



Dear Sir / Madam,

24.06.2023

Reg : Link-K Monthly Bulletin - June 2023

IRDAI has issued license to new companies Acko Life Insurance Ltd, and Credit Access Life Insurance Ltd. With these two additions, the total number of the insurers operating in India have gone up to 25, which had remained stagnant since 2011, when the certificate of registration was last granted to a life insurer. Around 18 applications are pending with IRDAI for grant of license for operating in the insurance sector in India.

Overall IRDAI has been very proactive during the last one year and is focusing on growth and reducing regulatory compliances so that there is ease of operation and insurers get more play ground to expand the penetration. IRDAI must also plan to be more accessible to intermediaries and consumers so that they may air their grievances and reach out with their suggestions.

IRDAI has constituted many working groups which will help to identify the industry requirements and iron out anomalies if any.

More than 50% of vehicles on Indian roads are operating without mandatory third party insurance. This was disclosed by the government in response to a parliament query./ Minister of state for finance Bhagwat Karad, replying to a query from Lavu Sri Krishna Devarayalu, said that there are 30.5 crore vehicles on Indian roads. This is, according to data from the road transport and highways ministry and doesnot include MP, AP and Lakshadeep, Of these vehicles, 16.5 crore are uninsured.

A right to information (RTI) in November 2022 has blown the lid off a crop insurance fraud in districts across Maharashtra, where compensation was allegedly claims for losses on imaginary vineyards, banana plantations and pomegranate and sweet lime orchards. The alleged scam has prompted the Centre to order a physical verification or ground truthing of all crops registered under the Restructured Weather Based Crop Insurance Scheme (RWBCIS) in the state, and action against farmers who have fraudulently insured their crops.

Happy reading

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

“ Getting insurance is Your responsibility
to your family and loved ones.
You April hate is but is your responsibility.



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NON-LIFE INSURANCE

- Insurance premium may increase due to hardening of reinsurance rates
- Air India to get \$10 billion cover from Tata AIG, others
- Centre mulls Free Insurance for cows, 100% subsidy on premium likely
- PSU general insurers market share decreases
- Insurers eye bigger Marine pool for Russia shipments

KNOW AN INSURANCE PRODUCT

- List of car insurance Add-on covers available in India

GENERAL

- EV charging stations susceptible to cyber attacks
- Brokers surpass agents as top in distribution of non life policies
- Medi assist set to acquire Raksha Insurance TPA in expansion push
- Star Health's tech enabled mechanism detects fake claims
- Shriram General opens all woman branches
- New India Assurance forays into surety bonds business
- IRDAI to roll out state insurance plans soon
- DFS firms up Insurance Act amendment proposals

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- Reduce pile up of consumer cases, Govt tells insurance firms
- Tyre burst not act of God, Insurer must pay
- When goods can be said to have been dispatched / shipped in case of Marine insurance guaranteeing default in payment by the Overseas Buyer.

CLAIM - SERVICED BY LINK-K

- Fire Claim
- Damage to 80 TPH Co-Gen ESP

LIGHTER MOMENTS

- *BANGALORE JOKES by Bangalorean....*
- Golden Days
- *Some interesting facts related to Books*:
- *How many did we know???*

