



# E-SUHRITH

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## ನಮ್ಮ ಆತ್ಮೀಯ ಓದುಗರಿಗೆ ಶ್ರೀಕೃಷ್ಣಜನ್ಮಾಷ್ಟಮಿಯ ಶುಭ ಹಾರೈಕೆಗಳು

ನನ್ನ ಆತ್ಮೀಯ ರೋಟರಿ ಮಿತ್ರರಿಗೆ ವಂದನೆಗಳು,

ಜಿಲ್ಲಾ ರೋಟರಿ ಸಂಸ್ಥೆಯ ಸೆಪ್ಟೆಂಬರ್ ತಿಂಗಳ ಧ್ಯೇಯ ವಾಕ್ಯ "Basic Education and Literacy" ಆಗಿದ್ದು; ಜಿಲ್ಲಾ ಗವರ್ನರರ ಅಪೇಕ್ಷೆಯಂತೆ ಅಂಗನವಾಡಿ ಶಾಲೆಗಳ ಪುನಃಶ್ಚೇತನ ಎಂಬ ಬಹಳ ಪ್ರಾಮುಖ್ಯ ಸೇವಾ ಕಾರ್ಯವನ್ನು ಸೇರ್ಪಡೆಗೊಳಿಸಲಾಗಿದೆ. ನಮ್ಮ ಅಸುಪಾಸಿನ ಹೆಚ್ಚಿನ ಅಂಗನವಾಡಿಗಳಲ್ಲಿ ಮೂಲ ಸೌಕರ್ಯಗಳ ಕೊರತೆಯನ್ನು ನಾನು ಗಮನಿಸಿದ್ದೇನೆ. ನಮ್ಮ ರೋಟರಿಕ್ಲಬ್ ಸುರತ್ಕಲ್ ತನ್ನ ಆರ್ಥಿಕ ಪರಿಧಿಯೊಳಗೆ ನಮ್ಮ ಸಹಾಯ ಹಸ್ತವನ್ನು ಚಾಚಬೇಕೆಂಬ ಅಭಿಪ್ರಾಯವನ್ನು ಹೊಂದಿರುತ್ತೇನೆ.

ಕಳೆದ ಎರಡು ತಿಂಗಳಲ್ಲಿ ರೋಟರಿ ಸಂಸ್ಥೆಯ ಎಲ್ಲಾ ಸಭೆ, ಸಂತೋಷಕೂಟ, ಅತಿಥಿಗಳ ದಿಕ್ಸೂಚಿ ಭಾಷಣ ಮತ್ತಿತರ ಸಮಾಜಮುಖಿ ಕಾರ್ಯಕ್ರಮಗಳಲ್ಲಿ ಕ್ಲಬ್ಬಿನ ಹಿರಿಯ, ಕಿರಿಯ ಗೌರವಾನ್ವಿತ ಸದಸ್ಯರ ಉಪಸ್ಥಿತಿ ಮತ್ತು ಭಾಗವಹಿಸುವಿಕೆ ನಮಗೆ ತುಂಬಾ ಸಂತೋಷವನ್ನುಂಟುಮಾಡಿದೆ. ಇನ್ನು ಮುಂದೆ ನಡೆಯಲಿರುವ ಎಲ್ಲಾ ಸಮಾಜಮುಖಿ ಕಾರ್ಯಕ್ರಮಗಳಿಗೆ ನಿಮ್ಮೆಲ್ಲರ ಪೂರ್ಣ ಸಹಕಾರವನ್ನು ಬಯಸುತ್ತೇನೆ.

ನನ್ನ ಅನಿಸಿಕೆಯಂತೆ ಒಂದು ಸಂಸ್ಥೆಗೆ, ಹುದ್ದೆಗೆ, ಗೌರವ ಬರುವುದು ನಾವು ಮತ್ತು ನಮ್ಮ ಸಂಸ್ಥೆ ಮಾಡುವ ನಿಸ್ವಾರ್ಥ ಸೇವೆಯಿಂದ ಹೊರತು ಬಂಗಾರದ ಕುರ್ಚಿಯಿಂದಲ್ಲ, ಪ್ರಶಸ್ತಿ ಪುರಸ್ಕಾರಗಳಿಂದಲ್ಲ.

