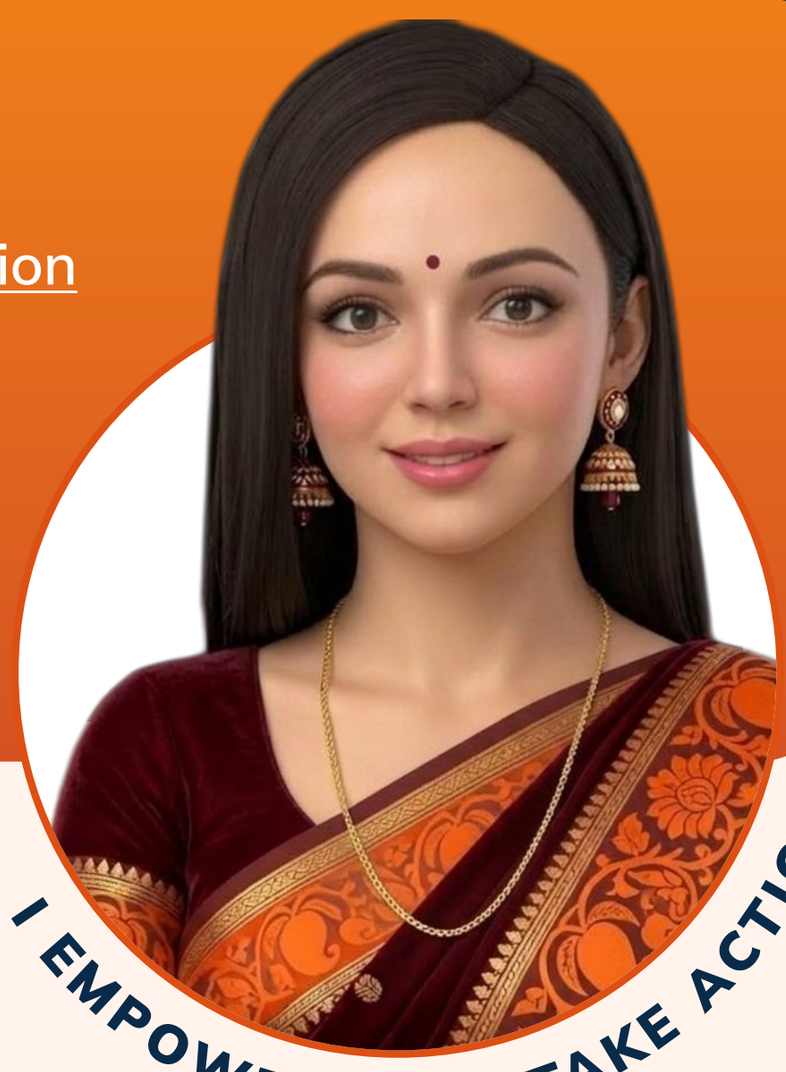
NEWSLETTER VOLUME NO. 9

IL PULSE

Your monthly window into smarter, digital-first insurance

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Hi, I am Professor RIA
Welcome to another edition of IL Pulse.



We have officially entered the season of festivities. And festivals carry two truths: they fill our homes with joy, and our schedules with pressure. Whether it's a cousin's wedding, all-night pandal hopping with friends, or family get-togethers, it's easy to get caught up in the rush.

Behind the excitement, there is often an unspoken pressure to attend every gathering, get every detail right, and keep everyone happy. Have you ever been so caught up in the preparations that you barely had the energy to celebrate?

Celebration Without Overwhelm: Finding Your Festive Balance



This edition is about finding the balance between both — the joy of the festive months and the pressure they carry. It simply means recognising what truly deserves your attention.

The idea is simple: celebrate wholeheartedly, without stretching yourself thin.
After all, the memories we cherish are rarely about flawless arrangements. They are aboutlaughter, warmth, and the comfort of being together.

At ICICI Lombard, we believe looking after the people we love also means making room to enjoy life's special moments with them.
This season let's make space for imperfections, connections, and celebrations that leave us feeling fulfilled, not exhausted. So, your ticket to celebration without overwhelm begins here!

Pulse of the Month

The Season of Joy, and the Skill of Staying Balanced



Celebrations have a way of turning up the volume on everything we feel.



A familiar song can bring back memories. A family gathering can feel comforting, emotional and overwhelming all at once. Excitement may sit alongside nostalgia, tiredness, or the pressure to make the most of every moment.

