



IL PULSE

Your monthly window into smarter, **digital-first** insurance

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Hi, I am Professor **RIA**
You must remember me from last
month's newsletter edition.



This month, I am focusing on three simple ideas

ENERGY, SPORTS & DISCIPLINE

Not as big goals. But as small, practical habits that help you stay steady, through busy days, changing routines, and the unpredictability that comes with them.

The month of May is the season of bright afternoons, shifting routines, and, of course, cricket fever. Everywhere you look, there is action, anticipation, and the thrill of watching how every run, every over, and every smart decision can shape the bigger result.

And honestly, life off the pitch is not all that different. It is rarely one grand gesture that keeps things moving smoothly. More often, it is the small habits, repeated well, that make the real difference.

*To keep things simple and familiar, every edition of **IL Pulse** will follow a steady rhythm, bringing you practical tips, useful reminders, and everyday habits that support your well-being and peace of mind.*

So this month,
IL Pulse
brings you



simple tips to manage your everyday habits better, and thoughtful reminders to help you stay on top of your game, on and off the pitch.

	<h1>Pulse of the Month</h1> <p>Energy starts the game. Discipline wins it.</p>	<h1>1</h1>	IL Pulse May Edition 
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May has a certain energy to it.

The days are longer. Plans get busier. There is travel, family time and in the middle of it all, ***cricket everywhere!***

Cricket season has a way of making everything feel a little more dramatic. One over changes the game, one catch shifts momentum, and one big knock becomes the talk of the town.



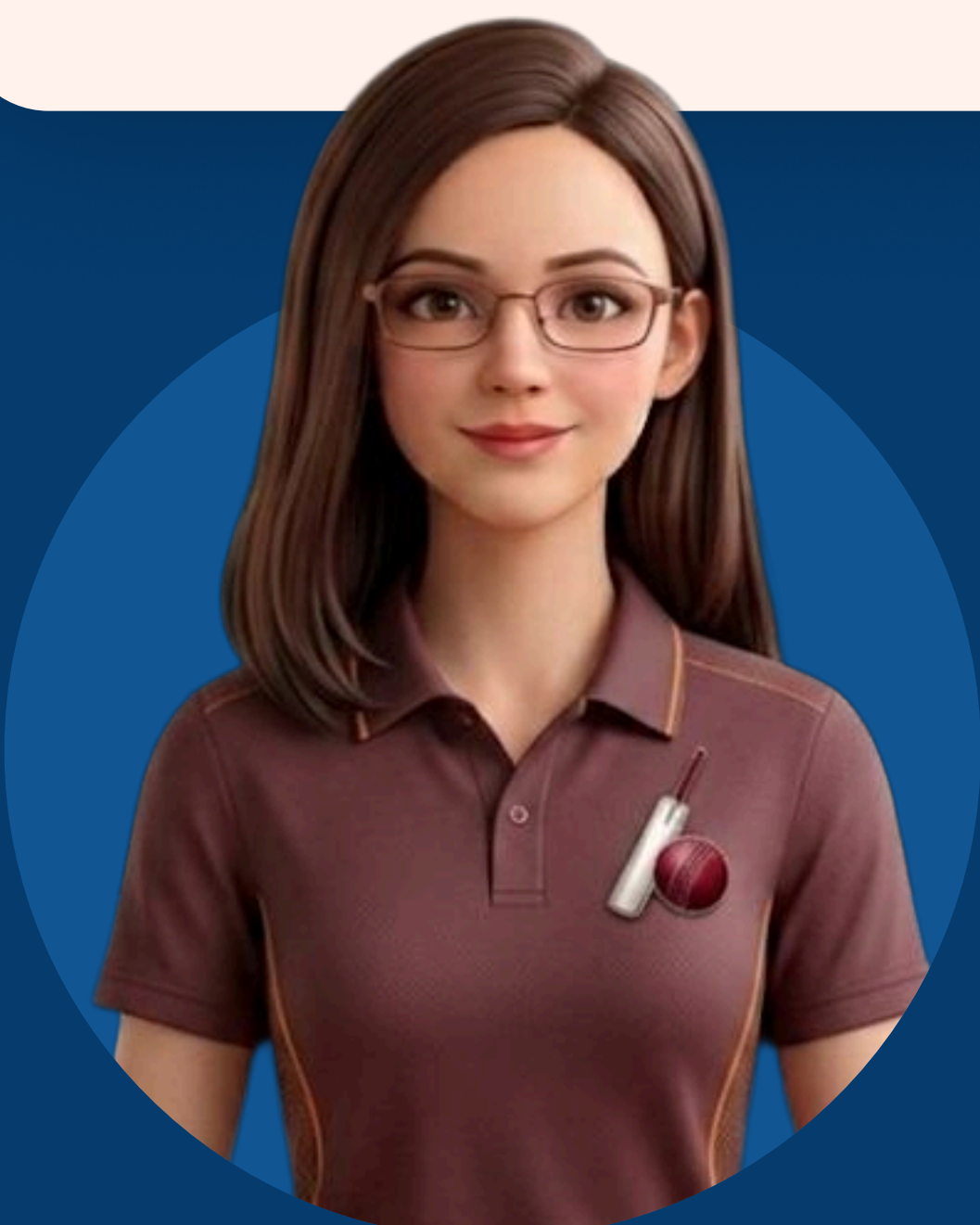
This makes one thing very clear.

