

## Hsiao Tong (LKKAuto)

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**From:** Hsiao Tong (LKKAuto)  
**Sent:** Friday, 1 July 2022 8:36 AM  
**To:** EDWIN KANG WEE HUAT (MINDEF)  
**Cc:** HO AIK SENG, DENNIS (MINDEF); RISHABH RADHAKRISHNAN (MINDEF); Olivia Lau (LKKAuto)  
**Subject:** RE: CY 22/ MID33311/060120/0001 // S2M03W16\_TPPD OFFER (TCA)\_SJX7698X (AXA INSD) & MINDEF 33311MID\_ALONG TRANSIT RD\_ON 06/01/2020 17.45  
**Attachments:** S2M03W16\_DISCHARGE VOUCHER(MID 33311).pdf

Dear Maj Edwin,

Thank you for your email.

Please assist to sign on DV and return to us for our necessary action.

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:** Tuesday, 21 June 2022 8:57 AM  
**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)>; RISHABH RADHAKRISHNAN (MINDEF) <[Rishabh\\_Radhakrishnan@defence.gov.sg](mailto:Rishabh_Radhakrishnan@defence.gov.sg)>; Olivia Lau (LKKAuto) <[olivialau@lkkauto.com](mailto:olivialau@lkkauto.com)>  
**Subject:** Re: CY 22/ MID33311/060120/0001 // S2M03W16\_TPPD OFFER (TCA)\_SJX7698X (AXA INSD) & MINDEF 33311MID\_ALONG TRANSIT RD\_ON 06/01/2020 17.45

Message Classification: Official Open

Approved please proceed to claim via TCA

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**From:** Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>  
**Sent:** Monday, June 20, 2022 3:22:42 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)>; RISHABH RADHAKRISHNAN (MINDEF) <[Rishabh\\_Radhakrishnan@defence.gov.sg](mailto:Rishabh_Radhakrishnan@defence.gov.sg)>; Olivia Lau (LKKAuto) <[olivialau@lkkauto.com](mailto:olivialau@lkkauto.com)>

**Subject:** IOD: CY 22/ MID33311/060120/0001 // S2M03W16\_TPPD OFFER (TCA)\_SJX7698X (AXA INSD) & MINDEF 33311MID\_ALONG TRANSIT RD\_ON 06/01/2020 17.45

Dear Maj Edwin,

We refer to the above matter.

According to SAF's accident report, the accident was caused by the negligence driving of civilian driver by rear-ended MID33311. We have submitted recovery claim against civilian insurer, AXA Insurance Pte Ltd and they have offered based on TCA. Please refer to the email trail below for your easy reference.

The summary of claim is as follows: -

	Our Claim Amount	Offer from Civilian Insurer	
1. Cost of Repair	\$ 1,143.42		\$1,143.42
		@50%	\$ 571.71
2. Insurer search fee	\$ 2.00		\$ 2.00
3. Police Report search fee	\$ 30.00		\$ 30.00
<b>TOTAL</b>	\$ 1,175.42		<b>\$ 603.71</b>

Enclosed herewith : -

- MID33311 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 |

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**From:** KHONG Lynn <[lynn.khong@axa.com.sg](mailto:lynn.khong@axa.com.sg)>

**Sent:** Monday, 13 June 2022 7:18 PM

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

**Cc:** Olivia Lau (LKKAuto) <[olivialau@lkkauto.com](mailto:olivialau@lkkauto.com)>; filenet-ctom-p-sg <[filenet-ctom-p-sg@axa.com.hk](mailto:filenet-ctom-p-sg@axa.com.hk)>

**Subject:** S2M03W16\_TPPD OFFER (TCA)\_SJX7698X (AXA INSD) & MINDEF 33311MID\_ALONG TRANSIT RD\_ON 06/01/2020 17.45

**'WITHOUT PREJUDICE'**

**SAVE AS TO COSTS**

Hi Hsiao Tong,

We refer to the above matters.

On without admission of liability, we are prepared to offer **S\$603.71** (all in) being full and final settlement of your client's claim. Calculated as follow:-

Cost of Repair \$1,143.42 @50% = S\$571.71  
Insurer search Fee S\$2.00  
Police Report Fee S\$30.00  
TOTAL \$603.71

Kindly advise acceptance and our Discharge Voucher will follow.

