



R.I. Dist.
3060

Charter Date
05-03-1965

Club No
15204



R.Y. 20-21

R.I. President
Rtn. Holger Knaack

District Governor
Rtn. Prashant Jani

NEWS WHEEL

FORTNIGHTLY CLUB BULLETIN

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BULLETIN OF ROTARY CLUB OF UDHNA

FOR PRIVATE CIRCULATION ONLY
2020-21/06.

Next Meeting

Thursday, September 17, 2020

Program : Rotary Update

Speaker: AG. Rtn. Chirag Gandhi

Forthcoming Meetings

Thursday, September 24, 2020

Program : IYE Rendezvous

Curator: PP. Rtn. Devang Munim

Birthdays

Sept. 17 PP. Rtn. Rajanikant Marfatia
20 Ann Tejal Devang Munim
20 Rtn. Harshal Desai
21 Rtn. Ubeyy Lokhandwala
25 Rtn. Yayati Desai
27 Rtn. Zubeen Chichgar
29 Rtn. Rajani Timbawala

Corona attacked, they suffered, they will be back..

It appears, emerges, subsides for a while & again surfaces – this pandemic Covid -19 has left us all confused & horrified. Few from our Family of Udhna are affected but are on verge of returning to normalcy...We wish them speedy recovery...

Rtn. Harshal Desai, Ann Priyanka,
Annet Devagna & Annet Anugna.
&
Annet Vishrut & Mr. Kashyap
Desai (Son & spouse respectively of
Rtn. Rakhi Desai)

FLASH... TREE PLANTATION

TOMORROW, WEDNESDAY 16, 2020

To celebrate 70th birthday of our Prime Minister Mr. Narendra Modiji; our Club with "Hearts at Work Foundation" is participating actively in this SMC initiated endeavor of massive Tree Plantation.

Venue : "Nandini", Shree Surat Panjrapole, Opp.Children's Park, Athwalines, Surat

Time : 9.30am onwards.

Chief Guest : Mr. Nirav Shah (Dy. Mayor, SMC)

Guest of Honour : Ms. Gayatri Jariwala (Dy. Commisioneer, SMC)

PARV – R. I. DIST. 3060 CONFERENCE

The dates of District Conference **PARV** celebration are deferred to **23rd, 24th and 25th April 2021.**

Conference will be held in Jaipur.

Also please note below individual registration slabs with revised dates:

1st August to 31st October 2020 Rs. 10,000/-

1st November 2020 to 31st January 2021 Rs. 11,000/-

1st February 2020 to 31st March 2021 Rs. 12,000/-

Rotaract Members Rs. 6,000/-

Children between 5 to 15 years Rs. 5,000/-

New Club Member's Rs. 8,000/-

Patron Couple registration charges Rs 40,000/-

Rotary Means Business

RMB – Rotary Means Business.

The link is survey form for gathering information of Rotarians interested in Joining RMB Fellowship.

<https://forms.gle/Uk46Ya5xb7Xb6FrL6>

PP. Rtn. Kshitij Desai is Dist. Co-Chair of RMB.

Kudos & claps

Rtn. Nilesh Shah is appointed member for Surat zone under Gujarat Self Finance School Act 2017. Congratulations and proud of you.

UNDERSTANDING HEALTH INSURANCE...MYTHS & TRUTHS...

On August 13 we had amidst us **Mr. Ashlesh Vachhani – Head of Insurance @ SafeInvest** & our own member **Rtn. Vishal Bhandhara** – Health insurance experts; whose presentations were an eye opener as they revealed many hidden & otherwise unread conditions mentioned in the Documents that we all sign.

After **Sgt.-At-Arms Vishal Bhandhara** called meeting to order; **President Rtn. Vishal Merchant** welcomed all present on the virtual platform; more specifically the guest speaker Mr. Ashlesh Vachhani who carries indepth knowledge and vast experience in the field of Health insurance; while he also welcomed Rtn. Vishal Bhandhara who recently has been a successful Insurance person who solved various intricacies of his clients.

Continuing the trend of allotting 5 minutes to a new Rotarian in each weekly meeting so that one can share information about oneself thereby giving an opportunity to members at large to know each other better and add to cohesiveness; we had three newly inducted women members viz. Rtn. Sunetra Santosh Pradhan, Rtn. Hiral Kshitij Desai & Rtn. Nirali Manish Naik.

Rtn. Sunetra Pradhan, a affable person with a kind heart and always on the toes to help the elderly & needy; went down the memory lane when they came to Surat in 1998 & then Rtn. Santosh joined Rotary in 2008 adding a long list of friends. She is Director of Sansu Aquatek India P. Ltd. (Sansu is derived from Santosh & Sunetra) but informed proudly that I love to take care of Home. In conclusion, apt to her forthcoming status she appealed all for all-round support as Rtn. Santosh prepares to take reins of R.I. Dist. 3060 as its Governor.

