

DATE OF ISSUE OF IOD: 08 DEC 21

IOD NO: CY 20/21/0047

TO: HSIAO TONG & JASLIN / 6256 3561

LKK AUTO CONSULTANTS PTE LTD

Instrument of demand to engage the services of an insurance Claims Adjuster (Period Contract  
No: (DEF000ETT21000043)

UNIT/ HUB	DATE OF ACCIDENT	MID & CIVILIAN INFORMATION			REMARK
TPT HUB WEST/SUNGEI GEDONG NODE	26/01/21 1450HRS		CIVILIAN	MILITARY	ACCIDENT INVOLVING MILITARY VEHICLE MID 34780 AND CIVILIAN TIPPER TRUCK ON 26 JANUARY 2021 AT AROUND 1450HRS HRS ALONG THE PIE NEAR JALAN BAHAR EXIT.
		VEH NO	TIPPER TRUCK	MID 34780	
		DRIVER NRIC	-	SXXXX668C	
		DRIVER NAME	-	3SG SEAN NG	
		DAMAGE TO VEHICLE	-	LHS front cabin dented	

Requesting Officer

DATE: \_\_\_\_\_

OA: \_\_\_\_\_

GRA: \_\_\_\_\_

**(SIGNATURE)**

MAJ EDWIN KANG  
HD Traffic Accident Investigation  
& Education Sect  
HQ Transport

**FOR INFO:**



# MINISTRY OF DEFENCE

Financial Services Centre - MINDEF Shared Services

5 Depot Road, #15-01 Tower B

Defence Technology Towers Singapore 109681

Tel: 63731365 Fax: 63731588

## OFFICIAL RECEIPT

( GST Registration No: MG-8400000-5 )

ERGO INSURANCE PTE. LTD.  
302 ORCHARD ROAD #09-01  
SINGAPORE 238862

**Customer No** : 199305211H  
**Receipt No** : 2202731507  
**Date** : 25.05.2023  
**Payment Mode** : Direct Credit

DESCRIPTION	AMOUNT (SGD)
Accident involving MID34780&XD2788S	652.32
<b>Amount Paid</b>	<b>652.32</b>

CHIA FEI YIN

MINDEF CASHIER / SUB-COLLECTOR

This is a Computer Generated Receipt. No Signature is required.

## Hsiao Tong (LKKAUTO)

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**From:** HO AIK SENG, DENNIS (MINDEF) <HO\_Aik\_Seng\_Dennis@defence.gov.sg>  
**Sent:** Monday, 5 June 2023 3:50 PM  
**To:** Hsiao Tong (LKKAUTO)  
**Cc:** SHETH AADIT SACHIN (MINDEF); KURT RAPHAEL KOH JIN (MINDEF); EDWIN KANG WEE HUAT (MINDEF)  
**Subject:** RE: Claims ref no. CDMFG21002541-001 Recovery Claim For MID34780 // DOA: 26/01/2021 // Ergo Insured: XD2788S  
**Attachments:** Receipt 2202731507.pdf

Message Classification: Official Closed

Hi Hsiao Tong,

The attached is the payment receipt from MINDEF Finance Centre.

Regards,

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

---

**From:** Hsiao Tong (LKKAUTO) <chewht@lkkauto.com>  
**Sent:** 31 May, 2023 2:16 PM  
**To:** EDWIN KANG WEE HUAT (MINDEF) <KANG\_Wee\_Huat\_Edwin@defence.gov.sg>; HO AIK SENG, DENNIS (MINDEF) <HO\_Aik\_Seng\_Dennis@defence.gov.sg>  
**Cc:** 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

Dear Sirs,

Please be informed that third party insurer Ergo had processed payment thru Giro. Kindly refer to the attached for your easy reference.

Please assist to check if payment received by your office.

