

Our Ref : SMK873K / T420320  
 Your Ref : D20001368MFSH

Date : 23 May 2020

**MS FIRST CAPITAL INSURANCE LTD**  
**36 Robinson Road**  
**#16-01 City House**  
**Singapore 068877.**

**ATTN : MOTOR CLAIMS DEPT**

Dear Sir/Mdm

**ACCIDENT INVOLVING: SMK873K & SHB2733A**

**DATE OF ACCIDENT: 07 MARCH 2020**

**ALONG: BUKIT TIMAH ROAD**

**We refer to the above.**

We are claiming as per below:

Cost of Repairs	\$ 5,726.64
Loss of Use (\$ __ x __ days)	\$
Loss of Rental (\$ <u>120.00</u> x <u>12</u> days) + 7 %	\$ 1,540.80
Towing Fee	\$ 74.90
Medical Fee	\$
LTA /GIA Search Fee	\$ 7.49
E-Day license	\$
Loss of Income (\$ __ x __ days)	\$

<b>Grand Total</b>	<b>\$ 7,349.83</b>
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Documents enclosed:

Car date in: 07.03.2020 Car date out: 19.03.2020

Authorized Repair Days: 06 (~~TP/OD/WS/Recovery of Incidental Costs~~)

<input checked="" type="checkbox"/>	Invoice	<input type="checkbox"/>	Certificate of Insurance
<input type="checkbox"/>	Excess Invoice	<input checked="" type="checkbox"/>	LTA/GIA Search Bill
<input type="checkbox"/>	Power of Attorney	<input type="checkbox"/>	Taxi Bill
<input type="checkbox"/>	Police Investigation Report/GIA	<input type="checkbox"/>	Medical Bill (photocopy)
<input type="checkbox"/>	Copies of NRIC/License of Owner/Driver	<input type="checkbox"/>	Income Statement
<input checked="" type="checkbox"/>	Rental Bill/Rental Agreement	<input type="checkbox"/>	E-Day License receipt (photocopy)
<input type="checkbox"/>	Survey Report with Photographs	<input checked="" type="checkbox"/>	Towing Fee (photocopy)
<input type="checkbox"/>	Vehicle Registration Card/COE	<input type="checkbox"/>	Witness Statement
<input type="checkbox"/>	Letter from Supplier	<input type="checkbox"/>	Traffic Police Investigation Result

**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

Please issue the payment of **S\$ 7,349.83** in favor of **MOVA AUTOMOTIVE PTE LTD.**

If you have any enquires, please call or email **Suann Chiu – Suann@mova.com.sg**

Thank you.  
Yours faithfully,  
For Claims Manager  
Claims Department

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

# As of 01.06.08 all claims scenario will be based on the BOLA, Barometer Of Liability, set by GIA, General Insurance Association of Singapore.

**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.) SMK 873K and (Third Party's Vehicle No.) SHB 2733A on 7/3/2020 along Bukit Timah Road

BY THIS POWER OF ATTORNEY, \*I/We, Joseph Amaladas Arulanthu  
 \*NRIC/Passport No. S6979262F (Address)\*  
65 Hume Avenue #02-05 / S6598742

a company incorporate in Singapore and having its registered office at (Address)\* \_\_\_\_\_ owner of Vehicle Registered No. SMK 873K 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. March
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 07 of the month of March, Year Two Thousand - 20 20 ).

Signed, Sealed & Delivered By



Customer's Name: Joseph Amaladas Arulanthu  
 NRIC No: S6979262F  
 Co's Rubber Stamp, where applicable.

