

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

Our Ref : SFJ2992A / T140325
 Your Ref : D24007783MFCT/CTPL/TPD-2 //
 Date : 1 July 2025

MS FIRST CAPITAL INSURANCE LIMITED
16 RAFFLES QUAY
#42-01 HONG LEONG BUILDING
Singapore 048581
Attn: Motor Claims Department

BY EMAIL
WITHOUT PREJUDICE

Dear Sir/Mdm

ACCIDENT INVOLVING: **SFJ2992A & SHA4751P**
DATE OF ACCIDENT: **3 September 2024**
ALONG: **SLIP ROAD FROM EAST COAST ROAD TOWARDS**
TELOK KURAU

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

Cost of Repairs	\$	2,406.72
#Loss of Use (\$ 100.00 x 03_days)	\$	300.00
Loss of Rental (\$ x days) + 9% GST	\$	-
Loss of Income (\$ x days)	\$	-
LTA Fees	\$	-
Police Report / GIA	\$	2.18
Medical Fee	\$	-
Towing fee	\$	-
Grand Total	\$	2,708.90

Car date in: 3/3/2025
 Car date out: 6/3/2025

Authorized Repair Days: 3 (~~TP/OD/WS/Recovery of Incidental Costs~~)

Please pay the amount of **\$ 2,708.90** in favour of **MOVA AUTOMOTIVE PTE LTD.**
 If you have any enquiries, please call Ms Suann @ 62623377 or
 email 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).

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

ACCIDENT INVOLVING (Owner's Vehicle No.) SFJ 2992A and (Third Party's Vehicle No.) SHA 4751P on 3.9.2024 along Slip Road from East Coast Road towards Telok Kurau

BY THIS POWER OF ATTORNEY, *I/We, Toh Lay Hong
NRIC/Passport No. S 1775402E (Address)
29 Siglap Drive S (452155) /

a company incorporate in Singapore and having its registered office at (Address)*
SFJ 2992A 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 3, Year Two Thousand - (20 25).

Signed, Sealed & Delivered By



Customer's Name: Toh Lay Hong
NRIC No: S1775402E
Co's Rubber Stamp, where applicable.

MOVA's copy

***delete as appropriate.**

DISCHARGE RECEIPT

CLAIM REFERENCE : D24007783MFCT/CTPL/TPD-2
ACCIDENT DATE : 03/09/2024
ACCIDENT LOCATION : E COAST ROAD TOWARDS TELOK KURAU
INSURED : COMFORT TRANSPORTATION PTE LTD
INSURED DRIVER : TAN BEE CHONG
INSURED VEHICLE : SHA4751P
INVOLVED PARTY : SFJ2992A
SETTLEMENT SUM : \$ 2,558.72

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: TOH LAY HONG

Signature and Date :



26/08/2025

WITNESS:

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

Signature and Date :



26/08/2025

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

Co. Reg. 198904033G
GST Reg. M2-0088864-2

TAX INVOICE

25/8/2025

MS FIRST CAPITAL INSURANCE LIMITED
36 ROBINSON ROAD
#16-01 CITY HOUSE
SINAGPORE 068877

Vehicle No: SFJ2992A
Vehicle Model: PEUGEOT 5008
Inv No: CBMI25080328
Claims ref: T140325
Accident Date: 03/09/24
In Charge: JUNIOR
Remarks:

No	Description	Qty	U. Price	Amounts S\$
LIST ITEMS:				
1	REAR BUMPER	1	PC \$ 1,490.00	\$ 1,490.00
2	TAILGATE EMBLEM "5008"	1	PC \$ 130.00	\$ 130.00
LIST TOTAL S\$				\$ 1,620.00
10% DISCOUNT S\$				\$ (162.00)
				<u>\$ 1,458.00</u>

LABOUR CHARGE:

1	TO CUT, WELD, PANEL BEAT, STRAIGHTEN , REPLACE DAMAGED PARTS & REALIGN AFFECTED AREAS			\$ 400.00
2	TO PUTTY SPRAY PAINT ON TAILGATE, REAR END PANEL , REAR BUMPER REINFORCEMENT			\$ 200.00
3	TO RESET & REPROGRAMMING AFTER ACCIDENT REPAIR WORK			\$ 150.00
TOTAL LABOUR COST S\$				<u>\$ 750.00</u>

Customer's Signature

MOVA AUTOMOTIVE PTE LTD


AMOUNT S\$ \$ 2,208.00
GST @ 9% \$ 198.72
AMOUNT DUE S\$ \$ 2,406.72

INSURER ENQUIRY

Find
insurer
Vehicle reg. no.