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](mailto:KANG_Wee_Huat_Edwin@defence.gov.sg)>  
**Sent:** Friday, April 21, 2023 1:03 PM  
**To:** Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>  
**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:** Re: Claims ref no. CDMFG21002541-001 Recovery Claim For MID34780 // DOA: 26/01/2021 // Ergo Insured: XD2788S

Message Classification: Official Closed  
Approved pls proceed

Sent from [Outlook for Android](#)

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**From:** Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>  
**Sent:** Friday, March 31, 2023 5:34:22 PM  
**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:** RE: Claims ref no. CDMFG21002541-001 Recovery Claim For MID34780 // DOA: 26/01/2021 // Ergo Insured: XD2788S

Message Classification: Official Closed  
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](mailto:KANG_Wee_Huat_Edwin@defence.gov.sg)>  
**Sent:** Friday, November 18, 2022 2:23 PM  
**To:** Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>  
**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:** Re: Claims ref no. CDMFG21002541-001 Recovery Claim For MID34780 // DOA: 26/01/2021 // Ergo Insured: XD2788S

Message Classification: Official Closed  
Ok pls proceed

Get [Outlook for Android](#)

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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 : -

- 
- 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>	\$ 1,297.18	<b>\$ 1,297.18</b>	

Enclosed herewith : -

- 
- 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 itan 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

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**From:** [Firman\\_R\\_USMAN@lta.gov.sg](mailto:Firman_R_USMAN@lta.gov.sg) <[Firman\\_R\\_USMAN@lta.gov.sg](mailto: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](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)>; [Rishabh\\_Radhakrishnan@defence.gov.sg](mailto:Rishabh_Radhakrishnan@defence.gov.sg); [Sadli\\_NASIR@spf.gov.sg](mailto:Sadli_NASIR@spf.gov.sg); [NG\\_Chiong\\_Peng@lta.gov.sg](mailto:NG_Chiong_Peng@lta.gov.sg); [Stephen\\_TAN@lta.gov.sg](mailto:Stephen_TAN@lta.gov.sg); [Kamalludin\\_IDRIS@lta.gov.sg](mailto: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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Communication of any information in this email to any unauthorized person is an offence under the Official Secrets Act (Cap 213). Please notify the sender immediately if you receive this in error."

**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 2:42 pm

**To:** Firman R USMAN (LTA) <[Firman\\_R\\_USMAN@lta.gov.sg](mailto:Firman_R_USMAN@lta.gov.sg)>

**Cc:** EDWIN KANG WEE HUAT (MINDEF) <[KANG\\_Wee\\_Huat@defence.gov.sg](mailto:KANG_Wee_Huat@defence.gov.sg)>; RISHABH RADHAKRISHNAN <[Rishabh\\_Radhakrishnan@defence.gov.sg](mailto:Rishabh_Radhakrishnan@defence.gov.sg)>; Sadli NASIR (SPF) <[Sadli\\_NASIR@spf.gov.sg](mailto: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

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**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)

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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)

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**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)



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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)

---

**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)

---

**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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## Hsiao Tong (LKKAUTO)

---

**From:** OCBC Bank <noreply@notify.ocbc.com>  
**Sent:** Friday, 26 May 2023 5:28 PM  
**To:** Hsiao Tong (LKKAUTO)  
**Subject:** Here are details of a transaction (ref no. 20230523-01) involving your account

Dear Sir / Madam

Our customer, ERGO INSURANCE PTE LTD SIF, would like us to inform you of the following transaction:

Transaction type: GIRO Payment  
Name: MINISTRY OF DEFENCE  
Account number and bank: 101XXXX377 UNITED OVERSEAS BANK LIMITED  
Transaction amount: SGD 652.32  
Value date (when we process the transaction): 25 May 2023  
OCBC reference no.: SGGP230523357536  
Our customer's reference no.: 20230523-01

Details:

-

Additional details from ERGO INSURANCE PTE LTD SIF:

MINISTRY OF DEFENCE  
DEFENCE TECHNOLOGY BUILDING5 DEPOT ROAD, #15-01C/O FINANCIAL SERVICES CENTRE  
Singapore  
109681  
PAYMENT ADVICE  
Payment Number: P2300002888  
Payee : MINISTRY OF DEFENCE  
Policy Number: DMFG21000685 Claims Ref: CDMFG21002541 Loss Date:26/01/2021  
Payment Method: AutoPay

---

Breakdown of payment:  
TPPD Payment (IOS) SGD 652.32 Invoice No: CY 20/21/0047(MID24780)  
CDMFG21002  
Total Paid Amount: SGD652.32  
Grand total amount will be credited to your bank a/c:  
BA17062800000004 within 3 working days from the date of this notification.  
The crediting of this payment will serve as valid receipt and you have  
acknowledged that our liability under this policy are fully discharged with  
immediate effect. This is a payment on the premise that you will have no  
further claim against ERGO Insurance or their servants or agents in respect of  
the abovementioned incident.  
Should you have any query, please email us at [claims@ergo.com.sg](mailto:claims@ergo.com.sg)  
Yours faithfully,  
Claims Department  
(This is an electronic generated document; no signature is required)

-

Thank you.