**Insurer's copy**

**\*delete as appropriate.**

**DISCHARGE RECEIPT**

The acceptance of this offer is without prejudice to any personal injury claim/insure's claim/expenses

CLAIM REFERENCE : D20001368MFSH  
ACCIDENT DATE : 07/03/2020  
ACCIDENT LOCATION : BUKIT TIMAH ROAD  
INSURED : CITYCAB PTE LTD  
INSURED DRIVER : LOK SUAN MENG  
INSURED VEHICLE : SHB 2733A  
INVOLVED PARTY : SMK 873K  
SETTLEMENT SUM : \$ 6,772.03

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 : JOSEPH AMALADASS ARULANTHU

Signature and Date :

  
18/7/2020 

WITNESS :

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

Signature and Date :

  
18/7/2020

**Main Office:**

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

# Tax Invoice

18/07/2020

**MS FIRST CAPITAL INSURANCE LIMITED**  
**36 Robinson Road**  
**#16-01 City House**  
**Singapore 068877.**

Page # :- 1

Veh # :- SMK873K

Veh Model :- PEUGEOT 3008 TURBO 1.6

Tax # :- CK633696

Claim # :- T420320

ACC. Date :- 07/03/20

Terms :- C.O.D Days

Remarks :-

Attention :- XA026

No.	Description	Qty	U.Price	Amounts S\$
<b>LIST ITEMS :</b>				
1.	TAILLAMP LOWER BRACKET RH	1 PC	140.00	140.00
2.	REAR BUMPER GARNISH - CENTER	1 PC	1,520.00	1,520.00
3.	REAR BUMPER GARNISH - RH	1 PC	480.00	480.00
4.	REAR BUMPER	1 PC	980.00	980.00
5.	REAR BUMPER REFLECTOR RH	1 PC	120.00	120.00
6.	REAR BUMPER BRACKET RH	1 PC	145.00	145.00
7.	REAR BUMPER RETAINER RH	1 PC	140.00	140.00
8.	REAR BUMPER CLIPS	10 PCS	3.00	30.00
9.	REAR FENDER COWLING RH	1 PC	160.00	160.00
10.	REAR STOPPER RH	1 PC	30.00	30.00
11.	TAILGATE LOGO	1 PC	120.00	120.00
12.	TAILGATE EMBLEM - PEUGEOT	1 PC	115.00	115.00
13.	TAILGATE EMBLEM - 3008	1 PC	100.00	100.00
	LIST TOTAL S\$			4,080.00
	10% DISCOUNT S\$			-408.00
				3,672.00
<b>SPECIAL NET ITEMS :</b>				
1.	REVERSE SENSOR	1 SET	200.00	200.00
	SPECIAL NET TOTAL S\$			200.00
<b>LABOUR :</b>				
	TO CUT/WELD REAR END PANEL. KNOCK AND STRAIGHTEN REAR FENDER RH, SPARE WHEEL PANEL. REMOVE AND REPLACE ACCIDENT DAMAGED PARTS. REALIGN ALL CONNECTION			700.00
	SPRAY PAINT REAR FENDER LH, REAR END PANEL, REAR BUMPER, REAR BUMPER GARNISH, TAILGATE			700.00
	REMOVE & REFIT LUGGAGE COMPARTMENT INNER TRIM, GARNISH, COVERING			50.00
	REMOVE & REINSTALL REVERSE SENSOR AND CHECK FUNCTION			30.00
	LABOUR TOTAL S\$			1,480.00

# Tax Invoice

18/07/2020

**MS FIRST CAPITAL INSURANCE LIMITED**  
36 Robinson Road  
#16-01 City House  
Singapore 068877.

Attention :- XA026

Page # :- 1 137786  
Veh # :- SMK873K  
Veh Model :- PEUGEOT 3008 TURBO 1.6  
Tax # :- CK633696  
Claim # :- T420320  
ACC. Date :- 07/03/20  
Terms :- C.O.D Days  
Remarks :-

**Main Office:**  
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GST Reg. M2-0088864-2

No.	Description	Qty	U.Price	Amounts S\$
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E. &amp; O.E

