



Dear Sir / Madam,

16.04.2021

Reg : Link-K Monthly Bulletin - April 2021

According to the Motor Vehicles Act, 2019 it is mandatory for all vehicles to be insured with third party vehicle insurance policy. Third party or liability insurance covers the legal liability arising due to death or disability of third-party and/or loss or damage to their property. More than half the vehicles on the road in India are running without this mandatory insurance cover. Nearly 57 per cent of the total vehicles on the road were uninsured as of March 2019. The uninsured vehicles largely comprise two - wheelers, this being obvious as nearly 75 per cent of the total vehicles in India consist of two wheelers. In most cases, the renewals are not done after the first year.

India is one of the largest auto markets in the world with over 20 million vehicles sold annually. It is also among the countries with the highest number of road accidents and fatalities. In this grim scenario it is a double whammy when more than half the vehicles in the country are uninsured, IIB said.

Coming to other types of insurance, there has generally been a feedback that either the regulator (IRDAI) or the government should mandate certain types of insurance like title insurance, drone insurance, and household insurance. But ideally the solution does not lie in mandating it. The example before us is motor third-party insurance, which is mandated by law, but still there are huge issues of under-insurance, said T L Alamelu, member (non - life) IRDAI.

The number of Covid 19 claims received by non-life insurers has surpassed the 660,000 mark, amounting to about Rs. 10,000 crores as of December 11, 2020. The general insurers and standalone health insurers have settled more than 76.5 per cent of the claims that have been intimated.

The average claim amount has come down significantly since the initial months of the pandemic, with an insurer receiving an average Covid 19 claim of Rs. 1.5 lakh, while the average claim settled by the insurers is Rs. 94,556. The insurers are engaged in a dialogue with the hospitals on the issue of the amount charged for Covid 19 treatment, however there is no consensus as of now.

IRDAI has warned network hospitals against denying cashless treatment to Covid 19 patients. IRDAI said it had received several complaints in this regard. In one recent incident in Kolkata, Covid patient was asked to transfer to another hospital if he was unable to deposit money in cash. Similarly, an IT professional's mother infected with the virus was reportedly denied cashless treatment. IRDA acted on the complaint, spoke to the hospital authorities and ensured that the family availed cashless treatment,

Happy reading

Thanking you for the opportunity given to serve you,

Yours faithfully

**V.P. Mohankumar**

Principal Officer and Managing Director

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

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### **LIC settles 561 corona claims worth Rs. 27 crore :**

Life Insurance Corporation of India said that it has settled 561 Covid 19 death claims amounting to nearly Rs. 27 crore. The insurer has also relaxed its norms amid the lockdown to process maturity claims based on email submissions of survival benefit requirements and is settling such claims without the policy document if certain conditions are met.

Death claims arising due to Covid 19 are treated on a par with other causes of death and payments are being made on an urgent basis. LIC has relaxed the procedure and is accepting requirements of death claim through email from their club agents and development officers, the corporation said.

### **Nominees have first right over life insurance claims, not legal heirs :**

As you deal with the trauma of losing a loved one, making a life insurance claim may become daunting if you do not know how to go about it. One of the most important aspects to consider is the difference between the nominee and heir when it comes to insurance claims, insurance policy is treated as an estate of the deceased policyholder. Legal heirs have a right over the policy as long as the asset of the deceased policyholder devolve upon him/her.

However, in life insurance, there is a concept known as beneficial nominee. This provision was introduced in the insurance Laws (amendment) Act, 2015. If an immediate family member (parents, or spouse, or children) is made the nominee, then the proceeds will go to the intended person. Legal heirs will not have any claim on the money, said Mukesh Jain, corporate lawyer and founder of Mukesh Jain and Associates, a Mumbai based law firm.

The legal heir can make a claim where there is no nomination any time before the maturity of the policy, or if the insured has not requested a fresh nomination in case of the death of the nominee or in case of death of the nominee after the claim is filed but before its settlement. In case the deceased has more than one child and has not

nominated all of them, a claim can be lodged only by the nominated child and the insurer shall pay the proceeds to the nominee only. Other children can stake claim to their shares by moving a competent court of law, said the PNB Metlife spoke person.



