



IL PULSE

Your monthly window into smarter, digital-first insurance

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Hi, I am Professor RIA
back with a fresh
edition of IL Pulse.



This month, we are talking about

MONSOON READINESS.

June is the month that changes the rhythm of everyday life. The skies turn grey, the air feels cooler, and the first spell of rain brings with it that unmistakable scent of wet earth.

It also changes how we move, feel, travel, and plan. So, this month, I'll walk you through useful tips and practices to be monsoon-ready from day one. Not the dramatic kind. Just small, thoughtful nudges that help you stay comfortable and prepared when the season changes its pace.

As you know, **IL Pulse** follows a familiar rhythm across every edition. To keep things simple and easy to follow, each issue brings you practical tips, useful reminders, and everyday habits that support your well-being and peace of mind.



Because rain may slow the world down, but **the right preparation helps you move through it with a little more ease.**



Pulse of the Month

Rain, Rain, Stay Today
Rain, Rain, Come our Way

IL Pulse
June Edition

1

The first rain after scorching summer months always takes us back. To the beginning of school, freshly labelled books, muddy shoes, watching the rain from classroom windows, and paper boats set afloat in roadside streams.



Today, life moves faster, and the rain comes with traffic updates, delays, and a longer to-do list. Even so, the first shower still makes the city feel washed and new, fills the air with sweet petrichor, and calls for tea, pakodas, and a little more time by the window.



At the same time, Monsoon has a way of changing plans without asking.

- You may leave home with clear skies and return through ankle-deep water.
- A short drive may take twice as long.
- A quick errand may suddenly need an umbrella, waterproof shoes, and a lot more patience.

Reminding us that these seasonal shifts in nature don't always follow our timetable.

That is why small habits come in handy during the rains. So, this month, we look at simple ways to move through the monsoon with a little more ease:



1



Rainproof tech hacks:

Sudden showers are not kind to phones, laptops, chargers, or earphones. Keep a waterproof pouch, a zip-lock backup, and a dry cloth in your bag. Also, avoid charging any device that feels damp

Urban flood survival:

Waterlogged streets can make even familiar routes risky. Check traffic and weather updates before leaving, avoid unknown flooded patches, wear footwear with a good grip, and keep emergency contacts handy

2



3



Eco-friendly rain gear:

Choose sturdy umbrellas, reusable raincoats, waterproof bags, and durable footwear that can last more than one season. It is better for your budget and creates less waste

Work-from-rain setups:

On days when stepping out is not an option, create a comfortable corner with good lighting, warm drinks, and a clear start-and-stop routine. It can help the day feel productive without becoming dull or endless

4



5



Rainproof small corners at home:

Look for leaks near windows, balconies, ceilings, and plug points. Keep towels, buckets, sealant tape, and plastic covers handy for quick fixes

These are not grand acts of preparation, but simple habits that protect your peace.

Protection works in a similar way. Just as carrying an umbrella before the rain begins, the right protection helps you feel prepared for the unforeseen. At **ICICI Lombard**, we understand this deeply. Preparedness is not about expecting something to go wrong. It is about knowing that if something does, you will not be left figuring it all out alone.

So, this month, the aim is to help you jump over the puddles with as much ease as those childhood rainy days used to be.

#ICICILombardHealthFirst



Professor RIA's Nudge



Enjoy the rain, *but be prepared for its mood swings*. A little planning can keep a rainy day from becoming a stressful one.

EXPLORE MORE →

Body & Mind

A Little Slow, Still in Flow

2



The monsoons can make life feel beautifully slow. The sound of rain against the windowpane, a piping-hot plate of khichdi, quieter afternoons, and the excuse to stay indoors can feel extremely comforting.

But the season has another side too. Around this time, you start noticing it everywhere.

- Someone at work has a cold.
- A child in the neighbourhood is down with fever.
- Schools send reminders about seasonal infections.
- Clinics feel busier.
- Conversations begin with, “Are you feeling better now?”