NON-TAX AMOUNT S	
AMOUNT S\$	5,352.00
GST @ 7 %	374.64
AMOUNT DUE S\$	5,726.64

Customer's Signature/Co. Stamp **MOVA AUTOMOTIVE PTE LTD**



# 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 12817 ✓

RECEIVED 23 MAR 2020 154225

RENTAL DETAILS			INSURANCE EXCESS AMOUNT		
Vehicle Make/Model:	Nissan Sylphy	Vehicle No: SKT7370A	Singapore	Malaysia	Signature
Date/Time Out:	07/03/20	145 hr	S\$ 2,500	S\$ 3,500	
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:	19/03/20	1510 pm	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:	1 Weeks @\$ 800	Per Week	840.00
Change Over 2:	Date:	Initial:	5 Days @\$ 120	Per Day	600.00
KM Out:	64650	KM In:	Hours @\$	Per Hour	
HIRER DETAILS			Sub-Total		1440.00
Named Hirer			Less Discount	%	
Name:	MR. JOSEPH AMALADASP AULANITHA		Rental Charges		
Address:	63, HUME AVENUE, #02-05 S'PORE 598742		CDW @\$	per day / week / month	
			PAI @\$	per day / week / month	
			Petrol Top-Up		
			Misc Charges		
Identity Card No:	S6979262F		GST 7%		100.80
Date of Birth:	24 JUN 1969		Total		
Driving License:	S6979262F		1540.80		
Country of Issue:	SINGAPORE		VISA / MASTER CARD / AMEX	CASH / COMPANY BILLING / OTHERS	
Tel:	(HP) 90613474	(O)	Pre-Payment		
Nationality:	PERMANENT RESIDENCES		Downpayment and Deposit		
Effective Date:	12 SEP 1997		Amount Refunded/ Due		
			Signature of Refund		
Additional Hirer			Remarks:		
Name:			Arril / SMK 873K / CLAIMS		
Address:			Invoice No:	Ref. No:	
			Checked Out By:	Checked In By:	Checked By:
Identity Card No:					
Date of Birth:			Sales-In Charge:		
Driving License:			Past 3 years accidents YES <input type="checkbox"/> NO <input type="checkbox"/>		
Country of Issue:					
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 agree 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

07 MAR 2020 / 1452  
Date & Time

### IMPORTANT

1. Only authorized drivers with valid driving license of minimum 2 years may drive the rental vehicle.
2. All rental vehicles are strictly for Singapore use only, and may not be driven outside Singapore without prior approval of MOVA Automobile.
3. In any accident, the Hirer must report to MOVA Automobile immediately. The Hirer shall endeavor to assist in all manners possible.
4. 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.
5. All traffic infringements and summons (if any) are the responsibility of the Hirer.



# ISLAND RECOVERY SERVICES

Blk 3026, Ubi Road 1 #04-146 Singapore 408719

Telephone: 6747 7400

Email: islandrecovery@ymail.com

Facsimile: 6844 7233

Web: www.islandrecovery.com.sg

GST Reg.No: M90370499P

Co. Reg. 53120055L

Cash Sales/ Work Order

NO. 1230732

Date: 07/03/20

M/S:

MOVA

Vehicle No: SMK873K Model : PEUGEOT 3008

From: 63 HUME AVE Time Start: 11.10 AM

To: 1008 BUKIT MERAH LN 3 #01-04 Time End: 11.45 AM

Remarks: \_\_\_\_\_

Change Tyres /Jump Start

Accident

Use Car Carrier

Basement / Multi Carpark

Crane Up / Winch Out

Open Door

Using King Dolley

Dismantle Shaft / Brake

Loaded

AMOUNT S\$ 70.00

GST S\$ 4.90

TOTAL S\$ 74.90.

Received By

**bizSAFE<sub>3</sub>**

Important Note:

YM9301H HUAT

Island Recovery Services

Vehicle is transported at owner's risk. The company accepts no responsibility for damaged or other misdemeanour to your vehicle whilst being transported.

**Enquire Vehicle Insurance Details**

Vehicle No.	Incident Date/Time	Search Status	Insurance Company Code	Insurance Company Name
SHB2733A	07 Mar 2020 / 09:30:00	Successful	F03	MS FIRST CAPITAL INSURANCE LIMITED

Previous

OK



# Thank you

Chiu Nyet Fah has successfully logged out.

Your last login date and time was 07 Mar 2020, 12:10:10.