Often, we take on more than we should because we care. We want everyone to feel welcome, every tradition to be honoured, and every moment to be special. But somewhere along the way, we may begin to measure the joy of a celebration by how much we manage to do.

Perhaps the gentlest reminder this season is that it is perfectly fine to step away from the bustle, leave a few things out, or simply sit back and enjoy the company around us. These little moments of ease deserve a place in our celebrations, too.



Recognise Your Emotional Bandwidth

We often plan celebrations around schedules, travel and logistics, but rarely around energy. Even the happiest occasions require emotional capacity.

A few gentle choices can help:

Set personal boundaries:

It is okay to decline, step out early or take a short pause when you need it.





Manage expectations:

Traditions can evolve. Choose what feels meaningful this year, not just what has always been done.



Make space between commitments:

Even ten minutes of quiet between events can reset your mind.



Avoid comparison:

Social media shows the highlight reel, not the effort or overwhelm behind it. Your celebration does not need to resemble anyone else's.

Let Joy Look Different This Year

Joy does not come in a one-size-fits-all format. Sometimes it looks like a home filled with voices and movement.
Sometimes it looks like choosing fewer plans and enjoying them more deeply.
Sometimes it's a quiet meal, a short video call, or even taking one evening entirely for yourself.
Joy also changes with our energy, our circumstances, and the season of life we are in. So, if this year feels different; a slower pace, smaller guest list, fewer rituals, or gentler celebrations - it's still JOY.

Let joy take the shape that feels right for you. And let it evolve if it needs to.



At ICICI Lombard, we believe caring for yourself is just as important as caring for those around you. Being prepared for life's moments also means knowing when to slow down, making space for your own well-being, and remembering that you deserve the same kindness and care you extend to others.



Takeaway:
Festive balance is all about what truly matters, what you have energy for and when to slow down.

Professor RIA's Nudge



Before your next gathering, ask:
What will help me enjoy this? What can I stop expecting of myself?

EXPLORE MORE →

Body & Mind

Emotional Balance During High-Activity Months



Celebrations bring us closer to our loved ones, but they can also leave us feeling emotionally stretched. There is often an invisible burden to be cheerful, available, and involved in everything.



But being present does not have to mean being everywhere. Sometimes, the kindest thing we can do for ourselves is recognise when we need a little space. And when family expectations or emotions run high, a little patience can make all the difference.

Here are a few gentle ways to look after your emotional well-being during this festive season:

Make room for yourself: Not every invitation needs a yes, and not every celebration needs your attention from beginning to end. It is perfectly fine to enjoy the moments that matter most and leave some time for yourself.





Share the responsibilities: From welcoming guests to organizing gifts, let others lend a hand. Sometimes, preparing for a celebration together can be just as meaningful as enjoying the occasion itself.

Choose kindness in family conversations:
Different generations may have different expectations. A little understanding, a word of assurance, or knowing when to let a disagreement go can help keep relationships warm.





Give yourself time to recharge: A few quiet minutes between gatherings can help you feel refreshed. And once the celebrations are over, ease back into your routine rather than rushing to catch up on everything at once.

At ICICI Lombard, we understand that wellbeing is not only physical, it's emotional.
Protecting your peace during busy months often means choosing steadiness over pressure, clarity over rush, and balance over burnout. When your mind feels centred, every celebration becomes safer, calmer, and far more meaningful.



Takeaway:
Protecting your peace often protects the joy around you.

Professor RIA's Nudge



Before your next gathering, ask yourself one grounding question:
"What do I need to feel steady today?"
Honouring that answer is the simplest way to protect your peace, and the joy around you.

EXPLORE MORE →

Eat Smart

Enjoying Festive Food Without Losing Balance



Some of our fondest festive memories are tied to food. The sweets made at home, a favourite dish served at a family gathering, or an heirloom recipe that appears only on special occasions. Food is part of how we celebrate, remember, and connect.

And enjoying it should not come with guilt. The idea is not to avoid your favourites, but to savour them without feeling uncomfortable afterwards.

A few gentle habits can help you enjoy the flavours you love while keeping your body at ease:



Savour your favourites:

Start small, enjoy what you truly love, let your appetite, not the spread, decide the rest.



Keep water close:

Between celebrations and travel, it is easy to forget to hydrate. Sip water regularly, especially after rich or salty meals.

Find comfort in familiar remedies:

A warm ginger tea or a pinch of saunf can ease a heavy meal, but persistent discomfort deserves proper care.

And in moments where discomfort lingers, guidance matters.