The rains may bring relief from the heat, but they also bring a rise in coughs, colds, fever, stomach infections, and illnesses such as dengue and malaria. As rainwater collects in open containers, plant trays, tyres, drains, and uneven corners around the home, mosquitoes begin to breed faster during the monsoon.

Fever, body ache, nausea, fatigue, and weakness can make even simple tasks feel difficult. That is why monsoon prep is not only about carrying an umbrella. It is also about noticing early symptoms, keeping your surroundings clean, and knowing when to seek help.



Children need extra care during this season.

They play outdoors, touch surfaces more often, jump into puddles before you can stop them, and may not always notice mosquito bites or early signs of fever. A child who seems unusually tired, refuses food, complains of body ache, or has a persistent fever should not be ignored.

A few simple habits can help reduce risk at home.

- ❌ Empty stagnant water from buckets, trays, coolers, pots, and balconies
- ☀️ Use mosquito nets, repellents, and window screens, especially in the evening
- 🍃 Dress children in light, full-sleeved clothing
- 🎯 Avoid letting children play near puddles, drains, or waterlogged areas
- 📄 Store prescriptions, test reports, allergy details, blood group information, and regular medicine lists in one place



And since puddles are almost unavoidable for these months, it helps to have a few indoor rainy-day ideas ready. Board games, story sessions, paper boats in a bucket, drawing the view outside, indoor treasure hunts, or even a cosy movie afternoon can keep children engaged without making every rainy day feel like a restriction.

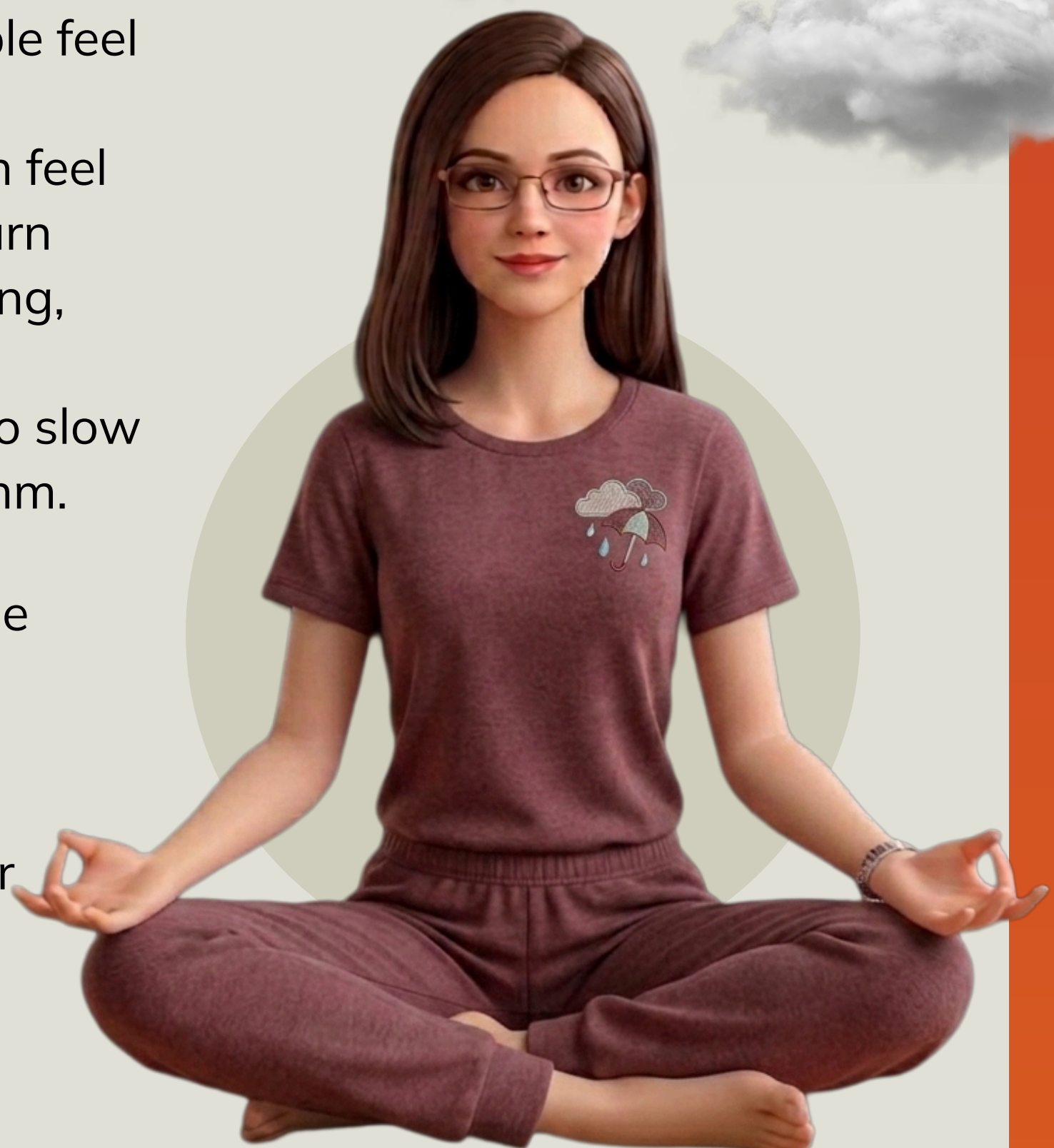
And of course, children are not the only ones who need a little extra care during the monsoon. The season also affects our furry friends. Wet fur, muddy paws, fungal infections, ticks, stomach infections, and skin irritation can become common during the rains. After walks, clean and dry your pet's paws properly. Check their coat for ticks. Keep their bedding dry. Also, avoid letting them drink from puddles or stagnant water, as it inevitably carries germs.