SHA4751P

Date of Accident

03/09/2024 

Reset

% RESULT & RECEIPT

TP Insurer Enquiry

Insurance MS First Capital Insurance Ltd

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

Requested By Enny (MOVA AUTOMOTIVE PTE...)

Requested Date 03/09/2024 16:51

Payment details

Request Amount: **S\$2**

GST Amount: **S\$0.18**

Total Amount Due (GST Inclusive): **S\$2.18**

General Insurance Association

Records Management Centre

GST Registration No: **M400017735**

Hsiao Tong (LKKAUTO)

From: Suanne Chiu <suann@movas.com.sg>
Sent: Monday, August 25, 2025 12:48 PM
To: Hsiao Tong (LKKAUTO); Admin A
Subject: FW: [OFFER] -MSFC Ref : D24007783MFCT/CTPL/TPD-2 // TP CLAIMS - SFJ2992A & SHA4751P ON 03/09/2024
Attachments: 25082025124302.pdf

Dear Hsiao Tong,



Enclosed is signed DV, tax invoice & POA for your necessary action.

Bank Account Name : MOVA AUTOMOTIVE PTE LTD
Bank Name : DBS BANK LTD SINGAPORE
Bank Code : 7171
Bank Branch Code : 006
Bank Branch : Alexandra
Bank Account No.: 006-011126-2
PayNow UEN No. 198904033G
Bank Swift Code : DBSSSGSG

Thank you,

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



Connect with us on  

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From: Hsiao Tong (LKKAUTO) <chewht@lkkauto.com>
Sent: Monday, 4 August 2025 9:31 am
To: Suanne Chiu <suann@movas.com.sg>
Subject: RE: [OFFER] -MSFC Ref : D24007783MFCT/CTPL/TPD-2 // TP CLAIMS - SFJ2992A & SHA4751P ON 03/09/2024

Without Prejudice

Dear Suanne,

Hsiao Tong (LKKAUTO)

From: Kon Yin Siew <KonYinSiew@msfirstcapital.com.sg>
Sent: Thursday, July 10, 2025 5:25 PM
To: Hsiao Tong (LKKAUTO)
Cc: Lim Gan Koon (Chris)
Subject: RE: [SEEK MANDATE] - MSFC Ref : D24007783MFCT/CTPL/TPD-2 // TP CLAIMS - SFJ2992A & SHA4751P ON 03/09/2024 *** LKK REF: CD/FCI24090165/Rpa3

Dear Hsiao Tong,

Pls offer as per below:

COR - \$2,406.72
LOU - \$150.00 to \$180.00 (\$50.00 to \$60.00 x 3 days)
GIA Fee - \$2.00 to \$2.18
Total - \$2,558.72 to \$2,588.90

Thank you.

Yin Siew
Motor Claims Dept.

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

D: 6359 1823 | M: 6359 1800 | F: 6223 0541
Website <http://www.msfirstcapital.com.sg>
A Member of 

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From: Hsiao Tong (LKKAUTO) <chewht@lkkauto.com>
Sent: Thursday, 3 July 2025 11:48 am
To: Lim Gan Koon (Chris) <ChrisLim@msfirstcapital.com.sg>
Subject: [SEEK MANDATE] - MSFC Ref : D24007783MFCT/CTPL/TPD-2 // TP CLAIMS - SFJ2992A & SHA4751P ON 03/09/2024 *** LKK REF: CD/FCI24090165/Rpa3

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Your ref: **D24007783MFCT/CTPL/TPD-2**

Our ref : CD/FCI24090165/Rpa3q2(N)

Dear Sirs/Mdm,

ACCIDENT INVOLVING SHA4751P(MS FCIL) AND SFJ2992A(TP) ON 03/09/2024

We refer to the above matter.

It is a head-to-rear collision. We are of the view that liability is not in our driver's favour.

We seek your approval to offer repairer "**MOVA AUTOMOTIVE PTE LTD**" at **\$2,588.90(all-in)**.

