

Hsiao Tong (LKKAUTO)

From: Hsiao Tong (LKKAUTO)
Sent: Tuesday, 23 August 2022 2:42 PM
To: 'Tan_Fong_Han@mindef.gov.sg'
Cc: 'Cheng_Choon_Wee@mindef.gov.sg'; Bryan Ang (LKKAUTO); HO AIK SENG, DENNIS
Subject: RE: [Queries] RE: RECOVERY - ACCIDENT INVOLVING SGG5918A CRASHED ONTO SECURITY BOLLARD ALONG DTTB DEPOT ROAD CAMP (CMPB) ON 22.07.2021 / G0074026 [Unclassified]
Attachments: SGG5918A - Excess Batteries _020822.pdf; LKK RI Report Photos Copy.pdf

Dear Mr Tan

The Items indicated “no photo showing damage” in our survey report are parts that have no photos depicting the damage. We have reviewed all the photos provided and maintain this position. However, these same parts are found in the supplier invoice that the workshop had provided. Even though they have purchased these parts, we are of the view these parts should be removed due to the lack of photos as we do not know if these parts are indeed damaged and even if damaged, whether they are related to this incident.

Regarding the days claimed, our recommendation of 10 days is purely for the working days to reasonably carry out the repair. It does not include weekends and PH, if any. The last item delivered was 24 Nov 2021. The part delivered was “grommet washer tank rubber”. We are of the view that without this part, the vehicle is driveable and can return to the workshop to fit once the part arrive. However, it is noted that the second last item delivered was “electrical wiring harness” and it was delivered 4 days before 24 Nov 2021. Without this wiring harness, the vehicle will not be able to start. It would not be unusual for this wiring harness to be not readily available. Often, this wiring harness needs to indent from manufacturer, and this can take some time. Overall, the number of claimed for downtime pending parts arrival is reasonable.

For the excess sum of \$1,284.00, it is claimable. This amount is determined by the owner’s insurer at the policy inception date and is payable by the owner making an own damage claim to his insurer. Recovery of this paid excess amount is justified.

For the battery, the 50% is not claimable as this is the “portion” of the battery “used” by the owner before this incident. Such depreciation is applicable for wear and tear items like battery and tyres. By reimbursing this 50% to the owner, he would effectively have a 100% lifespan battery, which would not be fair given that the battery at the time of incident was a used battery and less than 100% lifespan at time of accident.

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: Tan Fong Han (MINDEF) <Tan_Fong_Han@mindef.gov.sg>
Sent: Thursday, 18 August 2022 11:22 AM
To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>; Cheng Choon Wee (MINDEF) <Cheng_Choon_Wee@mindef.gov.sg>; Bryan Ang (LKKAuto) <bryanang@lkkauto.com>; HO AIK SENG, DENNIS (MINDEF) <HO_Aik_Seng_Dennis@defence.gov.sg>
Subject: RE: [Queries] RE: RECOVERY - ACCIDENT INVOLVING SGG5918A CRASHED ONTO SECURITY BOLLARD ALONG DTTB DEPOT ROAD CAMP (CMPB) ON 22.07.2021 / G0074026 [Unclassified]

Message Classification: Unclassified

Dear Hsiao Tong,

May I check if there are any updates on our queries below?

In addition, apologies for leaving this out:

The insurer is also claiming for the uninsured amounts paid by the car owner, being the excess, and for the 50% paid by the car-owner for the battery. (See first attachment for the receipts)

Please also let me know if LKK considers the claim of the uninsured sums of the excess of \$1,284, and the sum of the batteries of \$251.45, are reasonable?

Thank you.

Regards,
Fong Han

From: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Sent: Tuesday, 2 August 2022 12:19 PM
To: Tan Fong Han (MINDEF) <Tan_Fong_Han@mindef.gov.sg>; Cheng Choon Wee (MINDEF) <Cheng_Choon_Wee@mindef.gov.sg>; Bryan Ang (LKKAuto) <bryanang@lkkauto.com>; HO AIK SENG, DENNIS (MINDEF) <HO_Aik_Seng_Dennis@defence.gov.sg>
Subject: RE: [Queries] RE: RECOVERY - ACCIDENT INVOLVING SGG5918A CRASHED ONTO SECURITY BOLLARD ALONG DTTB DEPOT ROAD CAMP (CMPB) ON 22.07.2021 / G0074026 [Unclassified]

Dear Sirs,

We acknowledge receipt of your email dated 01/08/2022.

We will check and get back to you.

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: Tan Fong Han (MINDEF) <Tan_Fong_Han@mindef.gov.sg>

Sent: Monday, 1 August 2022 6:26 PM

To: Hsiao Tong (LKKAUTO) <chewht@lkkauto.com>; Cheng Choon Wee (MINDEF) <Cheng_Choon_Wee@mindef.gov.sg>; Bryan Ang (LKKAUTO) <bryanang@lkkauto.com>; HO AIK SENG, DENNIS (MINDEF) <HO_Aik_Seng_Dennis@defence.gov.sg>

Subject: [Queries] RE: RECOVERY - ACCIDENT INVOLVING SGG5918A CRASHED ONTO SECURITY BOLLARD ALONG DTTB DEPOT ROAD CAMP (CMPB) ON 22.07.2021 / G0074026 [Unclassified]

Message Classification: Unclassified

Dear Hsiao Tong,

Thank you for sending over the Re-Inspection report. May I seek your kind assistance on the following, please:

- 1) I note that several items in the report were marked as "NO PHOTO SHOWING DAMAGE". However, I noted that some of the photographs were provided by the insurer, and which I understand Vincent had forwarded to the assessor in end May 2022. May I check whether you have seen this photos, and if so, could you let me know why these photos were not sufficient? I have reattached the Photographs again for your reference. Specifically, the items are:
 - a. HEADLAMP RH (Attachment "SGG5918A – Photo of Damaged Items A", item 1/125)



- b. EXHAUST MAIN BODY Attachment "SGG5918A – Photo of Damaged Items B", item 57/125



c. EXHAUST MANIFOLD (Attachment "SGG5918A – Photo of Damaged Items B", item 59/125)



- 2) Per Para 5b of your Inspection Report, LKK's view is that the estimated period of repair should be 10 days. However, the insurers have informed us that the period of repair lasted for 4 months due to a shortage of spare parts. May I check if LKK views the delay as being reasonable? I.e. is it reasonably possible for shortage of spare parts to have caused a delay from 10 days to 4 months given the types of parts, and period? I have attached the suppliers' invoice provided by the insurers which lists the exact spare part, and when they were delivered. I note that the part that

arrived the latest was the "GROMMET – Washer Tonic Rubber" which was delivered on 24 November 2021, 4 months after the vehicle was first sent to the workshop.

