Hsiao Tong (LKKAuto)

From: Dillen Selvarajoo <dillen.selvarajoo@ergo.com.sg>
Sent: Monday, 29 August 2022 10:30 AM
To: Hsiao Tong (LKKAuto)
Subject: RE: Claims ref no. CDMFG21002541-001 Recovery Claim For MID34780 // DOA: 26/01/2021 // Ergo Insured: XD2788S

Hi Hsiao Tong,

We have written to insured for clarification pending 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

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From: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Sent: Thursday, 25 August 2022 11:35 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 Mr Dillen,

We have checked and the case officer from LTA is Mr Raja Firman, Senior Enforcement Officer from Vehicle Enforcement Division, Traffic and Road Operations has confirmed that they have stopped XD2788S along Jalan Bahar on 26/01/2021.

Your client vehicle, 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.

Please assist to check with your insured on the vehicle registration type before 29 July 22.

Please let us have your offer after reviewing the matter.

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)

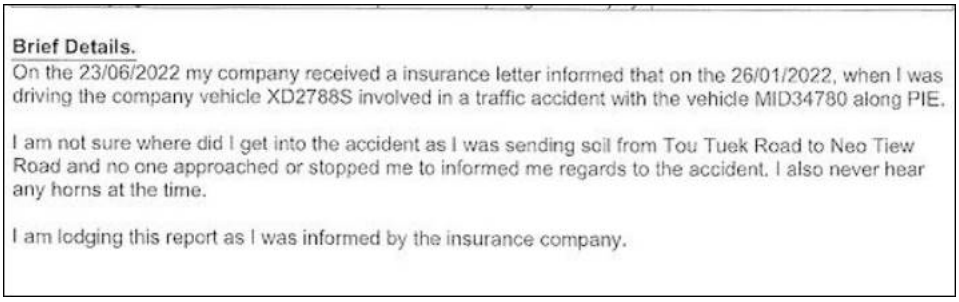
From: Dillen Selvarajoo <dillen.selvarajoo@ergo.com.sg>
Sent: Friday, 19 August 2022 9:32 AM
To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Subject: RE: Claims ref no. CDMFG21002541-001 Recovery Claim For MID34780 // DOA: 26/01/2021 // Ergo Insured: XD2788S

Dear Hsiao Tong,

Thank you for your time to visit our office today to review the accident footage.

As discussed, the vehicle in your client's video is not our insured vehicle no. XD2788S.

Please refer to attached photos and enclosed insured report.



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

I am not sure where did I get into the accident as I was sending soil from Tou Tuek Road to Neo Tiew Road and no one approached or stopped me to informed me regards to the accident. I also never hear any horns at the time.

I am lodging this report as I was informed by the insurance company.

Kindly confirm withdrawal of the 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: Dillen Selvarajoo
Sent: Tuesday, 2 August 2022 10:22 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

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

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From: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Sent: Monday, 1 August 2022 3:19 pm
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 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 |
HQ : Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 |
S(408933)

From: Dillen Selvarajoo <dillen.selvarajoo@ergo.com.sg>
Sent: Monday, 1 August 2022 10:01 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

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

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From: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Sent: Friday, 29 July 2022 1:54 pm
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 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 |
HQ : Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 |
S(408933)

From: Dillen Selvarajoo <dillen.selvarajoo@ergo.com.sg>
Sent: Thursday, 30 June 2022 9:47 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 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

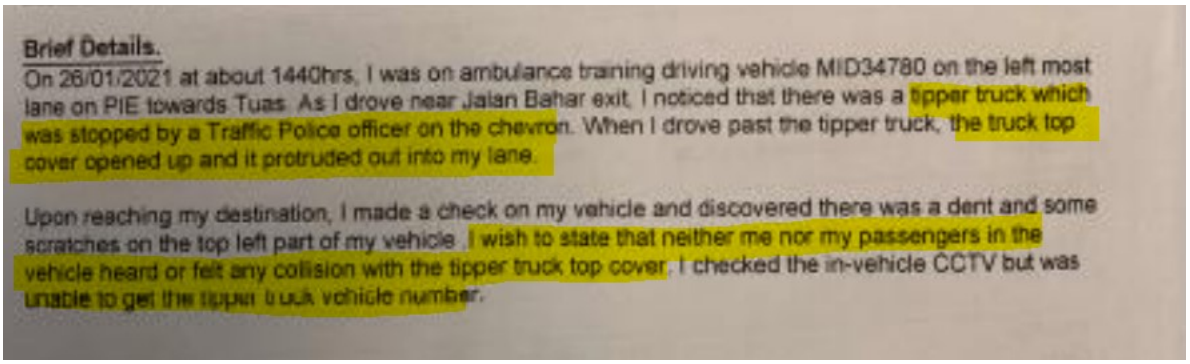
Brief Details.
On 23/06/2022 my company received a insurance letter informing that on the 26/01/2021, when I was driving the company vehicle XD2788S, it was involved in a traffic accident with a vehicle MID34780 along PIE.

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

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From: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Sent: Thursday, 30 June 2022 9:12 am
To: Pauline Soh <pauline.soh@ergo.com.sg>; 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/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 |
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 4:41 PM
To: Dillen Selvarajoo <dillen.selvarajoo@ergo.com.sg>; Hsiao Tong (LKKAuto) <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	**$1,297.18**

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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