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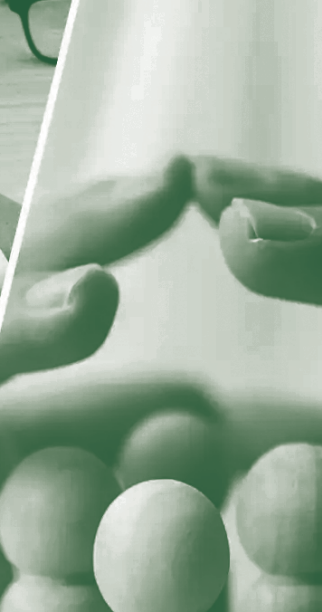
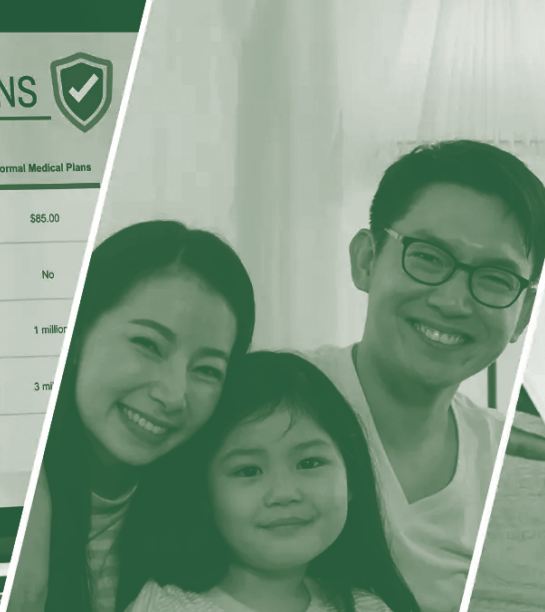
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6

Normal Medical Plans

Monthly Cost	\$85.00
Medical check-up	No
Coverage	1 million
Lifetime Maximum	3 million
Co-insurance	



Insurance premium may increase due to hardening of reinsurance rates:

Property insurance is likely to cost more for large risks with insurance companies anticipating a hardening of rates in the reinsurance markets. Most large insurance covers are renewed in alignment with the financial year, with policies stating from April 1,

For the first time, many non life insurance companies have decided to link the pricing of fire insurance policies to individual claims experience. According to industry sources, the revision follows the regulator's directive that rates published by the insurance information bureau need not be treated as a minimum rate.

Linking insurance rates to the track record of a policyholder enables companies to give discounts to a maximum number of customers as claims in property insurance have a low frequency as against motor or health insurance. However, claim experience based pricing is bad news for anyone who has had a large claim in the last three years. Insurers are doubling rates for those who have reported claims that are more than three times the premium paid.

Air India to get \$10 billion cover from Tata AIG, others:

Tata AIG General insurance and others have received the contract to provide \$10 bn cover to Air India and its low cost international subsidiary Air India Express.

Under the contract, the airline will pay \$30m premium this fiscal year, which began on 1 April.

Tata AIG General Insurance, has bagged a significant share of insurance premiums, becoming the lead insurer.

The leader will receive around 36% of the premium and higher risk compared to the rest of the members in the consortium.

According to an industry source, the airline secured a good deal for its entire fleet despite the ongoing Ukraine conflict.

The airlines was provided an insurance cover of \$8bn last year. It plans to increase its cover to \$10 bn this ongoing financial year as it will likely increase the fleet.

It is stated in the report that the insurance cover is for Air India's 140 air craft and Air India Express 26 boeing 737 aircraft.

Other insurers in the consortium apart from Tata AIG and NIA, include GIC Re, United India Insurance, Oriental Insurance company, and ICICI Lombard General Insurance.

Centre mulls Free Insurance for cows, 100% subsidy on premium likely:

Ahead of the 2024 general election, the government plans free insurance for cows as currently, farmers pay 20-50 percent of the premium charged by insurance companies even after capping it at 4.5 per cent of the sum insured under the National Livestock Mission (NLM) launched in 2014-15.

As only about 1 per cent of the total livestock population has been covered under the subsidized



insurance plan, the move may raise the coverage to 10 per cent in the next three years.

The plan is at a very early stage, difficult to say how it will take shape as States will also have to be consulted. Their subsidy share will increase if the scheme is modeled on the Pradhan Mantri Fasal Bima Yojana (PMPBY) said an official source.

PSU general insurers market share decreases :

The four public sector general insurance companies have lost 800 basis points (BPS) in market share in last five years to their private counterparts. In 2018-19, the four had a cumulative market share of 40.04 per cent, with New India Assurance having a market share of 14 per cent and United India Insurance with a market share of 9.63 per cent. But, gradually in the past five years, these state backed firms have lost their market share to private sector players, due to the declining health of their business.