Thank you.

Regards,



Tan Fong Han
Military Prosecutor | Legal Counsel
Ministry of Defence
Legal Services
T (65) 6307 2492 F (65) 6768 4433

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From: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Sent: Monday, 1 August 2022 4:36 PM
To: Cheng Choon Wee (MINDEF) <Cheng_Choon_Wee@mindef.gov.sg>; Bryan Ang (LKKAuto) <bryanang@lkkauto.com>; Tan Fong Han (MINDEF) <Tan_Fong_Han@mindef.gov.sg>; HO AIK SENG, DENNIS (MINDEF) <HO_Aik_Seng_Dennis@defence.gov.sg>
Subject: RE: RECOVERY - ACCIDENT INVOLVING SGG5918A CRASHED ONTO SECURITY BOLLARD ALONG DTTB DEPOT ROAD CAMP (CMPB) ON 22.07.2021 / G0074026 [Unclassified]

Dear Sirs/mdm,

We attached here with a copy of our Re-Inspection report and invoice 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: Cheng Choon Wee (MINDEF) <Cheng_Choon_Wee@mindef.gov.sg>
Sent: Friday, 22 July 2022 6:03 PM
To: Bryan Ang (LKKAuto) <bryanang@lkkauto.com>; Tan Fong Han (MINDEF) <Tan_Fong_Han@mindef.gov.sg>; HO AIK SENG, DENNIS (MINDEF) <HO_Aik_Seng_Dennis@defence.gov.sg>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Subject: RE: RECOVERY - ACCIDENT INVOLVING SGG5918A CRASHED ONTO SECURITY BOLLARD ALONG DTTB DEPOT ROAD CAMP (CMPB) ON 22.07.2021 / G0074026 [Unclassified]

Message Classification: Unclassified

Noted with tks, Bryan.

From: Bryan Ang (LKKAuto) <bryanang@lkkauto.com>
Sent: Friday, 22 July 2022 5:48 PM

To: Cheng Choon Wee (MINDEF) <Cheng_Choon_Wee@mindef.gov.sg>; Tan Fong Han (MINDEF) <Tan_Fong_Han@mindef.gov.sg>; HO AIK SENG, DENNIS (MINDEF) <HO_Aik_Seng_Dennis@defence.gov.sg>; Hsiao Tong (LKKAUTO) <chewht@lkkauto.com>
Subject: RE: RECOVERY - ACCIDENT INVOLVING SGG5918A CRASHED ONTO SECURITY BOLLARD ALONG DTTB DEPOT ROAD CAMP (CMPB) ON 22.07.2021 / G0074026 [Unclassified]

Hi Vincent

Yes, we are preparing the survey report and it should be submitted to your side early next week.

Best Regards,

Bryan Ang

LKK Auto Consultants Pte Ltd

phone: 6256-3561 | email: bryanang@lkkauto.com | fax: 6741-4108

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

From: Cheng Choon Wee (MINDEF) <Cheng_Choon_Wee@mindef.gov.sg>

Sent: Friday, 22 July 2022 4:07 pm

To: Bryan Ang (LKKAUTO) <bryanang@lkkauto.com>; Tan Fong Han (MINDEF) <Tan_Fong_Han@mindef.gov.sg>; HO AIK SENG, DENNIS (MINDEF) <HO_Aik_Seng_Dennis@defence.gov.sg>

Subject: RE: RECOVERY - ACCIDENT INVOLVING SGG5918A CRASHED ONTO SECURITY BOLLARD ALONG DTTB DEPOT ROAD CAMP (CMPB) ON 22.07.2021 / G0074026 [Unclassified]

Message Classification: Unclassified

Bryan, your side receive the new PO with the correct service?

Regards,

Vincent

From: Cheng Choon Wee (MINDEF)

Sent: Thursday, 21 July 2022 9:33 AM

To: 'Bryan Ang (LKKAUTO)' <bryanang@lkkauto.com>; Tan Fong Han (MINDEF) <Tan_Fong_Han@mindef.gov.sg>; 'HO AIK SENG, DENNIS (MINDEF)' <HO_Aik_Seng_Dennis@defence.gov.sg>

Subject: RE: RECOVERY - ACCIDENT INVOLVING SGG5918A CRASHED ONTO SECURITY BOLLARD ALONG DTTB DEPOT ROAD CAMP (CMPB) ON 22.07.2021 / G0074026 [Unclassified]

Message Classification: Unclassified

Hi Bryan,

I had approved the amendment to the PO, to the correct line item.

Pls check and confirm.

Thank.

Regards,

Vincent

From: Bryan Ang (LKKAUTO) <bryanang@lkkauto.com>

Sent: Tuesday, 19 July 2022 1:31 PM

To: Tan Fong Han (MINDEF) <Tan_Fong_Han@mindef.gov.sg>; Cheng Choon Wee (MINDEF) <Cheng_Choon_Wee@mindef.gov.sg>

Subject: RE: RECOVERY - ACCIDENT INVOLVING SGG5918A CRASHED ONTO SECURITY BOLLARD ALONG DTTB DEPOT ROAD CAMP (CMPB) ON 22.07.2021 / G0074026 [Unclassified]

Dear Fong Han

Our damage assessment report is being prepared. Currently, also pending PO from MINDEF.