The summary is as follows: -

	Amount Claimed	Amount Revised
1. Cost of Repair (with GST)	\$ 4,912.63	\$ 2,406.72 (\$2,208.00 + 9%GST)
2. Loss of Use (3days x \$100.00)	\$ 300.00	\$ 180.00 (3days x \$60.00)
3. LTA/GIA Search Fee	\$ 2.18	\$ 2.18
Total	\$ 5,214.81	<u>\$ 2,588.90</u>

Surveyor recommended 3days for repair.

Enclosed here with all the relevant documents for your perusal.

Kindly note that this inspection report dated 27/05/2025 is only for mandate purpose.

Kindly let us have your approval / instruction.

Best Regards,

Hsiao Tong, Chew | Team Lead

Third Party Direct Settlement

LKK Auto Consultants Pte Ltd

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

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

From: Hsiao Tong (LKKAuto)

Sent: Monday, June 23, 2025 1:51 PM

To: Rachel Wu <RachelWu@msfirstcapital.com.sg>; Lim Gan Koon (Chris) <ChrisLim@msfirstcapital.com.sg>

Subject: RE: MSFC Ref : D24007783MFCT/CTPL/TPD-2 // TP CLAIMS - SFJ2992A & SHA4751P ON 03/09/2024 *** LKK
REF: CD/FCI24090165/Rpa3

Dear Sir/Mdm,

We are pending LOD from third party to seek mandate.

Thanks.

Note: For future Email correspondence, please remove admin-a@lkkauto.com in your email. These email address admin-a@lkkauto.com is no longer in use.

Best Regards,

Hsiao Tong, Chew | Team Lead

Third Party Direct Settlement

LKK Auto Consultants Pte Ltd

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

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

From: Rachel Wu <RachelWu@msfirstcapital.com.sg>

Sent: Monday, June 23, 2025 1:48 PM

To: Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>; Lim Gan Koon (Chris) <ChrisLim@msfirstcapital.com.sg>

Cc: Admin A <admin-a@lkkauto.com>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Subject: RE: MSFC Ref : D24007783MFCT/CTPL/TPD-2 // TP CLAIMS - SFJ2992A & SHA4751P ON 03/09/2024 *** LKK
REF: CD/FCI24090165/Rpa3

Dear LKK,

Please advise update on the survey report.

Kindly note that the officer in-charge is Chris.

Dear Chris,

For your follow up.

Thank you

Best Regards

Rachel Wu

Motor Claims Dept

MS First Capital Insurance Ltd

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

D: 6359 1812| Tel: 6359 1800 | F: 6223 0541 | Reg. No. 195000106C

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

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From: Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>

Sent: Wednesday, 20 November 2024 11:23 pm

To: Lim Gan Koon (Chris) <ChrisLim@msfirstcapital.com.sg>

Cc: Admin A <admin-a@lkkauto.com>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Subject: RE: MSFC Ref : D24007783MFCT/CTPL/TPD-2 // TP CLAIMS - SFJ2992A & SHA4751P ON 03/09/2024 *** LKK
REF: CD/FCI24090165/Rpa3

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Hi Chris,

We refer to the above matter.

Enclosed for your perusal is:

- TP estimated cost of repair
- Preliminary advice
- Photographs of TP vehicle in its damaged condition

Please note that our officer in charge is Hsiao Tong.

To check availability of the case handler, you may contact the undersigned.

Thank you.

Best Regards,

Mei Kwan | Admin

Third Party Direct Settlement

LKK Auto Consultants Pte Ltd

Phone: 6366 0055 | email: MeiKwan@lkkauto.com

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

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

Sent: Monday, September 16, 2024 9:40 AM

To: 'Enny' <enny@nova.com.sg>

Cc: Admin A <admin-a@lkkauto.com>; Harminder Kaur <Harminder@msfirstcapital.com.sg>

Subject: MSFC Ref : D24007783MFCT/CTPL/TPD-2 // TP CLAIMS - SFJ2992A & SHA4751P ON 03/09/2024
Without Prejudice

Dear Enny,

We refer to your email below.

Please note that liability is clear but quantum to be agreed.

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: enny@mov.com.sg <enny@mov.com.sg>

Sent: Saturday, September 14, 2024 11:35 AM

To: admin-a@lkkauto.com

Cc: Harminder Kaur <Harminder@msfirstcapital.com.sg>

Subject: RE: ***SPAM*** RE: D24007783MFCT : TP CLAIMS - SFJ2992A & SHA4751P ON 03/09/2024

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Dear Sir/Madam,

Please kindly revert the liability for this case.

