

Hsiao Tong (LKKAuto)

From: DHEVA SEELAN S O MANOKARAN <DHEVASEELAN_Manokaran@defence.gov.sg>
Sent: Monday, 23 May 2022 3:13 PM
To: Hsiao Tong (LKKAuto)
Subject: RE: Survey to authenticate claims from Mr Poh Tiong Siew , Pictures of damaged car

Hi Ms Hsiao Tong,

As spoken, need your side to mail us the original copy of the invoice to the following address.

AFPN 0042
321 Gombak Drive,
#02-05
S(669648).

Thanks
Dheva

From: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Sent: Thursday, May 5, 2022 4:11 PM
To: DHEVA SEELAN S O MANOKARAN <DHEVASEELAN_Manokaran@defence.gov.sg>
Subject: RE: Survey to authenticate claims from Mr Poh Tiong Siew , Pictures of damaged car

Dear Mr Dheva,

Attached is copy of our invoice for SMD4230B. Thank you.

Best Regards,

Hsiao Tong, Chew (Ms) | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | Email: chewht@lkkauto.com |

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

S(408933)

From: DHEVA SEELAN S O MANOKARAN <DHEVASEELAN_Manokaran@defence.gov.sg>
Sent: Thursday, 28 April 2022 4:09 PM
To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Subject: Re: Survey to authenticate claims from Mr Poh Tiong Siew , Pictures of damaged car

Thanks Ms Hsiao Tong.

I am amending the Purchase Order and you will receive 3 P.Os for the 3 cars that you are surveying. Once you receive the P.O , we will do the Goods Receipt for SMD4230B. which you have completed.

Thanks
Dheva

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From: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Sent: Tuesday, April 26, 2022 5:44:15 PM
To: DHEVA SEELAN S O MANOKARAN <DHEVASEELAN_Manokaran@defence.gov.sg>
Subject: RE: Survey to authenticate claims from Mr Poh Tiong Siew , Pictures of damaged car

Dear Mr Dheva,

Apologised for late reply.

Attached is a copy of our revise report for your necessary action.

Thank you.

Best Regards,

Hsiao Tong, Chew (Ms) | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | Email: chewht@lkkauto.com |

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

S(408933)

From: DHEVA SEELAN S O MANOKARAN <DHEVASEELAN_Manokaran@defence.gov.sg>
Sent: Monday, 11 April 2022 9:43 AM
To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Subject: Re: Survey to authenticate claims from Mr Poh Tiong Siew , Pictures of damaged car

Hi Ms Hsiao Tong,

According to your report, the valuation of the car is within the range given by AIG.

Can also include in the report your assessment of the claim of \$24,500.00 by AIG.

We have issued a Purchase Order for an amount of \$740 for the assessment of all 3 cars. Is it possible to send us an invoice for \$740 after the completion of the remaining 2 cars.

Thanks
Dheva

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From: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Sent: Thursday, April 7, 2022 4:16:09 PM
To: DHEVA SEELAN S O MANOKARAN <DHEVASEELAN_Manokaran@defence.gov.sg>
Subject: RE: Survey to authenticate claims from Mr Poh Tiong Siew , Pictures of damaged car

Dear Mr Dheva,

We attached here with a copy of our invoice and report for SMD4230B for your necessary action.

Thank you.

Best Regards,

Hsiao Tong, Chew (Ms) | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | Email: chewht@lkkauto.com |

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

From: Hsiao Tong (LKKAuto)
Sent: Friday, 25 March 2022 9:51 AM
To: DHEVA SEELAN S O MANOKARAN <DHEVASEELAN_Manokaran@defence.gov.sg>
Subject: RE: Survey to authenticate claims from Mr Poh Tiong Siew , Pictures of damaged car

Dear Dheva,

We acknowledge receipt of your email dated 22/03/2022.

We will check and get back to you.

Best Regards,

Hsiao Tong, Chew (Ms) | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | Email: chewht@lkkauto.com |

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

From: DHEVA SEELAN S O MANOKARAN <DHEVASEELAN_Manokaran@defence.gov.sg>
Sent: Tuesday, 22 March 2022 4:40 PM

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

Subject: Re: Survey to authenticate claims from Mr Poh Tiong Siew , Pictures of damaged car

Hi Ms Hsiao Tong,

I have attached the claim from AIG for Poh Tiong Siew.

They are claiming the \$24,500 that they paid to him.