Yours sincerely



Implementation & Client Services  
Global Transaction Banking  
OCBC Bank

## Hsiao Tong (LKKAUTO)

**From:** EDWIN KANG WEE HUAT (MINDEF) <KANG\_Wee\_Huat\_Edwin@defence.gov.sg>  
**Sent:** Friday, 21 April 2023 1:03 PM  
**To:** Hsiao Tong (LKKAUTO)  
**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

Message Classification: Official Closed  
Approved pls proceed

Sent from [Outlook for Android](#)

---

**From:** Hsiao Tong (LKKAUTO) <chewht@lkkauto.com>  
**Sent:** Friday, March 31, 2023 5:34:22 PM  
**To:** EDWIN KANG WEE HUAT (MINDEF) <KANG\_Wee\_Huat\_Edwin@defence.gov.sg>  
**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  
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)

**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>  
**Sent:** Wednesday, November 9, 2022 11:30:15 AM  
**To:** EDWIN KANG WEE HUAT (MINDEF) <KANG\_Wee\_Huat\_Edwin@defence.gov.sg>  
**Cc:** HO AIK SENG, DENNIS (MINDEF) <HO\_Aik\_Seng\_Dennis@defence.gov.sg>; SHETH AADIT SACHIN (MINDEF) <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>	\$ 1,297.18	<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 itan 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

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**From:** [Firman\\_R\\_USMAN@lta.gov.sg](mailto:Firman_R_USMAN@lta.gov.sg) <[Firman\\_R\\_USMAN@lta.gov.sg](mailto: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](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)>; [Rishabh\\_Radhakrishnan@defence.gov.sg](mailto:Rishabh_Radhakrishnan@defence.gov.sg); [Sadli\\_NASIR@spf.gov.sg](mailto:Sadli_NASIR@spf.gov.sg); [NG\\_Chiong\\_Peng@lta.gov.sg](mailto:NG_Chiong_Peng@lta.gov.sg); [Stephen\\_TAN@lta.gov.sg](mailto:Stephen_TAN@lta.gov.sg); [Kamalludin\\_IDRIS@lta.gov.sg](mailto: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](mailto: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](mailto:Firman_R_USMAN@lta.gov.sg)>

**Cc:** EDWIN KANG WEE HUAT (MINDEF) <[KANG\\_Wee\\_Huat@defence.gov.sg](mailto:KANG_Wee_Huat@defence.gov.sg)>; RISHABH RADHAKRISHNAN <[Rishabh\\_Radhakrishnan@defence.gov.sg](mailto:Rishabh_Radhakrishnan@defence.gov.sg)>; Sadli NASIR (SPF) <[Sadli\\_NASIR@spf.gov.sg](mailto: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

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**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**

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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)

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**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)

---

**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)

---

**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)

---

**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)

---

**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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## Hsiao Tong (LKKAuto)

---

**From:** Hsiao Tong (LKKAuto)  
**Sent:** Monday, 8 May 2023 10:43 AM  
**To:** 'Zheng Hanyang'  
**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

Without Prejudice

Dear Sirs,

Please assist to send your payment via internet banking. The bank details are as follow:

1. Account Name: **Permanent Secretary (Defence) / Accountant General**
2. Bank Name: **United Overseas Bank**
3. Bank Branch: **UOB Main**
4. Account No: **101-367-9377**

Please indicate CY 20/21/0047(MID24780) as the reference for payment details and update us after payment had been processed.

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)

---

**From:** Zheng Hanyang <hanyang.zheng@ergo.com.sg>

**Sent:** Friday, April 28, 2023 11:38 AM

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

**Cc:** HO AIK SENG, DENNIS <HO\_Aik\_Seng\_Dennis@defence.gov.sg>; Foo Ai Ngoh <aingoh.foo@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,

We are agreeable to settle the claim at \$652.32  
DV waived.