Please be informed that the above proposal is deemed to be a full and final settlement of any and all claims, loss and/or damages, both directly and/or indirectly incurred by your client against our client(s) and their motor insurance policy with AXA.

Please note that our proposal and correspondence with you is strictly on a without prejudice basis and should not be construed as an admission of liability on our part and/or that of our policyholder and/or the authorized driver. The terms of our without prejudice engagement should not be disclosed in any other related matter(s) in respect of this accident nor should it be binding in any other related claims

(b) If the amount of the damage to either the Government Vehicle or the Insured Vehicle exceeds \$500/- but the amount of the damage to neither vehicle exceeds \$10,000/- each party shall bear one-half of the damage to the vehicles.

Best Regards,

**Lynn Khong**

Specialist Motor (Property) Claims

Motor (Property) Claims | AXA Insurance Pte Ltd

Mailing address: Robinson Road P.O. Box 1094, Singapore 902144

Customer Centre: 9 North Buona Vista Drive, #18-01/06 The Metropolis Tower 1, Singapore 138588

**Telephone:** +65 68804888

**Email:** [lynn.khong@axa.com.sg](mailto:lynn.khong@axa.com.sg)



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*We appreciate your patience as we are experiencing higher volume.*

*Upcoming out-of-office & closure notification: 30/05/2022 & 15/06/2022*

*For claims query, kindly email to [cst@axa.com.sg](mailto:cst@axa.com.sg) for further assistance.*

*For claims survey, kindly email to [motor.survey@axa.com.sg](mailto:motor.survey@axa.com.sg)*

*For bill/DV submission, kindly email to [motor.bill@axa.com.sg](mailto:motor.bill@axa.com.sg)*

*For LOD submission, kindly email to [motor.doc@axa.com.sg](mailto:motor.doc@axa.com.sg)*

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Internal

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

**Sent:** Thursday, June 2, 2022 4:30 PM

**To:** KHONG Lynn <[lynn.khong@axa.com.sg](mailto:lynn.khong@axa.com.sg)>

**Cc:** Olivia Lau (LKKAuto) <[olivialau@lkkauto.com](mailto:olivialau@lkkauto.com)>

**Subject:** [EXTERNAL] RE: S2M03W16\_TCA\_Accident Involving SJX7698X & MINDEF 33311MID (TP)\_ALONG TRANSIT RD\_ON 06/01/2020 17.45

Without Prejudice

Hi Lynn,

Please let us have your 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:** Hsiao Tong (LKKAuto)

**Sent:** Friday, 29 April 2022 8:40 AM

**To:** KHONG Lynn <[lynn.khong@axa.com.sg](mailto:lynn.khong@axa.com.sg)>

**Cc:** Olivia Lau (LKKAuto) <[olivialau@lkkauto.com](mailto:olivialau@lkkauto.com)>

**Subject:** RE: S2M03W16\_TCA\_Accident Involving SJX7698X & MINDEF 33311MID (TP)\_ALONG TRANSIT RD\_ON 06/01/2020 17.45

Without Prejudice

Dear Lynn,

Thank you for your email.

We are of the view that TCA is applicable.

Please let us have your offer based on 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 |

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**From:** KHONG Lynn <[lynn.khong@axa.com.sg](mailto:lynn.khong@axa.com.sg)>

**Sent:** Monday, 11 April 2022 2:22 PM

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

**Cc:** Olivia Lau (LKKAuto) <[olivialau@lkkauto.com](mailto:olivialau@lkkauto.com)>

**Subject:** S2M03W16\_TCA\_Accident Involving SJX7698X & MINDEF 33311MID (TP)\_ALONG TRANSIT RD\_ON 06/01/2020 17.45

**'WITHOUT PREJUDICE'**

**SAVE AS TO COSTS**

Dear Hsiao Tong,

We refer to the above subject matters.

Scope of cover – Comprehensive

Excess under policy: S\$700

Kindly confirm whether TCA is applicable for this matter.

Thank you.