While children and pets need visible care during the rains, adults often need a different kind of care too. The monsoon does not only affect roads and routines. It can also affect mood, sleep, and energy in ways we do not always notice at first.



Cloudy days can make some people feel gloomy or low. Humid nights can disturb sleep. Rainy weekends can feel restful at first, but they can also turn into long hours of scrolling, snacking, and feeling stuck indoors. So, this season, give yourself permission to slow down without slipping out of rhythm.

One simple way to do that is to use the sound of rainfall as a cue to pause. Sit near a window, keep your feet on the floor, relax your shoulders, and listen to the rain for a few seconds before trying to control your breath.



Start with an easy breathing pattern:

- **Breathe in for 4 counts**
- **Hold for 2 counts**
- **Breathe out slowly for 6 counts**
- **Repeat this 5 to 7 times**



The longer exhale can help the body settle, especially when the weather feels heavy or the mind feels crowded. If you prefer a more structured rhythm, try box breathing:

- **Breathe in for 4 counts**
- **Hold for 4 counts**
- **Breathe out for 4 counts**
- **Hold again for 4 counts**
- **Continue for 1 to 2 minutes**

#ICICILombardHealthFirst

The goal is not to create rigidity around meditating perfectly. It is simply to give your mind a small resting place.



Little preparation like these, in the monsoon goes a long way. Apart from taking care of your body and mind, it is also about knowing when to act, whom to call, and how quickly you receive support.

With health insurance, you have an added layer of reassurance when seasonal illnesses require medical attention. It helps you feel more prepared for consultations, tests, treatment, or hospitalisation, should the need arise.

Professor RIA's Nudge



Monsoon care is not about worrying more. It is about staying ready, so you can enjoy the rain without being caught off guard. *The clearer days feel easier when you have taken care of yourself through the cloudy ones.*

EXPLORE MORE →



Eat Well

Monsoon Nutrition & Immunity

The monsoon has a way of making everyday food taste extra tasty! Suddenly, chai tastes better, pakodas feel justified, and every evening seems to call for something hot, crisp, and spicy. There is nothing wrong with enjoying that. Monsoon food is part comfort, part memory.

But it is also the season when your stomach needs a little extra care.

With damp weather, waterlogging, and higher chances of food contamination, infections and digestive troubles can become common. Even a small lapse, like eating uncovered street food or drinking unsafe water, can lead to stomach pain, acidity, diarrhoea, fever, weakness, and even diseases like cholera or typhoid.

That does not mean you have to give up comfort food. It simply means choosing it a little more wisely.