It was then bright and cheerful, **Rtn. Hiral Kshitij Desai**; a graduate who started her career with Max New York Life Insurance company where she achieved several laurels; but had to quit on the birth of her lovable daughter. In Art & Design she found her new passion which she now converted to Curtain designing where too, she is gaining reputation. Hiral, added that she will shortly join his husband Rtn. Kshitij's business. To add purpose to life, she joined Rotary with an intention to serve the Society.

Rtn. Nirali Manish Naik, already a crusader of Community service has a very distinct record of her service to Aaganwadis which she visits regularly with her friends and supports their needs. She played a pivotal role in the grand success when her husband Rtn. Manish Naik was the President of our Club. Started her talk with her life's philosophy, “Kisi ki muskurahato pe ho...jina isi ka naam hai...”. She had her own Pre-school which she run successfully for more than a decade but recently she is more interested in Garba. She appreciated PP. Rtn. Prakash Patel & Rtn. Niraj Choksi who are her role-models. Expressing her joy in joining R.C. of Udhna she said she is available for Rotary 24 x 7.

A senior Rotarian & a gentleman to the core but perhaps I heard him for the first time - **Rtn. Ubeyy Lokhandwala** as he introduced the guest speaker Mr. Ashlesh Vachani in a very eloquent style.

Mr. Ashlesh Vachani with B.E. & an M.B.A. carrying a vast experience of 13 years made an AV presentation followed by a presentation & talk by Rtn. Vishal Bhandhara on the subject of Health Insurance – Myths & Truths where he covered the topics like;

- a) Decoding waiting periods in Health Insurance – General Myths & impact on Claims
- b) Role of Room Rent Capping, Disease wise sub limits & Co Pay in Claims
- c) Claimed amount v/s Settled amount
- d) Corona Specific claims & policies – What you should be aware about?
- e) What all Family members should knowabout their Health Insurance Policy _ “Preparedness for Crisis”.

After the announcement by our very handsome & smart Hon. Secretary **Rtn. Chetan Jariwala**; there was one more surprise; it was one more senior Rotarian, a debonair known for his business acumen **Rtn. Ketan Shah** who proposed a very apt & humorous vote of thanks.

In this marathon meeting the icing on the cake was very intelligent, young and bubbling with enthusiasm **Rtn. Pooja Khatiwala** – a very successful Banker enjoying a coveted position as Assistant General Manager at IDBI who took us through as the EMCEE.

Rtn. Vishal Bhandhara adjourn the meeting.

ANNETS ANUSHREE, BHAVI & GHATA ROCK THE SHOW ...

It was Thursday, August 27, 2020; 8.30p.m. and the virtual meeting was overflowing with attendance as we had three of our brainy, enthusiastic & proficient annets Ms. Anushree

Vishal Merchant, Ms. Bhavi Chetan Jariwala and Ms. Ghata Pranav Desai who were the Curators of the program – “QUIZ” - centered around famous personalities. The trio did meticulous planning and made AV presentation of each question with four clues – Team had to Guess the Personality in 30 sec.; they also formed four teams covering all the members & spouse of our Club; the teams were a) **Sachin's Samurais** led by **Rtn. Niraj Choksi**, b) **Kohli's Kings** led by **Rtn. Hiral Desai**, c) **Rohit's Renegades** led by **Rtn. Devendra Lalwala** & d) **Dhoni's Dhurandhars** led by **Rtn. Sachin Shah**.

Rtn. Dr. Manish Patel – Chairman Club Program committee served as scorer. After initial remarks by President Rtn. Vishal Merchant; Rtn. Pooja Khatiwala The first round was to identify a Personality through a picture. Second round identify personality with the help of Audio clip. Third round was with help of a Description & Fourth round was a rapid fire round. Few questions from Quiz :

- 01)According to Indian mythology, he is said to have been very much like his grandfather; to the extent that he was an avatar of Vishnu. He was married to Utara. Who was he?
a) Aniruddha b) Pradyumna c) Samba d) Kartik
- 02)First ever Indian cricketer to win T-20 international Man of the Match title in 2006 against South Africa who also hit the last ball 6 against BanglaDesh in 2018 T-20 which led to India's victory.
a) Dinesh Kartik b) Ravindra Jadeja c) Ravichandra Ashwin d) M S Dhoni
- 03)This person is an American industrialist and the owner of the famous motor company “FORD” founded in 1903. Who is he?
a) Harrison Ford b) Gerald Ford c) Henry Ford d) William Ford
- 04)Who is this Surat based woman who left CA to pursue writing and became India's first successful female self-published author ?
a) Preeti Shenoy b) Kajal Oza Vaidya c) Savi Sharma d) Esha Dadawala