### **Insurers see spurt in surrender of policies :**

Even as the corona virus pandemic continues to rage, policy holders are giving up their life cover at a rapid pace amid pay cuts, job losses and general economic uncertainty, top executives at four life insurance firms said. In the June quarter, the persistency ratio, which measures how long a policyholder retains insurance, declined by an average of close to 10 percentage points from a year ago, the executives said on condition of anonymity. The decline means many customers did not renew policies after paying the first year's premium. In the same period, the average ticket size (premium) of conventional life insurance products such as endowment, pension and money-back policies fell by 25 - 30%, the three of the four officials said, adding unit-linked insurance products (ULIPs) the mainstay of many insurers, are witnessing significant spurt in surrender.

People who bought 20 - 30 year tenure life insurance policies are surrendering policies and withdrawing money, which is tax free. This, they are doing to keep as much cash as possible, and later start new policies or investment plans once the pandemic is over and the situation improves, the first of the four people said. The increasing policy surrenders come as another blow to insurers who are already battling low new premium collections. In ULIPs, the trend is more worrisome. ULIPs contribute 45 - 50% of premium income for private insurers. Policyholders are in a rush to redeem investments and stop policies every time the equity market goes up, said the second person. We, as an industry, are expecting a rise in surrenders as customers now prefer to have immediate cash in hand.

### **Life insurance premium collection falls amidst Covid 19 :**

People affected from Covid 19 continue to increase unabated even after the nationwide lockdown got over, premium collection of life insurance companies has taken a big hit. Long gestation period makes Covid 19 a highly infectious disease, which puts even healthy applicants of insurance policies at high risk of getting infected after issuance of a new policy.





### **IRDAI lays out norms for share transfer of insurance companies.**

According to IRDAI sale, purchase and pledge of equity in excess of 5 per cent of an insurance company's paid - up capital will need the regulator's prior approval, and any violation of the guidelines will attract action.

Issuing a clarification on the transfer of share of the insurance companies, the IRDAI said the provisions related to sale and purchase of equity will also apply on creation of pledge or any other kind of encumbrance over shares of an insurance company by its promoters.

It further said "fit and proper" norms should be followed for sale and purchase of equity above 1 percent and upto 5 per cent of the paid - up capital. The application for transfer of shares, it added, should be filed through the insurance company concerned.

### **Insurance companies cannot reject claims for not holding valid PUC certificate :**

IRDAI, had clarified that a motor insurance company cannot deny any claim for not holding a valid PUC or Pollution under Control Certificate. PUC certificate is provided to vehicles that undergo the PUC test successfully.

The certificate indicates that the vehicle's emissions are in alignment with standard pollution norms and are not harmful to the environment. It is mandatory for all vehicles on Indian roads to carry a valid PUC certification.

It is hereby clarified that not holding a valid PUC certificate is not a valid reason for denying any claim

under a motor insurance policy, said IRDAI in its release dated August 6 regarding valid PUC certificate at the time of renewal of motor vehicle insurance.

### **IRDAI withdraws long term motor cover for new cars, two wheelers :**

IRDAI withdraws motor insurance long term cover. "The authority has decided to withdraw the long term package cover offered for motor own damage cover for three or five years for new cars and two wheelers, respectively, with effect from August 1, said IRDAI in a circular.

The long term cover was introduced in September 2018. However, the insurance regulator had noticed some issues and concerns in the performance of these policies, which led to its withdrawal.

### **No deadline extension for motor insurance policies:**

The Centre may have advised state governments to extend the validity of all vehicle related documents up to December 31, 2020

According to a clarification from the General Insurance Council, the Ministry of Road Transport and Highways (MoRTH) order does not apply to motor insurance specifically.

MoRTH letter of 24th August 2020 advised State Governments that in case the validity of fitness certificates, permits, driving licences, and registration certificates pertaining to vehicles have expired on or after 1st February 2020 and not extended due to the lockdown, such certificates may be treated as valid until December 31, 2020.

It is hereby clarified to all policyholders that the letter issued by MoRTH does not include motor insurance policies, which needs to be renewed as per the renewal date. All vehicle owners are advised to get their insurance policies renewed on or before the due date of renewal for continued validity of the insurance policies, the GIC said in a note.

