

## Hsiao Tong (LKKAUTO)

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**From:** Zheng Hanyang <hanyang.zheng@ergo.com.sg>  
**Sent:** Friday, 14 July 2023 3:59 PM  
**To:** Hsiao Tong (LKKAUTO)  
**Cc:** Ivy Yong  
**Subject:** RE: Ergo ref. CDMCG23000565-001 - Recovery Claim For MID21217// DOA: 06/03/2023 // ERGO Insured: YQ6075J

Dear Hsiao Tong,

We are representing the driver of YQ6075J who is insured with us.  
Therefore, there is no reason why your Principal choose to pursue the claim against our insured since we are still representing our insured.

Next, we have stated that TCA applies.

Due to TCA and that your claim being less than \$500, we referred to the following clause

"If the amount of the damage to neither the Government Vehicle nor the Insured Vehicle exceeds \$500 **each party shall bear its own loss**, if any, in respect of such damage".

[emphasis mine]

TCA states that your Principal must bear its own loss instead of pursuing the damages against ERGO Insurance or our insured.

We urge you to review this clause carefully but if you have found any other clause in TCA to state otherwise, please let us know.

If not, we look forward to your claim withdrawal. Thank you.

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:** Ivy Yong <ivy.yong@ergo.com.sg>  
**Sent:** Friday, 14 July 2023 3:25 pm  
**To:** Hsiao Tong (LKKAUTO) <chewht@lkkauto.com>

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

**Subject:** RE: Ergo ref. CDMCG23000565-001 - Recovery Claim For MID21217// DOA: 06/03/2023 // ERGO Insured: YQ6075J

Dear Hsiao Tong,

We refer to the Treasury Collision Agreement.

"If the amount of the damage to neither the Government Vehicle nor the Insured Vehicle exceeds \$500 each party shall bear its own loss, if any, in respect of such damage".

Thank you

**Data Classification: Confidential, C3**

Warmest Regards,  
Ivy Yong  
Senior Executive, Claims

**ERGO Insurance Pte. Ltd.**

8 Temasek Boulevard, #04-01 Suntec Tower 3  
Singapore 038988  
DID.: +65 6829 9197  
[ivy.yong@ergo.com.sg](mailto:ivy.yong@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:** Friday, 14 July 2023 9:51 am

**To:** Ivy Yong <[ivy.yong@ergo.com.sg](mailto:ivy.yong@ergo.com.sg)>

**Subject:** RE: Ergo ref. CDMCG23000565-001 - Recovery Claim For MID21217// DOA: 06/03/2023 // ERGO Insured: YQ6075J

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

WITHOUT PREJUDICE

Dear Sirs,

Please be informed that our principal will still pursue the case as liability is down against your insured driver.

Please confirm if Ergo is representing your insured/insured driver to handle the matter. Otherwise, we will proceed the claims directly to your insured/ insured driver.

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:** Ivy Yong <[ivy.yong@ergo.com.sg](mailto:ivy.yong@ergo.com.sg)>

**Sent:** Monday, May 22, 2023 2:27 PM

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

**Subject:** RE: Ergo ref. CDMCG23000565-001 - Recovery Claim For MID21217// DOA: 06/03/2023 // ERGO Insured: YQ6075J

Without Prejudice

Dear Hsiao Tong,

We refer to the Treasury Collision Agreement.

"If the amount of the damage to neither the Government Vehicle nor the Insured Vehicle exceeds \$500 each party shall bear its own loss, if any, in respect of such damage".

Regret that we are unable to bear your client's repair cost.

Thank you

**Data Classification: Confidential, C3**

Warmest Regards,

Ivy Yong

Senior Executive, Claims

**ERGO Insurance Pte. Ltd.**

8 Temasek Boulevard, #04-01 Suntec Tower 3

Singapore 038988

DID.: +65 6829 9197

[ivy.yong@ergo.com.sg](mailto:ivy.yong@ergo.com.sg) | [www.ergo.com.sg](http://www.ergo.com.sg)

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**From:** ERGO Insurance Pte. Ltd. (Claims Department) <[claims@ergo.com.sg](mailto:claims@ergo.com.sg)>

**Sent:** Thursday, 18 May 2023 3:42 pm

**To:** Ivy Yong <[ivy.yong@ergo.com.sg](mailto:ivy.yong@ergo.com.sg)>; [chewht@lkkauto.com](mailto:chewht@lkkauto.com)

**Subject:** Ergo ref. CDMCG23000565-001 - Recovery Claim For MID21217// DOA: 06/03/2023 // ERGO Insured: YQ6075J

**WITHOUT PREJUDICE**

Dear Hsiao Tong,

(1) Please <b>DO NOT MAIL</b> us the duplicate hard copy Letter of Demand; and
(2) Please email us a copy of your client's <b>Letter of Authorisation/Warrant to Act</b> and you may disregard our request if you have done so; and
(3) Kindly <b>send us all supporting evidence</b> including but not limited to your client's video evidence, Traffic Police Investigation Result and/or any other supporting documents that may assist in our review of your client's claim without the need of our express request for the same.

( ☒ ) We acknowledge receipt of your Letter of Demand.

( ☐ ) Our Insured has yet to report the accident to us.

( ☒ ) We will reply to you on our position **within 8 calendar weeks from today** or within 14 days after the said re-inspection, whichever is later.

Officer In Charge: as copied in this email.

Thank you.

Warmest Regards,  
Pauline Soh  
Executive

**ERGO Insurance Pte. Ltd.**

8 Temasek Boulevard #04-01 | Suntec Tower Three | Singapore 038988

[pauline.soh@ergo.com.sg](mailto:pauline.soh@ergo.com.sg) | [www.ergo.com.sg](http://www.ergo.com.sg)**ERGO**

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**From:** Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>**Sent:** Thursday, 18 May 2023 10:46 am**To:** ERGO Insurance Pte. Ltd. (Claims Department) <[claims@ergo.com.sg](mailto:claims@ergo.com.sg)>**Subject:** Recovery Claim For MID21217// DOA: 06/03/2023 // ERGO Insured: YQ6075J

Your Ref: To be advised

Without Prejudice

LKK Ref: CC2/MIDA23003004/p

**M/s ERGO INSURANCE PTE LTD**

Dear Sirs,

**ACCIDENT INVOLVING MID21217 AND YQ6075J ALONG TELOK PAKU ROAD FROM LOYANG AVE TO NICOLL DRIVE ON 06/03/2023**

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 MID21217	\$ 130.84
2. Insurance Search Fee	\$ 2.00
<b>TOTAL</b>	<b>\$ 132.84</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 settlement 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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