

Our Ref : SLU428Y / T090924  
Your Ref : D24007263MFCT/CTPL /CL/ TPD  
Date : 15 October 2024

**Main Office:**  
Mova Building  
No. 22, Jalan Kilang,  
Singapore 159419  
Tel : **(65) 6476 3333**  
Fax : (65) 6271 5891  
www.mova.com.sg

**Workshop Dept:**  
Block 1008,  
Bukit Merah Lane 3,  
#01-04/06/08/94  
Singapore 159722

Tel : **(65) 6272 3892**  
Fax : (65) 6270 8314  
Co. Reg. 198904033G  
GST Reg. M2-0088864-2

**BY EMAIL**

**WITHOUT PREJUDICE**

**MS FIRST CAPITAL INSURANCE LIMITED**  
**36 ROBINSON ROAD**  
**#16-01 CITY HOUSE**  
**Singapore 068877**  
**Attn: Motor Claims Department**

Dear Sir/Mdm

**ACCIDENT INVOLVING:** SLU428Y & SHD4511A  
**DATE OF ACCIDENT:** 16 August 2024  
**ALONG:** BARTLEY ROAD

We refer to the above mentioned accident. We are claiming as per below:

Cost of Repairs	\$	2,180.00
#Loss of Use (\$ x _days)		
Loss of Rental (\$ 120 x 6 days) + 9% GST	\$	784.80
Loss of Income (\$__ x __ days)	\$	-
LTA Fees	\$	-
Police Report / GIA	\$	2.18
Medical Fee	\$	-
Excess	\$	-
<b>Grand Total</b>	<b>\$</b>	<b>2,966.98</b>

Car date in: 3/9/2024  
Car date out: 9/9/2024

Authorized Repair Days: ~~(TP/OD/WS/Recovery of Incidental Costs)~~

Please pay the amount of **\$ 2,966.98** in favour of **MOVA AUTOMOTIVE PTE LTD.**  
If you have any enquiries, please call Ms Suann @ 62623377 or  
email [suann@moval.com.sg](mailto:suann@moval.com.sg)

Yours faithfully,  
**MOVA AUTOMOTIVE PTE LTD**  
For Claims Manager

Note: # Please note that the Loss of Use will be paid based on negotiation and on the NIMA Protocol (Court Guideline).



Automotive Pte Ltd



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**Workshop:** Block 1008, Bukit Merah Lane 3, #01-04/06/08/94, Singapore 159722 Tel : (65) 6272 3892 Fax : (65) 6270 8314

### POWER OF ATTORNEY

ACCIDENT INVOLVING (Owner's Vehicle No.) SLU 428 Y and (Third Party's Vehicle No.) SND 4511 A on 16/8/24 along Woodleigh Underpass

BY THIS POWER OF ATTORNEY, \*I/We, Liu Dongfa  
\*NRIC/Passport No. S 7081382 C (Address)\*  
/

a company incorporate in Singapore and having its registered office at (Address)\*  
owner of Vehicle Registered No.

SLU 428 Y hereby irrevocably appoint MOVA AUTOMOTIVE PTE LTD, (MOVA) a company incorporated in Singapore and having its registered office at Block 1008 Bukit Merah Lane 3 #01-04/06/08 its agents or any person authorized by MOVA to be \*my/our Attorney and in \*my/our name(s) and on \*my/our behalf to do all or any of the following :

1. To submit, resolve and make any claim(s) (including the commencement of legal proceedings) which \*I/we may have against the other \*party/parties to the Accident and under the insurance \*policy/policies taken up by such \*party/parties or alternatively under Insurance Policy No. taken up by \*me/us (subject to approval by my Insurance Company) in respect of the cost of repairs, loss of use/rental and all other costs and expenses, etc suffered by \*me/us arising from the Accident (loss and damage).
2. For the purpose of such claim(s) as aforesaid, to appoint solicitors on \*my/our behalf as \*my/our Attorney shall in MOVA absolute **discretion, deem fit**.
3. To collect payment(s) due in respect of any such claim(s) for the loss and damage, such payment to be made by way of cheque in favor of **MOVA AUTOMOTIVE PTE LTD** and to give a valid receipt and discharge thereof.
4. For any of the purposes aforesaid, **to execute, sign, seal and deliver all documents whatsoever in relation thereto**.
5. Generally **do all such acts as it shall deem necessary for the purpose of settling such claim(s) and**
6. **To agree to any settlement at the absolute discretion of MOVA.**