Pick freshly cooked, hot food over snacks that have been sitting out



Choose home-made baked or air-fried pakodas with besan, vegetables, and less oil instead of repeatedly reheated, processed fried food from outside



Add ginger, turmeric, pepper, ajwain, or cumin to meals and drinks. These everyday spices can support digestion and bring warmth to the body



Include fermented foods such as curd, buttermilk, kombucha, idli, dosa, or kanji when they suit your system. They can support gut health, which helps a lot during infection-prone months



Try lesser-discussed seasonal boosters such as drumstick (moringa) leaves, amla, garlic, methi, or lightly cooked greens



Keep meals warm and simple on heavy-rain days. Khichdi, soups, stews, dal, curd rice, and lightly spiced vegetables are easier on your system



Strictly avoid cut fruits, uncovered chutneys, open-stall snacks, and anything exposed to rainwater or flies



Hydration also needs attention during the monsoon.

It's a myth that we only need to keep ourselves hydrated during summer months. During monsoon, we often drink less water because we do not feel as thirsty. But humidity still drains our bodies. Warm water, herbal teas, coconut water, and homemade drinks like kadha can help you stay hydrated without upsetting digestion.

The idea is not to follow a complicated diet. It is simply to eat food that is clean, hearty, and easy on the body.

Preventive care during the rainy months can make all the difference. Paying attention to early symptoms, staying hydrated, and choosing safer meal options can help prevent small concerns from becoming bigger health issues.



And if seasonal illness still catches you off guard, *the right health coverage can offer an added layer of reassurance.* With the right support in place, you can focus on recovery instead of worrying about what comes next.

Professor RIA's Nudge



Love the rain, not the stomach bug. Eat what comforts you, but keep it ***fresh, warm, and clean.***



[EXPLORE MORE →](#)