Thanks

Dheva

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

Sent: Friday, 18 March 2022 5:19 PM

To: DHEVA SEELAN S O MANOKARAN

Subject: RE: Survey to authenticate claims from Mr Poh Tiong Siew , Pictures of damaged car

Hi Dheva,

Noted with thanks.

Best Regards,

Hsiao Tong, Chew (Ms) | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | Email: chewht@lkkauto.com |

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

From: DHEVA SEELAN S O MANOKARAN <DHEVASEELAN_Manokaran@defence.gov.sg>
Sent: Friday, 18 March 2022 2:26 PM
To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Subject: Re: Survey to authenticate claims from Mr Poh Tiong Siew , Pictures of damaged car

Hi Ms Hsiao Tong,

I will include your recommendation in the report I will submit to our Legal Services.

As I told you over the phone, AIG is also claiming for the \$24,500 that they had paid to the claimant. I will sent you their claim details soon.

Thanks

Dheva

From: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Sent: Wednesday, 16 March 2022 3:00 PM
To: DHEVA SEELAN S O MANOKARAN
Subject: FW: Survey to authenticate claims from Mr Poh Tiong Siew , Pictures of damaged car

Dear Sirs,

Kindly refer to our opinion for this matter: -

- According to the insurance's principles of indemnity, in the event of damage or loss to the subject matter of insurance, the insurer should make good of the damages back to the original condition immediately before the loss, namely actual loss of vehicle value at the time of accident.
- As the damaged vehicle was settled by insurer by virtue of total loss. His loss is satisfactorily settled and accepted by both parties.
- As the vehicle is 32 months old and the market value offered by insurer represents the actual value of vehicle at the time of accident. Now third party owner bought a new car allegedly suffered a loss of \$19,200.00 which we think is a separate issue as far as damaged vehicle is concerned.

- If third party allowed to claim \$19,200.00 which means he has received betterment in addition to total loss settlement. His action is considered against the principles of indemnity.
- Therefore, we do not think the alleged loss is payable except those uninsured losses(Transportation Loss of Use & Policy Excess).

Thank you.

Best Regards,

Hsiao Tong, Chew (Ms) | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | Email: chewht@lkkauto.com |

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

From: DHEVA SEELAN S O MANOKARAN <DHEVASEELAN_Manokaran@defence.gov.sg>
Sent: Wednesday, 23 February 2022 3:04 PM
To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Subject: Re: Survey to authenticate claims from Mr Poh Tiong Siew , Pictures of damaged car

Hi Hsiao Tong,

The claimant's car was 32 months old when it was damaged by the fallen tree. It was declared as a total loss by the insurance company and now he is claiming for a brand new car.

From what I read, he said that he received \$25,000 from Insurance company and \$44,500 from scrapping the car.

Why should MINDEF pay for a brand new car when he has already received compensation. If he got a similar car which is about 32 months old and he had to top up, then he can claim for the sum he topped up.

This is my own opinion and I leave it to your side to give your professional inputs.

Thanks

Dheva

From: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Sent: Wednesday, 23 February 2022 12:10 PM
To: DHEVA SEELAN S O MANOKARAN
Subject: RE: Survey to authenticate claims from Mr Poh Tiong Siew , Pictures of damaged car

Dear Mr Dheva,

We acknowledge receipt of your email (total 4 emails).

We will look into the matter and get back to you.

Best Regards,

Hsiao Tong, Chew (Ms) | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | Email: chewht@lkkauto.com |

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

From: DHEVA SEELAN S O MANOKARAN <DHEVASEELAN_Manokaran@defence.gov.sg>
Sent: Tuesday, 22 February 2022 3:30 PM
To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Subject: Re: Survey to authenticate claims from Mr Poh Tiong Siew , Pictures of damaged car

Pictures of the damage to the car.

From: DHEVA SEELAN S O MANOKARAN
Sent: Tuesday, 22 February 2022 3:27 PM
To: Hsiao Tong (LKKAuto)
Subject: Re: Survey to authenticate claims from Mr Poh Tiong Siew , 3rd Batch

The 3rd batch.

From: DHEVA SEELAN S O MANOKARAN
Sent: Tuesday, 22 February 2022 3:21 PM
To: Hsiao Tong (LKKAuto)
Subject: Re: Survey to authenticate claims from Mr Poh Tiong Siew , 2nd Batch

2nd Batch of documents

From: DHEVA SEELAN S O MANOKARAN
Sent: Tuesday, 22 February 2022 3:19 PM
To: Hsiao Tong (LKKAuto)
Subject: Re: Survey to authenticate claims from Mr Poh Tiong Siew , 1st Batch

Hi Hsiao Tong,

I am attaching the documents and invoices from Mr Poh Tiong Siew.

