



**WELCOME TO THE 10TH ISSUE
OF OUR MONTHLY MAGAZINE**

October **2021**

Get the latest news from the industry, updates from our company, helpful tips and guidelines, our new achievements, and some entertainment pieces.



DO YOU HAVE APPROPRIATE INSURANCE AS PER THE ENGINE CAPACITY OF YOUR BIKE? KNOW HOW YOUR PREMIUM VARIES BASED ON THE ENGINE CAPACITY.

**A GLIMPSE AT
THE PROBUS CRICKET
LEAGUE - SEASON 1**



**OVERVIEW OF WHAT TO EXPECT
IN THIS MONTH'S MAGAZINE.**

WHAT'S INSIDE?

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SECTION 1

Do you have appropriate insurance as per the engine capacity of your bike? Know how your premium varies based on the engine capacity.

The third-party insurance plan is the minimum requirement for all two-wheelers in India. It covers injury or death of the third party or damages to the property of the third party. The IRDAI has defined premium rates for third-party insurance of two-wheelers based on the engine capacity. These premium rates are standard across all insurance companies.

Primarily, the difference in the rate of premium in comprehensive insurance is due to the rate difference in the Own Damage (OD) component. As per each insurer's assessment, the rate of OD cover varies. Other factors that influence the rate of premiums are geographical location, year of manufacturing, voluntary deductibles, make and model of the bike, and any add-ons opted in the policy.

SECTION 2

A glimpse at The Probus Cricket League - Season 1



As Covid-19 restrictions are getting eased and employees are being vaccinated; we at Probus held our own cricket tournament named (PCL) Probus Cricket League

PCL tournament was held at a sports complex in Andheri, Mumbai. Employees from the Mumbai office created their own teams namely, 'Awesome Blossoms', 'Game Changers', 'Dancing Ninjas', and 'Silent Killers' to participate in this tournament. Winner and runner-up received shiny golden trophies as a memento of season 1 of the Probus Cricket League. Team 'Dancing Ninjas' took home the winning trophy.

SECTION 3



PROBUS IN NEWS

#PROBARAZZI

SEE WHAT'S TRENDING!

NRI

#1 Things you should be aware of as an NRI buying a term insurance plan abroad.

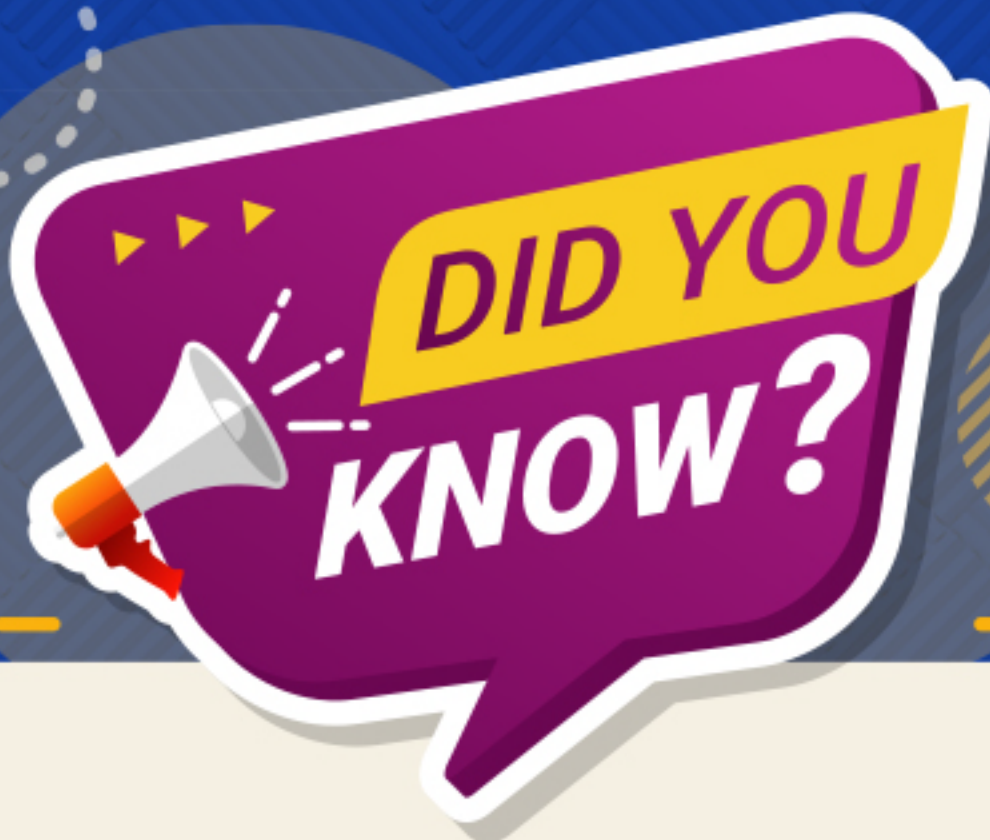
A Non Resident Indian (NRI), can buy a term insurance in India regardless of whether he/ she is living in India or abroad. The country of residence plays a crucial part in deciding the eligibility

