

31.12.2018

Dear Sir / Madam,

Reg : Link-K Monthly Bulletin – December 2018

Creating awareness among farmers holds the key to expand crop insurance coverage across the country, said Dr. Subhash Chandra Kunthia, Chairman, IRDAI.

While inaugurating a conference on Pradan Mantri Fasal Bima Yojana, Dr. Khuntia advised stakeholders such as the Centre, States and insurers to strengthen the grievance redressal mechanism to make the scheme more effective and expand its coverage. Dr. Khuntia further suggested that the cut-off dates for the insurance schemes should be announced well in advance so that farmers can take advantage of the scheme. Also, the companies should work towards settlement of crop insurance claims within 30 days.

The Competition commission has cleared LIC's proposed acquisition of up to 51 per cent stake in debt-laden IDBI Bank. The deal would help LIC to enter the banking space and would provide business synergies despite the IDBI Bank's stressed balance sheet.

Mergers and acquisitions beyond a certain threshold require the approval of the Competition Commission of India (CCI), which keeps a tab on unfair business practices across sections. In August 2018, the government gave its nod for the LIC's proposed purchase of up to 51 per cent stake in the bank.

With the deal, the insurers would have access to around 2,000 branches of the bank through which it can sell its products. Last month, the LIC announced an open offer to buy 26 per cent stake from shareholders of the bank.

A working group set up by IRDAI has suggested that chronic diseases like Alzheimers, Parkinson's AIDs / HIV infection and Morbid obesity should be covered under medical cover If a person contracts such ailments after buying a health insurance policy.

The group has also suggested a list of 17 diseases, including chronic kidney diseases, Hepatitis B, epilepsy and HIV& AIDS, which could be excluded from health insurance policies.

The working group recommends that all health conditions acquired after policy inception, other than those that are not covered under the policy contract (such as infertility and Maternity) should be covered under the policy and cannot be permanently excluded.

Wishing you a Happy and prosperous 2019

Thanking you for the opportunity given to serve you,

Yours faithfully

For Link-K Insurance Broker Co. (Pvt.) Ltd

V.P. Mohankumar

Principal Officer and Managing Director

LINK-K BULLETIN – DECEMBER 2019

INDEX

LIFE

- IRDAI wants Rs. 15,000 crore unclaimed amounts returned to policy holders
- IRDAI proposes changes to policy revival norms, increases Surrender Benefits
- LIC bails out 4 PSU IPOs in 2018

NON-LIFE INSURANCE

- DHFL General Insurance launches Online Motor Cover
- Star Health Insurance acquisition to get completed by next year
- HDFC Ergo in talks to buy Apollo Munich Health Insurance
- Insurance Terminologies

KNOW AN INSURANCE PRODUCT

- STORAGE - CUM ERECTION POLICY

GENERAL

- Only BS VI – Compliant vehicles to be sold from 2020 :
- Here's why RBI stopped Paytm bank from enrolling new customers

LEGAL

- Mr. Rajesh K Parmar V/s. Oriental Insurance Co. Ltd.

LIGHTER MOMENTS

- Corporate Message
- *என்னு ஒரே கேள்வில கல்யாணம் தின்னு போச்சா?*
- Does a tyre ever expire"?
- Swiss Bank
- Cheers
- Peace, Calm and Happiness
- Very Innovative Notice Boards

LIFE

IRDAI wants Rs. 15,000 crore unclaimed amounts returned to policy holders :

IRDAI is working on mechanism to return Rs. 15,000 crore of unclaimed deposits lying idle with the life insurers. For amounts stuck in pension schemes, IRDAI has asked life insurers to repay them as lumpsum payments to policy holders or their beneficiaries.

There are many reasons why the insurance money is lying unclaimed. The policy holders may have died or there may be other reasons, In pension schemes, it was softer the case that the accumulated amount was insufficient to buy annuity from the life insurer, according to sources.

Earlier, the IRDAI had asked life insurance companies to provide a search facility on their website so that policyholders or their nominees could find out about the unclaimed amount by citing their Aadhaar or PAN. Life insurers are expected to update details and inform the IRDAI about unclaimed amounts lying with them at least twice a year.

According to official date, Rs. 15,166.47 crore was lying unclaimed with 23 life insures as on March 31. Of this, Rs. 10,509 crore was with Life Insurance Corporation of India, and Rs. 4,658.45 crore with private insurers.