Drive Wise

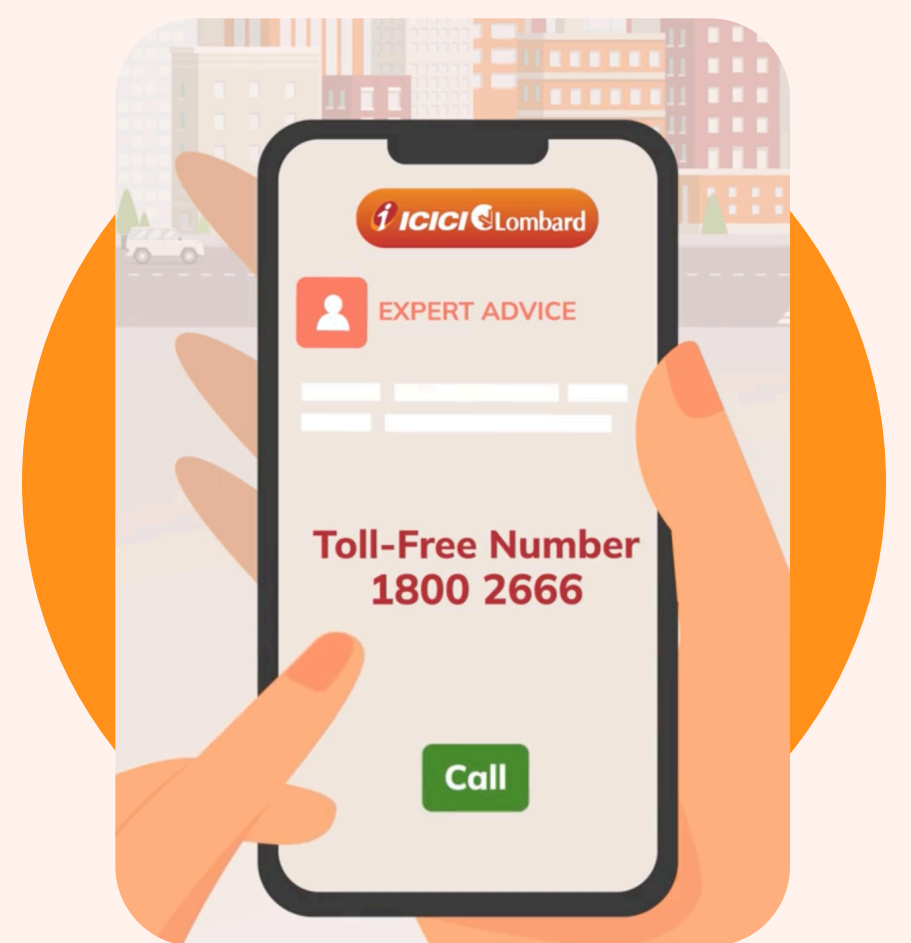
Navigating Wet Roads Safely

4








A monsoon drive rarely goes exactly as planned. One stretch of road is clear, the next has ankle-deep water. A parked car sits too close to a flooded kerb. A two-wheeler splashes past, and suddenly the road feels impossible to predict.

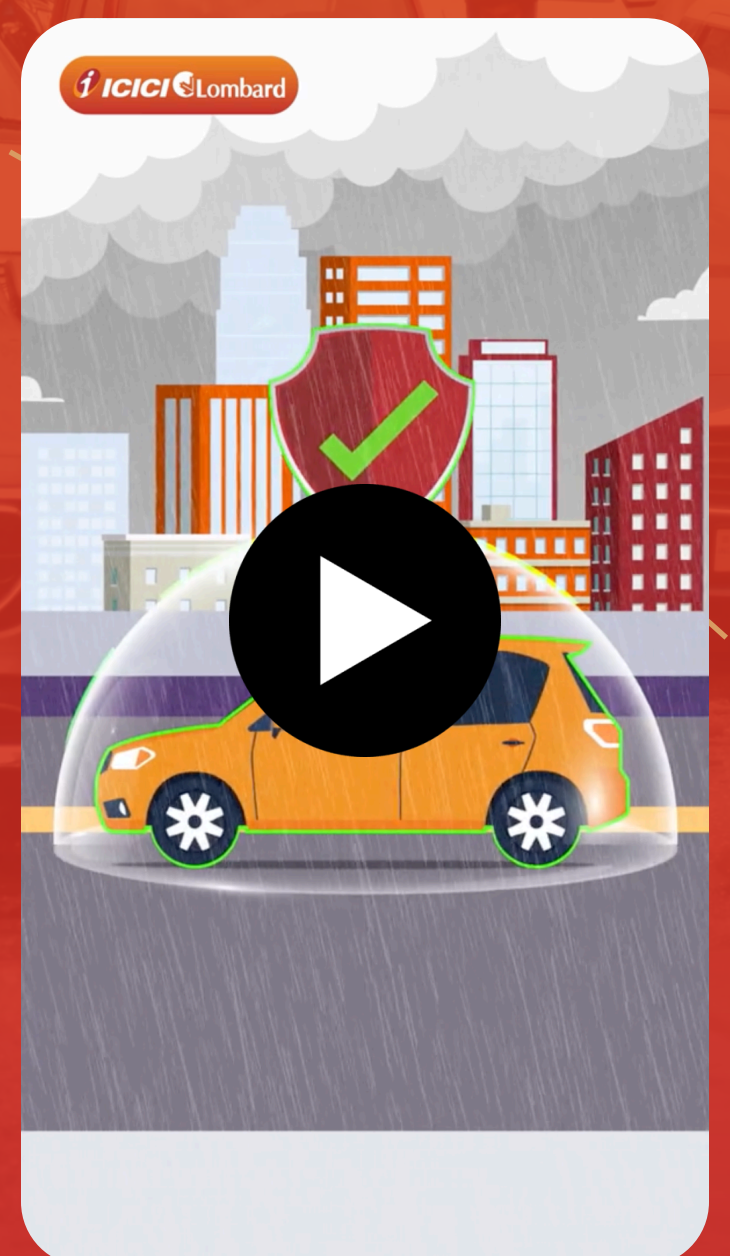
This is why monsoon driving needs a little extra preparation. Before stepping out, check the weather, keep your fuel or battery level adequate, and avoid routes that are known to flood. Drive slowly through waterlogged stretches, because potholes, open drains, broken road edges, and uneven patches are often hidden under the water. A puddle that looks harmless may be deeper than it seems.