ನಿಮಗೆಲ್ಲರಿಗೂ ಹೃತ್ಪೂರ್ವಕ ಅಭಿನಂದನೆಗಳು.



ಯೋಗೇಶ್ ಕುಳಾಯಿ

ಅಧ್ಯಕ್ಷ

### We celebrate the Birthday of....

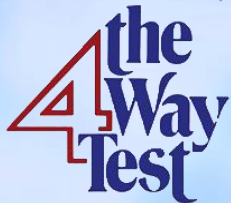
Ann Purnima, w/o Rtn. Sathish Rao on 3rd,  
Ann Shailaja, w/o Rtn. Narasimhamurthy on 9th,  
Ann Dr. Shashikala w/o Rtn. Umesh Bhat K. V. on 10th,  
Ann Anjana, w/o Rtn. Chandrakanth Marathe on 14th,  
Ann Jayalakshmi, w/o Rtn. D. Bhaskar and Ann Bhramara, w/o  
Rtn. Ravilochana Achar on 15th of September and  
Annet Pranav, s/o Rtn Sathish Sadananda on 15th and  
Annet Chethan, s/o Rtn. Umesh Bhat K. V. on 12th September  
And

### Wedding Anniversaries of

Rtn. Dr. B. R. Samaga and Ann Kusuma Samaga on 1st and  
Rtn Sathish Sadananda and Ann Sindhu Sathish on 5th September

**E SUHRITH**

Conveys our Special Greetings to them on these special occasions.



Of the things we think, say or do

1. Is it the truth ?
2. Is it fair to all concerned ?
3. Will it build goodwill and better friendships ?
4. Will it be beneficial to all concerned ?



## the fortnight that was ....

Our 77th Independence day was celebrated in a new venue, at the Flag post built and donated by Dr Rajamohan Rao in the Rotary Garden under the Flyover in Surathkal. President Yogish kulai hoisted the National Flag and Miss Ramya, All India Rank holder in CA exams spoke about the importance of celebrating Independence day in India. After singing patriotic songs by different groups, National Anthem was sung by all the people gathered. Innerwheel club of Surathkal and Nagarika salaha samithi had joined us in the celebrations.



Same day RCS took part in the Independence celebrations at the Govt Higher primary School in Borgudde and Donated 30 nos of Chairs which were sponsored by Rtn Srinivas Rao and Rtn Ramesh Rao. Sweet was distributed to all the audience and students.



New office bearers of the Interact club were installed in the Mahalingeshwar high school at Surathkal on 18-8-2023. IPP Rtn Yashomathi was the installing officer



president Yogish kulai and IPP Rtn Yashomathi met Rtn Jayaprakash Rao of RC Mangalore on 18th of this month. He was on a Motor cycle tour to bring awareness about Women wellness. Pleasantries were exchanged.

On 19-8 2023 a training program for Interact leaders was held in the AV hall of GD College. Presidents, office bearers and teacher coordinators of Interact clubs from 12 different schools attended. Rtn Rajendra district Vice Chairman ( interact ) was the Chief Guest and AG Zone 2 Mr Subodh Kumar das was the Guest of honor. Rtn Rajamohan Rao , Rtn Yashomathi and Rtn Sachidanand were the resource persons. It was a unique event with interactions and deliberations among Student participants.



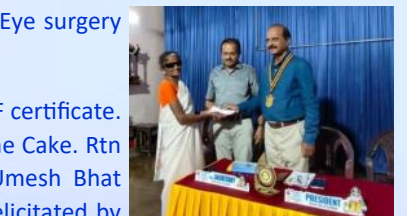
On 22-8-2023 in a regular meeting Rtn Sathish Bolar Chairman (Dist project) was Guest Speaker and spoke about 'Joy of being a true Rotarian' It was a good program enjoyed by the members.



President and secretary attended the ZRM for the August month held at Eden Club.



The August month Dinner meet was held on 27th Sunday in Kulai Mahila mandal. A financial assistance of Rs 10000/ was given to Mrs Sharada who had an Eye surgery and requested our help to meet the expanses.