Insurers eye bigger Marine pool for Russia shipments :

India's general insurers are looking to set up a larger marine insurance pool to cover the risks of transporting crude oil, edible oil, project machinery and fertilizer from the war torn Russia Ukraine region. This is expected to facilitate trade as the West ratchets up sanctions on Russia.

A senior official said that both the government and the Insurance Regulatory and Development Authority of India (IRDAI) are keen to develop more indigenous capacity for maritime insurance risk.



List of car insurance Add-on covers available in India :

Various car insurance companies provide different add-on covers for car insurance. The following are some of the most common add-on riders available in India by most car insurance companies :

Zero Depreciation : Zero Depreciation cover is an additional add-on rider that shares the cost of depreciation of the car and its parts and enables the car owner to get a higher claim amount. It ensures that while paying the claim amount at the time of claim settlement, the cost of depreciation is not deducted. Most of the car insurance companies allow only two zero depreciation claims in the policy term, while some car insurance companies in the market allow unlimited zero depreciation claims like IFFCO Tokio General Insurance Company.

Consumables Add on Cover : The consumable is an additional add-on cover that covers the cost of consumable items such as air conditioner's gas, grease, bearings, lubricants clip, engine oil, fuel filter, oil filter, washers, break oil, screw, nut and bolt, etc, which are not covered in the standard car insurance plan.

Roadside Assistance cover : Roadside Assistance Cover is an additional add-on cover that provides roadside assistance service to the car owner in case the car breaks down in the middle of the road. The insurance company will arrange for a mechanic to



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look over the car and provide assistance with just a phone call. Change a flat tyre, perform basic repairs on site, arrange for replacement of car keys, start a battery, and other services are provided under this add-on cover.

Engine Protection Cover : Engine Protection Rider covers loss or damage to the engine of the car due to problems like electrical or mechanical failure, water infiltration, oil leakage etc. It provides financial coverage for replacement of car engine and its parts. However, similar to zero depreciation cover, engine protection cover is offered only to cars that are less than five years old.

No claim Bonus Protection Cover : No claim Bonus Protection Rider is used to protect the No Claim Bonus (NCB) of the vehicle owner even if they file claim during the policy term. It enables the insured to reduce his premium amount by using NCB, irrespective of whether a claim is made. NCB protection cover is applicable only on own damage insurance premium as third party insurance premium is determined by IRDAI and cannot be changed.

Daily Allowance cover : Daily Allowance cover is an optional add-on cover that provides daily cash allowance to the policyholder to take care of daily travelling allowance at the time of car repairs in the garage. It reimburses the car owner for any costs incurred while renting the car or taking public transportation for travel while the car was in a network

garage for repairs. However, this add-on rider is applicable only if the car has been repaired in a network garage.

Passenger cover : Passenger protection cover is an optional rider that pays for any medical expenses incurred by the passenger of the insured vehicle due to the accident. It pays for the cost of medical care, hospitalization and ambulance charges. Additionally, it offers compensation in case the insured person is killed or disabled due to an accident.

Tyre Protect cover : A standard car insurance plan does not cover damage or loss of tires if they are not due to an accident. This is where the tire protection cover comes in handy. Tyre protection is an additional add-on rider that reimburses the amount for repair and replacement of tires of the insured car such as tire cut, tire burst, puncture etc.

Key replacement cover : The cost of replacing high end or technologically advanced car keys is around INR 10 K and sometimes even more. The cost of replacing car keys in case of misplaced, stolen, damaged, or even in need of lock replacement is covered by the Key replacement Add-on cover.

Loss of Personal belonging cover : An add-on rider called Loss of Personal Belongings provides financial assistance in case of the insured car or personal belongings being stolen from the car. It also offers coverage in case of any damage caused to the personal belongings inside the car.





General

EV charging stations susceptible to cyber attacks :

Electric vehicle charging stations are also susceptible to cyber attacks and cyber security incidents like any other technological application, parliament was informed. In a written reply to Lok Sabha, Union Minister Nitin Gadkari said the Indian Computer Emergency Response Team (Cert-in) which is mandated to track and monitor cyber security incidents in India, received reports of vulnerabilities in products and applications related to electric vehicle charging stations.