Thank you

Best Regards,

Enny Lee

Mova Automotive Pte Ltd
Blk 1008 Bukit Merah Lane 3
#01-04/06/08
Singapore 159722
Tel: 6272 3892 Fax: 6270 8314



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From: enny@mov.com.sg <enny@mov.com.sg>

Sent: Tuesday, 10 September 2024 5:20 pm

To: 'admin-a@lkkauto.com' <admin-a@lkkauto.com>

Subject: RE: ***SPAM*** RE: D24007783MFCT : TP CLAIMS - SFJ2992A & SHA4751P ON 03/09/2024

Dear Sir/Madam,

Please kindly revert the liability for this case.

Thank you

Best Regards,

Enny Lee

Mova Automotive Pte Ltd
Blk 1008 Bukit Merah Lane 3
#01-04/06/08
Singapore 159722
Tel: 6272 3892 Fax: 6270 8314

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From: nitha@nova.com.sg <nitha@nova.com.sg>

Sent: Tuesday, 10 September 2024 10:49 am

To: 'Harminder Kaur' <Harminder@msfirstcapital.com.sg>

Cc: 'Lim Gan Koon (Chris)' <ChrisLim@msfirstcapital.com.sg>; enny@nova.com.sg; leongkeat.soo@nova.com.sg

Subject: RE: ***SPAM*** RE: D24007783MFCT : TP CLAIMS - SFJ2992A & SHA4751P ON 03/09/2024

Dear All

Kindly assign LKK.

Best Regards,

Nitha

Claims Officer

Mova Automotive Pte Ltd

Tel: 6272 3892 Fax: 6270 8314

From: Harminder Kaur <Harminder@msfirstcapital.com.sg>

Sent: Tuesday, 10 September 2024 10:45 am

To: nitha <nitha@nova.com.sg>

Cc: Lim Gan Koon (Chris) <ChrisLim@msfirstcapital.com.sg>

Subject: ***SPAM*** RE: D24007783MFCT : TP CLAIMS - SFJ2992A & SHA4751P ON 03/09/2024

Resent.

Thank You.

Best Regards,

Harminder Kaur

Motor Claims

MS First Capital Insurance Ltd

16 Raffles Quay

#42-01 Hong Leong Building

Singapore 048581

TEL : 6359 1800 | FAX : 6223 0541 |

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

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From: Harminder Kaur

Sent: Monday, September 9, 2024 9:42 AM

To: nitha <nitha@nova.com.sg>

Cc: Lim Gan Koon (Chris) <ChrisLim@msfirstcapital.com.sg>

Subject: D24007783MFCT : TP CLAIMS - SFJ2992A & SHA4751P ON 03/09/2024

WITHOUT PREJUDICE

OUR REF: D24007783MFCT/CTPL/CL/TPD

YOUR REF: SFJ2992A

Dear Sirs

We refer to your survey request dated 6/9/2024.

Please find below our list of surveyors for your reference. Kindly select from our list below and inform us of your choice within the next 2 days.

1. Autoprobe Consultants
2. Priority Services
3. Vicom Ltd
4. LKK Auto Consultants Pte Ltd

Once you inform us of your choice, the surveyor will be appointed within 2 working days of your email.

If you do not agree to any of the surveyors above, you may proceed to appoint your own surveyor. In this instance, we will also appoint a surveyor from our list above to conduct the PRI. Upon completion of repairs, please contact our appointed surveyor to conduct a physical re-inspection of the vehicle.

Thank You.

Best Regards,

Harminder Kaur

Motor Claims

MS First Capital Insurance Ltd

16 Raffles Quay

#42-01 Hong Leong Building

Singapore 048581

TEL : 6359 1800 | FAX : 6223 0541 |

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

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From: nitha@mov.com.sg <nitha@mov.com.sg>

Sent: Friday, September 6, 2024 4:45 PM

To: Motor Claims <MotorClaims@msfirstcapital.com.sg>

Cc: leongkeat.soo@mov.com.sg; enny@mov.com.sg

Subject: TP CLAIMS - SFJ2992A & SHA4751P ON 03/09/2024

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Dear All,

Kindly advise on the liability and assign surveyor.

Thank you,

Best Regards,

Nitha

Claims Officer

Mova Automotive Pte Ltd

Tel: 6272 3892 Fax: 6270 8314