Tournaments are not won by one flashy innings. They are won by showing up, match after match, with discipline. Yes, big sixes get the cheers. Last-over tension gets the headlines. But the teams that go the distance usually do the seemingly boring things well.

This logic works off the field as well.

We all start with intent.

- ✓ To eat better.
- ✓ To be more active.
- ✓ To stay organized.



For a few days, it works.

- Then routines slip.
- Energy dips.
- And the plan starts fading.

That is where most of us struggle...

Not in starting strong, But in staying consistent.



Just like a strong team needs a dependable bench, life runs better when you are prepared for the unexpected.

So, when life throws a surprise bouncer your way

it is often the small things

- good habits
- a little planning
- & the reliable insurance cover

that keep one unexpected moment from knocking your whole game off course.



At ICICI Lombard, we see this closely.

Customers who navigate these situations smoothly are not always the ones with fewer challenges, they are the ones who have built small layers of readiness into their everyday life.



This month, the goal is to help you move through this season with **more balance** and **less burnout**, in tune with a season that calls for **energy, discipline, and smarter daily choices.**

You don't run out of energy.
You leak it through the day.
Most people believe they feel tired
because they are doing too much.

I call this “energy leakage” small drains that quietly build up.

But if you observe closely, fatigue is rarely caused by effort alone. It is caused by fragmented attention, constant switching between screens, conversations and tasks without any real pause.

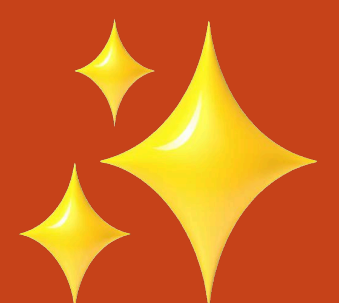


During the cricket season, we talk a lot about form, fitness, and firepower. Fair enough. But mental fitness deserves better PR because even the cleanest cover drive starts with a clear head.

Mental fitness is not about becoming impossibly calm or pretending you have everything under control.








It is about building everyday habits that help you reset before burnout barges in like an uninvited third umpire.