Brokers surpass agents as top in distribution of non life policies.

Brokers are playing a bigger role in the distribution of non-life insurance in India, with their share of premiums doubling to over 35% from 17% over the last 10 years. Individual and corporate agents have seen their share of premium shrink in the same period.

The biggest driver of this shift has been motor insurance. Over the years, most auto companies have floated their own insurance broking firms, which enable their dealers to sell insurance policies of multiple companies. Earlier, dealers had corporate agencies.

Online distributors like policy bazaar and cover fox too have obtained insurance broking licenses. With the 2020 amendment of insurance rules, foreign investors are allowed to hold 100% in insurance distribution, resulting in significant investment.

The increase in brokers share has implications for the non life industry in light of the insurance regulator lifting the caps on commission. Insurers also have lesser control over the distribution as brokers are not affiliated with any company unlike corporate agents. Insurers say that this is a sign of maturing of the industry and will lead to more awareness.

Medi assist set to acquire Raksha Insurance TPA in expansion push :

Health insurance third party administrators Medi Assist is set to acquire 100% stake in Raksha Insurance TPA in what could be the largest dealt in third party administrator or TPA spare, its CEO Satish Gidugu told.

Star Health's tech enabled mechanism detects fake claims :

Star Health and Allied insurance say its antifraud mechanism medical experience embedded with technology has helped the standalone health insurer achieve some savings in its claims outgo while take action against errant hospitals that claimed fake bills.

Shriram General opens all woman branches :

Shriram General Insurance Co. announced the opening of all women branches in Ludhiana and Jaipur.

Said to be the first of its kind initiative in the insurance sector, the workforce spans from the branch manager to support staff, said the company in a statement

New India Assurance forays into surety bonds business:

New India Assurance said it entered the surety insurance bonds business, becoming the second such domestic insurance company (IRDAI had permitted general insurers to issue surety insurance bonds in April 2022).

Surety bonds are legally enforceable tripartite contracts that guarantee compliance, payment and / or performance.

The issuing insurer provides guarantee, for a premium, in case of a default in execution of a project. It assures one party (obligee) that the party (principal) responsible for the project or service delivery delivers on the project in a time bound manner by adhering to the prescribed stipulations.

The principal is also reassured that the surety will assume responsibility for timely payment. If the principal defaults on the performance, the surety insurance provider pays damages to the obligee.

Neerja Kapur, Chairman and Managing Director of New India Assurance Co. said "Surety bonds will go a long way to revolutionize the dynamics of the infrastructure industry. Surety bond insurance will act as a security shield for infrastructure projects and protect the interests of both the contractor as well as the principal.. our surety bonds will provide much needed financial reassurance to all parties involved in infrastructure projects.

IRDAI to roll out state insurance plans soon:

IRDAI will soon rollout insurance plans for all states along with identifying a lead insurer for each district.

This will be a major initiative to improve the penetration of insurance by involving the insurers and State governments. The idea is to replicate financial inclusion drives including the lead bank scheme in the banking sector, a senior official of IRDAI told.

The insurance regulator has already taken up the matter with the States to be part of the programme, which is likely to be launched formally in the ensuing new financial year. Most of the states have already expressed their consent and the work is in progress, the official said.

The regulator had also discussed the matter with the insurers, which is eager to take part as it augurs well both for the social security of the people as well the business growth of the insurers he said.

A state level co-ordination committee consisting of insurers, State government officials and representatives of the regulator will monitor the implementation of the state insurance plans with monitoring by nodal officers.

DFS firms up Insurance Act amendment proposals:

The much anticipated fresh round of insurance reforms may be round the corner with the Department of Financial services (DFS) in the Finance Ministry now having firmed up the amendment proposals to the Insurance Act and IRDAI Act, a top Finance Ministry official indicated

The proposed amendments to these two laws are part of the Centre and IRDAI's overall efforts to enhance insurance penetration, encourage product innovation and diversification so as to achieve the goal of insurance for all by 2047.