Kindly provide your bank details as per your bank records (name as per bank book) in order to effect payment.

Name of Bank\* :  
Bank SWIFT Code\* :  
Account Number\* :  
Account Holder's Name\* :

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.**

**Your acceptance of our offer constitutes a binding agreement in the full and final settlement of your claim. By clearing our cheque or upon the receipt of our electronic payment, you are discharging ERGO Insurance Pte Ltd and our insured/s from all further liabilities arising directly or indirectly from the said accident.**

Data Classification: Confidential, C3

Warmest Regards,  
Zheng HanYang  
ERGO Insurance Pte. Ltd.

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



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---

**From:** Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>  
**Sent:** Thursday, 27 April 2023 11:49 am  
**To:** Zheng Hanyang <[hanyang.zheng@ergo.com.sg](mailto:hanyang.zheng@ergo.com.sg)>  
**Cc:** HO AIK SENG, DENNIS <[HO\\_Aik\\_Seng\\_Dennis@defence.gov.sg](mailto:HO_Aik_Seng_Dennis@defence.gov.sg)>; Foo Ai Ngoh <[aingoh.foo@ergo.com.sg](mailto:aingoh.foo@ergo.com.sg)>  
**Subject:** RE: Claims ref no. CDMFG21002541-001 | Recovery Claim For MID34780 // DOA: 26/01/2021 // Ergo Insured: XD2788S

Some people who received this message don't often get email from [chewht@lkkauto.com](mailto:chewht@lkkauto.com). [Learn why this is important](#)

WITHOUT PREJUDICE

Dear Sirs,

Thanks you for your email.

We accept offer as follows: -

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

Please advise the next course of action. 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:** Zheng Hanyang <[hanyang.zheng@ergo.com.sg](mailto:hanyang.zheng@ergo.com.sg)>

**Sent:** Friday, March 31, 2023 4:19 PM

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

**Cc:** HO AIK SENG, DENNIS <[HO\\_Aik\\_Seng\\_Dennis@defence.gov.sg](mailto:HO_Aik_Seng_Dennis@defence.gov.sg)>; Foo Ai Ngoh <[aingoh.foo@ergo.com.sg](mailto:aingoh.foo@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 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](mailto:hanyang.zheng@ergo.com.sg)





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---

**From:** Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>  
**Sent:** Friday, 31 March 2023 2:47 pm  
**To:** Dillen Selvarajoo <[dillen.selvarajoo@ergo.com.sg](mailto:dillen.selvarajoo@ergo.com.sg)>; Zheng Hanyang <[hanyang.zheng@ergo.com.sg](mailto:hanyang.zheng@ergo.com.sg)>  
**Cc:** HO AIK SENG, DENNIS <[HO\\_Aik\\_Seng\\_Dennis@defence.gov.sg](mailto: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](mailto: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](mailto: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](mailto:dillen.selvarajoo@ergo.com.sg)>; [hanyang.zheng@ergo.com.sg](mailto: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](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:** Monday, March 6, 2023 11:44 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 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](mailto: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](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,

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](mailto: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](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,

We refer to you 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](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:** Thursday, 10 November 2022 4:38 PM

**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 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.**

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:** Dillen Selvarajoo

**Sent:** Tuesday, 25 October 2022 9:28 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 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
<b>TOTAL</b>	<b>\$ 1,297.18</b>

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



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---

**From:** Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>  
**Sent:** Thursday, 6 October 2022 11:07 am  
**To:** Dillen Selvarajoo <[dillen.selvarajoo@ergo.com.sg](mailto:dillen.selvarajoo@ergo.com.sg)>  
**Cc:** Zheng Hanyang <[hanyang.zheng@ergo.com.sg](mailto: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](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, 3 October 2022 11:12 AM

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

**Cc:** Zheng Hanyang [hanyang.zheng@ergo.com.sg](mailto: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](mailto:dillen.selvarajoo@ergo.com.sg)



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---

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

**Sent:** Friday, 30 September 2022 8:34 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 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](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:** Tuesday, 27 September 2022 8:57 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 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
<b>TOTAL</b>	<b>\$ 652.32</b>

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



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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)>; [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)

---

**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)

---

**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)

---

**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



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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  
LKK Ref: CC2/MIDA21013197/p

Without Prejudice

**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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## Zheng Hanyang

