

Rotary Club of Belvedere Gardens Calcutta

CLUB NO. 31255

RI DIST 3290



Fragrance सुशब्



R.I. THEME 2009-10

Rtn John Kenny
RI President 2009-10

Rtn Utpal Majumdar
Dist. Governor 2009-10

Rtn Debajit Choudhury
President 2009-10

Rtn Kishore Butta
Secretary 2009-10

PRtn Alope Dey
Editor

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MEETS EVERY SUNDAY : THE ASTOR HOTEL AT 11.00 AM

DATED 9TH AUG. 2009

Glimses of Srawani



“Shrawani” celebrated at Rotary Club of Belvedere Gardens Calcutta at The Hotel Astor on 02-08-2009

“Shrawan” is the month of festivals. Rakshabandhan, Jhula, Janmastami. In large parts of India it is the month of celebration for the womenfolk, welcoming the rain; dancing and singing while being washed in the glow of “Shravani Purnima”.

Our club today is identified with the Celebration of Shrawani in the whole Rotary District. I have heard from the elders that in the early years of the club, 100 women would gather to celebrate Shrawani. The legacy continues and our new members & annes will join hands with those who gave birth and sustained “Shrawani” in R.C. Belvedere Gardens Calcutta. This invitation is to all the Ladies of the club (members & annes), Bring your spouses and your children, wear mehendi, sing and dance. This day is yours in the Club. Gentlemen present may enjoy a ringside view with drinks Lunch will follow. Program Mehendi Competetion :

1. Selection of Shrawani Queen
2. Selection of Best Dressed Lady present.
3. Selection of the Best Dressed Couple.
4. Musical Chairs
5. Antakshari - for children present
6. Role Playing among all.

Theme Colour : Green

Toilets made by club at our RCC Midnapore



7 things to know about Mediclaim

Chandnee Sinha

Health insurance, or Mediclaim as it is popularly known, has become a modern day necessity. Hence, it is vital that we understand how it works to make the best of it.

1. 24 hours: Most health insurance policies reimburse expenses on hospitalisation **only** if the policy-holder has stayed in a hospital for at least twenty four hours.

2. Read the fine print: If the policy-holder contracts a disease within 30 days of taking a policy, his expenses are not reimbursed. Also any pre-existing diseases that an individual may have are not covered at the time of commencement of the policy and in most cases are covered only after four years.

Other than this certain diseases/ailments like sinusitis, cataract, hernia, etc, are covered only after two years.

3. Go for a family cover, if you are married or have a family: Insurance companies these days offer a family cover. Let's try and understand the usefulness of this option through an example.

A husband and a wife opt for two insurance policies of Rs 2.5 lakh (Rs 250,000) each. The husband meets with an accident and runs up a hospital bill of Rs 4 lakh (Rs 400,000). The insurance company in this case will reimburse only a maximum of Rs 2.5 lakh. The remaining Rs 1.5 lakh (Rs 150,000), the couple will have to meet from own resources.

If the couple had a family cover of Rs 5 lakh (Rs 500,000), then the insurance company would have reimbursed up to a maximum of Rs 4 lakh. Other than this the couple would also have a cover of Rs 1 lakh (Rs 100,000) available for the remaining part of the year.

But a family cover doesn't come cheap. The premium on a family cover of Rs 5 lakh is more than the premiums of two policies of Rs 2.5 lakh put together.

4. Don't change your insurance company every year: Unless the policy-holder has had a particularly bad experience with an insurance company, it makes sense to continue with the current insurance company.

The primary reason for the same is the fact that for every year of no claims, the policy gets a 'no claim' bonus of 5 per cent. Hence, if an individual having a cover of Rs 2.5 lakh in a given year does not make a claim, he gets a bonus of Rs 12,500 and his cover increases to Rs 2.625 lakh (Rs 262,500). Other than this if the policy-holder sticks to an insurance company over the years even the existing diseases get covered.

5. Start early: It makes sense to take Mediclaim as soon as one starts working. Typically what happens