

Our Ref : SMW2386Z / T690824
Your Ref : SHC8656U
Date : 26 September 2024

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

BY EMAIL
WITHOUT PREJUDICE

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

Dear Sir/Mdm

ACCIDENT INVOLVING: SMW2386Z & SHC8656U
DATE OF ACCIDENT: 28 July 2024
ALONG: CROSS JUNCTION BETWEEN NORTH BRIDGE
ROAD & BRAS BASAH ROAD

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

Cost of Repairs	\$	4,959.50
#Loss of Use (\$ 100.00 x 01_days)	\$	100.00
Loss of Rental (\$ 120.00 x 04 days) + 9% GST	\$	523.20
Loss of Income (\$__ x __ days)	\$	-
LTA Fees	\$	-
Police Report / GIA	\$	2.18
Medical Fee	\$	-
Excess	\$	-
Grand Total	\$	5,584.88

Car date in: 2024-08-27
Car date out: 2024-08-31

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

Please pay the amount of **\$ 5,584.88** in favour of **MOVA AUTOMOTIVE PTE LTD.**
If you have any enquiries, please call Ms Suann @ 62623377 or
email suann@mova.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
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.) SMW2386S and (Third
Party's Vehicle No.) SHC 86564 on 28/07/24 along
Cross Junction between North Bridge Road & Bras Basah Road

BY THIS POWER OF ATTORNEY, *I/We, Ni Jing
NRIC/Passport No. S8666505J (Address)
123 Compassvale Bow #06-25 SC544819 /

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

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 27 of the month of 08, Year Two Thousand - 24 (20 24).

Signed, Sealed & Delivered By



Customer's Name: Ni Jing
NRIC No: S8666505J
Co's Rubber Stamp, where applicable.

MOVA's copy

*delete as appropriate.

DISCHARGE RECEIPT

CLAIM REFERENCE : D24006639MFCT/TPD2/KT
ACCIDENT DATE : 28/07/2024
ACCIDENT LOCATION : BASAH ROAD SINGAPORE
INSURED : COMFORT TRANSPORTATION PTE LTD
INSURED DRIVER : LIEU VOON CHYE
INSURED VEHICLE : SHC8656U
INVOLVED PARTY : SMW2386Z
SETTLEMENT SUM : \$5,457.50

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: NI JING



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 :

 
7/11/24



Website: 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. : CBMI24110267
Invoice Date : 07 Nov 2024
Ref : CBMW24080165
Terms : COD
Veh. No. : SMW2386Z
Sales : Billy

#	Description	Qty	UOM	U/P	Tax Amt	Tax Type	Taxable Amt
1	COST OF REPAIR	1.00		4,550.00	409.50	GST (SR) (9%)	4,550.00

Remarks:

ACCIDENT INVOLVING SMW2386Z & SHC8656U ON 28/07/2024
TP - 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\$ 4,550.00
Total Tax : S\$ 409.50
Total : S\$ 4,959.50

TAX Invoice

31-Aug-24

Veh : SNB3028A

Prof : RK510134

RA : I15223

From : 27/8/2024

To : 31/8/2024

Main Office:

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GST Reg. M2-0088864-2

NI JING

Attention : Mova - claims Dept

Description	Qty	U.Price	Amount S\$
RENTAL CHARGES FROM 27/8/2024 TO 31/8/2024 HYUNDAI AVANTE : SNB3028A RENTAL AGREEMENT : I15223 DRIVEN BY: NI JING YOUR REF : SMW2386Z	4	\$120	\$480.00