Best Regards,

**Lynn Khong**

Specialist, Motor Claims Department

AXA Insurance Pte Ltd

Mailing address: Robinson Road P.O. Box 1094, Singapore 902144

Customer Centre: 9 North Buona Vista Drive, #18-01/06 The Metropolis Tower 1, Singapore 138588

Customer Care No. 1800 8804888

[www.axa.com.sg](http://www.axa.com.sg)



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Upcoming out-of-office & closure notification: 08/04/2022 (4pm), 13/04/2022, 29/04/2022

For claims query, kindly email to [cst@axa.com.sg](mailto:cst@axa.com.sg) for further assistance.

For claims survey, kindly email to [motor.survey@axa.com.sg](mailto:motor.survey@axa.com.sg)

For bill/DV submission, kindly email to [motor.bill@axa.com.sg](mailto:motor.bill@axa.com.sg)

For LOD submission, kindly email to [motor.doc@axa.com.sg](mailto:motor.doc@axa.com.sg)

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

From: do not reply <[donotreply@axa.com.sg](mailto:donotreply@axa.com.sg)>

Sent: Friday, March 18, 2022 2:39 PM

To: [chewht@lkkauto.com](mailto:chewht@lkkauto.com); [SPF C EACRS@spf.gov.sg](mailto:SPF_C_EACRS@spf.gov.sg)

Cc: filenet-ctom-p-sg <[filenet-ctom-p-sg@axa.com.hk](mailto:filenet-ctom-p-sg@axa.com.hk)>; KHONG Lynn <[lynn.khong@axa.com.sg](mailto:lynn.khong@axa.com.sg)>

Subject: S2M03W16\_LK\_[TP REF:MINDEF (TP) military vehicles]\_Accident Involving SJX7698X & MINDEF (TP) military vehicles\_along\_TRANSIT RD on 06/01/2020 17.45\_PersonalAutoLine

'WITHOUT PREJUDICE'

SAVE AS TO COSTS

ACCIDENT INVOLVING SJX7698X AND MINDEF (TP) military vehicles ON 0.01.2020

Dear Sirs,

Thank you for your email, we acknowledge receipt of your letter dated 17.03.2022 and the enclosures on 18.03.2022.

The above accident has not been reported to us by our insured. We are reviewing on your client's claim and will reply to you substantively soon.

For us to deal with your claim, kindly furnish us the scene photos, independent witnesses statement/ video footages. (if available)

Meanwhile, kindly hold your hands on the matter.

For future correspondence, please reply to KHONG Lynn at [lynn.khong@axa.com.sg](mailto:lynn.khong@axa.com.sg)

Thank you.

Yours faithfully

AXA Insurance Pte Ltd

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

From: CST <[cst@axa.com.sg](mailto:cst@axa.com.sg)>

Sent: Thursday, 17 March 2022 9:17 PM

To: SG AXA Insurance SM Motor Doc <[motor.doc@axa.com.sg](mailto:motor.doc@axa.com.sg)>; SG AXA Insurance SM AXA SGP - Motor Survey <[motor.survey@axa.com.sg](mailto:motor.survey@axa.com.sg)>

Subject: Recovery Claim For MID33311 // DOA: 06/01/2020 // AXA Insured: SJX7698X

Dear Team,

Policy GA508418

No Claim Number

Please refer to the below email and attachments for your necessary action.

Best Regards,

Dionne Danganan  
Specialist, Customer Care  
AXA Insurance Pte Ltd  
Mailing address: Robinson Road P.O. Box 1094, Singapore 902144 Customer Centre: 9 North Buona Vista Drive, #18-01/06 The Metropolis Tower 1, Singapore 138588  
Tel: +65 68804888  
www.axa.com.sg

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

From: Hsiao Tong [chewht@lkkauto.com]

Sent: 15/03/2022 08:14

To: cst@axa.com.sg

Cc: olivialau@lkkauto.com

Subject: [EXTERNAL] Recovery Claim For MID33311 // DOA: 06/01/2020 // AXA Insured: SJX7698X

Your Ref: To be advised

Without Prejudice

LKK Ref: CC2/MIDA22000828/p

M/s AXA Insurance Pte Ltd

Dear Sirs,

ACCIDENT INVOLVING MID 33311 & SJX 7698X ON 06/01/2020

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
\$ 1,143.42
2. Insurer search Fee
\$ 2.00
3. Police Report Fee
\$ 30.00
TOTAL
\$ 1,175.42

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)<<mailto:chewht@lkkauto.com>> | HQ : Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

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Internal

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