Best Regards,

Bryan Ang

LKK Auto Consultants Pte Ltd

phone: 6256-3561 | email: bryanang@lkkauto.com | fax: 6741-4108

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

From: Tan Fong Han (MINDEF) <Tan_Fong_Han@mindef.gov.sg>

Sent: Tuesday, 19 July 2022 9:40 am

To: Bryan Ang (LKKAuto) <bryanang@lkkauto.com>; Cheng Choon Wee (MINDEF) <Cheng_Choon_Wee@mindef.gov.sg>

Subject: FW: RECOVERY - ACCIDENT INVOLVING SGG5918A CRASHED ONTO SECURITY BOLLARD ALONG DTTB DEPOT ROAD CAMP (CMPB) ON 22.07.2021 / G0074026 [Unclassified]

Message Classification: Unclassified

Hi Bryan and Vincent,

May I know what is the status of this claim? Thank you.

Regards,

Fong Han

From: Sylvester Leu <Sylvester_leu@singlife.com>

Sent: Thursday, 14 July 2022 3:18 PM

To: Bryan Ang (LKKAuto) <bryanang@lkkauto.com>

Cc: Cheng Choon Wee (MINDEF) <Cheng_Choon_Wee@mindef.gov.sg>; feedback (MINDEF) <MINDEF_Feedback_Unit@defence.gov.sg>; Celine Fong (LKKAuto) <celinefong@lkkauto.com>; Jason Kam Poh Ling (MINDEF) <Jason_Kam_Poh_Ling@mindef.gov.sg>; Tan Fong Han (MINDEF) <Tan_Fong_Han@mindef.gov.sg>

Subject: RE: RECOVERY - ACCIDENT INVOLVING SGG5918A CRASHED ONTO SECURITY BOLLARD ALONG DTTB DEPOT ROAD CAMP (CMPB) ON 22.07.2021 / G0074026 [Unclassified]

Dear all,

Can I have an update of the claim?

Thank you.

Best Regards,

Sylvester Leu

Claims Executive, General Insurance

Mobile +65 6827 9944

Address 4 Shenton Way #01-01 SGX Centre 2 Singapore 068807

Website singlife.com

Singapore Life Ltd. | Company Reg. No: 196900499K | GST Reg. No: MR-8500166-8

Our email domain has changed. All addresses ending with @aviva-asia.com now end with @singlife.com. Please update your address book. Thank you.

From: Bryan Ang (LKKAuto) <bryanang@lkkauto.com>

Sent: 23 June 2022 07:58 PM

To: Sylvester Leu <Sylvester_leu@singlife.com>

Cc: Cheng Choon Wee (MINDEF) <Cheng_Choon_Wee@mindef.gov.sg>; feedback (MINDEF) <MINDEF_Feedback_Unit@defence.gov.sg>; Celine Fong (LKKAuto) <celinefong@lkkauto.com>; Jason Kam Poh Ling (MINDEF) <Jason_Kam_Poh_Ling@mindef.gov.sg>; Tan Fong Han (MINDEF) <Tan_Fong_Han@mindef.gov.sg>

Subject: Re: RECOVERY - ACCIDENT INVOLVING SGG5918A CRASHED ONTO SECURITY BOLLARD ALONG DTTB DEPOT ROAD CAMP (CMPB) ON 22.07.2021 / G0074026 [Unclassified]

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Dear Celine

Please contact driver to make arrangement for the re-inspection asap.

Bryan Ang
LKK Auto Consultants Pte Ltd

On 23 Jun 2022, at 18:53, Sylvester Leu <Sylvester_leu@singlife.com> wrote:

Dear Bryan,

Our client is agreeable for the re-inspection of the vehicle.

You may contact him as below.

Contact Person: LIM JIE HUI
Contact no: +65-82228225
Address: 13 TAMPINES CENTRAL 7 #05-05, 528770

Thank you.

Best Regards,
Sylvester Leu
Claims Executive, General Insurance
Mobile +65 6827 9944
Address 4 Shenton Way #01-01 SGX Centre 2 Singapore 068807
Website singlife.com

<image001.gif>

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From: Bryan Ang (LKKAuto) <bryanang@lkkauto.com>
Sent: 23 June 2022 01:23 PM
To: Sylvester Leu <Sylvester_leu@singlife.com>
Cc: Cheng Choon Wee (MINDEF) <Cheng_Choon_Wee@mindef.gov.sg>; feedback (MINDEF) <MINDEF_Feedback_Unit@defence.gov.sg>; Celine Fong (LKKAuto) <celinefong@lkkauto.com>; Jason Kam Poh Ling (MINDEF) <Jason_Kam_Poh_Ling@mindef.gov.sg>; Tan Fong Han (MINDEF) <Tan_Fong_Han@mindef.gov.sg>
Subject: RE: RECOVERY - ACCIDENT INVOLVING SGG5918A CRASHED ONTO SECURITY BOLLARD ALONG DTTB DEPOT ROAD CAMP (CMPB) ON 22.07.2021 / G0074026 [Unclassified]

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Hi Sylvester

We have assessed the survey report and photos provided.

We would like to request for a physical re-inspection of your insured vehicle.

Best Regards,

Bryan Ang

LKK Auto Consultants Pte Ltd

phone: 6256-3561 | email: bryanang@lkkauto.com | fax: 6741-4108

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

From: Sylvester Leu <Sylvester_leu@singlife.com>

Sent: Thursday, 23 June 2022 10:11 am

To: Bryan Ang (LKKAuto) <bryanang@lkkauto.com>

Cc: Cheng Choon Wee (MINDEF) <Cheng_Choon_Wee@mindef.gov.sg>; feedback (MINDEF) <MINDEF_Feedback_Unit@defence.gov.sg>; Celine Fong (LKKAuto) <celinefong@lkkauto.com>; Jason Kam Poh Ling (MINDEF) <Jason_Kam_Poh_Ling@mindef.gov.sg>; Tan Fong Han (MINDEF) <Tan_Fong_Han@mindef.gov.sg>

Subject: RE: RECOVERY - ACCIDENT INVOLVING SGG5918A CRASHED ONTO SECURITY BOLLARD ALONG DTTB DEPOT ROAD CAMP (CMPB) ON 22.07.2021 / G0074026 [Unclassified]

Dear Bryan,

Can I have an update of this claim?