## **IRDAI proposes a cap on Rs. 1 crore in draft norms on Standard Personal Accident Insurance Policies:**

IRDAI has issued draft guidelines on Standard Personal Accident Insurance Policies and advised all general and standalone health insurers to offer this product from 1 April 2021.

The product, which is proposed to be offered on an individual basis, will have a minimum sum insured of Rs. 2.5 lakhs and maximum of Rs. 1 crore.

IRDAI proposed a payout equal to 100% of the sum insured in case of Death or Permanent Total Disablement because of the accident.

## **IRDAI proposed standard travel insurance policy by April 1:**

IRDAI has proposed a standard travel insurance policy with common coverage and policy wordings across the industry. The move is aimed at increasing penetration of the product.

There are five variants under domestic travel -

1. Travel by any mode of public transport (within city).
2. Travel by any mode of public transport (outside city).
3. Train journey,
4. Air travel, and
5. Domestic tours involving road, water, train and air travel)

There are four variants under overseas travel -

1. Long term trip (students),
2. Short term trip (tours / leisure) (covers travel through road, water, train and air)
3. Multi-trip during policy period (business), and
4. coverage only for travel (onward and return)

## **J & K to provide Free Health Insurance to Residents:**

Jammu and Kashmir has become the first among Indian states and UTs to offer free health insurance to all its residents.

The scheme called Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (PMJAY) SEHAT will cover 21 lakh families of the UT providing universal health coverage to all.

It will also cover government employees.

The scheme will provide free of cost insurance cover to all the residents of the UT of Jammu and Kashmir. A financial cover up to Rs. 5 Lakh per family will be offered to all residents. The plan envisages extension of the already operational PM Jan Arogya Yojna to 15 lakh additional families to provide full financial protection, JK administration officials told the Tribune.

The most important feature of the scheme is it would be portable across the country which means JK residents can avail of the free health insurance cover in any hospital empaneled under the National PMJAY scheme anywhere in India, government sources said.

There are at present 24,148 empaneled hospitals under PM JAY.

JK's new expanded health protection scheme will ensure that all beneficiary families can avail of any of the 1,592 procedures offered by PMJAY.

Sources said the registration for generation of golden cards for all the residents of JK UT under the new scheme had started on September 21 and 14 lakh beneficiaries have already been registered on the beneficiary identification system as of today.

## **IRDAI has introduced standard products for Fire, Allied and Special Perils**

IRDAI has introduced 3 new standard products, namely, Bharat Griha Raksha, meant for Dwellings and Bharat Sookshma Udyam Suraksha & Bharat Laghu Udyam Suraksha meant for Enterprises.

"Bharat Griha Raksha" has been introduced for covering Dwellings against Fire and Allied Perils for Material Damage which shall replace SFSP for Dwellings [both Home Building and Home Contents]. This is irrespective of the Sum Insured.

Bharat Sookshma Udyam Suraksha is meant for Offices, Hotels, Shops, Industrial / Manufacturing Risks, Utilities located outside the compound of Industrial / Manufacturing Risks, Storage Risks outside the Compound of Industrial/Manufacturing Risks and Tank Farms / Gas holders outside the compound of Industrial / manufacturing risks in India where the 'total value at risk' does not exceed Rs.5 Crore (Rupees Five Crore) across all insurable asset classes at any one location at the commencement of the insurance.

Bharat Laghu Udyam Suraksha is meant for same risks as in the preceding paragraph i.e. Offices, Hotels, Shops, Industrial/Manufacturing Risks, Utilities, Storage Risks etc., where the 'total value at risk' exceeds Rs.5 Crore (Rupees Five Crore) but does not exceed Rs.50 Crore (Rupees Fifty Crore) across all insurable asset classes at any one location at the commencement of the insurance.

The said 3 standard products shall be mandatorily offered by all general insurers carrying on the business of either Fire and Allied Perils insurance, for all risks as well as renewals with effect from 1st April 2021. Insurers shall pre-fix their company name [shortened, if need be] to the standard product name.

These Guidelines replace the General Regulations, Terms, Conditions, Clauses, Warranties, Policy, Add-ons, Endorsement Wordings and Proposal Forms under various sections and relevant annexures of the erstwhile All India Fire Tariff [AIFT] for the risks being covered under these policies.