Rtn Srinivasa Rao was felicitated for obtaining the PHF certificate. Rtn Appukuttan celebrated his 70th year by cutting the Cake. Rtn Appukuttan. Rtn Srinivasa Rao and treasurer Rtn Umesh Bhat were the hosts for the dinner and they have been felicitated by the president. After the Entertainment programs by the members Delicious food was served to the Guests and Rotarian family members.



Ramesh Rao M  
Secretary

Photo gallery Link: [esuhrithbulletin \(google.com\)](https://esuhrithbulletin.google.com)  
Video gallery link: [https://esuhrithbulletin/youtube.com](https://esuhrithbulletin.youtube.com)





### How Rotaract Transformed My Life: A Journey of Personal Growth

Life's journey is often a tapestry woven with experiences that shape our perspectives, passions, and aspirations. For me, one of the most impactful chapters of my life has been my involvement with Rotaract, an organization that not only provided me with opportunities to contribute to my community but also served as a catalyst for personal growth and lasting friendships. In this narrative, I share my transformative journey as a Rotaract member and how it has indelibly shaped my outlook on life.

My journey with Rotaract began during my first year of college when I was searching for ways to make a meaningful impact beyond the classroom. Little did I know that joining this global network of young leaders would be the stepping stone to a transformative and fulfilling adventure.

From the moment I attended my first Rotaract meeting, I was captivated by the energy and enthusiasm of the members. The club's commitment to service, professional development, and building international connections resonated deeply with me. As I became increasingly involved, I discovered that Rotaract was more than just an organization—it was a community of like-minded individuals striving to make a positive change in the world.

One of the most remarkable aspects of my Rotaract journey was the emphasis on personal growth and development. The organization provided a platform for me to refine my leadership skills, enhance my public speaking abilities, and develop a strong sense of social responsibility. Through various projects and initiatives, I learned how to manage teams, navigate challenges, and collaborate effectively with diverse groups of people.

Organizing the Fresher's Day in our college was my first taste of leadership. The event blended interactions, fun activities, and warm welcomes, leaving an indelible impression on the fresh faces of our campus. But it was during the Blood Donation Camp that the profound impact of Rotaract truly hit me. Over 150 students selflessly contributed to a cause larger than themselves, embodying the spirit of service and compassion that Rotaract champions.

Rotaract also encouraged me to step outside my comfort zone. I was constantly pushed to explore new horizons and embrace unfamiliar experiences. Over time, these challenges became opportunities for self-discovery, resilience, and continuous learning. Participating in a District conference was one such occasion as I was among a huge gathering of unfamiliar people but connecting with my fellow Rotaract members was a great experience and I also got to learn a lot from them.

At the heart of Rotaract's mission lies the commitment to community service. The organization provided me with a platform to give back to society in ways that truly made a difference. Organizing health camps, blood donation camps and environmental clean-ups reinforced the importance of empathy and compassion in me.

One of the most memorable projects was visiting the Vishwasada mane orphanage. As we celebrated a member's birthday, the joy on the children's faces was a stark reminder of the transformative power of simple gestures. Providing them with lunch, books, and essentials felt like stitching threads of care into the fabric of their lives.

Beyond the projects and accomplishments, Rotaract gifted me with lifelong friendships that transcend borders. The organization's international presence allowed me to connect with young leaders from around the world, sharing insights, experiences, and cultural perspectives.

The bonds formed within Rotaract extended beyond the professional sphere. Through social events, retreats, and volunteer activities, I forged connections with individuals who became my support system, mentors, and friends. The sense of belonging to a larger, purpose-driven community was a constant source of inspiration.

My Rotaract journey has been an odyssey of growth, impact, and enduring bonds. Each project, interaction, and endeavor has enriched my understanding of service, leadership, and the beauty of collective action. As I reminisce about my time with Rotaract, I'm filled with gratitude for the friendships, the opportunities to serve, and the invaluable lessons that have shaped my perspective. This journey has transformed me, igniting a lifelong commitment to making a positive difference wherever life takes me.