Because he has given me many attachments with large sizes, I will sent you the documents in batches.

Thanks

Dheva

From: DHEVA SEELAN S O MANOKARAN
Sent: Tuesday, 25 January 2022 2:33 PM
To: Hsiao Tong (LKKAuto)
Subject: Re: Survey to authenticate claims from Mr Poh Tiong Siew

Hi Ms Hsiao Tong,

I attached the claims from Mr Poh Tiong Siew.

Thanks

Dheva

From: DHEVA SEELAN S O MANOKARAN
Sent: Tuesday, 25 January 2022 2:27 PM
To: Hsiao Tong (LKKAuto)
Subject: Survey to authenticate claims from Mr Tan Lye Thiam

Hi Ms Hsiao Tong,

I attach the documents for Mr Tan Lye Thiam. He told me that he has not repaired his car yet .

Thanks

Dheva

From: DHEVA SEELAN S O MANOKARAN
Sent: Tuesday, 25 January 2022 2:10:36 PM
To: Hsiao Tong (LKKAuto)
Cc: CHONG MING WEI; LIM WEI CHUAN
Subject: Re: Survey to authenticate claims from cars damaged by fallen trees i

Hi Ms Hsiao Tong,

We have issued a Purchase Order (P.O) to your company for the Claims Adjuster for Vehicles damaged in Gombak Base.

The P.O number is OA21021259

I will attached the claims and pictures of the 4 claimants according to their names. Due to the large file size , I will send the attachments in batches.

I first attach the documents for Mr Wong Poh Wah.

Thanks

Dheva

Gombak Base

67682564

From: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Sent: Thursday, 6 January 2022 12:40 PM
To: DHEVA SEELAN S O MANOKARAN
Subject: RE: Survey to authenticate claims from cars damaged by fallen trees i

Dear Mr Dhevaseelan,

Attached is a copy of QUOTATIONS OF CHARGES FOR PREPARING REPORT.

Please let me know if it is sufficient.

Thank you.

Best Regards,

Hsiao Tong, Chew (Ms) | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | Email: chewht@lkkauto.com | Fax: 6741 4108

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

From: Hsiao Tong (LKKAuto)
Sent: Monday, 3 January 2022 5:00 PM
To: 'DHEVA SEELAN S O MANOKARAN' <DHEVASEELAN_Manokaran@defence.gov.sg>
Subject: RE: Survey to authenticate claims from cars damaged by fallen trees i

Dear Mr Dhevaseelan,

Thank you for your email.

As spoken, kindly refer to the following for your perusal: -

	Remark:	Quotation on Professional Fee:
1) \$9877.17 (from authorised dealer)	The car has yet repair. Will arrange for physical inspection with car owner/ workshop.	\$ 340.00
2) \$13,320.73 (from Insurance company)	Paper Survey	\$ 200.00
3) \$35,000.00 (from Insurance company)	Paper Survey	\$ 200.00
4) \$61,042.00 (from Insurance company)	Paper Survey	\$ 200.00

Please let us have all the relevant documents for our necessary action.

Thank you.

Best Regards,

Hsiao Tong, Chew (Ms) | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | Email: chewht@lkkauto.com | Fax: 6741 4108

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

From: DHEVA SEELAN S O MANOKARAN <DHEVASEELAN_Manokaran@defence.gov.sg>
Sent: Monday, 3 January 2022 10:43 AM
To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Subject: Survey to authenticate claims from cars damaged by fallen trees i

Hi,

My name is Dheva and I am writing from Gombak Base, MINDEF.

I have spoken to your side previously We have 4 claims submitted by civilian car owners whose cars were damaged by fallen trees during a storm in Gombak Base in April this year.

We request a quotation from your company to authenticate these claims made by the car owners.

The 4 claims are in the following price range.

- 1) \$9877.17 (from authorised dealer)
- 2) \$13,320.73 (from Insurance company)
- 3) \$35,000.00 (from Insurance company)
- 4) \$61,042.00 (from Insurance company)

Looking forward to a favourable quotation from your company.

Thanks

Dhevaseelan

Gombak Base

67682564

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