

Message Classification: Official Closed

Dear Hsiao Tong,

Noted the arrangement to go to Ergo to show them the evidence footage for MID 34780. Tks.

Regards,

DENNIS HO

TA INVESTIGATION WO

HQ TPT/ SAFETY BR

63074511

91763064

---

**From:** Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>

**Sent:** 11 August, 2022 10:45 AM

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

**Cc:** EDWIN KANG WEE HUAT (MINDEF) <[KANG\\_Wee\\_Huat\\_Edwin@defence.gov.sg](mailto:KANG_Wee_Huat_Edwin@defence.gov.sg)>; SHETH AADIT SACHIN (MINDEF) <[Sheth\\_Aadit\\_Sachin@defence.gov.sg](mailto:Sheth_Aadit_Sachin@defence.gov.sg)>

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

Dear Dennis,

As spoken, we will be showing our video footage to third party insurer's claim officer. Kindly refer to the below details:

Date: 19/08/2022 (Friday)

Time: 9am

Location: 8 Temasek Boulevard, #04-01 Suntec Tower Three Singapore 038988

Thank you.

Best Regards,

**Hsiao Tong, Chew (Ms)** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6742-3197 | Email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) |

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

S(408933)

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**From:** Hsiao Tong (LKKAuto)

**Sent:** Thursday, 11 August 2022 10:33 AM

**To:** Dillen Selvarajoo <[dillen.selvarajoo@ergo.com.sg](mailto: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 Mr Dillen,

As per our tele-conversation last week, we confirmed our meeting as below: -

Date: 19/08/2022 (Friday)

Time: 9am

Location: 8 Temasek Boulevard, #04-01 Suntec Tower Three Singapore 038988

Thank you.

Best Regards,

**Hsiao Tong, Chew (Ms)** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6742-3197 | Email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) |

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

S(408933)

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**From:** Dillen Selvarajoo <[dillen.selvarajoo@ergo.com.sg](mailto:dillen.selvarajoo@ergo.com.sg)>

**Sent:** Tuesday, 2 August 2022 10:22 AM

**To:** Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>

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

Dear Sir/Mdm,

We refer to your email dated 1 August 2022.

We do not see how you are unable to attend our office due to confidential and sensitive issue of this claim. We are not requesting for you to release the video to ERGO. We are requesting that you as servant/agent of your principal to attend our office to show us the video on your own device/laptop of which the same will be in your care/custody.

Please take note that the burden is on the claimant to prove the claim. Our insured has categorically stated there there was "no collision."

Until such evidence to the contrary is provided, we regret that we are unable to consider the claim.

We are unable to attend your office.

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](mailto:dillen.selvarajoo@ergo.com.sg)



ERGO is one of the major insurance groups in Germany and Europe. Worldwide, ERGO is represented in more than 30 countries and concentrates on Europe and Asia. ERGO is part of Munich Re (Group), one of the world's leading risk carriers.



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**From:** Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>

**Sent:** Monday, 1 August 2022 3:19 pm

**To:** Dillen Selvarajoo <[dillen.selvarajoo@ergo.com.sg](mailto: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 Sir/Mdm,

Thank you for your email.

We have checked with our principal and we regret to inform you that we are unable to attend at your office due to confidential and sensitive issue.

We would like to propose the meeting to be held at our office (LKK Auto Consultants Pte Ltd), date & time as below:

-

Date: 11 Aug 2022 (Thursday)

Time: 3pm

Please confirm availability. Thanks.

Best Regards,

**Hsiao Tong, Chew (Ms)** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6742-3197 | Email: [chewht@lkkauto.com](mailto: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](mailto:dillen.selvarajoo@ergo.com.sg)>

**Sent:** Monday, 1 August 2022 10:01 AM

**To:** Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>

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

Dear Ms Chew,

Will you able to attend our office (at 8 Temasek Boulevard, #04-01 Suntec Tower Three Singapore 038988) to share the footage?

We are available at the following date/time:

- a. Tuesday, 2 August 2022, 3pm
- b. Friday, 5 August 2022, 3pm

We look forward to your reply.

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](mailto:dillen.selvarajoo@ergo.com.sg)



ERGO is one of the major insurance groups in Germany and Europe. Worldwide, ERGO is represented in more than 30 countries and concentrates on Europe and Asia. ERGO is part of Munich Re (Group), one of the world's leading risk carriers.



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**From:** Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>

**Sent:** Friday, 29 July 2022 1:54 pm

**To:** Dillen Selvarajoo <[dillen.selvarajoo@ergo.com.sg](mailto: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 Sir/Mdm,

Thank you for your email.

We wish to inform you that video recorder is available for this matter. Based on MID video footage, the sand truck was stopped by the LTA patrolling officer at chevron lane at Jalan Bahar exit towards Tuas to do an inspection on 26/01/2021. From our view, the sand truck driver seems to be opening the tipper top based on instructions. When the tipper top is opening, it stretched out to the last lane in the expressway resulted a damage to MID34780 when vehicle had passes by. In addition, the sand truck vehicle, XD2788S was identified by LTA patrolling officer.

We are unable to forward the video footage to you due to sensitivity and security issue. However, we could show you the video personally.

Please advise if we are able to arrange a meeting between both parties.

Thank you.