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**From:** Kai Wen CHOY (AGC) <CHOY\_Kai\_Wen@agc.gov.sg>  
**Sent:** Thursday, 10 November 2022 4:22 pm  
**To:** Zheng Hanyang  
**Subject:** RE: Treasury Collision Agreement  
**Attachments:** Nanyang Insurance Company Ltd - Treasury Collision Agreement.pdf; Scheme of Transfer.pdf; Scheme of Transfer - Lodgement Form.pdf

You don't often get email from choy\_kai\_wen@agc.gov.sg. [Learn why this is important](#)

**Message Classification:** *Restricted*

Dear Hanyang,

I refer to your feedback submitted on 25 October 2022.

2. I understand that Ergo Insurance Pte Ltd is under an impression that it is not a party to the Treasury Collision Agreement ("TCA") and wishes to join the TCA.
3. Based on the information we have, we understand that:
  - (a) Nanyang Insurance Company Ltd was one of the original signatories to the TCA. A copy of the TCA signed by Nanyang Insurance Company Ltd is attached for your reference.
  - (b) SHC Capital Ltd acquired Nanyang Insurance Company Ltd in 2004. Pursuant to this acquisition, Nanyang Insurance Company Ltd executed a Scheme of Transfer under section 47 of the Insurance Act to transfer its general insurance business, including its obligations under the TCA, to SHC Capital Ltd. A copy of this Scheme of Transfer is also attached for your reference.
  - (c) SHC Capital Ltd subsequently underwent a change in name and became known as SHC Insurance Pte Ltd.
  - (d) Your parent company Ergo Group AG, a German insurance group, acquired SHC Insurance Pte Ltd in 2014 and renamed it Ergo Insurance Pte Ltd. As the change from SHC Insurance Pte Ltd to Ergo Insurance Pte Ltd was merely a change in name, there was no Scheme of Transfer under the Insurance Act between SHC Insurance Pte Ltd and Ergo Insurance Pte Ltd for the 2014 acquisition.
4. Based on the foregoing information, it appears that Ergo Insurance Pte Ltd is already a party to the TCA. You may wish to seek your own legal advice if you have further questions on this matter.

Best Regards,

**CHOY Kai Wen**

Manager (Allied Legal Associate) | Civil Allied Legal Pool  
Attorney-General's Chambers  
T (65) 6908 9355 W [www.agc.gov.sg](http://www.agc.gov.sg)

Requests for legal advice/assistance, feedback and queries to the Civil Division may be sent to [AGC\\_CIVIL@agc.gov.sg](mailto:AGC_CIVIL@agc.gov.sg). Emails sent to this address will be retrieved during office hours. If you would like an update on the status of your request (including any sent directly to a legal officer) for legal advice/assistance, please send us an email to [AGC\\_CIVIL@agc.gov.sg](mailto:AGC_CIVIL@agc.gov.sg).

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> Back to OneMotoring



Land Transport Authority

10 Sin Ming Drive

Singapore 575701

GST Registration No. : M4-0006529-2

Print Date/Time : 04 May 2022 / 16:10:05

Receipt Date/Time : 04 May 2022 / 16:10:05

## Tax Invoice/Receipt

Receipt No. : ITNET-00000-220504-002963

Previous Receipt No. :

S/N	Item Description/ Business Transaction Reference No.	Amount Before GST (S\$)	GST Amount (S\$)	Amount After GST (S\$)
Result of Insurance Enquiry - XD2788S				
As at 26 Jan 2021/14:50:00				
Insurance Co: ERGO INSURANCE PTE. LTD.				
1	Insurance Enquiry - XD2788S Enquiry Fee 20220504160741464060	7.00	0.49	7.49
<b>Sub-Total</b>		7.00	0.49	7.49
<b>Total Before Rounding</b>		7.00	0.49	7.49
<b>Rounding Difference</b>				0.04
<b>Total Amount Payable</b>				7.45
Paid By				
414746XXXXXX5250		eNETS Credit Card		7.45
Total				7.45
Cash Change				0.00
Tendered Amount				7.45
Excess Refundable Amount				0.00

THANK YOU AND HAVE A NICE DAY!

Please ensure that all payments to the Authority are good and promptly settled by the payment service provider / financial institution. Otherwise, the transaction and receipt is considered void and late fee may apply.