Thank you.

Best Regards,

Sylvester Leu

Claims Executive, General Insurance

Mobile +65 6827 9944

Address 4 Shenton Way #01-01 SGX Centre 2 Singapore 068807

Website singlife.com

<image001.gif>

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From: Sylvester Leu

Sent: 16 June 2022 04:50 PM

To: Tan Fong Han (MINDEF) <Tan_Fong_Han@mindef.gov.sg>; Bryan Ang (LKKAuto) <bryanang@lkkauto.com>

Cc: Cheng Choon Wee (MINDEF) <Cheng_Choon_Wee@mindef.gov.sg>; feedback (MINDEF) <MINDEF_Feedback_Unit@defence.gov.sg>; Celine Fong (LKKAuto) <celinefong@lkkauto.com>; Jason Kam Poh Ling (MINDEF) <Jason_Kam_Poh_Ling@mindef.gov.sg>

Subject: RE: RECOVERY - ACCIDENT INVOLVING SGG5918A CRASHED ONTO SECURITY BOLLARD ALONG DTTB DEPOT ROAD CAMP (CMPB) ON 22.07.2021 / G0074026 [Unclassified]

Dear Fong Han,

Well noted and thanks for the email.

Dear LKK,

Please let us know if you need any documents for the claim.

Thank you.

Best Regards,

Sylvester Leu
Claims Executive, General Insurance
Mobile +65 6827 9944
Address 4 Shenton Way #01-01 SGX Centre 2 Singapore 068807
Website singlife.com

<image001.gif>

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From: Tan Fong Han (MINDEF) <Tan_Fong_Han@mindef.gov.sg>
Sent: 10 June 2022 03:41 PM
To: Sylvester Leu <Sylvester_leu@singlife.com>; Bryan Ang (LKKAuto) <bryanang@lkkauto.com>
Cc: Cheng Choon Wee (MINDEF) <Cheng_Choon_Wee@mindef.gov.sg>; feedback (MINDEF) <MINDEF_Feedback_Unit@defence.gov.sg>; Celine Fong (LKKAuto) <celinefong@lkkauto.com>; Jason Kam Poh Ling (MINDEF) <Jason_Kam_Poh_Ling@mindef.gov.sg>
Subject: RE: RECOVERY - ACCIDENT INVOLVING SGG5918A CRASHED ONTO SECURITY BOLLARD ALONG DTTB DEPOT ROAD CAMP (CMPB) ON 22.07.2021 / G0074026 [Unclassified]

CAUTION: This email originated from outside of the organization. Do not click links or open attachments unless you recognize the sender and know the content is safe.

Message Classification: Unclassified

Dear Sylvester,

Appreciate your kind assistance to facilitate LKK Auto Consultants Pte Ltd's review.

For the avoidance of doubt, nothing herein should be construed as an admission or acceptance of liability in any way on the part of the Government. Any request through LKK Auto Consultants Pte Ltd for information and inspection is purely for the purposes of understanding your claim. All of the Government's rights are expressly reserved.

Regards,

<image002.png> **Tan Fong Han**
Military Prosecutor | Legal Counsel
Ministry of Defence
Legal Services
T (65) 6307 2492 F (65) 6768 4433

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From: Cheng Choon Wee (MINDEF) <Cheng_Choon_Wee@mindef.gov.sg>
Sent: Friday, 10 June 2022 3:17 PM
To: Sylvester Leu <Sylvester_leu@singlife.com>; Bryan Ang (LKKAuto) <bryanang@lkkauto.com>
Cc: feedback (MINDEF) <MINDEF_Feedback_Unit@defence.gov.sg>; Tan Fong Han (MINDEF) <Tan_Fong_Han@mindef.gov.sg>; Celine Fong (LKKAuto) <celinefong@lkkauto.com>; Jason Kam Poh Ling (MINDEF) <Jason_Kam_Poh_Ling@mindef.gov.sg>
Subject: RE: RECOVERY - ACCIDENT INVOLVING SGG5918A CRASHED ONTO SECURITY BOLLARD ALONG DTTB DEPOT ROAD CAMP (CMPB) ON 22.07.2021 / G0074026 [Unclassified]

Message Classification: Unclassified

Hi Sylvester, CCO DTT had appointed LKK Auto Consultants Pte Ltd, to conduct assessment for the claiming of SGG5918A, involving in the a/m accident.

Bryan from LKK will arrange with you for the necessary procedure and inspection.

Regards,
Vincent

From: Sylvester Leu <Sylvester_leu@singlife.com>
Sent: Monday, 6 June 2022 2:46 PM
To: Tan Fong Han (MINDEF) <Tan_Fong_Han@mindef.gov.sg>
Cc: feedback (MINDEF) <MINDEF_Feedback_Unit@defence.gov.sg>; Lim Wai Yong (MINDEF) <Lim_Wai_Yong@mindef.gov.sg>; Cheng Choon Wee (MINDEF) <Cheng_Choon_Wee@mindef.gov.sg>
Subject: RE: RECOVERY - ACCIDENT INVOLVING SGG5918A CRASHED ONTO SECURITY BOLLARD ALONG DTTB DEPOT ROAD CAMP (CMPB) ON 22.07.2021 / G0074026 [Unclassified]

Dear Sir,

Can I check if there's any update for this claim?

If you require further info, please let me know.

Thank you.

Best Regards,
Sylvester Leu
Claims Executive, General Insurance
Mobile +65 6827 9944
Address 4 Shenton Way #01-01 SGX Centre 2 Singapore 068807
Website singlife.com

<image001.gif>

Singapore Life Ltd. | Company Reg. No: 196900499K | GST Reg. No: MR-8500166-8

Our email domain has changed. All addresses ending with @aviva-asia.com now end with @singlife.com. Please update your address book. Thank you.