\*I/We hereby declare that all acts, instruments and documents done by virtue of this Power of Attorney on \*my/our behalf by the Attorney, its agents or any person authorized by MOVA in its behalf shall be as good valid and effectual to all intents and purposes whatsoever as it is the same had been done or executed by \*me/us in \*my/our own proper person(s) and \*I/we hereby ratify and confirm, all acts, instruments and documents done or executed by virtue of the authority and powers hereby conferred.

\*I/We hereby further declare that **the powers and authority hereby conferred shall remain irrevocable.**

\*I/We further confirm that the acceptance by MOVA of the settlement amount in respect of such constitute the full discharge of my/our claim(s) in respect of such loss and damage.

**\*IN WITNESS WHEREOF.** \*I/We have hereunto to set \*my/our hand and seal this day 3 of the month of 9, Year Two Thousand - (20 24).

Signed, Sealed & Delivered By



*[Handwritten signature]*

Customer's Name: Liu Dongfa  
NRIC No: S 7081382 C  
Co's Rubber Stamp, where applicable.

**MOVA's copy**

**\*delete as appropriate.**



**DISCHARGE RECEIPT**

The acceptance of this offer  
is **without prejudice** to our  
insure's claim & /or expenses

CLAIM REFERENCE : D24007263MFCT/CTPL/TPD 2  
ACCIDENT DATE : 16/08/2024  
ACCIDENT LOCATION : TOWARDS BRADDELL SINGAPORE  
INSURED : COMFORT TRANSPORTATION PTE LTD  
INSURED DRIVER : NGIAM MENG KWANG  
INSURED VEHICLE : SHD4511A  
INVOLVED PARTY : SLU428Y  
SETTLEMENT SUM : \$2,574.58


I/We, the undernoted CLAIMANT being the person/entity entitled to receive the compensation in relation to the accident, hereby agree to accept the SETTLEMENT SUM as full and final settlement of all claims for damages, costs & disbursements arising out of the ACCIDENT, and I/WE also agree that the said settlement sum:

1. is paid without admission of liability on the part of MS First Capital Insurance Limited and/or its INSURED and/or its INSURED DRIVER in respect of the said loss and for damage whether now or hereafter to become manifest,
2. is accepted by me/us to the intent that the said MS First Capital Insurance Limited and /or its INSURED and/or its INSURED DRIVER be absolutely and finally discharged from all claims whatsoever which I/WE now or hereafter may have arising out of or connected with or traceable to the said accident.

I/WE acknowledge that this DISCHARGE RECEIPT is not to be construed as an admission of liability on the part of MS First Capital Insurance Limited and/or its INSURED and /or its INSURED DRIVER and it shall not be used as evidence in any claims or actions which may be made against them or any of them.

CLAIMANT: LIU DONGFA

Signature and Date :

 X

WITNESS :

**MOVA AUTOMOTIVE PTE LTD**  
Blk 1008, BUKIT MERAH LANE 3  
#01-04 (S) 159722  
Tel: 62723892 Fax: 62708314  
GST Reg No : M2-0088864-2

Signature and Date :





Website: [www.mova.com.sg](http://www.mova.com.sg)  
Co. Reg. No.: 198904033G  
GST Reg. No.: M2-0088864-2

Main Office: Mova Building, No. 22, Jalan Kilang, Singapore 159419

Tel: (65) 6476 3333 Fax: (65) 6271 5891

Fan Yoong Branch: No. 15 Fan Yoong Road, Singapore 629792

Tel: (65) 6262 3377 Fax: (65) 6264 3151

Workshop Dept: Blk 1008, Bukit Merah Lane 3, #01-04/06/08, Singapore 159722

Tel: (65) 6272 3892 Fax: (65) 6270 8314

24 Hours Breakdown Service: (65) 9799 8888

## Tax Invoice

### MS FIRST CAPITAL INSURANCE LTD

16 Raffles Quay  
#42-01 Hong Leong Building  
Singapore 048581

Inv No. : CBM124120465  
Invoice Date : 30 Dec 2024  
Ref : CBMW24080236  
Terms : COD  
Veh. No. : SLU428Y  
Sales : Junior

