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From the C.E.O.'s Desk

Dear Readers,

Raining good wishes!!

As mentioned in my previous note, to further strengthen the service delivery to our clients we have created a dedicated Customer Service team whose responsibility would be to improve the end to end service delivery and exceed your expectations.

This team could be reached at customerservice@snsgroup.in for any servicing issues.

Hitesh Shah, C.E.O.
Shah and Shah Group
ceo@snsgroup.in

Going through Monsoon woes??? Now get going with the indoor mantra...

Kids love playing in rain and some of us like to join them in their act, but the major challenge rises at night when our kiddies start coughing and troubling their sleep. Here is a great remedy for all your trouble to keep children of any age group entertained and occupied indoors when going outside is not an option.



Board Games: Having board games like scrabble - an age old word game on learning English vocabulary, snakes & ladder's, ludo, chess, carrom around can be a lot of fun. Especially if the only time you really play the board games is when it is raining outside the kids will look forward to it. You could build a house using a stack of cards. This will take some time since usually the cards will fall from time to time and you have to start all over again.

Reading: Comic book series like Amar Chitra Katha to teach children about Indian cultural heritage. Sticker books for learning and development, fun books like tongue twisters for kids, Four Fables from Aesop, books on learning correct English conversation through pictures, books on learning Hindi like Khel Khel Me Shikho Hindi could be considered as options.

Treasure Hunt: You can hide little items in the house and have your children find them. If you're good at hiding, this could take those hours. If the kids are younger you can draw on blank paper what you have hidden and give it to them to find. Have a nice surprise for the child that finds the most items like a good snack or watching their favourite TV show. Ask them to eat less give them a healthy snack.

Camping out in the house: Get some sheets or blankets and make a tent. Give the kids colouring books or books to read. If they are a little older in age, tell ghost stories with a flashlight under the make shift tent. Make sure you have plenty of nourishing snacks and juice packs for the kids. Help the children use their imagination and imagine camping anywhere in the world they would like to be. Camping out can last for hours while they are entertaining themselves in the inside tent. You can even expand the tent between different pieces of furniture and make it as big as you'd like to make it.

Art and craft: You can always take paper plates, macaroni, and food colouring to make a project. Crafts can be done by using household products with little to no money invested. A child will use their imagination and you will be surprised at how creative they can be. Take a paper bag and let them paint and make themselves a hat is another great craft to do and they can paint it when they have finished making it. Or give your child some dried beans and let them glue them to a paper plate and make any design they choose.

Cooking and Baking: Kids of all ages enjoy cooking and baking. Put your apron and chef hats on and set the oven to pre-heat as you teach your children about cooking and create a yummy treat. Whether your children are assisting with making a special recipe for lunch or baking sugar cookies for decorating, working together in the kitchen is a great way to create memories that last forever.

Sawaal Aapke, Jawaab Hitesh ke.



Follow me on 

What is a critical illness policy?

Mr. Deepak Sharma - Vile Parle

A Critical Illness plan means you can insure yourself against the risk of serious illness. It would give you the security of knowing that a guaranteed cash sum will be paid if the unexpected happens and you are diagnosed with a critical illness.

How does a Critical illness Policy differ from the other policies?

Mrs. Pratibha Nayak - Marine Lines

This is a benefit policy unlike others, here the benefit amount is payable as lump sum once the disease is diagnosed meeting specific criteria and the insured survives 30 days after the diagnosis.

Which are the diseases covered under the policy?

Mr. Harish Tripathi - Dombivali

This policy covers 10 specified diseases; Cancer, Coronary Artery Bypass Surgery, First Heart Attack(*Myocardial Infarction*), Kidney Failure, Major Organ Transplant, Multiple Sclerosis, Stroke, Aorta Graft Surgery, Paralysis, Primary Pulmonary Arterial Hypertension.

Will a claim be payable under the Critical Illness if the diagnosis / treatment is taken abroad?

Dr. Ramnath Iyer - Dadar

Yes, if the claim is admissible the payment will be made in Indian Rupees.

What do I need to do at the time of claim?

Mrs. Roshni Sanap - Vashi

The insured needs to submit the claim form, certificate from the specialist confirming occurrence of the critical illness along with the discharge card and investigation reports. Additional documents may be called for if any further information is required.

What are the exclusions under the policy?

Mr. Gopal Shah - Ghatkopar

These are the exclusions in brief;

- 1) Any critical illness for which care, treatment, or advice was recommended or which was first manifested or contracted before the proposal.
- 2) Any critical illness diagnosed within the first 90 days.
- 3) Death within 30 days following the diagnosis of the critical illness.
- 4) Presence of HIV/ AIDS infection.
- 5) Treatment arising from or traceable to pregnancy or childbirth, including caesarean section, birth defects.
- 6) War, invasion, terrorism, rebellion, revolution, civil war.
- 7) Naval / military operations or the armed / air forces and any natural peril.
- 8) Consequential losses of any kind.

When will I receive the payment if the claim is payable?

Mr. Narayan Joshi - Parel

The benefit amount is payable once the disease is diagnosed meeting specific criteria and the insured survives 30 days after the diagnosis.

What is the provision for rebate on premium under section 80 D IT Act?

Mr. Kapil Khanna - Chembur

Premium paid is exempt under IT section 80D.