From: Sylvester Leu
Sent: 27 May 2022 04:36 PM
To: Tan Fong Han <Tan_Fong_Han@mindef.gov.sg>
Cc: feedback <MINDEF_Feedback_Unit@defence.gov.sg>; Lim Wai Yong <Lim_Wai_Yong@mindef.gov.sg>; Cheng Choon Wee <Cheng_Choon_Wee@mindef.gov.sg>
Subject: RE: RECOVERY - ACCIDENT INVOLVING SGG5918A CRASHED ONTO SECURITY BOLLARD ALONG DTTB DEPOT ROAD CAMP (CMPB) ON 22.07.2021 / G0074026 [Unclassified]

Dear Sir,

Please find attached for your review.

Thank you

Best Regards,
Sylvester Leu
Claims Executive, General Insurance
Mobile +65 6827 9944
Address 4 Shenton Way #01-01 SGX Centre 2 Singapore 068807
Website singlife.com

<image001.gif>

Our email domain has changed. All addresses ending with @aviva-asia.com now end with @singlife.com. Please update your address book. Thank you.

From: Tan Fong Han <Tan_Fong_Han@mindef.gov.sg>
Sent: 24 May 2022 06:45 PM
To: Sylvester Leu <Sylvester_leu@singlife.com>
Cc: feedback <MINDEF_Feedback_Unit@defence.gov.sg>; Lim Wai Yong <Lim_Wai_Yong@mindef.gov.sg>;
Cheng Choon Wee <Cheng_Choon_Wee@mindef.gov.sg>
Subject: RE: RECOVERY - ACCIDENT INVOLVING SGG5918A CRASHED ONTO SECURITY BOLLARD ALONG DTTB
DEPOT ROAD CAMP (CMPB) ON 22.07.2021 / G0074026 [Unclassified]

Message Classification: Unclassified

Dear Sylvester,

Thank you for your response.

May I check if you are able to provide us with photographs of the vehicle's damaged gear box? We note that most of the repairs were done on the gearbox.

For the avoidance of doubt, nothing herein should be construed as an admission or acceptance of liability in any way on the part of the Government. Our request for the claim documents is purely for the purposes of understanding your claim. All of the Government's rights are expressly reserved.

Regards,

<image002.png> **Tan Fong Han**
Military Prosecutor | Legal Counsel
Ministry of Defence
Legal Services
T (65) 6307 2492 F (65) 6768 4433

Privileged or confidential information may be contained in this email. If you are not the intended addressee, you must not copy or distribute the mail or take any action in reliance on the same. Communication of any information in this mail to any unauthorised person may be an offence under the Official Secrets Act (Cap. 213). If you have received this mail in error, please delete it and notify the sender immediately.

From: Sylvester Leu <Sylvester_leu@singlife.com>
Sent: Friday, 13 May 2022 9:18 AM
To: Tan Fong Han <Tan_Fong_Han@mindef.gov.sg>
Cc: feedback <MINDEF_Feedback_Unit@defence.gov.sg>; Lim Wai Yong <Lim_Wai_Yong@mindef.gov.sg>
Subject: RE: RECOVERY - ACCIDENT INVOLVING SGG5918A CRASHED ONTO SECURITY BOLLARD ALONG DTTB
DEPOT ROAD CAMP (CMPB) ON 22.07.2021 / G0074026 [Unclassified]

Dear Sir,

Please find attached correspondence between workshop and supplier.

One of the parts need to indent and take a longer time to arrive.

Thank you.

Best Regards,
Sylvester Leu
Claims Executive, General Insurance
Mobile +65 6827 9944

Address 4 Shenton Way #01-01 SGX Centre 2 Singapore 068807
Website singlife.com

<image001.gif>

Singapore Life Ltd. | Company Reg. No: 196900499K | GST Reg. No: MR-8500166-8

Our email domain has changed. All addresses ending with @aviva-asia.com now end with @singlife.com. Please update your address book. Thank you.

From: Sylvester Leu
Sent: 06 May 2022 04:40 PM
To: Tan Fong Han <Tan_Fong_Han@mindef.gov.sg>
Cc: feedback <MINDEF_Feedback_Unit@defence.gov.sg>; Lim Wai Yong <Lim_Wai_Yong@mindef.gov.sg>
Subject: RE: RECOVERY - ACCIDENT INVOLVING SGG5918A CRASHED ONTO SECURITY BOLLARD ALONG DTTB DEPOT ROAD CAMP (CMPB) ON 22.07.2021 / G0074026 [Unclassified]

Dear Sir,

Thank you for your email.

SingLife is claiming \$ 51,299.20 for the costs of repair and \$ 10,662.55 for the uninsured losses (on behalf of the car owner),

In total will be a sum of \$61,961.75.

Thank you.

Best Regards,
Sylvester Leu
Claims Executive, General Insurance
Mobile +65 6827 9944
Address 4 Shenton Way #01-01 SGX Centre 2 Singapore 068807
Website singlife.com

<image001.gif>

Singapore Life Ltd. | Company Reg. No: 196900499K | GST Reg. No: MR-8500166-8

Our email domain has changed. All addresses ending with @aviva-asia.com now end with @singlife.com. Please update your address book. Thank you.

From: Tan Fong Han <Tan_Fong_Han@mindef.gov.sg>
Sent: 28 April 2022 02:11 PM
To: Sylvester Leu <Sylvester_leu@singlife.com>
Cc: feedback <MINDEF_Feedback_Unit@defence.gov.sg>; Lim Wai Yong <Lim_Wai_Yong@mindef.gov.sg>
Subject: RE: RECOVERY - ACCIDENT INVOLVING SGG5918A CRASHED ONTO SECURITY BOLLARD ALONG DTTB DEPOT ROAD CAMP (CMPB) ON 22.07.2021 / G0074026 [Unclassified]

Message Classification: Unclassified

Dear Sylvester,

May I check if there are any updates on my previous email below? Thank you.