IRDAI proposes changes to policy revival norms, increases Surrender Benefits :

Insurance policyholders are set to get substantial benefits, with IRDAI proposing significant changes to revival of policies and enhancing guaranteed benefits while surrendering the policies ahead of maturity. IRDAI has proposed to enhance the revival period limit to five years from the current two years and introduced guaranteed surrender value after two years from three years earlier.

IRDAI has sought comments from all stakeholders on the norms, It has proposed a minimum death benefit of seven times for regular premium products and 1.25 times for single premium products for all ages. IRDAI has introduced the option for commutation up to 60% and facility for partial withdrawal for linked pension products.

LIC bails out 4 PSU IPOs in 2018 :

Life Insurance Corporation of India played an important role in the Central Government disinvestment drive in 2018. LIC made a sizeable investment in IPOs of 4 public sector undertaking as per the analysis of shareholding data.

LIC bought 28 per cent of the total shares on offer in Garden Reach Ship builders' share sale. LIC acquired 7.3 per cent stake in the ship building firm by investing nearly Rs. 1 billion in its Rs. 3.4 billion maiden offering.

Similarly, LIC invested in public issue of Hindustan Aeronautics Ltd. by mopping up 70 per cent of the shares offered. LIC bought a 7 per cent stake in the defence company for Rs. 28.4 billion during the IPO. Midhani (Mishra Dhatu) and Bharat Dynamics are other recent IPOs to have seen huge participation by LIC.

.....

NON-LIFE INSURANCE

DHFL General Insurance launches Online Motor Cover

DHFL General Insurance has launched a customizable online motor insurance policy which offers customers 19 add-on options based on their specific needs.

The product known as COCO Drive, offers many nonstandard add-ons such as enhanced owner, occupant and paid driver personal accident cover, it also offers personal accident cover that can go up to Rs. 35 lakh. Other add-on options include EMI Protector and Outstanding Loan Protector for cars on loan, which will help in vehicle financing in case of accidents during the loan period, the insurer said.

Additionally, apart from providing coverage across India, the product also covers neighboring countries such as Nepal, Bhutan, Pakistan, Bangladesh, Sri Lanka and Maldives.

Star Health Insurance acquisition to get completed by next year :

The transfer process of Star Health Insurance which is being acquired by Safecrop Holdings is likely to be completed by next year. Star Health is the country's first and largest standalone health venture.

The sale process is underway. Lots of approvals are still to come in. We are closely looking forward to clearance from Insurance Regulatory and Development Authority of India, said Chief Operating Officer, Star Health and Allied insurance.

Recently, the Competitions Commission of India had also approved the acquisition of Star Health Insurance by Safecrop Holdings. The Company in August this year, signed a definitive agreement with the shareholders of Star Health, which include Star Health investments and funds associated with ICICI Venture, Tata Capital and Apis Partners, to purchase their shares in the company.

They syndicate of investors was with us for over seven years, and so it was time for a change, he said, adding that he expects the health insurer to expand its reach and operations as well as valuation with the sale,

So far, in 2018-19. We are growing at about 22 per cent in fresh policy issuances, and our overall premium growth is 35 per cent, he said, adding that the insurer is on track to meet its targets.

HDFC Ergo in talks to buy Apollo Munich Health Insurance :

HDFC Ergo is in advanced talks to acquire Apollo Munich Health Insurance for an approximate valuation of Rs. 2,600 crore, according to sources.

Apollo Munich is the second largest standalone health insurance provider in the country. Munich Re will exit the company after the sale, said sources. "Apollo will own a marginal stake in the merged entity with HDFC Ergo," sources said. Ergo, the German insurer that holds 49% of stake in HDFC Ergo, is owned by Munich Re. Arpwood Capital is the exclusive advisor to the proposed deal between HDFC Ergo and Apollo Munich.

In view of the foregoing, the complaint failed to succeed.

Insurance Terminologies :

Creditor – placed Auto :

Single interest or dual interest credit insurance that is purchased unilaterally **by the creditor**, who is the named insured, **subsequent to the date of the credit transaction**, providing coverage **against loss to property** that would either impair a creditor's interest or adversely affect the value of collateral **on automobiles, boats or other vehicles**.