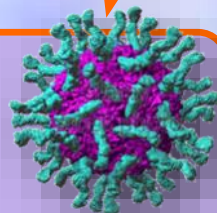


Rtr Roshaun

President, Rtaract Club of Srinivas College, Mukka



On **13th January 2014**  
India was officially  
declared as **Poliofree**.  
**NOW IS THE TIME  
FOR MORE VIGIL**



## Giving wings of Knowledge to the youth in our Interact Clubs.....

Last year an initiative taken by Rtn Rajmohan Rao wherein he authored the first Hand Book on Interact.

The book both in English n Kannada is a must read for every interactor where in in detail the complete know how of interact functioning and projects done at local clubs relevant to our district were also shared through pics.



After successful launch and distributing them to respective clubs, the next step in this, direction was to conduct training sessions for the new core team along with their teacher coordinator.

Such a kind for the first time was held at Govindadasa college hall on 19th of August. In total 50 Interactors and 11 teacher coordinators from 11 Interact clubs from RC Baikampady, RC Port Town and RC Surathkal participated enthusiastically.



The sessions were designed into parts. First being formal inauguration followed by "Importance and Significance of Interact". Participants were divided into several groups. Interact teams so formed mingled well and a task was given to them to define the significance of interact to an interactor, their school, their parents and society. Sessions for teacher coordinators was held separately.

Each group had a moderator selected within themselves, and a secretary to take down n present their views.

The next session too had, a new group formation and here the Roles and Responsibilities of the core team was discussed interactively.

The session that followed was about clear definition of what is a program and what do you mean by projects. Students were surprised to see that there were innumerable options to do more result-oriented activities.

The next session was an open session for both the interactors and coordinators who voiced their concerns regarding problems or constraints faced by them to carry on effectively the interact Club activities.

The moderator answered each giving solution to each issue raised. There by making roads to strengthen the ties between interact club school and their parent clubs.

The AG of Zone 2 Rtn Subhod Das who gave a positive opinion about the event and lauded RC

Surathkal's efforts to make way for a stronger bonding with the interact schools . Rtn Rajendra the district Vice

Chairman for Interact was the chief guest and urged the team to hold it at zonal levels throughout the district and give the youth the right insight about what Rotary stands for and also for building a strong foundation for the future of rotary.





## ಆರೋಗ್ಯ ವಿಮೆ ಕುರಿತಾಗಿ ....

ಆರೋಗ್ಯ ವಿಮೆಯ ಪ್ರಯೋಜನವೇನು ? ಯಾಕಾಗಿ ಮಾಡಿಸಬೇಕು ? ದಾವೆ ಬಾರದ ಹೊರತು ಅದಕ್ಕೆ ಕಟ್ಟಿದ ಪ್ರೀಮಿಯಂ ಉಪಯೋಗ ರಹಿತ ಅಲ್ಲವೇ ಎಂಬ ಜಿಜ್ಞಾಸೆ ಅನೇಕರಿಗೆ ಇರಬಹುದು.

ಅನಿಶ್ಚಿತ ಬದುಕಿನ ಪಯಣ ದಲ್ಲಿ ಸಾವಿನವರೆಗೂ ನಾವು ಆರೋಗ್ಯದಿಂದಲೇ ಇರುತ್ತೇವೆ ಎಂದು ಹೇಳಲಾಗದು. ಜಗತ್ತಿನ ಮುಂದುವರಿದ ರಾಷ್ಟ್ರ ದಲ್ಲಿ ಪ್ರತಿಯೊಬ್ಬನಿಗೆ ಆರೋಗ್ಯ ಪಾಲಿಸಿಯು ಕಡ್ಡಾಯವಾಗಿದೆ . ನಮ್ಮ ದೇಶದಲ್ಲಿ ಐಚ್ಛಿಕ .

ಖಾಯಿಲೆ ಯಾ ಅಪಘಾತ ಕಾರಣದಿಂದ ಆಸ್ಪತ್ರೆ ಯಲ್ಲಿದ್ದು ಶುಶ್ರೂಷೆ ಪಡೆಯುವ ಸನ್ನಿವೇಶ ದಲ್ಲಿ ಬರಬಹುದಾದ ವೆಚ್ಚವನ್ನು ಆರೋಗ್ಯ ವಿಮೆಯು ಭರಿಸುತ್ತದೆ. ಎಷ್ಟು ವೆಚ್ಚವನ್ನು ಭರಿಸುತ್ತದೆ ಎಂಬುದು ನಾವು ಹೊಂದಿರುವ ವಿಮಾ ಮೊತ್ತ ಹಾಗೂ ಪಾಲಿಸಿಯ ನಿಯಮಾವಳಿ ಯನ್ನು ಅವಲಂಬಿಸಿರುತ್ತದೆ.