At ICICI Lombard, we believe that wellbeing during the festive rush isn't only about insurance; it's about small everyday choices that help your body feel steady, protected and comfortable.



Enjoy a little movement:

Sometimes just stepping away from your seat or walking over to greet someone can help you feel more at ease.

Above all, remember that one indulgent meal does not undo your usual healthy habits. Enjoy what you love, listen to your body, and return to your regular routine without being too hard on yourself.



Takeaway:
When your body feels good, celebrations feel so much better.

Professor RIA's Nudge



Enjoy your favourite festive treats, and add one small balancing habit, whether it is an extra glass of water, a handful of almonds, or a short walk.
Joy tastes better when your body feels at ease.

EXPLORE MORE →

Drive Wise

Festive Travel: Calm Roads, Safe Returns



There is something special about homecoming during the festivities. Familiar roads, favourite playlists, and the thought of seeing your loved ones again can make the journey feel like celebration itself.

Yet festive travel often comes with



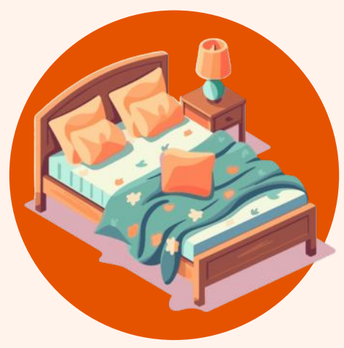
crowded roads



long drives



late-night returns



tiredness

after busy functions.

In all that excitement, it is worth remembering that arriving safely matters far more than arriving a few minutes early. A little preparation can make the journey easier.



A quick vehicle check goes a long way:

Tyres, lights, brakes and wipers deserve a glance before long drives; especially when traffic and weather are unpredictable during the season

Share the drive when you can:

If you’re travelling with family or friends, taking turns behind the wheel keeps everyone steadier, especially on long or late-night routes





Keep wedding convoys relaxed:

It’s tempting to move as one group, but there’s no need to match every vehicle’s speed. Maintaining your pace and distance keeps the journey safer and far less stressful, and of course, never drive after drinking

Plan ahead for late-night returns:

Arranging a rested, sober driver in advance is one of the simplest ways to keep everyone safe after an evening of celebrations.





At ICICI Lombard, we want every festive journey to end with a safe return and a warm welcome home. And if an unexpected breakdown interrupts your plans, having a little support along the way can make all the difference.

Because every celebration feels complete when everyone gets home safely.

Takeaway:
Good planning keeps festive travel joyful, not draining.

Professor RIA’s Nudge



Before you start the engine, take a fivesecond pause and ask yourself: “Do I feel alert enough to drive?” Festive roads become safer when the mind behind the wheel feels steady.

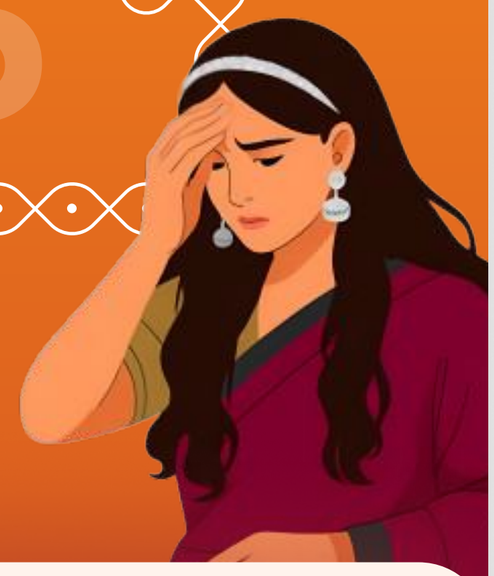
EXPLORE MORE →

Small Habits, Big Protection

Tiny Rituals That Lower Festive Chaos

5





We all know the familiar rush before a celebration. Missing keys, forgotten gifts, a phone running out of charge, and everyone waiting by the door. Often, it is these little things, rather than the big arrangements, that leave us feeling flustered.

The good news is that a few thoughtful habits can make busy days feel easier.



#1 *Create a 'Go Bag' for the Season:*

A small pouch that lives in your handbag or car, with essentials you always seem to forget on festive days: medicines, charger, safety pins, band-aids, ID, cash, sanitiser. It's not a backup; it's peace of mind you can carry.



#2 *'Screenshot' What Matters:*

Instead of searching endlessly during rush hour, screenshot the wedding invitation, venue map, timing, outfit inspo, or gift list.
One album → zero panic.



