

PRESS RELEASE

For Immediate Release

Interim Measures: Insurance and Takaful Industry Extends MHIT Policy/Certificate Reinstatement to 31 August 2025

Kuala Lumpur, 24 June 2025 – The Life Insurance Association of Malaysia (LIAM), Malaysian Takaful Association (MTA) and Persatuan Insurans Am Malaysia (PIAM) announced today that all insurers and takaful operators have collectively agreed to extend the deadline for the reinstatement of Medical & Health Insurance/Takaful (MHIT) policies/ certificates without imposing a waiting period, from **30 June to 31 August 2025**. No new medical examinations or health declarations are required, easing the process for policy/certificate holders to resume their medical protection coverage.

This initiative aims to provide affected policy/certificate holders with additional time and flexibility to reinstate their coverage and reflects the industry's ongoing commitment to provide long-term protection for Malaysians, particularly by assisting policy/certificate holders who may have surrendered or lapsed their medical policies/certificates due to premium/contribution adjustments under the MHIT repricing exercise in 2024.

Under the special reinstatement arrangement announced in [December 2024](#), policy/certificate holders who have surrendered or whose MHIT policies/certificates have lapsed in 2024 due to the repricing are eligible to reinstate their original policies/certificates without additional underwriting requirements.

With the extension, policy/certificate holders now have until 31 August 2025 to request reinstatement. This extension ensures that those who may have missed the earlier deadline are not left behind – especially those in rural or digitally underserved areas giving all policyholders the equal chance to restore their coverage.

The reinstatement option underscores the industry's proactive and compassionate approach in maintaining long-term protection for Malaysians. MHIT continues to serve as a vital safety net for individuals and families, and this measure helps preserve continuous coverage amidst economic uncertainties.

Policy/certificate holders are encouraged to contact their respective insurers or takaful operators for further assistance and to initiate the reinstatement process before 31 August 2025. For more information, please contact:

[Life Insurance Association of Malaysia](#)

[Malaysian Takaful Association](#)

[Persatuan Insurans Am Malaysia](#)

Issued by LIAM, MTA and PIAM

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ABOUT LIFE INSURANCE ASSOCIATION MALAYSIA (LIAM)

Formed in 1974, the Life Insurance Association of Malaysia (LIAM) is a trade association registered under the Societies Act 1966. LIAM has a total of 16 members, of which 14 are life insurance companies and 2 life reinsurance companies. LIAM's objectives are to promote a progressive life insurance industry; to enhance public understanding and appreciation for life insurance; to upgrade the image and

professionalism of the life insurance industry and to support the regulatory authorities in developing a strong industry. Visit www.liam.org.my for details.

ABOUT MALAYSIAN TAKAFUL ASSOCIATION (MTA)

Malaysian Takaful Association (MTA) was established on November 2002 under the Societies Act 1966. It is a trade association representing all 19 licensed Takaful and Retakaful operators in the country. The objectives and the powers of MTA are to promote the interests of its members and to inculcate the implementation of self-regulation within the Takaful industry. More information on MTA can be obtained from its website: www.takaful4all.org

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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