With all industry and stakeholder feed-back now received by the department, the DFS is understood to have forwarded the proposals to the Law Ministry for further action before sending the draft bill to the cabinet for approval.

Entire exercise has been completed from DFS end. It is now for the process to move forward. No timeline can be given as the processes now are outside the control of the DFS, sources said.

On the anvil are a slew of big reforms including introduction of concept of composite insurance license, captive insurers, differential minimum capital requirements after opening up registration to various classes, sub classes and types of insurers, allowing services to insurers that are incidental or related to insurance business, and allowing insurers to distribute other financial products as specified by IRDAI.





Reduce pile up of consumer cases, Govt tells insurance firms:

The Consumer Affairs Ministry, at a meeting with stakeholders in the insurance sector including the IRDAI, flagged key concerns to reduce the number of pending cases at various consumer commissions.

Tyre burst not act of God, Insurer must pay:

Bombay High Court has ruled that a tyre burst is not an Act of God, but an act of human negligence and hence, directed an insurance company to pay compensation to a petitioner. The verdict comes in a case of a car accident in which a man lost his life after the tyre of the car he was travelling in burst, resulting in the car toppling.

The insurer, New India Assurance Co Ltd refused to pay compensation, saying that the accident was an "Act of God" Justice S G Dige passed the order on an appeal by the company against the June 7, 2016 order of the Motor Accident Claims Tribunal, Pune, that directed it to pay almost Rs. 1.25 crore with a 9% interest to the family of the deceased Makarnand Patwardhan.

On October 25, 2010, Patwardhan (38) was travelling from Pune to Mumbai with two colleagues when the tyre of the vehicle burst they were travelling in, causing the vehicle to spin out of control and crash into a ditch. The vehicle was reportedly being driven by Patwardhan's colleague in a rash and negligent manner.

The insurer had claimed that the Tribunal awarded an exorbitant compensation, but Justice Dige noted that an Act of God is an instance of uncontrollable natural forces in operation, where no human is responsible. He said that the bursting of a tyre cannot be termed as an Act of God, and it is indeed, an act of human negligence. Justice Dige added that the reasons for tyre bursts include under inflation, over inflation, second hand tyres, tyre temperature and high speeds.

When goods can be said to have been dispatched / shipped in case of Marine insurance guaranteeing default in payment by the Overseas Buyer.

An Interesting issue arose in this case when three judges bench of Supreme Courts was called upon to decide the issue where the foreign buyer in this case defaulted payment of Rs. 2.45 crores for which Credit insurance policy was taken by the Appellant herein which was to run from 14th December, 2012. The goods were handed over to ship on 13th December, 2012 though the ship sailed on 15th December, 2012 and ECGC in this case disputed the liability by saying that the goods were shipped before the start of the policy by relying on the definition of despatch in the DGFT guidelines. The appellant argued that dispatch must mean the date on which the Ship sailed as simply loading the goods on the ship when the loading was to continue for days could not have been meant dispatched. The Supreme Court agreeing with the appellant relied on the principles of business Common Sense as propounded by UK Supreme Court in *Rainy Sky SA* case which was further developed in *Arnold Vs Britton* and held that this court is of the opinion that the date of loading goods onto the vessel, which commenced one day prior to the effective date of the policy, is not as significant as the date on which the foreign buyer failed to pay for the goods exported, which was well within the coverage period of the policy. Thus, the claim could not be dismissed simply on such basis, especially given that the date of loading the goods onto the vessel was immaterial for the purpose for which policy was taken. The court also interpreted rule of *contra proferentem* by observing that an ambiguous term in an insurance contract is to be construed harmoniously by reading the contract in its entirety.

This is a land mark judgement which will be helpful not only in interpretation of similar matters related to insurance claims but the principles of Business common sense can be used in general other matters as well.