#	Description	Qty	UOM	U/P	Tax Amt	Tax Type	Taxable Amt
1	COST OF REPAIR	1.00		2,000.00	180.00	GST (SR) (9%)	2,000.00

### Remarks:

ACCIDENT INVOLVING SLU428Y & SHD5411A ON 16/08/24  
TP - MS FIRST CAP

This is a computer generated document. No signature is required.  
Please made payable to Mova Automotive Pte Ltd.  
Claims & Repair Dept. :  
Bank Transfer - DBS Bank  
Account No.: 006-011126-2  
Paynow UEN No.: 198904033G

Subtotal : S\$ 2,000.00  
Total Tax : S\$ 180.00  
Total : S\$ 2,180.00

**TAX Invoice**

30-Sep-24

Veh : SNM7119L

Prof : RK510209

RA : I15238

From : 3/9/2024

To : 9/9/2024


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GST Reg. M2-0088864-2

CHEN QING

Attention : Mova - claims Dept

Description	Qty	U.Price	Amount S\$
RENTAL CHARGES FROM 3/9/2024 TO 9/9/2024 MAZDA 3 : SNM7119L RENTAL AGREEMENT : I15238 DRIVEN BY: CHEN QING YOUR REF : SLU428Y	6	\$120	\$720.00



Mova Automotive Pte Ltd

Non - GST amount	\$720.00
GST 9%	\$64.80
Total Amount	\$784.80



**MOVA**

AUTOMOTIVE PTE LTD

Website: www.mova.com.sg  
Co. Reg. No.: 198904033G**Automotive Pte Ltd**Main Office: No. 22 Jalan Kilang, Singapore 159419  
Bukit Merah Branch:  
Blk 122 Bukit Merah Lane 1 #01-50, Singapore 150122  
Fan Yoong Branch: No. 15 Fan Yoong Road, Singapore 629792  
Tel: (65) 6476 3333 Fax: (65) 6270 8314  
24 Hours Breakdown Service: (65) 9799 8888  
Bedok Branch: 219 Bedok Central #01-138, Singapore 460219  
Tel: (65) 6604 7877**RENTAL AGREEMENT****RA NO. : I 15238**

RK510209

RENTAL DETAILS			INSURANCE EXCESS AMOUNT			
Vehicle Make/Model:	Mazda 3	Vehicle No:	SNM719L	Singapore	Malaysia	Signature
Date/Time Out:	3/9/24		1652.	S\$ 2500	S\$ 3500	
Petrol Level Out:	E 1/8 1/4 3/8 1/2 5/8 3/4 7/8 F			Per Accident	Per Accident	
Date/Time In:	9/9/24		1004	Charges		
Petrol Level In:	E 1/8 1/4 3/8 1/2 5/8 3/4 7/8 F			Months @\$	Per Month	
Change Over 1:	Date:	Initial:		Weeks @\$	Per Week	
Change Over 2:	Date:	Initial:		6 Days @\$ 120.00	Per Day	\$720.00
KM Out:	10789	KM In:		Hours @\$	Per Hour	
HIRER DETAILS			Sub-Total			
Named Hirer			Less Discount		%	
Name:	Chen Qing.		Rental Charges			
Address:			CDW @\$	per day / week / month		
			PAI @\$	per day / week / month		
			Petrol Top-Up			
			Misc Charges			
Identity Card No:	S7377641D.		GST	9%	\$64.80	
Date of Birth:			Total			\$784.80
Driving License:			VISA / MASTER CARD / AMEX	CASH / COMPANY BILLING / OTHERS		
Country of Issue:			Pre-Payment			
Tel:	(HP) 9423356	(O)	Downpayment and Deposit			
Nationality:			Amount Refunded/ Due			
Effective Date:			Signature of Refund			
Additional Hirer			Remarks:			
Name:			SLM4287			
Address:			Kec			
			Invoice No:	Ref. No:		
			Checked Out By:	Checked In By:	Checked By:	
Identity Card No:						
Date of Birth:						
Driving License:			Sales-In Charge:			
Country of Issue:			Past 3 years accidents YES <input type="checkbox"/> NO <input type="checkbox"/>			
Tel:	(HP)	(O)				
Nationality:						
Effective Date:						

I fully understand and agreed to the terms and condition appended on both sides of this Vehicle Rental Agreement. I also agreed that if there is any outstanding amount payable after the conclusion of my rental not restricted to parking or traffic infringements during my period of hire, I will agreed that these outstanding payment be billed to my charge/ credit card voucher given above. All above information given by me are true in connection to this agreement.