It was a very interesting Quiz, conducted par excellence by the trio of Anushree, Bhavi & Ghata – well done & proud of your all. **Team Kohli's Kings led by Rtn. Hiral Desai was the winner.** **Rtn. Chetan Jariwala** – Hon. secretary made announcement of Community service project & details of the next meeting. **PP. Rtn. Pragnesh Banderia** in his unique style with confidence & smile on his face proposed vote of thanks. Acting Sgt. At Arms **Rtn. Pranav Desai** adjourn the meeting.

KNOW YOUR ROTARIAN... Rtn. Mehernosh Todiwala



After completing schooling from St. Xavier's High School, Surat (first Batch – 1975), I did my Inter-Science, from K. C. College, Mumbai and Mechanical Engineering from Walchand College of Engineering, Sangli. Joined M/s. Larsen & Toubro Ltd., Mumbai in 1980 & was transferred to Hazira in December 1984.

Was deputed for specialized training on various machines to U.K., USA, Germany and Netherland. Left L&T on 01.01.1991 to fulfil my zeal of becoming independent Insurance Surveyor. Leading surveyor Mr. Milind Bhatawadekar, Mumbai offered job to me as Branch Manager of his firm “Bhatawadekar & Co.”, but on franchise basis and that too I have to operate from Surat and generate work myself. By the grace of God I have never seen any set back after my alliance with Mr. Milind Bhatawadekar. We both have worked hard and with great efforts we earned lot of name and fame in the field of Insurance Survey and Loss Assessing. We finally formed a Private Limited company – Bhatawadekar Insurance Surveyors and Loss Assessors Pvt. Ltd., in the year 2006. I am holding a post of Executive Director in the company. I am a Rotarian since 2001. Earlier I was a founder member of the then Rotary Club of Galaxy and I joined Rotary Club of Udhna since 2018.



SURYA
INTERIORS

NIRMAL AGARWAL
93279 24698
ASHOK AGARWAL
98251 48435
80001 48435

G-16, SNS Interio,
Nr. Sanghvi Dyeing Mill,
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The Do's & Dont's – Property Insurance...by Rtn. Mehernosh Todiwala

After becoming an engineer, I did not join my father's mechanical work-shop which was doing very well. I wanted to do something of my own.

I worked with L&T for more than 10 years and now I am an Insurance Surveyor & Loss Assessor since last nearly 30 years.

HOW TO BECOME AN INSURANCE SURVEYOR

In the present scenario, to become a surveyor one has to enrol himself with a senior surveyor as a trainee, Register himself with IRDAI as well as IISLA(Indian Institute of Insurance Surveyors and Loss Assessors) as a trainee. The training period is one year. After that you need to give exams conducted by IRDAI/III. Once you pass the exam, you have to take up licentiate membership of IISLA. After this, you submit your credential to the Insurance companies and show your expertise and knowledge and started getting survey assignments.

MYTHS ABOUT PROPERTY INSURANCE

1. The person selling Insurance may convey that everything is Insured and covered in a particular policy.

Please do not get carried away. All policies have their admissible perils, exclusions, compulsory deductibles and ways of settlement of claim.

2. Lower the Insurance premium, but the Insurance coverage remains the same.

In the current scenario, there should not be much variation in the premium from different insurance companies. We have come across several cases where premium is portrayed as lower, but when the policy is issued the sum insured is adjusted and not as desired.

I personally believe this quote “Sharjah could not have built so beautiful Taj Mahal, if he would have considered L 1 (lowest quote)”. Please do not look at the premium value, but look at the risk covered.

DO'S & DON'T FOR INSURED

1. In today's scenario, taking selfies has become very common. Our property also demands selfie. Please take photographs of your property at regular interval. This helps you to prove your case in event of a loss.
2. Back-up of your ERP / accounting system should be taken on daily basis and should not be kept at the work place.
3. As far as possible keep your accounts up to date (nothing pending for entry).
4. Make it a habit to ask concerned person to send a email narrating the days transactions, if possible. This way you are generating a second line of records.
5. Do not file your policy before you check it thoroughly. Please definitely check the location (address), items insured with corresponding sum insured, various clauses and attachments to the policy etc.
6. You must have a policy which does not exclude “Act of God”.

As a ROTARIAN, I am available and ready to help any of my club members in case they require any help.

