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## LIAM members will pay claims for H1N1 deaths and treatment

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**KUALA LUMPUR (Aug 21, 2009):** The Life Insurance Association of Malaysia (Liam) said today that all the 16 life insurance companies under its association will pay claims arising from deaths and hospitalisation due to influenza A (H1N1).

"Even though a majority of the medical policies carry exclusion on communicable diseases requiring quarantine by law, life insurers are responding to an immediate need of the nation in light of the increasing number of people who have been infected," it said in a statement.

It said, however, that insurers would continue to monitor the situation and would inform policy holders of any change in decision.

The General Insurance Association of Malaysia (Piam) said the health coverage and policies varied among insurance companies.

"It depends on the companies whether to include Influenza A(H1N1) in their policy. We cannot force them to change their policies," Piam technical advisor Tan Eng Leong told Bernama.

According to the Piam website, health policies generally do not exclude hospitalisation treatment for infections or communicable diseases like H1N1.

"However, some policies do expressly exclude cover for communicable diseases requiring quarantine by law. This means that if H1N1 is classified as a communicable disease requiring quarantine by law in Malaysia, then the policy would not cover such medical expenses," he said.

Malaysian Medical Association president Dr David Quek Kwang Leng urged insurers to be more magnanimous and empathetic under such crises.

"We are facing some problems with health insurance companies, however. This is especially the case in private hospitals where many insurance companies are refusing to reimburse for the treatment because it appears that in the contract for medical insurance, pandemic illness is excluded," he said.

He praised Etiqa Health insurance for stating publicly that H1N1 flu was a reimbursable illness.

"We urge other health insurers to follow suit. Otherwise our hands are tied somewhat in helping to deliver the best care possible," he added. - **Bernama**

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