Creditor – placed Home :

Single interest or dual interest credit insurance purchased unilaterally by the creditor, who is the named insured, subsequent to the date of the credit transaction, providing coverage against loss to property that would either impair a creditor's interest or adversely affect the value of **collateral on homes, mobile homes and other real estate**.

.....

KNOW AN INSURANCE PRODUCT

STORAGE - CUM ERECTION POLICY

1. **SUBJECT MATTER** :- All Kinds of Industrial machines / Raw material used for production purposes , with in **India** .
2. **INSURED PARTY** :-
The Insured party can be manufacturer, supplier, contractor , subcontractor or owner of the machinery . The policy can be taken jointly by the owner covering interest of all other parties.
3. **RISK COVERED** :-
The Policy cover accidental physical loss or damage due to any cause , as under :-
 - a) Fire , riot & strike & allied perils, sabotage .
 - b) Natural calamities like Flood , Cyclone , Subsidence , landslide , Rock slide , Inundation , Storm , Collapse .
STFI , Earth quake & Terrorism under extension cover has Add on cover with extra premium
 - c) Theft & Burglary
 - d) Faults during erection , lack of skill / carelessness of workers handling risks
 - e) Short circuit , explosions, tearing apart on account of Centrifugal forces.
 - f) Electrical and Mechanical failure during trial & testing .
4. **RISK NOT COVERED**
 - a) Wear and tear
 - b) Willful act or gross negligence of the insured
 - c) Consequential loss of any kind
 - d) Any contractual liability / under manufacturer's guarantee .
5. **SUM INSURED (on following basis)**
 - a) Machinery / equipment's landed cost at site
 - b) Cost of Erection
 - c) Permanent Civil Engineering works
 - d) Half escalated value if escalation is opted for.

6. **PERIOD OF COVER:**

The period of cover is given according to the requirement of the client, from 1 month to 24 months as may be required and it includes usually 1 month testing period for each machine.

One can select more than 1month testing period upto a maximum of 3 to 12 months by paying additional premium.

Testing period available under the policy shall cease to operate with the commencement of the commercial production or with the handing over of the plant to the principal whichever is earlier. In no case the duration of the testing period shall exceed 12 months.

7. **CONDITIONS FOR INSTALLMENT FACILITIES:**

a) Policy period should be more than 12 months

b) 1st instalment should be higher by 5 % of the total premium due under the policy then the rest of the instalments.

c) Gap for each instalment should not be more than 90 days.

d) Last instalment should be collected 6 month before the policy expires and each instalment should not have gap more than 90 days.

ADD ON COVERS WITH EXTRA PREMIUM:

1) **STFI** (Storm, Tempest, Flood and Inundation) at the tariff rate Rs.0.225 per milli per annum.

2) **Earthquake :**

Zone I : Rs.0.50 per milli per annum

Zone II : Rs.0.25 per milli per annum

Zone III: Rs.0.10 per milli per annum

Zone IV : Rs.0.05 per milli per annum

3) **TERRORISM:** Rate Rs.0.25 per milli per annum.

4) **Third Party Liability cover :**

The term implies legal liability arising out of property damage or bodily injury suffered by Third parties and occurring in connection with the contract works on or near the building site

5) **CLEARANCE AND REMOVAL OF DEBRIS**

In the Event of Accidental damage , there will be lot of debris of damaged plant , which will be required to be cleared before any repairing is carried out and this involves a substantial expenditure.

If Insured desires to cover this , he has to specify a limit of indemnity, in proposal form and the same to be mentioned in the policy

6) **CIVIL WORKS :-**

The rate as applicable for SCE is to be charged on the limit of sum insured fixed for S.I. for civil works.

7) **ESCALATION:-**

Sometimes additional sum insured is required for escalation in the values. However the escalation benefit will be limited to a maximum of 50 % of Sum insured of MCE and will be permitted only once at the time inception.

- 8) **SURROUNDING PROPOERTY OF THE INSURED:**
For covering the specified surrounding property of the insured, the arte applicable will be 50 % of the EAR rate to be charged on the limit of sum insured fixed for the surrounding property.
- 9) **EXPRESS FREIGHT, HOLIDAY AND OVERTIME RATES OF WAGES (AIR FREIGHT EXCLUDED):**
Additional rate will be at the basic SCE rate to be applied on the amount selected.
- 10) **AIR FREIGHT:**
The rate and excess as under shall be charged exclusively for items of Air Freight only on amount selected

Rate : 5 % on the amount of indemnity selected.