To return to ONE.MOTORING, please click [here](#)

For security reasons, please **CLEAR YOUR CACHE** after each session.

## Session Transaction History

S/No.	Asset Type	Asset ID	Asset Owner ID	Transaction Type	Transaction Amount (\$\$)	Log Date/Time
1	Vehicle	SHB2733A -		18.32 Insurance Enquiry (GIRO Payment)	7.49	07 Mar 2020 / 12:10:53

RE: [MANDATE REQUEST] Re: Our Ref : D20001368MFSH: SMK873K & SHB2733A on 7/3/20

Merina Chia <MerinaChia@msfirstcapital.com.sg>

Thu 6/25/2020 4:47 PM

To: Asher Sng (LKKAuto) <AsherSng@lkkauto.com>

Cc: Admin A <admin-a@lkkauto.com>

Dear Asher,

Your approval to negotiate from ~~\$6,409.03~~ **\$6,986.03**.

- Loss of rental - \$100-\$107 x 6-11 days
- To get letter of authorisation
- To get final invoice bill to MS FCIL

Thank you.

Best Regards,

Merina Chia (Ms)

Motor Claims Department

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877 | Tel: 6507 3848 | DID : 6507 3856 | Fax No. : 6507 3849 | Email: [merinachia@msfirstcapital.com.sg](mailto:merinachia@msfirstcapital.com.sg) | Company Regn. No. 195000106C

A Member of **MS&AD** Insurance Group

**As a response to the COVID19 outbreak, we are observing staggered working hours and some of us are on Work From Home arrangement. However, we are actively working to support our clients and partners. We have access to e-mails and will work to respond in a timely manner.**

**We appreciate your kind understanding. Stay safe.**

*Personal Data Protection Act 2012 ("PDPA"):*

*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.*

*Confidentiality Notice: This e-mail is confidential. It may also be legally privileged. If you are not the addressee or to whom it is intended, you may not copy, forward, disclose or use any part of it. If you have received this message in error, please delete the message and all copies from your system and notify the sender immediately by return e-mail.*

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**From:** Asher Sng (LKKAuto) <AsherSng@lkkauto.com>

**Sent:** Thursday, 25 June 2020 4:25 pm

**To:** Merina Chia <MerinaChia@msfirstcapital.com.sg>

**Cc:** Admin A <admin-a@lkkauto.com>

**Subject:** [MANDATE REQUEST] Re: Our Ref : D20001368MFSH: SMK873K & SHB2733A on 7/3/20

Your ref : **D20001368MFSH**

Our ref : CC4/FCI20003881/Eea3q2

Dear Sirs,

**ACCIDENT INVOLVING SHB 2733A (OI) AND SMK 873K (TP) ON 07/03/2020**

We refer to the above matter.

The accident occurred when our insured rear ended third party vehicle.

Basing on the reports of the circumstance of the accident, we propose to settle third-party claim at 100% liability.

We seek your approval to offer repairer " **MOVA AUTOMOTIVE PTE LTD** " at **\$ 6,986.03 (all-in)**.

-

The summary is as follows: -

	Amount Claimed	<b>Amount Revised</b>
1. Cost of Repairs (w/GST)	\$ 8,312.83	\$ 5,726.64
2. Loss of Rental (w/GST)(12days x \$120)	\$ 1,540.80	\$ 1,177.00 (11days x \$100)
3. Towing Fee	\$ 74.90	\$ 74.90
4. LTA Search Fee	\$ 7.49	\$ 7.49
<b>Total</b>		<b><u>\$ 6,986.03</u></b>

Surveyor recommended 6days for repair.

Enclosed here with all the relevant documents for your perusal.

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

Thank You.