If the water level looks higher than the bottom of your car door, do not drive through it. And if your vehicle is already submerged, do not try to start it. Once water reaches the engine, exhaust, battery, or electrical parts, starting the vehicle can push it deeper into the system and lead to serious damage.

A few small monsoon driving habits can save a lot of trouble:

-  Park on elevated ground during heavy rain alerts
-  Keep waterproof mats or seat covers if your car is used often during the rains
-  Do not keep pushing the vehicle if it stalls in water
-  Prioritise sleep, because a slower reaction time is risky on the road
-  Check tyres, wipers, brakes, lights, and battery health before peak monsoon sets in



This is also the right time to renew or purchase a motor insurance. You can also opt for Add-ons (subject to additional premium) such as



Engine Protect Plus can help when water ingress or oil leakage damages the engine, gearbox, or differential.



Road Side Assistance can be especially useful if your vehicle breaks down during heavy rain and you need 24x7 on-road help.



Zero Depreciation and Consumables Items can also help reduce out-of-pocket expenses during repairs while Battery Protect Cover can be especially useful for electric and hybrid vehicles affected by water ingress or short circuits.



This is where **ICICI Lombard's monsoon preparedness** becomes more than just a policy promise. During severe weather conditions, especially orange and red warnings, the Claims team proactively supports select customers through:



WHATSAPP
ALERTS



SMS
ALERTS



VOICE
ALERTS

There is also a dedicated support task force to help with Road Side Assistance and claims-related needs. So, when the rain becomes more than an inconvenience, customers know that support is close at hand.

Professor RIA's Nudge



Because during the monsoon, the road can change in the blink of an eye. Protect your car before the rain gets heavy, and know what support you can call on when the weather takes over.

EXPLORE MORE →

Small Habits, Big Protection

Monsoon Readiness

5



In monsoon, small health concerns can become urgent very quickly.

One evening, it is just a fever. By night, there is weakness, body ache, or dehydration. Sometimes, it is a child who refuses to eat. Sometimes, it is an elderly member who feels faint. During the rains, when dengue, malaria, viral fever, stomach infections, and dehydration become more common, families need to rush for help before they have had time to think.

That is why monsoon readiness should not begin at the hospital. A little preparation before the crisis can make things much smoother.

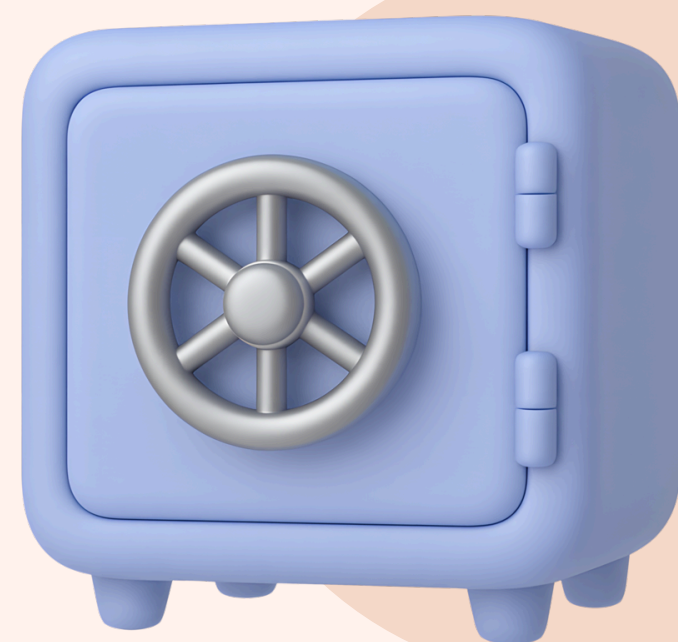


1

Note down allergies, blood groups, and regular medicines

2

Keep your health insurance details handy, share them with a family member, and keep a printed copy if needed





3

Dry your feet properly after stepping out in the rain. Change out of wet socks or shoes quickly. Damp feet can invite fungal infections, itching, and skin irritation

4

Do not wait too long to get medical attention if fever, dehydration, severe weakness, vomiting, or body aches persist



It also helps to know about your nearby network hospitals before you actually need one. In an emergency, no one wants to compare hospitals, look for policy details, or understand claim steps while helping a sick family member.