#3 *Pick a Festive 'CoPilot'*

Every family has one person who gets overwhelmed. Pair responsibilities; One handles logistics, the other could handle gifts and people.
Shared load = shared calm.



#4 *Pre-decide Your 'Maximum Yeses'*

Choose how many events, errands or commitments you can reasonably handle. If you hit the number, everything else becomes optional.
Boundaries without guilt.



#5 *Build a 'Quick Budget Anchor'*

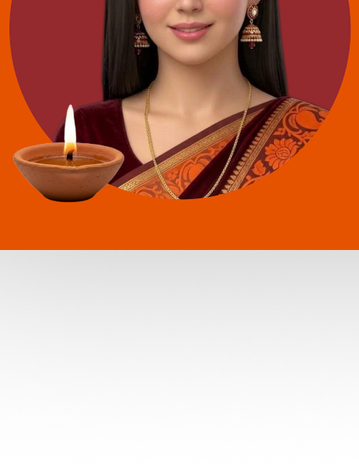
A tiny number, "This is what I'm comfortable spending this month."
It prevents impulse decisions and festive guilt. Clarity reduces emotional overload.

And when the unexpected interrupts your plans, a little support goes a long way. At ICICI Lombard, our protection is designed to make busy days feel steadier, not heavier.



Takeaway:
Tiny preparations have a big impact. When the details are lighter, the celebrations feel brighter.

Professor RIA's Nudge



Ask yourself: "What tiny action will make this day feel 10% easier?" Then do only that.

EXPLORE MORE →

Did You Know?

Let’s Find Out!





Behind India’s colourful celebrations are some beautiful traditions of gratitude, togetherness, and belonging. Here are a few you would be surprised to know about!



A festival dedicated to sisters:

During Manipur’s Ningol Chakouba, married daughters and sisters return to their parental homes for a special feast, celebrating sisterhood and reunions.

SOURCE: Manipur Tourism

A festival that gives Mother Earth a rest:

During Odisha’s three-day Raja Parba, all agricultural activities are paused to honour Mother Earth's fertility, womanhood, and the cyclical rhythm of nature. Swings, traditional games, and festive treats make the occasion especially joyful.

SOURCE: Odisha Tourism



A festival where plants are dressed in a saree:

During Durga Puja in West Bengal,
the Nabapatrika ritual involves bathing nine plants, including a banana plant, and dressing the bundle in a saree before worship. The ritual honours the goddess through nature.

SOURCE: The Telegraph





A festival where coconuts are offered to the sea:

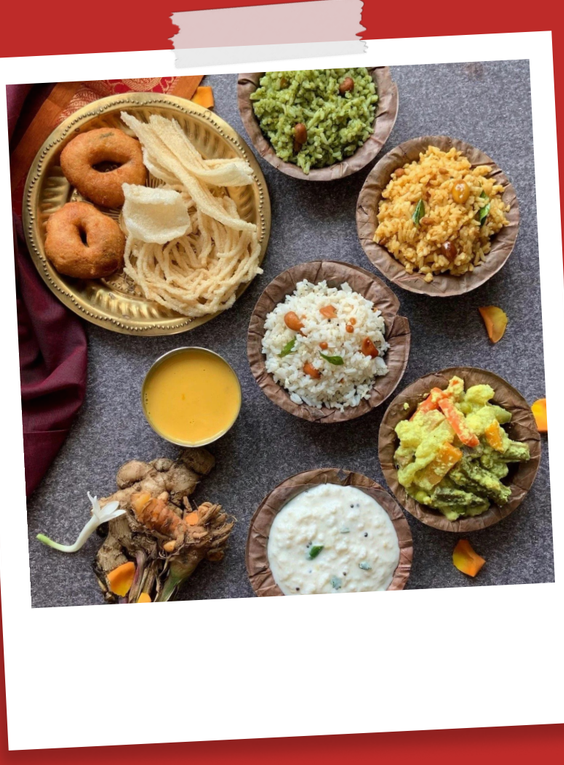
During Narali Purnima, Mumbai’s Koli fishing community offers coconuts to the sea, praying for safety and a plentiful catch before returning to their fishing activities.

SOURCE: Incredible India

A festival where birds receive a special meal:

During Kanu Pongal in Tamil Nadu,
women in many Tamil households place colourful portions of rice outdoors for crows and other birds, honouring ancestors and praying for their family’s well-being.

