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## NST LEADER

SOS

# A Malaysian story

What distress of one of our kind reveals of the great reserve of compassion in the hearts of his countrymen

**D**ISASTERS and distress have a way of bringing the best in us. Call it the natural tendency in human beings. Malaysians seem to have more than a generous share of it. And our generosity reaches distant lands, too. So it happened again when the family of stroke victim, Sahrom Ahmad, 58 hospitalised at Charing Cross Hospital in London appealed for help when his insurance company told him to settle the bill first before making a claim. Talk about fine prints in insurance contracts. Fortunately, Malaysians responded generously through Twitter, Facebook and through the old-fashioned way to the family's crowdfunding account on GoFundMe. One of them was Permaisuri of Johor Tuanku Raja Zarith Sofiah, who is said have given a handsome sum. Sahrom, a Tenaga Nasional Bhd retiree from Penang, suffered a stroke a day after arriving in London on Dec 12 to attend his eldest daughter's graduation ceremony. He underwent surgery at the Charing Cross Hospital in West London. Sahrom, who suffered brain haemorrhage, was up against a hefty medical bill plus the cost of evacuating him back to Malaysia, with a medical team.

Others who were near Sahrom in London reached out to him and his family, with cash and kindness. Two of them were Wan A. Hulaimi, author-journalist and this newspaper's former columnist and London correspondent, and his wife, Zaharah Othman, who writes the Postcard from Zaharah column. They remain in the NST family. Wan Hulaimi is better known as Awang Goneng, the author of *Growing Up in Trengganu*. Zaharah in fact took time off from her family to be with Sahrom and his family on their flight back to

Malaysia yesterday. Though no relative of Sahrom or his family, the couple have not only made this newspaper proud but Malaysia, too. Their kindness has touched others as well.

This episode and others that have placed some Malaysians in unexpected circumstances overseas tells us of the importance of buying travel insurance. Contrary to common belief, travel insurance is not only about being compensated for lost luggage and other flight-related mishaps. More importantly, it is about being covered for medical costs incurred abroad including evacuation expenses. But Malaysians are not fond of travel insurance. According to an online survey conducted by Tune Project in 2017, only 35 per cent of Malaysians purchased travel insurance. Perhaps the 65 per cent of Malaysians who do not buy travel insurance may change their mind if they knew that for just RM35, the insured is entitled to receive up to RM300,000 for medical expenses, RM300,000 for death or permanent disability and RM1.5 million for emergency evacuation. Perhaps one way to ensure that all Malaysians traveling overseas have insurance is to include the minimum premium as part of the ticket price. Alternatively, airlines can purchase bulk travel insurance on behalf of their passengers as some carriers do for those who fly on travel packages. And as for the insurance companies, we have a piece of advice: demystify travel insurance. We do not want what happened to Sahrom to happen to another Malaysian.

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