In other words, for the above Sum Insured bands, existing Standard Fire and Special Perils Policy, Fire

Floater Policy, Fire Declaration Policy, Fire Floater Declaration Policy, Fire Simple Risk Policy, Fire Petrochemical Risk Policy are discontinued and should not be issued. However for all other risks (except Dwellings) where Value at risk at one location is more than Rs.50 crores the existing SFSP will continue.

For Bharat Sookshma Udyam Suraksha and Bharat Laghu Udyam Suraksha, 'Value at Risk' at any one location means the Value of all property in that location including Buildings, Fittings and Fixtures, Plant and Machinery, Stocks, other contents etc. where the proposer has insurable interest.

If separate policies are issued for each location, then the policy relevant to the individual Sum Insured has to be issued.

IAR [Industrial All Risk] policies irrespective of Sum Insured would continue as per IIB Rates and guidelines.

Against the foregoing general features, let us have a look at the important features related to "Bharat Griha Raksha", Bharat Sookshma Udyam Suraksha and Bharat Laghu Udyam Suraksha.

### **Bharat Griha Raksha - Salient Features**

- Besides offering coverage for the home building, the policy covers general home contents automatically (without need for declaring the content details) for 20 % of the Sum Insured for the Building subject to a maximum of Rs.10 lakhs. One can also opt for a higher sum insured for general contents by declaring the details.
- The policy covers a wide range of perils, namely, Fire, Natural Catastrophes [storm, typhoon, hurricane, tornado, tsunami, flood, inundation, earthquake, subsidence, landslide, rockslide, forest, jungle and bush fires, impact damage, riot, strike, malicious damages, acts of terrorism, bursting and overflowing of water tanks, apparatus and pipes, leakage from automatic sprinkler installations and theft from the accident site within 7 days of occurrence of the insured event.
- Cover against Terrorism is part of the basic product.
- The policy offers optional cover for valuable







contents on Agreed Value basis on declaration of details and submission of a Valuation Certificate. The requirement of Valuation Certificate shall be waived if the Sum Insured is up to Rs.5 Lakh and individual item value does not exceed Rs.1 lakh.

- Another optional cover available is for Personal Accident (Death only) due to an insured peril for the Insured, and Spouse shall be eligible for a compensation amount of Rs.5 lakh.
- Waiver of Under insurance: Under insurance does not apply to this policy. This is a very special feature of Bharat Griha Raksha policy. Sum Insured is the limit of liability. If the Sum Insured is less than the Actual Value at risk, there won't be any proportionate reduction in the claim amount payable.
- Basis of Sum Insured: Home Building and Home Contents shall be insured on Reinstatement /Replacement Value basis, as applicable. Insurance on market value basis either for building or contents is not permitted.

### **Bharat Sookshma Udyam Suraksha and Bharat Laghu Udyam Suraksha - Salient Features**

The said policies offer cover against a wide range of perils, quite similar to that for Dwellings.

Cover against Terrorism is in-built.

| Other In-built Covers                    |
|--|
| Additions, Alterations or Extensions     |
| Temporary Removal of Stocks              |
| Cover for specific contents              |
| Start-up Expenses                        |
| Professional Fees                        |
| Removal of Debris                        |
| Costs compelled by Municipal Regulations |
| Floater Cover for Stocks                 |
| Standard Add-ons                         |
| Declaration Policy for Stocks            |

### **Basis of Sum Insured**

All Building/Structure, Plant & Machinery, Furniture & Fixtures shall be insured on Reinstatement Value/Replacement Value basis only. There is no option to insure it on market value basis.

Stocks of raw material shall be covered on Landed Cost at the insured's premises.

Stocks in process shall be covered at Input Cost of the stock.

Finished Goods shall be insured for the Manufacturing Cost.

In respect of finished goods sold but not delivered, where under the Conditions of Sale, the Sale Contract is cancelled by reason of any damage insured under the policy either wholly or to the extent of the damage, the Sum Insured shall be based on the Contract Price.

If the proposer does not wish to cover goods held in trust, it needs to be specifically declared before inception of cover; else it shall be deemed to be covered.