Mova Automotive Pte Ltd

Non - GST amount	\$480.00
GST 9%	\$43.20
Total Amount	\$523.20

RENTAL DETAILS			INSURANCE EXCESS AMOUNT		
Vehicle Make/Model:	Avante	Vehicle No: 3028A	Singapore	Malaysia	Signature
Date/Time Out:	27-8-24	12.00	S\$ 2500	S\$	Pham
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:	31/8/24	1430	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:	4 Days @\$ 120.00	Per Day	\$480.00
KM Out: 43553	KM In:		Hours @\$	Per Hour	
HIRER DETAILS			Sub-Total		
Named Hirer			Less Discount	%	
Name:	Mr Jng.		Rental Charges		
Address:			CDW @\$	per day / week / month	
			PAI @\$	per day / week / month	
			Petrol Top-Up		
			Misc Charges		
Identity Card No:	S 8666505J.		GST	9%	\$43.20
Date of Birth:			Total		\$523.20
Driving License:			VISA / MASTER CARD / AMEX	CASH / COMPANY BILLING / OTHERS	
Country of Issue:			Pre-Payment		
Tel:	(HP) 96797647 (O)		Downpayment and Deposit		
Nationality:			Amount Refunded/ Due		
Effective Date:			Signature of Refund		
Additional Hirer			Remarks:		
Name:	Pham Quang Vinh.		SMW 23862		
Address:			Invoice No: Enny		
			Ref. No:		
			Checked Out By:	Checked In By:	Checked By:
Identity Card No:	S8676003G.				
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:	27 08 2021				

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 & 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.

SHC8656U

Date of Accident

28/07/2024 

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 29/07/2024 13:00

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

Yan (LKK Auto)

From: Suanne Chiu <suann@movacom.sg>
Sent: Thursday, November 7, 2024 4:36 PM
To: Yan (LKK Auto)
Cc: Admin A; Hsiao Tong (LKKAuto)
Subject: RE: [DV] RE: ***SPAM*** [OFFER] RE: SMW2386Z & SHC8656U on 28/7/24 *** LKK REF: CD/FCI24080109/Rua3
Attachments: 07112024162952.pdf

Dear Yan,

Enclosed is the 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

Contact Dennis at 64763333, email: dennis@movacom.sg

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: Yan (LKK Auto) <yan@lkkauto.com>
Sent: Wednesday, 23 October 2024 2:33 pm
To: Suanne Chiu <suann@movacom.sg>
Cc: Admin A <admin-a@lkkauto.com>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Subject: [DV] RE: ***SPAM*** [OFFER] RE: SMW2386Z & SHC8656U on 28/7/24 *** LKK REF: CD/FCI24080109/Rua3

Without Prejudice

Dear Sir/Madam,

Thank you for your acceptance.

Please duly chop and sign the documents enclosed and return to us (LKK) for our necessary action.

Yan (LKK Auto)

From: Karen Tan <karentan@msfirstcapital.com.sg>
Sent: Friday, October 18, 2024 2:12 PM
To: Yan (LKK Auto)
Cc: Admin A; Hsiao Tong (LKKAuto)
Subject: RE: [SEEK MANDATE] RE: MSFC REF: D24006639MFCT/TPD2/KT - TP CLAIMS - SMW2386Z & SHC8656U ON 28/7/24
Attachments: LKK SURVEY REPORT & PHOTOS.pdf; SMW2386Z_LOD.pdf

Dear Yan,

You may settle as follows:

The summary is as follows: -

	Amount Claimed	Amount Revised	MSFC mandate
1. Cost of Repair	\$ 7,561.80	\$ 4,959.50 (\$4,550.00+9%GST)	\$ 4,959.50 (\$4,550.00+9%GST)-agree
2. Loss of Use (1day x \$100.00)	\$ 100.00	\$ 80.00 (1day X \$80.00)	\$ 60.00 to 80.00 x 1day
3. Loss of Rental (4days x \$120.00)+9%GST	\$ 523.20	\$ 523.20 (4days x \$120.00)+9%GST	\$ 436.00 to 523.20 (4days x \$100 to \$120.00)+9%GST
4. GIA / LTA search fee	\$ 2.18	\$ 2.18	\$ 2.00 to \$ 2.18 (excl. GST first)
Total	\$ 8,187.18	\$ 5,564.88	\$ 5,457.50 to \$ \$ 5,564.88

Best Regards,

Karen Tan
Motor Claims Dept.
MS First Capital Insurance Ltd | 16 Raffles Quay #42-01 Hong Leong Building Singapore 048581 | DID : 6359 1805 | Fax No. : 6223 0541 | Company Regn. No. 195000106C
A Member of 

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From: Yan (LKK Auto) <yan@lkkauto.com>
Sent: Friday, October 18, 2024 11:42 AM
To: Karen Tan <karentan@msfirstcapital.com.sg>

Cc: Admin A <admin-a@lkkauto.com>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Subject: [SEEK MANDATE] RE: MSFC REF: D24006639MFCT/TPD2/KT - TP CLAIMS - SMW2386Z & SHC8656U ON 28/7/24

EXTERNAL EMAIL - This email was sent by a person from outside your organization. Exercise caution when clicking links, opening attachments or taking further action, before validating its authenticity.