SOURCE: Ministry of Tourism



Stories Around Us

Small Moments of Togetherness that Make a Big Difference



Sometimes, the most meaningful moments of a celebration happen quietly. A family member stepping in when preparations feel overwhelming. A friend remembering to check in. Someone making room at the table so nobody feels left out.

This month, we share stories that remind us how much these little gestures matter. Stories of people finding comfort in companionship, kindness in unexpected places, and strength in knowing they have someone to lean on.

Because sometimes, the greatest gift we can offer one another is simply being there.

I have car insurance policies for both of my cars from ICICI Lombard. One of the policies of my cars was expiring in a few days and I had to go out of station for a family function. Hence, I came to the ICICI Lombard office, Chandigarh, during closing time. I was attended to by Mr. Parminder Singh very patiently, and he renewed the policies of both of my cars, disregarding the rush of work at closing time. I am very thankful to him and such staff of ICICI Lombard who are very polite, helpful, and supportive to the customers.

ICICI Lombard Customer

Dear ICICI Lombard Team and Mr. Sonu Singh, Greetings. I am writing this email to express my heartfelt gratitude and immense joy. Today, Mr. Sonu Singh and his video production team from ICICI Lombard visited my residence for a special interview. It was an absolute pleasure interacting with Mr. Sonu Singh. During our conversation, he shared that ICICI Lombard is celebrating its 25th anniversary (Silver Jubilee) this year. I extend my heartiest congratulations to the entire team on achieving this historic milestone! It is a matter of great pride and honor for me to be chosen as one of the 25 special customers to celebrate this landmark occasion with you. Throughout the interview, Mr. Sonu Singh and his entire team displayed utmost professionalism, humility, and cooperation. They made the whole experience incredibly smooth and memorable for both me and my family. On this occasion, I would also like to specially highlight that ICICI Lombard's cashless claim settlement system is truly world-class. From receiving pre-approvals at the hospital to the final discharge process, and even the management of pre-and-post hospitalization claims, everything is handled flawlessly, offering complete peace of mind. As a customer, receiving this kind of recognition and exceptional service reaffirms how deeply ICICI Lombard cares for its patrons. My association with you has always been wonderful, and this special initiative has further strengthened our bond. My sincere thanks to Mr. Sonu Singh, the video crew, and the ICICI Lombard management for this honor, outstanding services, and delightful experience. I wish the company continued success and a brilliant future ahead.

ICICI Lombard Customer

Your Fun Corner

Let’s Engage!



The Great Festive Word Shuffle

**Some familiar festive favourites have got their letters all mixed up.
Can you put them back in order?**

WORD #1

G I L A R O N

_ _ _ _ _ _ _

WORD #2

D H E M I N E

_ _ _ _ _ _ _

WORD #3

D O O D L A

_ _ _ _ _ _

WORD #4

R A T O N

_ _ _ _ _

WORD #5

Y A D I

_ _ _ _

How Well Do You Know India’s Festivals?

From colourful celebrations to cherished traditions, how many can you guess?

1

The festival of lights

- [x] Diwali
- [ ] Onam
- [ ] Holi

2

Kerala’s harvest festival, celebrated with Pookalam

- [ ] Bihu
- [ ] Onam
- [ ] Pongal

3

The nine-night festival associated with Garba

- [ ] Navratri
- [x] Lohri
- [ ] Baisakhi

4

The harvest celebration famous for kite flying in Gujarat

- [ ] Pongal
- [ ] Uttarayan
- [ ] Onam

A Snakes & Ladders Adventure

Every festive season has its ups and downs! Some little choices bring us closer to joy, while others slow us down. Roll the dice, climb the ladders of good habits, and dodge the snakes of festive stress.



The Festive Reminder: You don’t have to do everything to enjoy everything. Sometimes, slowing down is how we make the most of the celebration.

The best celebrations are not always the grandest ones. Sometimes, they are the ones where everyone feels welcome, responsibilities are shared, and there is room to simply enjoy being together.

These little moments remind us that joy and rest can go hand in hand. And that caring for ourselves matters just as much as caring for the people we love.

At ICICI Lombard, we believe that looking after one another is at the heart of every celebration. Because the moments that matter most are the ones we get to share. And with this, we come to the end of this month's edition of IL Pulse. But before you go, tell us: What is one festive expectation you would happily let go of to make more room for joy?

The most thoughtful responses may be featured in our next edition.

Share your thoughts, we're listening!

Name

Contact Number

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