Regards,

<image003.png> **Tan Fong Han**
Military Prosecutor | Legal Counsel
Ministry of Defence

Legal Services
T (65) 6307 2492 F (65) 6768 4433

Privileged or confidential information may be contained in this email. If you are not the intended addressee, you must not copy or distribute the mail or take any action in reliance on the same. Communication of any information in this mail to any unauthorised person may be an offence under the Official Secrets Act (Cap. 213). If you have received this mail in error, please delete it and notify the sender immediately.

From: Tan Fong Han
Sent: Monday, 18 April 2022 8:04 PM
To: 'Sylvester Leu Ying Xiang' <Sylvester_leu@singlife.com>
Cc: feedback <MINDEF_Feedback_Unit@defence.gov.sg>; Lim Wai Yong <Lim_Wai_Yong@mindef.gov.sg>
Subject: RE: RECOVERY - ACCIDENT INVOLVING SGG5918A CRASHED ONTO SECURITY BOLLARD ALONG DTTB DEPOT ROAD CAMP (CMPB) ON 22.07.2021 / G0074026 [Unclassified]

Message Classification: Unclassified

Dear Sylvester,

Per your email sent on 14 April 2022 at 3.17pm below, we understand that SingLife is claiming \$ 51,299.20 for the costs of repair, and \$ 10,662.55 for uninsured losses (on behalf of the car owner), in total, a sum of \$61,961.75. Please let us know if this is not the case.

I further note the email from Ms Jasmine Au to you dated 30 March 2022 that she will check for any correspondence between the workshop and the supplier explaining the reasons for the delay in the delivery of spare parts. Please provide us with a copy of this correspondence, if available.

For the avoidance of doubt, nothing herein should be construed as an admission or acceptance of liability in any way on the part of the Government. Our request for the claim documents is purely for the purposes of understanding your claim. All of the Government's rights are expressly reserved.

Regards,

<image004.png> **Tan Fong Han**
Military Prosecutor | Legal Counsel
Ministry of Defence
Legal Services
T (65) 6307 2492 F (65) 6768 4433

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From: Sylvester Leu Ying Xiang <Sylvester_leu@singlife.com>
Sent: Thursday, 14 April 2022 3:17 PM
To: Tan Fong Han <Tan_Fong_Han@mindef.gov.sg>
Cc: feedback <MINDEF_Feedback_Unit@defence.gov.sg>; Lim Wai Yong <Lim_Wai_Yong@mindef.gov.sg>
Subject: RE: RECOVERY - ACCIDENT INVOLVING SGG5918A CRASHED ONTO SECURITY BOLLARD ALONG DTTB DEPOT ROAD CAMP (CMPB) ON 22.07.2021 / G0074026 [Unclassified]

Dear Sir,

Thank you for your patience.

- 1) Please provide us with a copy of the Certificate of Insurance proving that the car owner was insured by your company.
 - **Please find attached Certificate of Insurance for your reference.**

- 2) May I confirm if the sum you are claiming is for \$51,299.20, per your email to MINDEF Feedback Unit sent on 22 February 2022? Would you be able to provide the breakdown of this sum?
 - For instance, based on “Final Invoice” from the car repairs workshop, MBM Wheelpower, \$51,299.20 appears to be the total cost of repair less excess, and without 7% GST. Is this accurate?
 - Please provide us with the receipt of payment issued by the car repairs workshop as proof of payment.
 - Does the sum of \$51,299.20 include the amount for the rental car, since you have also provided us with a rental invoice from July to December?
 - **We confirmed that the recovery amount for the cost of repair is \$51,299.20 and not subject to GST as GST was reimbursed by government.**
 - **Cost of repair does not include the rental invoice from July to December 2021.**
 - **Please find attached for proof of payment.**

- 3) The attachment “OI GIA” states that the car owner is not claiming under his insurance policy, but is claiming against a third party. Please provide proof that the sums you are claiming was paid by your company.
 - **The insured has changed to claim under own policy.(Please find attached Proof of payment)**

- 4) The attachment “Adjuster Report” noted that the repair should take around 10 working days. However, the car was brought to the workshop on 23 July 2021 (“Report – Falcon-Air Auto Services”), and was only repaired on 6 December 2021 (“Signed DV”). May I know if there were any reasons for the delay lasting over 4 months?
 - **According to our surveyor, the items are out of stock and requires 2 to 4 months to be delivered. (please refer to attached supplier invoices)**

- 5) May I confirm if the Adjuster Report is generated by a claims adjuster which your company engaged? I note that the Report includes the Repairer’s costs. If available, kindly provide us with the breakdown of the Repairer’s repair cost provided by the car repairs workshop.
 - **Adjuster report is generated by “Appraisals Associates Pte Ltd” one of Singlife’s panel, the amount is being supported by survey report (please find attached adjuster report)**

You may refer to below breakdown for Singlife cost of repair claim and our insured’s uninsured losses claim.

Singlife recovery for the cost of repair.

Cost of repair (without GST)	\$ 51,299.20
------------------------------	--------------

Uninsured losses claim (On behalf of insured)

Uninsured losses	Amount
Excess	\$ 1,284.00
Car Battery	\$ 251.45

Car rental invoices	Amount
91087865	\$ 2,033.00
91085483	\$ 2,140.00
91087866	\$ 2,140.00
91088958	\$ 2,140.00
91089954	\$ 674.10

On behalf of our insured, the uninsured losses claim is of **\$ 10,662.55** in total.

If you require further info, please let me know.

Thank you.

Best Regards,
Sylvester Leu
Claims Executive, General Insurance
Mobile +65 6827 9944
Address 4 Shenton Way #01-01 SGX Centre 2 Singapore 068807
Website singlife.com

<image001.gif>

Singapore Life Ltd. | Company Reg. No: 196900499K | GST Reg. No: MR-8500166-8

Our email domain has changed. All addresses ending with @aviva-asia.com now end with @singlife.com. Please update your address book. Thank you.

