

# Snoring a disease: consumer court

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A MEDICAL-INSURANCE holder denied reimbursement for an anti-snoring device, has been awarded Rs 25,000 in compensation, besides the cost of the equipment, by the State Consumer Commission.

Rejecting New India Assurance Ltd's plea that "snoring" was not a disease as per the terms of its Mediclaim policy, the commission said, "They (insurance companies) should interpret and read the terms of the Mediclaim policy as a whole and not in isolation.

"They should also interpret them in consonance with aims and objects of the policy and the interpretation should serve its purpose and promote its objects."

The bench headed by Justice J.D. Kapoor held that the use of a 'nasal continuous positive airway pressure'

(CPAP) device, which is used to smoothen breathing in persons suffering from acute snoring problems, was covered under the Mediclaim policy.

"As far as CPAP is concerned, any patient having the disease, as the insured was having, cannot survive if such system is not used," it said.

Dismissing the insurance company's appeal, which was filed against a district consumer forum's order, the Commission directed it to pay the compensation, besides the price of CPAP device to Shiv Rupramka, a resident of Sarvodaya Enclave.

In 2000, Rupramka, a medical insurance policy holder, was admitted to a hospital following breathlessness, sudden increase in his weight and sleeplessness, and was advised to use CPAP. Later, he was forced to take legal recourse as his reimbursement claim was denied by the insurance company.