*Best Regards,*

**Asher Sng** | Case Handler

**LKK Auto Consultants Pte Ltd**

phone: 6841-6051 | email: [ashersng@lkkauto.com](mailto:ashersng@lkkauto.com) | fax: 6741-4108

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

***Note: We are on work from home arrangement. All correspondence should be made via email. Submission of claim related documents will be in softcopy. Any inconvenience caused is much regretted.***

**From:** Asher Sng (LKKAuto) <[AsherSng@lkkauto.com](mailto:AsherSng@lkkauto.com)>  
**Sent:** Thursday, June 25, 2020 11:09 AM  
**To:** Merina Chia <[MerinaChia@msfirstcapital.com.sg](mailto:MerinaChia@msfirstcapital.com.sg)>  
**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>  
**Subject:** Re: Our Ref : D20001368MFSH: SMK873K & SHB2733A on 7/3/20

Hi Merina,

We refer to the email below.

Due to our system down previously not able to generate the survey report to seek for your approval.

We will expedite the report soonest.

Thank You.

Best Regards,

**Asher Sng** | Case Handler

**LKK Auto Consultants Pte Ltd**

phone: 6841-6051 | email: [ashersng@lkkauto.com](mailto:ashersng@lkkauto.com) | fax: 6741-4108

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

**Note: We are on work from home arrangement. All correspondence should be made via email. Submission of claim related documents will be in softcopy. Any inconvenience caused is much regretted.**

---

**From:** Merina Chia <[MerinaChia@msfirstcapital.com.sg](mailto:MerinaChia@msfirstcapital.com.sg)>  
**Sent:** Thursday, June 25, 2020 9:25 AM  
**To:** Asher Sng (LKKAuto) <[AsherSng@lkkauto.com](mailto:AsherSng@lkkauto.com)>  
**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>  
**Subject:** RE: Our Ref : D20001368MFSH: SMK873K & SHB2733A on 7/3/20

Dear Asher/Mei Kwan,

Any update? Workshop is chasing for offer.

Thank you.

Best Regards,  
Merina Chia (Ms)  
Motor Claims Department

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877 | Tel: 6507 3848 | DID : 6507 3856 | Fax No. : 6507 3849 | Email: [merinachia@msfirstcapital.com.sg](mailto:merinachia@msfirstcapital.com.sg) | Company Regn. No. 195000106C

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**From:** Merina Chia  
**Sent:** Wednesday, 27 May 2020 4:59 pm  
**To:** Asher Sng (LKKAuto) <[AsherSng@lkkauto.com](mailto:AsherSng@lkkauto.com)>  
**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>  
**Subject:** Our Ref : D20001368MFSH: SMK873K & SHB2733A on 7/3/20  
**Importance:** High

Dear Asher/Mei Kwan,

Please take note that we had received LOD from workshop under express settlement case.

Please kindly assist.

Thank you.

Best Regards,  
Merina Chia (Ms)  
Motor Claims Department

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877 | Tel: 6507 3848 | DID : 6507 3856 | Fax No. : 6507 3849 | Email: [merinachia@msfirstcapital.com.sg](mailto:merinachia@msfirstcapital.com.sg) | Company Regn. No. 195000106C  
A Member of **MS&AD** Insurance Group

**As a response to the COVID19 outbreak, we are observing staggered working hours and some of us are on Work From Home arrangement. However, we are actively working to support our clients and partners. We have access to e-mails and will work to respond in a timely manner. We appreciate your kind understanding. Stay safe.**

*Personal Data Protection Act 2012 ("PDPA"):*

*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:** Suann <[suann@mova.com.sg](mailto:suann@mova.com.sg)>  
**Sent:** Wednesday, 27 May 2020 4:50 pm  
**To:** CWS Motor Claims <[cwsmotorclaims@msfirstcapital.com.sg](mailto:cwsmotorclaims@msfirstcapital.com.sg)>  
**Cc:** Merina Chia <[MerinaChia@msfirstcapital.com.sg](mailto:MerinaChia@msfirstcapital.com.sg)>  
**Subject:** SMK873K & SHB2733A on 7/3/20

Dear sir / mdm

Attached is our letter of demand.  
Please look into it & let us have your offer.

Thank you

Best Regards  
**Suanne Chiu**  
Claims Asst. Manager  
**MOVA Automotive Pte Ltd**  
Tel: +65 6272 3892  
Fax: +65 6270 8314



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