Valued policies can be allowed only for properties such as Curios, Works of Art, Manuscripts, Obsolete Machinery and the like subject to the Valuation Certificate being submitted and found acceptable by the insurers.

### **Partial Insurance**

It is not permissible:

- to issue a policy covering only certain portions of the Building
- to issue a policy covering only specified machinery (except Boilers), parts of machine or accessories thereof housed in the same block/building.

### **Silent Risk**

A silent risk denotes Industrial/Manufacturing risks and Utilities located outside the compounds of industrial / manufacturing risks where no manufacturing/storage activities are carried out continuously for 30 days or more.

It is not permissible to split the Sum Insured of the same property under various policies for different periods of insurance to derive advantage of deferred instalments for payment of premium.

### **Compulsory Excess/Deductible**

Compulsory Excess/Deductibles shown under this policy will be applicable and cannot be increased by the insurers by any means.

# General

## **Covid 19 impact : Life, medical insurance set to become dearer.**

Covid may have brought home the importance of insurance, but it is also likely to make insurance more expensive. While term insurance products may become as much as 30% dearer, medical insurance premium may rise by 20- 25%. Insurers' pricing calls will be influenced by their view that morbidity risks have gone up post covid and also by higher regulatory compliance costs, especially in medical insurance where regulator IRDA has issued new coverage norms.

## **Pollution among the top risk factor for deaths in India:**

Long-term exposure to air pollution contributed to around 6.7 million deaths globally from stroke, heart attack, diabetes, lung cancer, chronic diseases, and neonatal diseases in 2019 with China (1.8 million) and India (1.6 million), together accounting for more than half of such deaths, says the annual "State of Global Air 202 report.

## **Deaths due to parked vehicles doubled in last 3 years.**

The number of persons killed due to collisions with parked vehicles on roads in Delhi has more than doubled in the past three years from 2317 in 2017 to 5,086 last year. The state police departments started collating this data from 2017 onwards.

The increase in fatalities due to parked vehicles in the middle of a busy road has once again highlighted the dire need for a robust highway patrol or police system. A deadly accident on the national highway connecting Prayagraj and Lucknow in UP claimed 14

lives, including six children, after an SUV rammed a truck parked on the side of the high-speed corridor immobilized by punctured tyre.

## **FASTag must for vehicle insurance from April 21:**

From April next year, you won't be able to renew the third-party insurance of your vehicle except for two and three wheelers, if it doesn't have a valid Fastag, Moreover, all vehicle with four or more wheels would need to have FASTag from January 1 and violation of this would attract a penalty of Rs. 300 to Rs. 500.

## **Insurance Dekho to receive \$20 mn funding from parent Girnarsoft:**

Insurance Dekho, India's leading insurance platform said that Girnar soft has committed \$20 million (around Rs. 147 crore) investment in the company. The firm will use the funding for branding and strengthening their tech, product and sales teams.

This new capital infusion will be used to expand our digital footprint. We are already a force to reckon with in this space. With this round we aim to invest in branding and marketing to further strengthen our B2C platform which has been seeing strong traction over the last two quarters, said Ankit Agrawal, Chief Executive Officer and co-founder, insurance Dekho.

Insurance Dekho recently announced plans to onboard 1 lakh insurance advisors across country. They have already enrolled 20,000 advisors.







# LEGAL

## **Is murder or suicide covered in insurance policies? : Here are the exceptions :**

The concept of life insurance is simple. The policy holder pays a premium each year and when he dies, the family receives the claim amount. But, what if the policyholder is murdered? Surely it adds to the complications in the claims settlement process.

Delhi based Narendra Singh (name changed) was going home in a cab when he had a heated argument with the cab driver. One thing led to another and the cab driver strangled him. The driver claimed that Singh was drunk and used abusive language. Based on his statement in the police charge sheet, the insurance company rejected the insurance claim, saying the deceased was under the influence of alcohol.

The deceased's son approached the insurance grievance redressal forum Insurance Samadhan, and managed to get claims amount of Rs. 21 lakhs after the post mortem found strangulation to be the cause of the death and no traces of alcohol.

Had the deceased been drunk, the insurance company wouldn't have cleared the claims as deaths due to the influence of alcohol or drugs are not covered under the insurance policy. There are many more such death cases which are covered generally, but have some exceptions.