to buy a policy. For example, the rate of premium in a politically unstable country will be higher compared to other countries. NRIs should check the list of countries where the insurer provides their services before finalizing the company.

While there are multiple options to pay premiums, it is recommended to pay the premium using the insured's bank account in India.

[Read more](#)

SECTION 4



#DidYouKnow

Urinating in a swimming pool can be fatal for your heart.

Urinating in a swimming pool is definitely unsanitary. According to environmental chemistry professor Xing-Fang Li, urine and chlorine create hazardous chemicals when combined. One of the chemicals named cyanogen chloride can damage your heart and lungs while another byproduct named nitrosamines can also cause cancer.

#DidYouKnow

Men are more prone to lose memory than women

According to a study published by The Quarterly Journal of Experimental Psychology in 2015, the part of the brain called hippocampus which is associated with memory begins to lose volume faster in men compared to women. This is the reason why men start to lose memory early.

#DidYouKnow

Children of identical twins are equal to siblings and not cousins.

Children whose parents are identical twins share 25% of their DNA instead of 12.5% DNA. Hence although the children of identical twins are called cousins, genetically they are more like siblings.

#DidYouKnow

Bamboo grow so fast they are measured in miles per hour

According to Guinness World Records, bamboo is the fastest growing plant on the earth. Bamboo is capable of growing 35 inches per day at a rate of 0.00002 miles per hour.

SECTION 5

Buying life insurance?

Here are 2 things you must know.

People are well aware of the fact that one needs to have a Life Insurance to avoid unforeseen situations in case of an untimely death of a policyholder. But most of the time, people don't pay attention to the products they are buying.

Here are two things policy buyers must know before buying a Life Insurance:

Mixing insurance with investment:

Investments are used to create wealth in the long term while Insurance is used to protect life or finance. People often buy insurance products as a mix of both benefits but they are neither a good investment nor an insurance.

Mixing insurance with investment:

People often buy life insurance based on what is suggested by friends or colleagues, what others are buying or based on what is needed to save tax. Instead, buyers should consider factors such as future goals, expenses, life after retirement and other liabilities while selecting the amount of life insurance.

SECTION 6

We are more than just Insurance Brokers!

We Indians are crazy about the game of cricket but only a select few who possess the determination and skills get a chance to play the game at a domestic level. Our colleague - Raj Yadav has had the honor to play state level cricket. He has also played for many local cricket clubs. Look at the amazing trophies he has collected so far. We are proud of you Raj!



Name - Raj Yadav (Mumbai Branch)

Hobby - Cricket

Achievement - State Level Cricket Player (2013)



Here are some fun trivia about Indian cricket:

- Former Indian captain and legendary all rounder Mr. Kapil Dev was nicknamed 'The Haryana Hurricane'
- India is the only cricket playing nation who has won a 60 over, 50 over and 20 over world cup.
- Former captain and our Dada, Saurav Ganguly is the only cricketer who has won 4 consecutive Man of Match awards in ODI matches.
- Sachin Tendulkar has been bowled out on zero just once in Ranji Trophy by none other than Bhuvneshwar Kumar. He later got a chance to share the cricket dressing room with Sachin in an International match.

SECTION 7

How good are you at solving riddles?

WHAT IS THE HEIGHT OF THE TABLE?



DID YOU FIND THE ANSWER TO SEPTEMBER'S RIDDLE?

THE ANSWER IS 4100.

DON'T BELIEVE IT? NOW TRY USING A CALCULATOR.

WE WOULD LOVE TO HEAR FROM YOU

For any feedback or suggestions, write to us at care@probusinsurance.com

FIND US ON



PROBUS INSURANCE BROKER PVT LTD.

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