ಈಗೀಗ ಆಸ್ಪತ್ರೆ ವೆಚ್ಚ ಬಹಳ ದುಬಾರಿ ಆಗಿದ್ದು ಒಮ್ಮೆ ಆಸ್ಪತ್ರೆಗೆ ಹೋಯಿತೆಂದರೆ ಬರಬಹುದಾದ ಆಸ್ಪತ್ರೆ ಬಿಲ್ ನಮ್ಮ ಊಹೆಗೂ ಸಿಗದಿರುವ ಸಂಭವವೇ ಹೆಚ್ಚು . ಇಂತಹ ಸಂಕಷ್ಟವನ್ನು ಎದುರಿಸಲೆಂದೇ ಇರುವ ಜಾಣ್ಮೆ ಯ ಪರಿಹಾರವೇ ಮೆಡಿಕಲ್ ಪಾಲಿಸಿ ಯಾ ಹೆಲ್ತ್ ಪಾಲಿಸಿ.

ಈ ಆರೋಗ್ಯ ವಿಮಾ ಪಾಲಿಸಿಯು ಕಠಿಣ ದುಡಿಮೆಯಿಂದ ಸಂಪಾದಿಸಿ ಮಕ್ಕಳ ಶಿಕ್ಷಣ , ಮಗಳ ಮದುವೆ ಇತ್ಯಾದಿ ಯಾವುದೋ ಉದ್ದೇಶಕ್ಕೆ ಕೂಡಿಸಿ ಇಟ್ಟು ನಮ್ಮ ಸಂಪತ್ತು ಆಸ್ಪತ್ರೆ ವೆಚ್ಚದಲ್ಲಿ ಕರಗಿ ಹೋಗದಂತೆ ನೋಡಿ ಕೊಳ್ಳುತ್ತದೆ.

ದೋಸೆ ತಿಂಡಿ ಒಂದರಲ್ಲೇ ಹೇಗೆ, ಬೇರೆ - ಬೇರೆ ವಿಭಿನ್ನ ರುಚಿಯ ದೋಸೆ ಇದೆಯೋ ಅಂತೆಯೇ ಆರೋಗ್ಯ ವಿಮೆಯಲ್ಲಿ ವೈವಿಧ್ಯಮಯ ಪಾಲಿಸಿಗಳ ಆಯ್ಕೆಯ ಅವಕಾಶವಿದೆ.

ಒಂದು ಕುಟುಂಬದ ಒಳಗಡೆನೇ ವೈಯಕ್ತಿಕವಾಗಿ ನಿರ್ದಿಷ್ಟ ವಿಮಾ ರಕ್ಷಣೆಯ ಇಲ್ಲವೇ ಕುಟುಂಬದ ಎಲ್ಲರಿಗೂ ಸಮಾನ ವಿಮಾ ರಕ್ಷಣೆಯನ್ನು ನೀಡುವ ( floater ಕವರೇಜ್ )ಪಾಲಿಸಿಗಳು ನಮ್ಮ ದೇಶದಲ್ಲಿ ಹೆಚ್ಚು ಮಾರಾಟವಾಗುವ ಪಾಲಿಸಿಗಳಾಗಿವೆ. ಇದಲ್ಲದೇ ಗಂಭೀರ ಖಾಯಿಲೆ ( ಕ್ರಿಟಿಕಲ್ ) ವಿರುದ್ಧ ರಕ್ಷಣೆಯನ್ನು ಮಾಡುವ, ಕಡಿಮೆ ಪ್ರೀಮಿಯಂ ನಲ್ಲಿ ಹೆಚ್ಚು ವಿಮಾ ರಕ್ಷಣೆ ನೀಡುವ ಸೂಪರ್ ಟಾಪ್ ಅಪ್ ನಂತಹ ಪಾಲಿಸಿಗಳು ದೊಡ್ಡ ದೊಡ್ಡ ಖಾಯಿಲೆ ಯಾ ಆಸ್ಪತ್ರೆ ವೆಚ್ಚದಲ್ಲಿ ಬ್ರೆಡ್ ,ಬಟರ್, ಜಾಮ್ ತರಹ ಗ್ರಾಹಕರಿಗೆ ವಿಮಾ ರಕ್ಷಣೆ ನೀಡುವುದರ ಜೊತೆಯಲ್ಲಿ