Take a look :

### **Death by murder :**

As the above case study shows, death by murder is indeed covered under the insurance. All you have to do is provide the death certificate along with the FIR and post mortem report. But, if the nominee is involved in murder, it will become a police case. Although the claim amount will still not lapse, the claim amount will be paid to the legal heir as per succession law. In case, there is no legal heir then the claim amount will be kept with court till a successor is located, says Shailesh Kumar, Co - founder at insurance Samadhan.

### **Death by suicide :**

If the incident happens within a year of buying or reinstating the policy, the insurance company is not liable to clear the claim. Suicide will only be covered if the policy period has entered the second year. However, some insurers such as Future Generali do have a policy to pay the nominee 80 per cent of the premiums paid as death benefit, if the policyholder commits suicide within a year of the policy issue date. Note that an investigation may happen to ascertain if the nominee has instigated the policyholder to take such a drastic step. If she has, the claim will not be cleared.

# LIGHTER Moments



## SERIOUS DISCUSSION

- ▲ Glenfiddich is the world's best-selling single malt
- ▲ Johnnie Walker Red Label is the world's best-selling Scotch ▲
- ▲ The Famous Grouse is the best-selling whisky in Scotland ▲
- ▲ Glenmorangie is the best-selling single malt in Scotland ▲
- ▲ The world's fastest growing Scotch today is Black Dog & Our India is a major contributor to its sales ▲
- ▲ The five most popular single malts globally are Glenfiddich , The Glenlivet , Glenmorangie Original , Aberlour and Laphroaig ▲
- ▲ Bruichladdich's The Octomore is the most heavily peated whisky in the world (167ppm) ▲
- ▲ The three oldest single malts currently sold are Glenturret, Oban and Glenlivet ▲
- ▲ The oldest distillery in Scotland is Glenturret (1775), followed by Bowmore (1779) ▲
- ▲ With each bottle of Laphroaig that you buy, you are entitled to a lifetime lease of one sq foot of the distillery's land , along with a personalized certificate of ownership ▲
- ▲ Cadenhead's Whisky Shop on Canongate, has a unique selling point : customers can have a bottle poured straight from a cask and labeled with their name . When sealed it has a label with the 'born on date' , as whisky stops aging as soon as it leaves the wooden barrel, so each bottle is a unique blend ▲
- ▲ Edradour is the smallest distillery in Scotland . The entire operation is run by just three people ▲
- ▲ The Glenmorangie distillery is one of the smallest in the Highlands and employs just sixteen craftsmen, called 'The Sixteen Men of Tain' ▲
- ▲ The most expensive country in which to buy Scotch , ironically, is the UK, where it is made ??
- ▲ In the UK , its home country , the five most popular blended Scotch whiskies are The Famous Grouse , William Grant's , Bell's , Teacher's and J&B Rare .Note : Johnnie Walker does not feature in the list of best-selling blends in its home country ▲
- ▲ A closed bottle of Scotch can be kept for 100 years and still be good to drink. After opening , a bottle of Scotch whisky will remain good for five years ▲
- ▲ The Australian Wine Research Institute has introduced a measure called a standard drink . In Australia , a standard drink contains 10 g (12.67 ml) of alcohol , the amount that an average adult male can metabolize in one hour ▲
- ▲ Although their proof differs , standard drinks of beer , wine and spirits contain the same amount of alcohol - 0.6 ounces each . They're all the same to a breathalyzer ▲
- ▲ 18,000 litres of Scotch whisky worth over \$800,000 were accidentally flushed down the drain at Chivas Brothers' Dumbarton bottling plant in 2013 ▲

- ▲ Experts advise you to drink single malt with just a dash of water . The water supposedly 'releases the serpent' from the whisky ▲
- ▲ If there is a serpent , there is also an angel . As it ages , 2-2.5 % of the whisky maturing in a barrel is lost to evaporation every year. Distillers refer to this as the 'angel's share' ▲
- ▲ There is also a devil . The whisky absorbed by the wood of barrel during maturation is known as the 'devil's cut' ▲
- ▲ Indian 'whisky' is technically flavoured rum , because it's essentially made from sugar ▲

## **\*FRIENDS WHO ARE 50 YEARS PLUS NOW\***

### **😊 NOT TO MISS THE STORY**

A German Shepherd starts chasing rabbits and before long, discovers that he's lost.