Hirer's Signatory / Company Stamp (if corporate hirer)

Authorised Manager Signature

Date &amp; Time

**IMPORTANT**

- Only authorized drivers with valid driving license of minimum 2 years may drive the rental vehicle.
- All rental vehicles are strictly for Singapore use only, and may not be driven outside Singapore without prior approval of MOVA Automobile.
- In any accident, the Hirer must report to MOVA Automobile immediately. The Hirer shall endeavor to assist in all manners possible.
- The Hirer shall be liable for all excess charges (if any) for late return at the hourly rate shown, inclusive of CDW and PAI. Late return of more than 4 hours will be considered as a day rental.
- All traffic infringements and summons (if any) are the responsibility of the Hirer.


INSURER ENQUIRY

Find  
insurer

Vehicle reg. no.

SHD4511A

Date of Accident

16/08/2024 

Reset

% RESULT & RECEIPT

TP Insurer Enquiry

Insurance MS First Capital Insurance Ltd

Period of Insurance 01/01/2024 - 31/12/2024

Requested By KEE SIOK KANG (MOVA AUTOM...

Requested Date 16/08/2024 16:19

Payment details

Request Amount: **\$S2**

GST Amount: **\$S0.18**

Total Amount Due (GST Inclusive): **\$S2.18**

General Insurance Association

Records Management Centre

GST Registration No: **M400017735**

## Yan (LKK Auto)

---

**From:** Lim Gan Koon (Chris) <ChrisLim@msfirstcapital.com.sg>  
**Sent:** Thursday, October 24, 2024 9:43 PM  
**To:** Yan (LKK Auto)  
**Cc:** Admin A; Hsiao Tong (LKKAuto)  
**Subject:** RE: [SEEK MANDATE] RE: MSFC Ref : D24007263MFCT/CTPL/TPD-2 // FW: SLU428Y & SHD4511A on 16/8/24

Dear Yan,

Pls offer as per your recommendation:

COR - \$2,180.00  
LOR - \$359.70 to \$523.20 (\$119.90 to \$130.80 x 3 to 4 days)  
GIA Search Fee - \$2.18  
Total - \$2,541.88 to \$2,705.38

Thank you.

Chris Lim  
Motor Claims Dept.

**MS First Capital Insurance Ltd**  
16 Raffles Quay  
#42-01 Hong Leong Building  
Singapore 048581

D: 6359 1813 | M: 6359 1800 | F: 6223 0541  
Website <http://www.msfirstcapital.com.sg>

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**From:** Yan (LKK Auto) <yan@lkkauto.com>  
**Sent:** Thursday, 24 October 2024 5:22 pm  
**To:** Lim Gan Koon (Chris) <ChrisLim@msfirstcapital.com.sg>  
**Cc:** Admin A <admin-a@lkkauto.com>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>  
**Subject:** [SEEK MANDATE] RE: MSFC Ref : D24007263MFCT/CTPL/TPD-2 // FW: SLU428Y & SHD4511A on 16/8/24

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Your ref: **D24007263MFCT**  
Our ref : **CD/FCI24080410/Rua3**

Dear Sirs/Mdm,

### **ACCIDENT INVOLVING SHD 4511A(MS FCIL) AND SLU 428Y(TP) ON 16/08/2024**

We refer to the above matter.



We are of the view that liability is not in our driver's favour as insured rear ended TP's vehicle.

We seek your approval to offer repairer **"MOVA AUTOMOTIVE PTE LTD"** at **\$ 2,705.38(all-in)**.