Excess : 5% on the Air Freight incurred per claim
- 11) **CUSTOMS DUTY(ADDITIONAL):**
The cover for additional Customs Duty will be subject to the following rates, terms and conditions
- a) The specific limit of additional customs duty either in % or in amount has to be selected by the insured at the inception of the policy and can be reinstated in the event of loss.
- 12) **CONSTRUCTION PLANT MACHNIERY AND EQUIPMENT :**
Many times a separate Sum Insured is fixed for construction of plant / machinery and equipment used for such projects.

This term implies to Mobile cranes, Tower cranes, Hoists, Scrapers, Excavators, Loaders, Jumpers etc., When the sum insured on Contractor's Plant, Machinery and Equipment under a project does not exceeds 5 % of Sum Insured subject to a maximum of Rs.25 lakhs, the same can be covered under the SCE policy at the applicable rates as per the CPM tariff.

Where the sum insured on Contractor's Plant, Machinery and Equipment's under a project exceeds 5% of sum insured the same should be covered under the CPM policy, as per tariff.
- 13) **DISMANTLING COVER:**

The additional rate for dismantling cover will be 60 % of the total SCE rate, irrespective of period of dismantling.
- 14) **MAINTENANCE VISITS & EXTENDED MAINTANANCE COVER:**
- a) The policy can be extended to cover the Maintenance Visit and Extended Maintenance as per the Tariff rate.
- b) The cover should be granted at the inception of the policy. It cannot be granted just prior to commencement of Maintenance period.
- c) Extended Maintenance cover could be given for any period longer than 12 months, as required under the contract at the rates prescribed by the tariff.
- 15) **STORAGE RISKS:**
At fabricators premises / workshop @ 0.30 per millie per month or part thereof to cover additional transit involve and for the storage at fabricator's premises.

- 16) **INCREASE IN SUM INSURED:**
If the sum insured is to be increased during the currency of the policy it can be done at short period rate.
- 17) **EXTENSION BEYOND POLICY PERIOD:**
Extension Beyond Policy Period is allowed at the request of the insured and the premium will be charged according to the period required to be extended.
- 18). The standard SCE policy excludes loss or damage due to faulty design, defective material or casting, bad workmanship other than faults in erection specification, material or workmanship.

This **Design Defect DE-4 [Defective Part] cover** makes it explicit that this Exclusion shall not apply to other parts or items of Property Insured which are free from defect but are damaged in consequence of a component, part or individual item which is defective in design plan specification, material or workmanship.

.....

GENERAL

Only BS VI – Compliant vehicles to be sold from 2020 :

The3 Supreme Court has made it categorical that only BS VI complaint vehicles will be sold in India from April 1, 2020. This means that the current fleet of BS IV cars, two wheelers and trucks will be retailed for the next 17 months only. In reality factory inventories will begin depleting from December 2019 as the dealership pipeline gets ready to be replenished with BS VI vehicles.

Manufacturers were hoping that there would be a grace period to liquidate old stocks beyond April 2020 but the SC's directive has completely eliminated that possibility. It will now be a huge challenge for them to plan the phaseout schedule of BS IV vehicles while ushering in the new range.

It is going to be really tough, admits an auto industry executive. According to him, market sentiment is already down thanks to rising fuel prices and, in the case of two-wheelers, the added burden of insurance costs. With the country heading for elections next year, the uncertainty could grow even further.

In this backdrop, he wonders, it remains to be seen if customers will be prepared to cough up money for a BS IV car whose resale value is bound to plummet in the BIS IV era. Manufacturers will typically offer generous discounts to entice buyers at a time when material prices are also going through the roof.

Here's why RBI stopped Paytm bank from enrolling new customers

Although [Paytm](#) got off to a good start with its [payments bank](#) initiative, opening of new bank accounts and e-wallets abruptly came to a halt in August this year, thanks to the Reserve Bank of India (RBI).

Now, after months of speculation, the RBI has revealed its reasons for blocking Paytm's business.

Here's what the central bank has said.

Fact: Paytm had received its banking license in August 2015

Paytm had received the license to open a payments bank from the RBI in August 2015. However, the Paytm Payments Bank was launched two years later in November 2017.