CLAIMS - SERVICED BY LINK - K

FIRE CLAIM

A fire broke out on 23.11.2022 in one of our client's spinning unit at Dindigul. The fire has started above the false ceiling. Due to the intense heat the roof and the building damaged. Stock in process and the machineries were damaged due to water used to extinguish the fire. Since the unit was running the safety features (fire hydrant systems) started working and the staff trained in the firefighting systems, could control it before it spread to other departments.

As soon as the information came to us, immediately we were able to visit the spot along with the surveyor and insurance company officials. While we were there we could feel the scorching heat and were able to locate some of the spots as they were still burning. Since, it is a spinning section we advised all the safety measures to be carried out even after extinguishing the fire. Advised some of the trained employees to stay overnight inside the premises as some of the left over cotton and yarn could burn again.

As expected even after 5 hours small fire erupted in some areas. The trained staffs who stayed inside the mill could take action immediately. Since it is a Reinstatement value policy immediately an on account payment was recommended and within 30 days Rs. 60.00 Lakhs was paid. The insured repaired the damages within a very short time and the assessment was also done by the insurance company in a record time, the claim was settled on- 28.03.2023 within four months from the date of accident.

The total claim was settled for Rs.1, 87, 00,000/- to the insured's satisfaction.

Damage to 80 TPH Co-Gen ESP

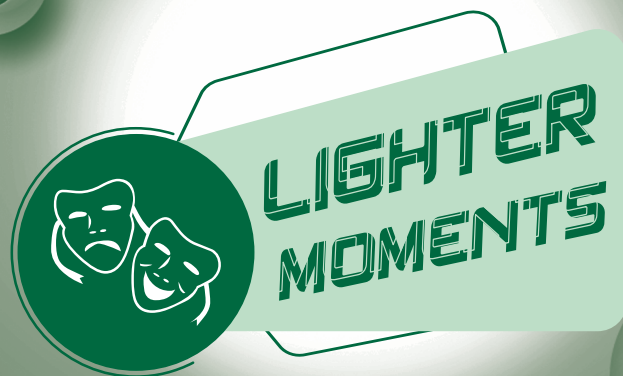
We were informed by one of our sugar factory client in Karnataka about the failure to their 80 TPH Boiler due

to tripping of both the ID Fan Electric Motor in view of the DC Bus overvoltage as a result of grid disturbance which happened on 8h September, 2022 around 4.30 AM and the claim was lodged under the Machinery Breakdown policy. Immediately the matter was reported to the Insurer through us and Surveyor was appointed to inspect and assess the loss instantly.

The surveyors were of the firm opinion that the "Tripping of ID Fan" did not have any link to the subsequent event of the uncontrolled Pressure shoot-up/explosion which had caused severe damage to the ESP parts. According to them the damage could not have taken place, but for the sparks followed by an explosion causing extensive damage to ESP parts. The inevitable inference is that the Tripping of ID Fan would have been caused after the "Explosion" when all safety and interlocks had activated. Hence for all intents and purposes, the root cause of damage was attributed to an explosion rather than Tripping off of ID Fan. Therefore according to the considered opinion the claim would fall under the scope of SFSP policy and not under MBD policy.

As per our advice the ESP was covered under both Fire and MBD policies while covering the risk itself. After a lot of joint deliberations with the Insurer, client, surveyor and broker it was agreed upon to prefer the claim under the Fire policy.

All the required documents was submitted by our client to the surveyor for arriving at the loss payable. Damage to ESP was considered at 30% depreciation after duly considering the condition and quality of maintenance. The claim was settled for Rs.69 lakhs approximately after adjusting the salvage value, depreciation. The whole process was completed and thus the claim settled within six months from the date of loss.