From: Tan Fong Han <Tan_Fong_Han@mindef.gov.sg>
Sent: 06 April 2022 12:10 PM
To: Sylvester Leu Ying Xiang <Sylvester_leu@singlife.com>
Cc: feedback <MINDEF_Feedback_Unit@defence.gov.sg>; Lim Wai Yong <Lim_Wai_Yong@mindef.gov.sg>
Subject: Re: RECOVERY - ACCIDENT INVOLVING SGG5918A CRASHED ONTO SECURITY BOLLARD ALONG DTTB DEPOT ROAD CAMP (CMPB) ON 22.07.2021 / G0074313 [Unclassified]

Message Classification: Unclassified

Dear Sylvester,

May I check if there are any updates on this request? Thank you.

Regards,

<image005.png> **Tan Fong Han**
Military Prosecutor | Legal Counsel
Ministry of Defence
Legal Services
T (65) 6307 2492 F (65) 6768 4433

From: Tan Fong Han
Sent: Wednesday, 30 March 2022 1:51 PM
To: 'Sylvester Leu Ying Xiang' <Sylvester_leu@singlife.com>
Cc: feedback <MINDEF_Feedback_Unit@defence.gov.sg>; Lim Wai Yong <Lim_Wai_Yong@mindef.gov.sg>
Subject: Re: RECOVERY - ACCIDENT INVOLVING SGG5918A CRASHED ONTO SECURITY BOLLARD ALONG DTTB DEPOT ROAD CAMP (CMPB) ON 22.07.2021 / G0074313 [Unclassified]

Message Classification: Unclassified

Dear Sylvester,

Resending this email in case it was not seen. Thank you!

Regards,

<image006.png> **Tan Fong Han**
Military Prosecutor | Legal Counsel
Ministry of Defence
Legal Services
T (65) 6307 2492 F (65) 6768 4433

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From: Tan Fong Han
Sent: Tuesday, 22 March 2022 9:32 PM
To: 'Sylvester Leu Ying Xiang' <Sylvester_leu@singlife.com>
Cc: feedback <MINDEF_Feedback_Unit@defence.gov.sg>; Lim Wai Yong <Lim_Wai_Yong@mindef.gov.sg>
Subject: FW: RECOVERY - ACCIDENT INVOLVING SGG5918A CRASHED ONTO SECURITY BOLLARD ALONG DTTB DEPOT ROAD CAMP (CMPB) ON 22.07.2021 / G0074313 [Unclassified]

Message Classification: Unclassified

Dear Sylvester,

We have received the documents.

Would appreciate your help on the following clarifications:

- 1) Please provide us with a copy of the Certificate of Insurance proving that the car owner was insured by your company.
- 2) May I confirm if the sum you are claiming is for **\$51,299.20**, per your email to MINDEF Feedback Unit sent on 22 February 2022? Would you be able to provide the breakdown of this sum?
 - For instance, based on "Final Invoice" from the car repairs workshop, MBM Wheelpower, **\$51,299.20** appears to be the total cost of repair less excess, and without 7% GST. Is this accurate?
 - Please provide us with the receipt of payment issued by the car repairs workshop as proof of payment.

- Does the sum of **\$51,299.20** include the amount for the rental car, since you have also provided us with a rental invoice from July to December?
- 3) The attachment "OI GIA" states that the car owner is not claiming under his insurance policy, but is claiming against a third party. Please provide proof that the sums you are claiming was paid by your company.
 - 4) The attachment "Adjuster Report" noted that the repair should take around 10 working days. However, the car was brought to the workshop on 23 July 2021 ("Report – Falcon-Air Auto Services"), and was only repaired on 6 December 2021 ("Signed DV"). May I know if there were any reasons for the delay lasting over 4 months?
 - 5) May I confirm if the Adjuster Report is generated by a claims adjuster which your company engaged? I note that the Report includes the Repairer's costs. If available, kindly provide us with the breakdown of the Repairer's repair cost provided by the car repairs workshop.

For the avoidance of doubt, nothing herein should be construed as an admission or acceptance of liability in any way on the part of the Government. Our request for the claim documents is purely for the purposes of understanding your claim. All of the Government's rights are expressly reserved.

Regards,

<image007.png> **Tan Fong Han**
 Military Prosecutor | Legal Counsel
 Ministry of Defence
 Legal Services
 T (65) 6307 2492 F (65) 6768 4433

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From: Sylvester Leu Ying Xiang <Sylvester_leu@singlife.com>
Sent: Tuesday, 22 March 2022 8:51 AM
To: Tan Fong Han <Tan_Fong_Han@mindef.gov.sg>
Cc: feedback <MINDEF_Feedback_Unit@defence.gov.sg>; Lim Wai Yong <Lim_Wai_Yong@mindef.gov.sg>
Subject: RE: RECOVERY - ACCIDENT INVOLVING SGG5918A CRASHED ONTO SECURITY BOLLARD ALONG DTTB DEPOT ROAD CAMP (CMPB) ON 22.07.2021 / G0074313 [Unclassified]

Dear Sir,

Thank you for your email.

Due to PDPA, our system is unable to send it without encrypted format.

We had censored our client ID and attached for your necessary.

If you require further info, please let me know.

Thank you.

Best Regards,
Sylvester Leu
Claims Executive, General Insurance
Mobile +65 6827 9944
Address 4 Shenton Way #01-01 SGX Centre 2 Singapore 068807
Website singlife.com

<image001.gif>

Singapore Life Ltd. | Company Reg. No: 196900499K | GST Reg. No: MR-8500166-8

Our email domain has changed. All addresses ending with @aviva-asia.com now end with @singlife.com. Please update your address book. Thank you.

From: Tan Fong Han <Tan_Fong_Han@mindef.gov.sg>
Sent: 18 March 2022 02:20 PM
To: Sylvester Leu Ying Xiang <Sylvester_leu@singlife.com>
Cc: feedback <MINDEF_Feedback_Unit@defence.gov.sg>; Lim Wai Yong <Lim_Wai_Yong@mindef.gov.sg>
Subject: RE: RECOVERY - ACCIDENT INVOLVING SGG5918A CRASHED ONTO SECURITY BOLLARD ALONG DTTB DEPOT ROAD CAMP (CMPB) ON 22.07.2021 / G0074313 [Unclassified]

Message Classification: Unclassified

Dear Sylvester,

A gentle reminder on my email below.