Reasons: RBI cited reasons for blocking Paytm's business

Responding to an RTI filed by [TOI](#), the RBI said that its move to block Paytm's business came on account of four reasons.

First, Paytm was found to be violating know-your-customer (KYC) norms, although the exact violation is not known.

The other reasons pertain to the governance of the payments bank and maintenance of a prescribed net worth limit.

Governance: The RBI was displeased with PPB's governance structure

As far as governance is concerned, the RBI was displeased with the close relationship between Paytm founder Vijay Shekhar Sharma's One97 Communications, and the entity that runs [Paytm Payments Bank](#) (PPB).

While payments banks are expected to maintain a distance with promoter group entities, PPB is owned 51% by Sharma, and the rest by One97 Communications and its subsidiaries.

Limits: RBI found that PPB was violating certain limits

The RBI was also displeased with PPB failing to maintain the prescribed net worth limit of Rs. 100cr.

Further, PPB was also found violating the end-of-the day Rs. 1 lakh limit per account - **RBI mandates that payments banks cannot hold more than Rs. 1 lakh in each account.**

Payments banks: Payments banks in general have not fared well in India

That said, payments banks in general have not fared well in India.

Despite the initial excitement, total deposits in such banks amounted to a meagre Rs. 540cr as of May 2018.

Among the four payments banks in India, the Airtel Payments Bank had Rs. 307cr worth of deposits, PPB had Rs. 194cr, Fino Payments Bank had Rs. 37cr, and India Post Payments Bank had Rs. 1.4cr.

LEGAL

Mr. Rajesh K Parmar V/s. Oriental Insurance Co. Ltd.

The Complainant's Scooter was stolen on 10.05.2016 when it was parked near his shop at Kamal Complex, IOC Road, Chandkheda, Ahmedabad. The intimation of theft of vehicle was given by complainant to the respondent on 13.05.2016. FIR of theft of the vehicle was lodged on 25.06.2016.

As the intimation of loss due to theft was not given to the Respondent immediately, the claim was repudiated by the Respondent under condition no. 1 of the policy.

After review of the claim on receiving appeal in Grievance Redressal Deptt, **the higher authorities had considered to settle the claim on sub-standard basis for Rs. 18,750 (i.e. 75%) after deducting Rs.6,250.**

The vehicle was stolen on 10.05.2016. The complainant lodged the FIR on 25.06.2016. The insured ought to have lodged the complainant as per the Policy Condition No.1 immediately. The insured had informed the insurance company after 3 days of the theft of the vehicle.

The complainant had not bothered to lodge an intimation of loss of the vehicle with the insurer immediately even after his coming to know about the loss. Further, the insured had lodged FIR of the theft of the vehicle on 25.06.2016 i.e. after three days. i.e. after 45 days.

In this connection, Hon'ble Supreme Court, in Oriental Insurance Col. Ltd Vs Parvesh Chander Chadha [Cvial Appeal No.6739 of 2010] had dismissed the complaint holding that in terms of the policy issued by the insurance company, the insured was duty bound to inform about the theft of the vehicle immediately after the loss.

The complainant had failed to give intimation of theft immediately to the insurance company and police authority as per policy condition no.1. The insurance company, after receipt of grievance appeal, had gracefully settled the claim on sub-standard basis by paying 75% claim amount and paid it to the complainant.

LIGHTER MOMENTS

Corporate Message :

Once a man goes to a shop to buy parrot. He asks the shop owner price of the Parrot:

Shop owner: RS. 500

Customer: Why so costly?

Shop owner: He knows Word, Excel and Power Point

Customer: What's the price of this second Parrot?

Shop owner: RS. 1000 as it knows Word, Excel, Power Point and also Programming

Customer: how nice, and what's the price of this parrot which is sleeping?

Shop owner: That's for RS. 5000

Customer: And what does it know?

Shop owner: That I don't know, I haven't seen him do anything, but the other two parrots call him boss.

Awesome truth

என்னது ஒரே கேள்வில கல்யாணம் நின்னு போச்சா?

ஆமா சார்

.

மாப்பிள்ளை ஆபஸுக்கு கோட் சூட்லதான் போவாரனு சொன்னாங்க...

.

நம்ம பொண்ணுதானேன்னு சரின்னுட்டேன்

.