Best Regards,

**Hsiao Tong, Chew (Ms)** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6742-3197 | Email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) |

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

S(408933)

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**From:** Dillen Selvarajoo <[dillen.selvarajoo@ergo.com.sg](mailto:dillen.selvarajoo@ergo.com.sg)>

**Sent:** Thursday, 30 June 2022 9:47 AM

**To:** Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>

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

WITHOUT PREJUDICE

Dear Sir/Mdm,

Our insured reported that 'no collision' and he was unaware of any such accident. See enclosed accident report excerpt:

## GENERAL INFORMATION OF THE ACCIDENT

|                          |              |
|--------------------------|--------------|
| Type of Accident .....   | No Collision |
| Weather Conditions ..... | Clear        |
| Road Surface .....       | Dry          |

### **Brief Details.**

On 23/06/2022 my company received a insurance letter informing that on the 26/01/2021, when I was driving the company vehicle XD2788S, it was involved in a traffic accident with a vehicle MID34780 along PIE.

I am not sure when and where did the accident took place as I was sending soil from Tou Tuek Road to Neo Tiew Road and no one approached or stopped me to inform me about the accident. I also did not hear any horns at the time.

I am lodging this report as informed by the insurance company. I had previously lodged a report T/20220625/2016 however I discovered that there was an error. The correct date that the letter stated I was in the accident is 26/01/2021 not 26/01/2022.

Please refer to our insured vehicle photo – Kindly advise where and how the accident contact occurred. If you have video evidence, please share with us for review.



We also note that your client's driver statement indicated our insured vehicle was stationary due to stoppage by Traffic Police. Thus our insured could not have caused/contributed to the accident. The vehicle no is also unconfirmed. Your client's driver and passengers did not hear any damage/impact.

**Brief Details.**

On 26/01/2021 at about 1440hrs, I was on ambulance training driving vehicle MID34780 on the left most lane on PIE towards Tuas. As I drove near Jalan Bahar exit, I noticed that there was a tipper truck which was stopped by a Traffic Police officer on the chevron. When I drove past the tipper truck, the truck top cover opened up and it protruded out into my lane.

Upon reaching my destination, I made a check on my vehicle and discovered there was a dent and some scratches on the top left part of my vehicle. I wish to state that neither me nor my passengers in the vehicle heard or felt any collision with the tipper truck top cover. I checked the in-vehicle CCTV but was unable to get the tipper truck vehicle number.

Please share with us evidence to show our insured had caused/contributed to the accident so we can review liability.

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](mailto:dillen.selvarajoo@ergo.com.sg)



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**From:** Hsiao Tong (LKKAUTO) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>

**Sent:** Thursday, 30 June 2022 9:12 am

**To:** Pauline Soh <[pauline.soh@ergo.com.sg](mailto:pauline.soh@ergo.com.sg)>; Dillen Selvarajoo <[dillen.selvarajoo@ergo.com.sg](mailto: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/Mdm,

We refer to the above matter.

Please let us have your offer/update.

Thank you.

Best Regards,

**Hsiao Tong, Chew (Ms)** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6742-3197 | Email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) |

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

S(408933)

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**From:** Pauline Soh <[pauline.soh@ergo.com.sg](mailto:pauline.soh@ergo.com.sg)>

**Sent:** Tuesday, 24 May 2022 4:41 PM

**To:** Dillen Selvarajoo <[dillen.selvarajoo@ergo.com.sg](mailto:dillen.selvarajoo@ergo.com.sg)>; Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto: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](mailto:pauline.soh@ergo.com.sg) | [www.ergo.com.sg](http://www.ergo.com.sg)



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**From:** Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>

**Sent:** Tuesday, 24 May 2022 4:23 pm

**To:** Pauline Soh <[pauline.soh@ergo.com.sg](mailto: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](mailto:chewht@lkkauto.com) |

HQ : Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 |  
S(408933)

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**From:** Pauline Soh <[pauline.soh@ergo.com.sg](mailto:pauline.soh@ergo.com.sg)>

**Sent:** Tuesday, 24 May 2022 3:37 PM

**To:** Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto: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](mailto:pauline.soh@ergo.com.sg) | [www.ergo.com.sg](http://www.ergo.com.sg)



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**From:** Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>

**Sent:** Tuesday, 24 May 2022 2:37 pm

**To:** Pauline Soh <[pauline.soh@ergo.com.sg](mailto: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](mailto:chewht@lkkauto.com) |

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

S(408933)

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**From:** Pauline Soh <[pauline.soh@ergo.com.sg](mailto:pauline.soh@ergo.com.sg)>

**Sent:** Tuesday, 24 May 2022 1:45 PM

**To:** Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto: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](mailto:pauline.soh@ergo.com.sg) | [www.ergo.com.sg](http://www.ergo.com.sg)



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**From:** Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>

**Sent:** Tuesday, 24 May 2022 12:03 pm

**To:** Pauline Soh <[pauline.soh@ergo.com.sg](mailto: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](mailto:chewht@lkkauto.com) |

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

S(408933)

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**From:** Pauline Soh <[pauline.soh@ergo.com.sg](mailto:pauline.soh@ergo.com.sg)>

**Sent:** Friday, 6 May 2022 3:07 PM

**To:** Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto: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](mailto:pauline.soh@ergo.com.sg) | [www.ergo.com.sg](http://www.ergo.com.sg)



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**From:** Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>

**Sent:** Thursday, 5 May 2022 4:02 pm

**To:** ERGO Insurance Pte. Ltd. (Claims Department) <[claims@ergo.com.sg](mailto: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                  |
| <b>TOTAL</b>          | <b><u>\$1,297.18</u></b> |

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](mailto:chewht@lkkauto.com) |

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

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