ಅವರ ವೆಲ್ತ್ ಅನ್ನು ಕಾಪಾಡುತ್ತದೆ. ಹೆಲ್ತ್ ಪಾಲಿಸಿಗಳನ್ನು ಮಾಡಿಸುವಾಗ ಕೇವಲ ಪ್ರೀಮಿಯಂ ಬಗ್ಗೆ ಮಾತ್ರ ಗಮನಿಸದೇ , ಪಾಲಿಸಿಯ ಪ್ರಯೋಜನಗಳ ವಿಮರ್ಶೆ ಮಾಡಿ ಸೇರುವುದು ಯೋಗ್ಯವಾಗಿದೆ . ಆರೋಗ್ಯ ಪಾಲಿಸಿಯನ್ನು ಪ್ರತಿ ವರ್ಷ ಇಲ್ಲವೇ ಮೂರು ವರ್ಷಕ್ಕೊಮ್ಮೆ ಪ್ರೀಮಿಯಂ ಪಾವತಿಸಿ ನವೀಕರಣ ಮಾಡಬಹುದಾಗಿದೆ .ಒಮ್ಮೆ ದಾವೆ ಬಂದ ಬಳಿಕ ವಿಮಾ ಕಂಪನಿಯು ಮುಂದಿನ ವರುಷದಲ್ಲಿ ನವೀಕರಣ ಮಾಡಲು ನಿರಾಕರಣೆ ಮಾಡುವ ಹಾಗಿಲ್ಲ . ಸರಿಯಾದ ಸಮಯದಲ್ಲಿ ನಿರಂತರ ನವೀಕರಣ ಮಾಡುತ್ತ ಇದ್ದಲ್ಲಿ , 3 ತಿಂಗಳ ಮಗುವಿನಿಂದ - ಮನುಷ್ಯನ ಜೀವಿತದ ಕೊನೆಯ ವರೆಗೆ ಈ ಪಾಲಿಸಿಯನ್ನು ಹೊಂದಿರಲು ಅವಕಾಶ ಇದೆ. ದಾವೆ ಹೊರತು ಪಡಿಸಿ ಇದಕ್ಕೆ ಕಟ್ಟಿದ ಪ್ರೀಮಿಯಂ ಎಂದಿಗೂ ಮರಳಿ ಬಾರದು.ಆದರೆ ವೈಯಕ್ತಿಕ ಆದಾಯ ತೆರಿಗೆಯ ಸೆಕ್ಷನ್ 80 D ನಿಯಮಾನುಸಾರ ನಿರ್ದಿಷ್ಟ ಮೊತ್ತದವರೆಗಿನ ಪ್ರೀಮಿಯಂ ಪಾವತಿಗೆ ತೆರಿಗೆ ಯಲ್ಲಿ ವಿನಾಯಿತಿ ಸಿಗುತ್ತದೆ .