மாப்பிள்ளை ஆபீஸுக்கு போக ஒரு ஸ்கூட்டர் வேணும்னாங்க. நம்ம பொண்ணு தானேன்னு சரின்னுட்டேன்

மாப்பிள்ளைக்கு 5 பவுவல் செயின் போட்டாத்தான், கௌரவமா இருக்கும்னாங்க நம்ம பொண்ணு தானேன்னு சரின்னுட்டேன்.

அப்புறம் கேட்டாங்களே ஒரு கேள்வி... ஆ! அப்படி என்ன கேள்வி கேட்டாங்க...?

மாப்பிள்ளை வேலைக்குப் போக ஒரு ஆபீஸ் வேணும்னு கேட்டாங்க பாரு...

இந்த கேள்வில தாண்டா கல்யாணமே நின்று போச்சு.

Does a tyre ever expire"?

I called my driver yesterday and asked, "how many years does a tyre stay before it expires"? He looked at me like an alien from Mars, an expression that seemed to ask in awe, "does a tyre ever expire"?

Yet he's been driving professionally for over 15 years!

Every tyre has an expiry date after which it is supposed to be replaced , lest it risks a blow-out! The life span of a tyre from the date of manufacture is four years.

Now, how do you know the date a tyre was manufactured?

It is written on the tyre as four digits!

The first two digits represent the week, while the last two is the year of manufacture.

Please note that the four digits stand alone, not added to any alphabet. Some manufacturers place the asterics sign (*) before and after the four digits , while others simply encycle it.

So, 1612 means that the tyre was manufactured on the 16th week (last week of April) in the year 2012.

The tyre will therefore expire on the 16th week of 2016.

You may therefore buy a "brand new" tyre which has since EXPIRED or just about to expire!

Some manufacturers however don't state the date of manufacture on their tyres, breaching the estacode thereof. This is common among the "Made in China" brands.

Buying a tyre devoid of manufacturing date is a kin to swallowing a pill without an expiry date. I think it's even worse, because the expired drug can only hurt you, while a burst tyre puts the life of ALL the occupants of the vehicle in jeopardy since the elasticity of the rubberized tyre is lost and it becomes rigid.

So now that you know, take the pain, bend down, check the date of manufacture of your tyre and do the needful.

SWISS BANK :

While cutting hair, the official Barber asked Minister
"What's this Swiss Bank issue?"
Minister shouted, "R u cutting hair or conducting an inquiry?"
Barber: Sorry Sir, I just asked.
Next day, while cutting hair, he asked Top Minister:
"Sir, what's this Black money issue?"
Minister shouted, "Why did u ask me this question?"
Barber: "Sorry Sir, just asked u"
Next day, CBI interrogated the Barber,
"Are u an agent of Pak?"
Barber: No Sir.
CBI: R u an agent of Anna Hazare ?
Barber: No Sir.
CBI: Then, while cutting the hair, why did u ask these VIP's about Swiss Bank & Black money issues?
Barber: Sir, I do not know why, but when I ask about Swiss Bank or Black money, their hairs stand up straight; & that helps me to cut hair easily; that's why I keep asking.☐

CHEERS

103 passengers and only 40 meals was loaded on a Amritsar to Canada flight. The airline had bungled, and the crew was in a fix. However, one smart flight attendant had an idea.

About 30 minutes into the flight she nervously announces - "I don't know how this happened but we have 103 passengers and only 40 dinners." When the passengers muttering had died down she continued -

"Anyone who is kind enough to give up his/her meal so that someone else can eat, will receive free unlimited liquor during the entire duration of the flight."

Her next announcement came one and half hour later - "If anyone wants to change the mind we still have 40 dinners available." Cheers

PEACE, CALM AND HAPPINESS

There was an English language competition 2000 persons participated...
The competition was to write in one sentence about Peace, Calm and Happiness

The Award Winner wrote
"My Wife is sleeping"
Judeges hugged him with tears streaming down their cheeks when presenting the award!

Very Innovative Notice Boards :

Forest Dept : " Shoot the bird with camera not with gun..."
Traffic Dept : "Donate blood, But not on Roads..."
Petrol Pump : ?"No smooking" your life may be worthless but out petrol is costly"
And finally best one !!
Hospital Boards : If you still want to continue looking @ girls, even after your Death
"Donate Your Eyes"