We would appreciate it if you could provide us with a copy of the claims document in an unencrypted form and with no password. Unfortunately, I have received a few notifications stating that several emails sent by you were blocked by our system as the attachment you have sent required a password log in.

Thank you.

Regards,

<image008.png> **Tan Fong Han**
Military Prosecutor | Legal Counsel
Ministry of Defence
Legal Services
T (65) 6307 2492 F (65) 6768 4433

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From: Tan Fong Han
Sent: Tuesday, 15 March 2022 5:30 PM
To: 'Sylvester Leu Ying Xiang' <Sylvester_leu@singlife.com>
Cc: feedback <MINDEF_Feedback_Unit@defence.gov.sg>; Lim Wai Yong <Lim_Wai_Yong@mindef.gov.sg>
Subject: RE: RECOVERY - ACCIDENT INVOLVING SGG5918A CRASHED ONTO SECURITY BOLLARD ALONG DTTB DEPOT ROAD CAMP (CMPB) ON 22.07.2021 / G0074313 [Unclassified]

Message Classification: Unclassified

Dear Sylvester,

Resending the email below, in case it was not seen. Thank you.

Regards,

<image009.png> **Tan Fong Han**
Military Prosecutor | Legal Counsel
Ministry of Defence
Legal Services
T (65) 6307 2492 F (65) 6768 4433

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From: Tan Fong Han
Sent: Thursday, 10 March 2022 6:07 PM
To: 'Sylvester Leu Ying Xiang' <Sylvester_leu@singlife.com>
Cc: feedback <MINDEF_Feedback_Unit@defence.gov.sg>; Lim Wai Yong <Lim_Wai_Yong@mindef.gov.sg>
Subject: RE: RECOVERY - ACCIDENT INVOLVING SGG5918A CRASHED ONTO SECURITY BOLLARD ALONG DTTB DEPOT ROAD CAMP (CMPB) ON 22.07.2021 / G0074313 [Unclassified]

Message Classification: Unclassified

Dear Sylvester,

Unfortunately, we are having some difficulties receiving the attachment. Would you be able to send the file in a non-password, or non-encrypted form?

Thank you.

Regards,

<image010.png> **Tan Fong Han**
Military Prosecutor | Legal Counsel
Ministry of Defence
Legal Services
T (65) 6307 2492 F (65) 6768 4433

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From: Sylvester Leu Ying Xiang <Sylvester_leu@singlife.com>
Sent: Thursday, 10 March 2022 5:18 PM
To: Tan Fong Han <Tan_Fong_Han@mindef.gov.sg>
Cc: feedback <MINDEF_Feedback_Unit@defence.gov.sg>; Lim Wai Yong <Lim_Wai_Yong@mindef.gov.sg>
Subject: RE: RECOVERY - ACCIDENT INVOLVING SGG5918A CRASHED ONTO SECURITY BOLLARD ALONG DTTB DEPOT ROAD CAMP (CMPB) ON 22.07.2021 / G0074313 [Unclassified]

The password is: SGG5918A

Best Regards,
Sylvester Leu
Claims Executive, General Insurance
Mobile +65 6827 9944
Address 4 Shenton Way #01-01 SGX Centre 2 Singapore 068807
Website singlife.com

<image001.gif>

Our email domain has changed. All addresses ending with @aviva-asia.com now end with @singlife.com. Please update your address book. Thank you.

From: Sylvester Leu Ying Xiang
Sent: 10 March 2022 05:18 PM
To: 'Tan Fong Han' <Tan_Fong_Han@mindef.gov.sg>
Cc: feedback <MINDEF_Feedback_Unit@defence.gov.sg>; Lim Wai Yong <Lim_Wai_Yong@mindef.gov.sg>
Subject: RE: RECOVERY - ACCIDENT INVOLVING SGG5918A CRASHED ONTO SECURITY BOLLARD ALONG DTTB DEPOT ROAD CAMP (CMPB) ON 22.07.2021 / G0074313 [Unclassified]

Dear Sir,

Thank you for your email.

Kindly find attached documents for your necessary.

Thank you.

***The file has been encrypted with a password which will be sent in a separate email.*

Best Regards,
Sylvester Leu
Claims Executive, General Insurance
Mobile +65 6827 9944
Address 4 Shenton Way #01-01 SGX Centre 2 Singapore 068807
Website singlife.com

<image001.gif>

Singapore Life Ltd. | Company Reg. No: 196900499K | GST Reg. No: MR-8500166-8

Our email domain has changed. All addresses ending with @aviva-asia.com now end with @singlife.com. Please update your address book. Thank you.

From: Tan Fong Han <Tan_Fong_Han@mindef.gov.sg>
Sent: 07 March 2022 07:07 PM
To: Sylvester Leu Ying Xiang <Sylvester_leu@singlife.com>
Cc: feedback <MINDEF_Feedback_Unit@defence.gov.sg>; Lim Wai Yong <Lim_Wai_Yong@mindef.gov.sg>
Subject: RE: RECOVERY - ACCIDENT INVOLVING SGG5918A CRASHED ONTO SECURITY BOLLARD ALONG DTTB DEPOT ROAD CAMP (CMPB) ON 22.07.2021 / G0074313 [Unclassified]

Message Classification: Unclassified

Dear Sylvester,

1. We have received your email concerning the insurance claim for the aforementioned matter sent to MINDEF Feedback Unit on 23 February 2022.
2. We note that the email was not sent with any attachments. Please provide us with the claim documents (including any relevant receipts).
3. We are currently looking into the matter and will keep you updated.
4. For the avoidance of doubt, nothing herein should be construed as an admission or acceptance of liability in any way on the part of the Government. Our request for the claim documents is purely for the purposes of understanding your claim. All of the Government's rights are expressly reserved.
5. Thank you.

Regards,

<image011.png>

Tan Fong Han
Military Prosecutor | Legal Counsel
Ministry of Defence
Legal Services
T (65) 6307 2492 F (65) 6768 4433

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Internal

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Internal

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Internal

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