Wandering about, he notices a panther heading rapidly in his direction with the intention of having lunch.

The old German Shepherd thinks, "Oh, oh! I'm in deep shit now!"

Noticing some bones on the ground close by, he immediately settles down to chew on the bones with his back to the approaching cat.

Just as the panther is about to leap, the old German Shepherd exclaims loudly,

"Boy, that was one delicious panther! I wonder if there are any more around here?"

Hearing this, the young panther halts his attack in mid-strike, a look of terror comes over him and slinks away into the trees.

"Whew!" says the panther, "That was close! That old German Shepherd nearly had me!"

Meanwhile, a squirrel who had been watching the whole scene from a nearby tree figures he can put this knowledge to good use and trade it for protection from the panther.....So, off he goes.

The squirrel soon catches up with the panther, spills the beans and strikes a deal for himself with the panther.

The young panther is furious at being made a fool of and says, "Here, squirrel, hop on my back and see what's going to happen to that conniving canine!"

Now, the old German Shepherd sees the panther coming with the squirrel on his back and thinks, "What am I going to do now?"

But instead of running, the dog sits down with his back to his attackers, pretending he hasn't seen them yet, and just when they get close enough to hear, the old German Shepherd says...

(This made me smile😊)

"Where's that squirrel? I sent him off an hour ago to bring me another panther!" 😊

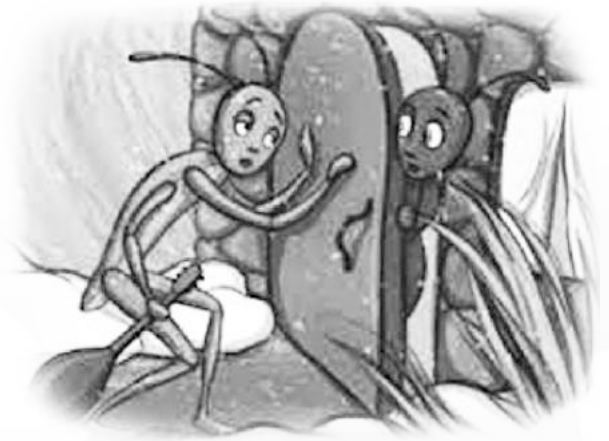
\*Moral of this story...\*

1. Don't mess with old dogs
2. Age & skill will always overcome youth & treachery
3. Bullshit & brilliance only come with age & experience





# REPEAT



☞ An ant knocked on the door of a house.

The house owner opened the door.

"I want a place to stay," said the ant.

"I have a vacant room which you can occupy for free of cost," said the owner.

The ant went inside and occupied the vacant room.

After some days, the ant brought in another ant ☞ and requested the owner, "Can you please allow this ant to stay with me?"

"Oh sure, you can do so without paying any rent," said the owner.

After some days the ant brought a 3rd ☞ ant and requested the owner to allow it to stay with them.

The owner agreed to it without asking for any rent.

This went on as the ☞ ant brought in more and more ants and the owner agreed to let them stay without any rent.

One fine day, the ant brought in the \*10th\* ant ☞ and requested the owner to allow it to stay with them all.

The owner said,

"OK, you can all stay here but now you all need to pay rent."

\*Now the question is:\*

Why did the owner ask for rent when the 10th ant came in?

Because they were now \*tenants!\*

## FINAL LAW EXAM PAPER

**(extracted from a real exam)**

A woman was driving an old Honda City car when she mistakenly hit a 2017 Range Rover Evoque..

The lady came out from her Range Rover insulting the other lady for not being careful, asking her to repair her Range Rover.

The woman with the Honda City called her husband, he replied that he was busy, that she should try fix up things and that they will meet later at home.

The lady with the Range Rover called her boyfriend and said "sweetheart someone just hit the birthday gift you gave me, I am so angry, please come over."

Few minutes later her boyfriend arrived. He is the husband to the lady with the Honda City car.

Discuss the possible legal consequences for all 3 parties.. (20 Marks). ☺☺