SOME INTERESTING FACTS RELATED TO BOOKS

1. *Dog's EAR*....while reading a book when we get up we fold the corner of the page we were reading. That is known as Dog's Ear.
2. *Librocubicularist*...the person who reads book lying on the bed.
3. *Epeolatry*...a person who worships words. Tries to string out the sweetness from every word. This is found mainly with Linguists.
4. *Logophile*...a person who is fascinated with words.
5. *Bibliosmia*...The smell of old books.
6. *Book bosomed*... A person who cannot stay a moment without books.
7. *Omnilegent*...A person who reads all types of books without judging the subject.l
8. *BallyCumber*...Books which are half read. These books are called BallyCumber.
9. *Tsendoku*...it is a Japanese word. There is no English word for it. This means that after purchase the book was not opened even once.
10. *Princep*...The first printed copy of any book is called Princep.
11. *Sesquipedalian*... A word which has many Syllable such as ses/qui/pe/da/li/an.
12. *Colophon*...the spine of the book or where the publishers logo is seen.
13. *Bibliclasm*... To spoil a book knowingly.
14. *Fascile*...Part. 1st part, 2nd part etc. A book which is published in many parts such Encyclopedia Britannica, Oxford Dictionary etc.
15. *Afficted*... After reading a book if a person feels like crying at the end but is unable to do so. This feeling is called afficted.
16. *Bookklemp*...when you have finished reading the last episode and you know that there is no other episode to read but you are unable to digest this truth, this feeling is known as Bookklemp.
17. *Chaptigue*...the tired feeling which you get in the morning after reading a book for the whole night is known as Chaptigue
18. *Delitrium*...the good feeling which you get from the smell of a newly purchased book.
19. *Madgedy*...repeatedly reading a sad story and hoping that the end will be different.
20. *Mehnertia*...after reading a book for sometime and than reading it from the start all over again because you forgot what you were reading.
21. *Rageammed*...when you advocate your friends to read a book which you liked and they inform you that they have already read the book and they did not like it. The feeling which have at that moment is known as Rageammend
22. *Swapshame*...when after reading a book for sometime you think that there was another book which you liked and you are in a dilemma which one to read first, this condition of yours is known as Swapshame.

Now we can understand that even if one acquire knowledge by reading books but these were unknown to us.



BANGALORE JOKES

by Bangalorean



☞ If you throw a stone randomly in Bangalore, chances are, it will hit a dog or a software engineer.

While the dog may or may not have a strap around his neck, the software engineer will definitely have one! ☺

☞ In India we drive on the left of the road.

In Bangalore, we drive on what is left of the road! ☺

☞ Q: What is the easiest way of causing traffic accidents in Bengaluru?

A: Follow the traffic rules! ☺

☞ A guy is hunting for a house in Bengaluru.

Meets old lady who is a potential landlord.

Conversation goes thus:

Old lady: "Where do you work, son?"

Guy: "I work in Infosys."

Old lady: "Oh, that bus company! Sorry, we rent only to good IT people!"

It appears that Infosys operates more buses than BMTC in Bengaluru!

☞ Bengaluru, where PG (Paying Guest) is the first business and IT, the second. ☺

☞ When someone says it's raining in Bengaluru, be sure to ask them which area, which lane and which road!

☞ If a Bangalorean stops at a traffic light, others behind him stop too because:

The others conclude that he has spotted a policeman that they themselves have not! ☺

☞ Bengaluru is the only city where distance is measured in units of time. ☺

☞ Rickshaw driver, grocery seller and common shop keeper think that you earn atleast 1 lakh per month if you are in IT sector. ☺

☞ Out of every 100 software engineers in Bengaluru, 90 are utterly frustrated and the rest have a gf/bf! ☺ or they are married.

☞ Bus drivers use horns instead of brakes! ☺

☞ I quote: Bengaluru:

The City where more people know Java than Kannada!

☞ Universal answer in Bengaluru is

"Adjust maadi!" ☺

*Power cuts are the only time the whole family assembles together and members speak to each other.

Seeing this, BESCOM has decided to have a tagline called "Connecting people by disconnecting power"!

Adjust Maadi!

Golden Days

During my School days, After getting the first beating on my hands from the teacher, I used to wipe my hands on my trousers and then only take the second one!

I was very particular about cleanliness.

All my teachers used to stand and take the classes... You know the reason? Respect.... They respected me so much... Nothing else

During my school days, my teachers used to often request me to bring my father as they were afraid of telling me anything, lest they offend me

My teachers were very fond of reading what I had written... In fact they would make me write it a hundred times so that they can read it again and again...