ಆರೋಗ್ಯ ಚೆನ್ನಾಗಿರುವಾಗಲೇ ಈ ಪಾಲಿಸಿಯನ್ನು ಮಾಡಿಸಿ ಕೊಳ್ಳ ಬೇಕೇ ವಿನಃ ಖಾಯಿಲೆ ಬಂದ ಮೇಲೆ ಅಲ್ಲ. ಪಾಲಿಸಿ ಮಾಡಿಸಿ ಕೊಂಡ ಮೊದಲ 30 ದಿನಗಳು ಅಪಘಾತ ವಿಮಾ ರಕ್ಷಣೆ ಮಾತ್ರವಿರುವುದು. ನಂತರದಲ್ಲಿ ಎಲ್ಲಾ ಖಾಯಿಲೆಗಳಿಗೆ ವಿಮಾ ರಕ್ಷಣೆ ಸಿಗುತ್ತದೆ . ಆದರೆ ಪಾಲಿಸಿಯನ್ನು ಮಾಡಿಸುವಾಗ ನಮ್ಮಲ್ಲಿರಬಹುದಾದ pre existing ಖಾಯಿಲೆ ಯಾ ಸರ್ಜರಿಗಳಿಗೆ 2 ರಿಂದ 4 ವರ್ಷಗಳ ನಿರ್ಬಂಧ ಇರುತ್ತದೆ . ಇದು ಆಯಾ ಕಂಪನಿಯ ಪಾಲಿಸಿಯ ನಿಯಮಾವಳಿಯಲ್ಲಿಯೇ ಹೇಳಿರುತ್ತಾರೆ. ಸರಕಾರಿ ಕ್ಷೇತ್ರದ 4 ಹಾಗೂ ಖಾಸಗಿ 18 ವಿಮಾ ಕಂಪನಿಗಳು ನಮ್ಮ ದೇಶದಲ್ಲಿ ಈ ಆರೋಗ್ಯ ವಿಮಾ ಪಾಲಿಸಿಗಳ ಮಾರಾಟ ಹಾಗೂ ಸೇವೆಯ ವ್ಯವಹಾರದಲ್ಲಿ ತೊಡಗಿಸಿಕೊಂಡಿವೆ.ದೂರ ಸಂಪರ್ಕ ಕ್ಷೇತ್ರದಲ್ಲಿರುವಂತೆ ಇಲ್ಲಿಯೂ ಪಾಲಿಸಿಯ ನವೀಕರಣ ವೇಳೆ ಗ್ರಾಹಕರು ಒಂದು ಕಂಪನಿಯಿಂದ ಇನ್ನೊಂದು ಕಂಪನಿಗೆ ಪೋರ್ಟ್‌ಬಿಲಿಟಿ ಮಾಡಿ ಕೊಳ್ಳಲು ಅವಕಾಶವಿದೆ .

ಆರೋಗ್ಯ ವಿಮೆಯು ಸಹಕಾರ ತತ್ವದ ಪ್ರಕಾರ ನಡೆಯುತ್ತದೆ ಎಂದು ಹೇಳಬಹುದು .100% ಪಾಲಿಸಿದಾರರಿಗೂ ಕಂಪನಿಯು ಪಾಲಿಸಿಯ ನಿಯಮಾನುಸಾರ ಗರಿಷ್ಠ ವಿಮಾ ರಕ್ಷಣೆಯ ಭರವಸೆ ಯನ್ನು ನೀಡುತ್ತದೆ . ದಾವೆಯ ಪರಿಹಾರ ಹಣವೆಲ್ಲ ಪಾಲಿಸಿದಾರರ ಸಂಗ್ರಹಿತ ಪ್ರೀಮಿಯಂ ಹಣದಿಂದಲೇ ನೀಡುವುದಾಗಿದೆ.

ಬಹಳ ವರುಷಗಳಿಂದ ಆರೋಗ್ಯ ವಿಮೆಯನ್ನು ಹೊಂದಿರುವ ಗ್ರಾಹಕರು ದಾವೆ ಬಾರದೇ ಇದ್ದರೂ ಪ್ರೀಮಿಯಂ ಪಾವತಿಯು ತನಗೆ ನಷ್ಟವೆಂದು ಭಾವಿಸದೇ ತನ್ನ ಪ್ರೀಮಿಯಂ ಇನ್ನೊಬ್ಬರಿಗೆ ಸಹಾಯ ಮಾಡುತ್ತಿದೆ ಎಂದು ತಿಳಿದು ಕೊಳ್ಳುವುದು ಬಹಳ ಒಳ್ಳೆಯದೆಂದು ನನ್ನ ಅಭಿಪ್ರಾಯ .



ಟಿ. ಯನ್. ಶ್ರೀಧರ್

Editorial Team: **Sachi** (9845871761) & **Yashomatki** (9844642696)

We meet on 1st & 3rd TUESDAY of every month @ VIRAT Complex, near

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