Choosing a hospital within your insurer's network can make the cashless treatment and claim process easier, especially when every minute already feels more difficult than usual.

This is where **ICICI Lombard** looks after the finer details. At cashless network hospitals, support is not limited to the policy document.



ICICI Lombard
SAHAYAK
Here to Help

With **IL Sahayak**, trained **ICICI Lombard** representatives are available to assist customers through their cashless claim journey. They help families understand the process, coordinate better, and find clarity at a time when things can feel overwhelming.

Professor RIA's Nudge



When illness comes home during the rains, **a saved number, a known hospital, and the right support** can bring instant relief.

EXPLORE MORE →

Did You Know?

Let's Find Out!

6

1

In 2025, India received 937.2 mm of rainfall

during the June-September southwest monsoon season. That was 108% of the Long Period Average, making it an above-normal monsoon year. IMD also noted that this was India's 5th highest southwest monsoon rainfall since 2001, a useful reminder that the rains may feel routine, but they still deserve preparation.

SOURCE: [BAARTA SARKAR](#)

2

A dengue mosquito can go from egg to adult in just 7-10 days.

So, even a week of stagnant water in a tray, tyre, pot, or cooler can become a problem.

SOURCE: [LIFE CYCLE OF AEDES MOSQUITOES](#)

3

Dengue-spreading mosquitoes bite during the day too.

In India, health authorities note common biting hours around 8-10 am and 3-5 pm.

SOURCE: [DENGUE](#)

4

Dengue symptoms usually begin 4-10 days after infection

and can last 2-7 days. Watch out for high fever, headache, body ache, nausea, vomiting, and rash.

SOURCE: [DENGUE](#)

Stories That Inspire

Finding Calm in the Rain

7

Rainy days have a way of making small worries feel bigger. But timely guidance, a familiar face, and on-ground support help us feel a little less alone.

In this edition, we showcase **IL Sahayak** success stories that brought customers prompt assistance and a little more calm during uncertain rainy-day emergencies.



Tushar Gangurde

ICICI Lombard
SAHAYAK
Here to Help

I wanted to extend my heartfelt gratitude for the exceptional support and guidance you provided while processing my recent insurance claim of renal transplant. Your patience, clarity, and step-by-step assistance made a stressful situation much easier to handle. I hope to continue our association in the future.

Chaithra

ICICI Lombard
SAHAYAK
Here to Help

Your willingness to patiently address our concerns and extend timely support truly reflects a high standard of service and dedication. Because of your proactive approach, we were able to focus entirely on my daughter's treatment and recovery without the added stress of procedural matters.

We deeply appreciate your commitment, coordination, and sense of responsibility throughout the process. Please accept our heartfelt thanks for your invaluable assistance during this challenging time.

Manvi & Ojas Shukla

Your Fun Corner

Let's Engage!

8

Responses from the previous IL Pulse edition

Most Popular Player Style:



The Opener

Starts Strong, Full of Energy

Like a strong opening batter, you bring early energy, set the tone, and get things moving before others have fully warmed up.



Monsoon *This or That*

Choose your rainy-day side:

- | | | | |
|---|-----------------|----|--------------|
| 1 | Chai | OR | Coffee |
| 2 | Pakoda | OR | Khichdi |
| 3 | Long drive | OR | Indoor nap |
| 4 | Paper boats | OR | Puddle jumps |
| 5 | Umbrella always | OR | I'll manage |





And that's a wrap on our Monsoon Readiness edition of IL Pulse!

We hope it helped you look at the monsoons with a little more ease and preparedness, without losing the joy of the season.

Tell us what you liked, what stayed with you, and what you'd like to see in the next edition of IL Pulse.

Share your thoughts, we're listening!

Share your thoughts, we're listening!



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Contact Number

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