Many times the teachers have thrown their valuable chalks to me without me asking for it.

Many times my teachers have made me stand outside the class to ensure 'Z' category security while they were teaching.

Many times I have been asked me to attend lower classes to assist those teachers evaluate the students...

How many times I have been honoured / elevated by asking me to stand up on the bench with all others looking up to me

How many times I have been given a break from class to enjoy the sunshine & fresh air, when most others were sweating/choking inside the classroom

As I knew everything, the teachers used to appreciate my knowledge and have told me many times....*Why do you come to school? Why can't you do something else instead*

Golden days...



HOW MANY DID WE KNOW



Did you know the origins of some of our strange customs.

1. WHY:

Why do men's clothes have buttons on the right, while women's clothes have buttons on the left?

BECAUSE:

When buttons were invented, they were very expensive and worn primarily by the rich. Since most people are right-handed, it is easier to push buttons on the right through holes on the left. As wealthy women were dressed by maids, dressmakers put the buttons on the maid's right! And that's where women's buttons have remained since.

2. WHY:

Why do ships and aircraft use 'Mayday!' as their call for help?

BECAUSE:

This comes from the French word *m'aidez* - meaning, 'help me' - and is pronounced, approximately, 'Mayday.'

3. WHY:

Why are zero scores in tennis called 'love'?

BECAUSE:

In France, where tennis became popular, the round zero on the scoreboard looked like an egg and was called 'l'oeuf,' which is French for 'the egg.' When tennis was introduced in the US, Americans (naturally), mispronounced it 'love.' And then the word stuck on.

4. WHY:

Why do X's at the end of a letter signify kisses?

BECAUSE:

In the Middle Ages, when many people were unable to read or write, documents were often signed using an X. Kissing the X represented an oath to fulfill obligations specified in the document. The X and the kiss eventually became synonymous.

5. WHY:

Why is shifting responsibility to someone else called 'passing the buck'?

BECAUSE:

In card games, it was once customary to pass an item, called a buck, from player to player to indicate whose turn it was to deal. If a player did not wish to assume the responsibility of dealing, he would 'pass the buck' to the next player.

6. WHY:

Why do people clink their glasses before drinking a toast?

BECAUSE:

In earlier times it used to be common for someone to try to kill an enemy by offering him a poisoned drink. To prove to

a guest that a drink was safe, it became customary for a guest to pour a small amount of his drink into the glass of the host. Both men would drink it simultaneously. When a guest trusted his host, he would only touch or clink the host's glass with his own.

7. WHY:

Why are people in the public eye said to be 'in the limelight'?

BECAUSE:

Invented in 1825, limelight was used in lighthouses and theatres by burning a cylinder of lime which produced a brilliant light. In the theatre, a performer 'in the limelight' was the centre of attention.

8. WHY:

Why is someone who is feeling great 'on cloud nine'?

BECAUSE:

Types of clouds are numbered according to the altitudes they attain, with nine being the highest cloud. If someone is said to be on cloud nine, then that person is floating well above worldly cares.

9. WHY:

In golf, where did the term 'Caddie' come from?

BECAUSE:

When Mary, Queen of Scots, went to France as a young girl; Louis, King of France, learned that she loved the Scots game 'golf.' He had the first course outside of Scotland built for her enjoyment. To make sure she was properly chaperoned (and guarded) while she played, Louis hired cadets from a military school to accompany her. Mary liked this a lot and when she returned to Scotland (not a very good idea in the long run), she took the practice home with her. In French, the word cadet is pronounced 'ca-day' and the Scots changed it into caddie.

10. WHY:

Why are many coin collection jar banks shaped like pigs?

BECAUSE:

Long ago, dishes and cookware in Europe were made of dense orange clay called 'pygg'. When people saved coins in jars made of this clay, the jars became known as 'pygg banks.' When an English potter misunderstood the word, he made a container that resembled a pig. And it caught on.

