

LAMENT

Insurance is a contract uberrima fidei
Sure it ought to be devoid of perfidy

Policy, the proof of contract is replete with conditions abound
Fear not, for it well serve the insured; so does insurer guarantee.
Methought in naiveness perhaps –the writ is born of benevolence aplenty
For I'd learnt, the covenant is founded on principles paramount

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Policy assures security against loss unexpected
Utmost Good faith is the mainstay of the contract
And indemnity is the intent of the treaty in abstract
That enjoins making profit out of loss excepted

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When insurance is all principled, fair and fine
Why do ofttimes we hear swearwords and whine?

When the inevitable befell ; nature's fury wrought devastations
To goods and chattels, the hard earned possessions,
The fearsome abrupt deluge crossed over tiny dwellings,
When affliction caused untold suffering,
The naïves of the assured stood up beating their breasts bewailing.

When insurance is founded on principles paramount
Why does it cause such loud protestations to surmount?!

- **K. Govindan**, CEO & Director,
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