The summary is as follows: -

	Amount Claimed	Amount Revised
1. Cost of Repair	\$ 5,487.50	\$ 2,180.00 (\$2,000.00+9%GST)
2. Loss of Rental (6days x \$120.00)+9%GST	\$ 784.80	\$ 523.20 (4DAYS X \$120.00)+9%GST
3. GIA / LTA search fee	\$ 2.18	\$ 2.18
<b>Total</b>	<b>\$ 6,274.48</b>	<b>\$ 2,705.38</b>

Surveyor recommended 3 days for repair.

Enclosed here with all the relevant documents for your perusal.

Kindly note that this inspection report dated 22/10/2024 is only for mandate purpose.

**Kindly let us have your approval / instruction.**

Best Regards,

**Yan**

**LKK Auto Consultants Pte Ltd**

Email: [yan@lkkauto.com](mailto:yan@lkkauto.com) | DID: 6841-6051 | fax: 6256-4315  
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

---

**From:** Lim Gan Koon (Chris) <[ChrisLim@msfirstcapital.com.sg](mailto:ChrisLim@msfirstcapital.com.sg)>

**Sent:** Thursday, October 24, 2024 3:21 PM

**To:** Yan (LKK Auto) <[yan@lkkauto.com](mailto:yan@lkkauto.com)>

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** RE: MSFC Ref : D24007263MFCT/CTPL/TPD-2 // FW: SLU428Y & SHD4511A on 16/8/24

Dear Yan,

Any update?

Thank you.

Chris Lim  
Motor Claims Dept.

**MS First Capital Insurance Ltd**  
16 Raffles Quay  
#42-01 Hong Leong Building  
Singapore 048581

D: 6359 1813 | M: 6359 1800 | F: 6223 0541  
Website <http://www.msfirstcapital.com.sg>

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**From:** Lim Gan Koon (Chris)

**Sent:** Thursday, 17 October 2024 4:07 pm

**To:** Yan (LKK Auto) <[yan@lkkauto.com](mailto:yan@lkkauto.com)>

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; Harminder Kaur <[Harminder@msfirstcapital.com.sg](mailto:Harminder@msfirstcapital.com.sg)>

**Subject:** MSFC Ref : D24007263MFCT/CTPL/TPD-2 // FW: SLU428Y & SHD4511A on 16/8/24

**DIRECT SETTLEMENT**

Dear Yan,

Amended LOD from TP.

Pls prepare to seek mandate.

Thank you.

Chris Lim

Motor Claims Dept.

**MS First Capital Insurance Ltd**

16 Raffles Quay

#42-01 Hong Leong Building

Singapore 048581

D: 6359 1813 | M: 6359 1800 | F: 6223 0541

Website <http://www.msfirstcapital.com.sg>

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---

**From:** Suanne Chiu <[suann@moval.com.sg](mailto:suann@moval.com.sg)>

**Sent:** Thursday, 17 October 2024 3:46 pm

**To:** Motor Claims <[MotorClaims@msfirstcapital.com.sg](mailto:MotorClaims@msfirstcapital.com.sg)>

**Cc:** 'Admin A' <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** RE: SLU428Y & SHD4511A on 16/8/24

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Dear Chris,

As spoken yesterday, attached is the amended LOD for your attention.

Thank you,

Best Regards  
**Suanne Chiu**  
Claims Asst. Manager  
**MOVA Automotive Pte Ltd**  
Tel: +65 6262 3377  
Fax: +65 62643151



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---

**From:** Suanne Chiu <[suann@moval.com.sg](mailto:suann@moval.com.sg)>  
**Sent:** Wednesday, 16 October 2024 12:55 pm  
**To:** 'MotorClaims@msfirstcapital.com.sg' <[MotorClaims@msfirstcapital.com.sg](mailto:MotorClaims@msfirstcapital.com.sg)>  
**Cc:** 'Admin A' <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>  
**Subject:** SLU428Y & SHD4511A on 16/8/24

Dear sir / madam,



Your ref : S24007263MFCT/CTPL/TPD

Enclosed is our letter of demand for your attention & action.

Thank you,

Best Regards  
**Suanne Chiu**  
Claims Asst. Manager  
**MOVA Automotive Pte Ltd**  
Tel: +65 6262 3377  
Fax: +65 62643151



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