



PRESS RELEASE

GENERAL INSURANCE INDUSTRY MOBILISES SUPPORT AFTER PUTRA HEIGHTS GAS PIPELINE BLAST

Kuala Lumpur, 2 April 2025 - The general insurance industry stands in solidarity with the individuals, families, and businesses affected by the devastating gas pipeline explosion in Putra Heights. Our thoughts are with those impacted by this unfortunate incident, and we are committed in supporting them to help them recover.

Initial reports indicate that more than 305 individuals have been injured, with damage reported to 237 homes, 88 buildings, and 331 private vehicles. While it's too early to determine the full extent of the losses, insurers understand the distress and uncertainty faced by those affected. In response, the industry is **expediting the claims process** for all eligible motor, personal accident, retail fire, homeowners or householders' insurance policyholders affected by the Putra Heights explosion to ensure prompt financial relief.

Affected policyholders are encouraged to **contact their respective insurers** for assistance and guidance on claims procedures and coverage details the **soonest possible**, even if they have not been able to return home. Support is available directly through **insurers, via agents and brokers, or through existing online platforms** such as the Digital Roadside Assistance application (**DRA**). For the list of general insurance companies, visit the PIAM website at www.piam.org.my. You may also call 03-2274 7399 or email pic@piam.org.my for assistance.

"We recognise the emotional and financial toll this tragic event has had on families and business owners. Our industry is committed to making the claims process as smooth as possible, ensuring policyholders receive the assistance they need. We are anticipating a large number of claims as property and vehicle owners begin to head back to the affected area and are prepared to support them every step of the way," said Ng Kok Kheng, Chairman of Persatuan Insurans Am Malaysia.

As recovery efforts progress, the general insurance industry remains dedicated to supporting affected communities. We are collaborating closely with government authorities and agencies including Bank Negara Malaysia, and key stakeholders to ensure that those affected by the fire receive timely and necessary financial support. At the same time, we extend our heartfelt gratitude to the police, firefighters, Civil Defence Force, Ministry of Health, as well as local authorities, district officers and civilians on the ground providing vital assistance to the hundreds of affected victims.

Frequently Asked Questions

1. What should impacted residents do in the aftermath of this incident?

- Do not enter your homes until it's declared safe by authorities.



- Be vigilant for any signs of gas exposure, which may include headaches, dizziness, nausea, shortness of breath, fatigue, and confusion, as gas exposure can have delayed effects.
- Seek medical assistance if you or anyone around you exhibit concerning signs, especially children or the elderly.
- Remain vigilant of your safety and follow official guidelines of authorities and emergency respondents.

2. What steps should be taken after returning home?

- Make sure to ventilate the area as residual gas may linger.
- Contact your insurer as soon as possible to initiate claim and seek guidance on the claims process.
- Before you start your clean-up, document the damage with photos and videos to support an insurance claim.
- Make a list of damaged items, including their brand, model and serial numbers, if you can for your household content.
- Obtain written approval from your insurer before proceeding with any house repair, including emergency work, as unauthorised work may not be covered by your homeowner policy/certificate.

3. How should policyholders approach the claims process?

- Contact your insurer as soon as possible, as coverage terms may vary. Below are key areas of cover.
 - **Fire Damage Coverage:** Covers damage from direct burning, heat, smoke, and extinguishment water, which can affect nearby properties.
 - **Homeowners (HO/HH) Policy:** Covers damage from explosion, including gas pipeline explosion incidents, with compensation based on rebuilding costs.
 - **Commercial Fire Policy:** Coverage for explosion depends on policy terms, with compensation based on rebuilding costs.
 - **Medical Health Insurance Policy:** Covers medical treatment for injuries sustained due to the incident.
 - **Personal Accident Policy:** Provides coverage in case of permanent disablement or death. Claims can be filed by the insured or their next of kin.
 - **Comprehensive Motor or Third-Party Fire and Theft Policy:** Covers fire-related damage to vehicles.

For any clarifications, policyholders are advised to consult their agent or directly with their insurer, as coverage terms may vary between insurance providers.

4. How much will the total cost of damages from the gas pipeline blast amount to?



It is currently too early to determine the total financial impact of this incident. The industry will continue to assess the situation as claims continue to come in.

5. Is gas pipeline damage typically covered under standard home and contents policies?

Most standard home and contents policies in Malaysia provide coverage for damage caused by explosions. However, customers should clarify with their own insurers or by reading their product disclosure statement to better understand what they are covered for. Compensation is typically based on rebuilding cost.

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About Persatuan Insurans Am Malaysia (PIAM)

The history of PIAM originated from the establishment of various insurance and tariff associations set up in 1885 that played a role as a collective voice of the insurance industry in Malaya and Singapore shortly after the Independence of Malaya in 1957. In June 1961, the Insurance Association of Federation of Malaya was formed to maintain tariff insurance legislations and promote sound insurance practices. For the first time, an Association was established in Kuala Lumpur to safeguard the country's general insurance interest. Subsequently, PIAM was established in May 1979 as a statutory trade association recognised by the Government of Malaysia for all registered insurance business. Currently, PIAM has 23 member companies comprising direct general insurance and reinsurance companies operating in Malaysia.

To learn more about PIAM, visit www.piam.org.my

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