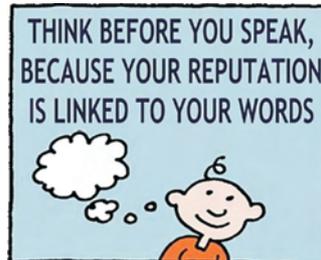


Some people walk in the rain,
others just get wet.

- Roger Miller.

It is raining and you can hear the pattern of the drops. You can hear it with your ears, or you can hear it out of that deep silence. If you hear it with complete silence of the mind, then the beauty of it is such that cannot be put into words or onto canvas, because that beauty is something beyond self-expression.

- Jiddu Krishnamurti



before you speak:

THINK

- T** Is it true?
- H** Is it helpful?
- I** Is it inspiring?
- N** Is it necessary?
- K** Is it kind?

2+2=22 (Team Work)

Man of Numbers...



Yours truly,
Joe Lobo
Head - Accounts

Dear All,
I have been associated with Shah & Shah Group over 2 years and I really feel proud to be a part of this family.
As a Head – Accounts of the organisation we try our best to be within the accounting standards in maintenance of our accounting records. We are guided by our annual budgets and stringent deadlines. Paying attention to details and perseverance carries us through in making Shah & Shah Group an efficient organisation in the financial planning world.
The philosophy of share and care of the support staff at S&S is the string that binds all of us as a one, well-knit team.
Cheers to the spirit of S&S Group!!



Rainy Season Precautions

During the rainy season infections are very common. These infections are usually mild. However sometimes serious infections such as pneumonia, malaria, brain fever, typhoid can also happen. Fortunately most of these serious infections can be prevented if certain precautions are taken as below:

- Keep your environment clean. This will prevent breeding of mosquitoes which transmit malaria and brain fever.
- Always use mosquito repellents (skin creams or commercially available vaporisers) if staying in mosquito infested areas. Some kids are very sensitive to these products and hence parents need to speak with the pediatrician before using it on their child.
- Use careful selection of food and drink.
- Only use clean water. Buy it bottled or make sure it has been brought to a rolling boil for at least one minute before you drink it.
- Ask for drinks without ice unless the ice is made from bottled or boiled water.
- When you eat raw fruits or vegetables that can be peeled, wash your hands with soap, then peel them yourself. Do not eat the peelings. Avoid raw vegetables and fruits that cannot be peeled.
- Avoid foods and beverages from street vendors. Only eat foods that have been thoroughly cooked.
- Wash your hands with soap before meals and always carry a sanitizer.
- Do not go to public places if you are sick. This will help in prevention of transmission of illness to others.
- Make sure that your immunisation schedule is up-to-date. Vaccines are available to protect against typhoid, hepatitis A and certain types of pneumonia and flu.

These simple precautions will go a long way in keeping the kids healthy during the rainy season.

Awaken the Writer in you...

Dear Readers,

Warm greetings of the season!!

We would like to take **Lifeline** to its next level and towards this we intend to make this more interactive with our clients' cutting across all age groups.

To make this endeavour successful, we request our clients and their family members who may wish, to provide us with articles on any of the following areas:

- Stories
- Philosophy
- Jokes
- Fun time for kids
- Drawings by small children
- Academic proficiency achievement & announcement
- Cooking recipes and tips
- Daily Useful Tips (For instance: How to remove ink stain from your shirt?)
- Puzzles
- Thought for the days
- Did you know?
- Anything under the sun i.e. thought provoking.

Please email your articles at lifeline@snsgroup.in along with your full name, age, mobile number and correct postal address to us as we plan to give away prizes for the best 3 articles.

We look forward to your articles and would be very happy to publish those in our upcoming magazine.

Warm Regards,

Team Lifeline



KidZone

Water Word Search

W E W W J Q F H W S T S O H N E C M
 F A C M G I C H T U I P C X Z O Y I
 R R V I K C I E S U D L E S L N L W
 E Z E E P N A V T D E A A D I A Y S
 I G I V O M I N J G T S N A G I G W
 C K J G I B I R I O D H R L I A R E
 A H U S C R W M D A H N U O M K E T
 L C N E Z W E L C E R P I O O V B Q
 G K O A H K B G S Z C D B P P J E X
 Z Y I N D I U Q I L C G P W J K C L
 S W C F H Y A J L W C R G T A Q I K
 K Z G G W R Y X E L T T O B Y R T P
 P I R D X S S J U U T Y M V K U N E

BOTTLE	DRAIN	COLD
DRINK	GLACIER	DRIP
ICE	LIQUID	ICEBERG
OCEAN	RAIN	POOL
RIVER	SPLASH	SEA
STEAM	TIDE	SWIM
WAVE		WET

Important Numbers

Mumbai Police	100
Fire Stations	101
Ambulances (Accidents)	102
Ambulances (Heart Attack)	105
Insurance and Investments	022-61396500



Colour The Picture



Shah & Shah Group
 2nd Floor, Gitanjali Arcade, Nehru Road,
 Vile Parle (East), Mumbai - 57.
 Tel : +91 22 6139 6500, 2616 3235 | Fax: +91 22 2617 8679
 e-mail : services@snsgroup.in | www.snsgroup.in
 Branches: Borivali | Chembur

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