Your ref: **D24006639MFCT**
Our ref : **CD/FCI24080109/Rua3**
Dear Sirs/Mdm,

ACCIDENT INVOLVING SHC8656U(MS FCIL) AND SMW2386Z(TP) ON 28/07/2024

We refer to the above matter.
We are of the view that liability is not in our driver’s favour as insured go straight on extreme left lane which only allow left turn and resulted collision with TP’s vehicle signal left and intend to turn left on the lane that allow turn left or go straight.
We seek your approval to offer repairer **“MOVA AUTOMOTIVE PTE LTD”** at **\$ 5,564.88(all-in).**

The summary is as follows: -

	Amount Claimed	Amount Revised
1. Cost of Repair	\$ 7,561.80	\$ 4,959.50 (\$4,550.00+9%GST)
2. Loss of Use (1day x \$100.00)	\$ 100.00	\$ 80.00 (1day X \$80.00)
3. Loss of Rental (4days x \$120.00)+9%GST	\$ 523.20	\$ 523.20 (4days x \$120.00)+9%GST
4. GIA / LTA search fee	\$ 2.18	\$ 2.18
Total	\$ 8,187.18	\$ 5,564.88

Surveyor recommended 5 days for repair.
Enclosed here with all the relevant documents for your perusal.
Kindly note that this inspection report dated 07/08/2024 is only for mandate purpose.
Kindly let us have your approval / instruction.

Best Regards,

Yan
LKK Auto Consultants Pte Ltd

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

From: Karen Tan <karentan@msfirstcapital.com.sg>
Sent: Thursday, August 8, 2024 5:31 PM
To: Yan (LKK Auto) <yan@lkkauto.com>
Subject: MSFC REF: D24006639MFCT/TPD2/KT - TP CLAIMS - SMW2386Z & SHC8656U ON 28/7/24

Dear Yan,

Please find attached the video footage from our insured vehicle SHC8656U.

Please note that the video footage is confidential information. In possessing, using or viewing the CCTV footage, you do not acquire any rights, title or interest in the CCTV footage and undertake to preserve its confidentiality. By downloading, using or viewing the video, you agree that you will not disclose, provide, reproduce, store, transmit or otherwise make available the CCTV footage, in whole or in part, to your client or any third party.

Best Regards,

Karen Tan

Motor Claims Dept.

MS First Capital Insurance Ltd | 16 Raffles Quay #42-01 Hong Leong Building Singapore 048581 | DID : 6359 1805 | Fax No. : 6223 0541 | Company Regn. No. 195000106C

A Member of **MS&AD** INSURANCE GROUP

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Under the PDPA, there are various requirements that regulate the processing of your personal data. Please refer to <http://www.msfirstcapital.com.sg> for details of PDPA Personal Data Collection Statement.

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From: Yan (LKK Auto) <yan@lkkauto.com>

Sent: Thursday, August 8, 2024 10:28 AM

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

Cc: 'Billy' <billy@movs.com.sg>; enny@movs.com.sg

Subject: RE: TP CLAIMS - SMW2386Z & SHC8656U ON 28/7/24

Dear Sir/Madam,

We refer to the above matter.

Would appreciate if you could share the video footage of this accident with us for assessment.

Your kind reply & co-operation is much appreciated. Thank you.

Best Regards,

Yan

LKK Auto Consultants Pte Ltd

Email: yan@lkkauto.com | DID: 6841-6051 | fax: 6256-4315

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

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

Sent: Tuesday, August 6, 2024 2:14 PM

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

Cc: 'Billy' <billy@movs.com.sg>; enny@movs.com.sg

Subject: TP CLAIMS - SMW2386Z & SHC8656U ON 28/7/24

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