***The solution is not to slow down completely.
The solution is to structure your energy better.***



In any type of sport, recovery is part of performance. Players rest, reset, and come back sharper. To keep your head in the game, a few small habits can go a long way:



-  Follow a simple pattern: 60 to 90 minutes of focused work, followed by a short break.
-  A 30-minute block with zero interruptions: no calls, no WhatsApp, no emails.
-  Treat sleep like recovery, not leftover time: Irregular sleep timings affect mood, focus, and even decision-making.
-  Pause before stress builds into burnout because unmanaged stress can pile up before you notice it
-  Follow the 20-20-20 screen-break rule: every 20 minutes, look 20 feet away for 20 seconds to reduce eye strain
-  Give your mind time to recover with something restorative: a short walk, a few deep breaths!
-  Make recovery part of the routine, not an afterthought

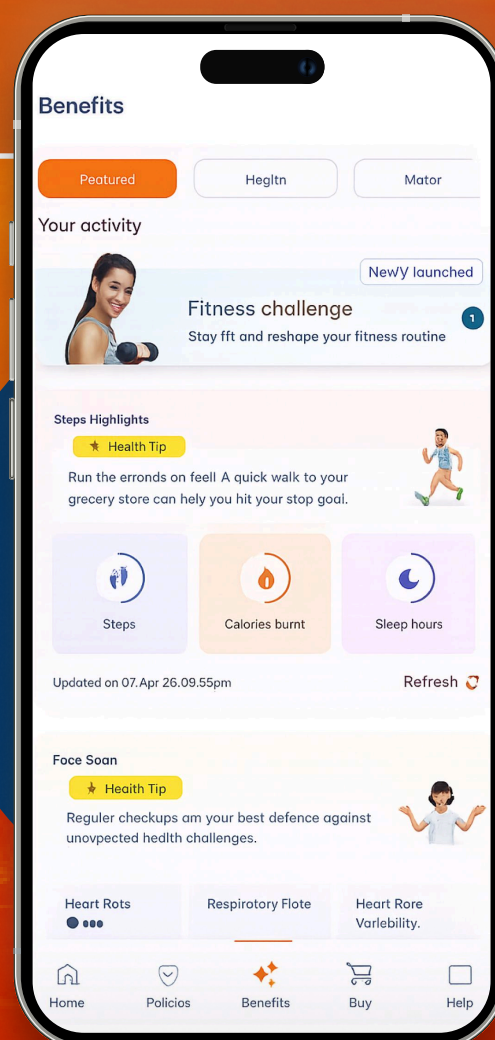
But, even after everything's been taken care of, sometimes life refuses to stick to the game plan. In those moments, it is reassuring to know support is close by.



With the **IL TakeCare App** by your side, *energy, action and discipline* become easier to build into everyday life.

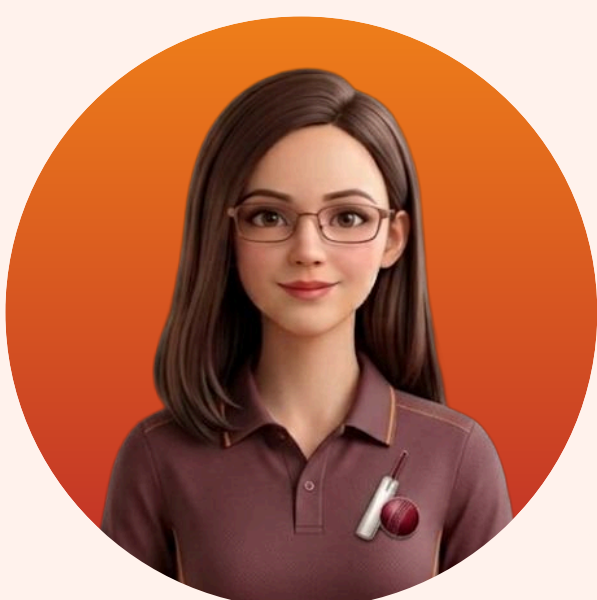
The IL TakeCare App helps you maintain a healthy routine moves from good intentions to something you can actually keep up with.

Step counter



- Track health and activity
- Fitness challenges
- Health record management

Professor RIA's Nudge



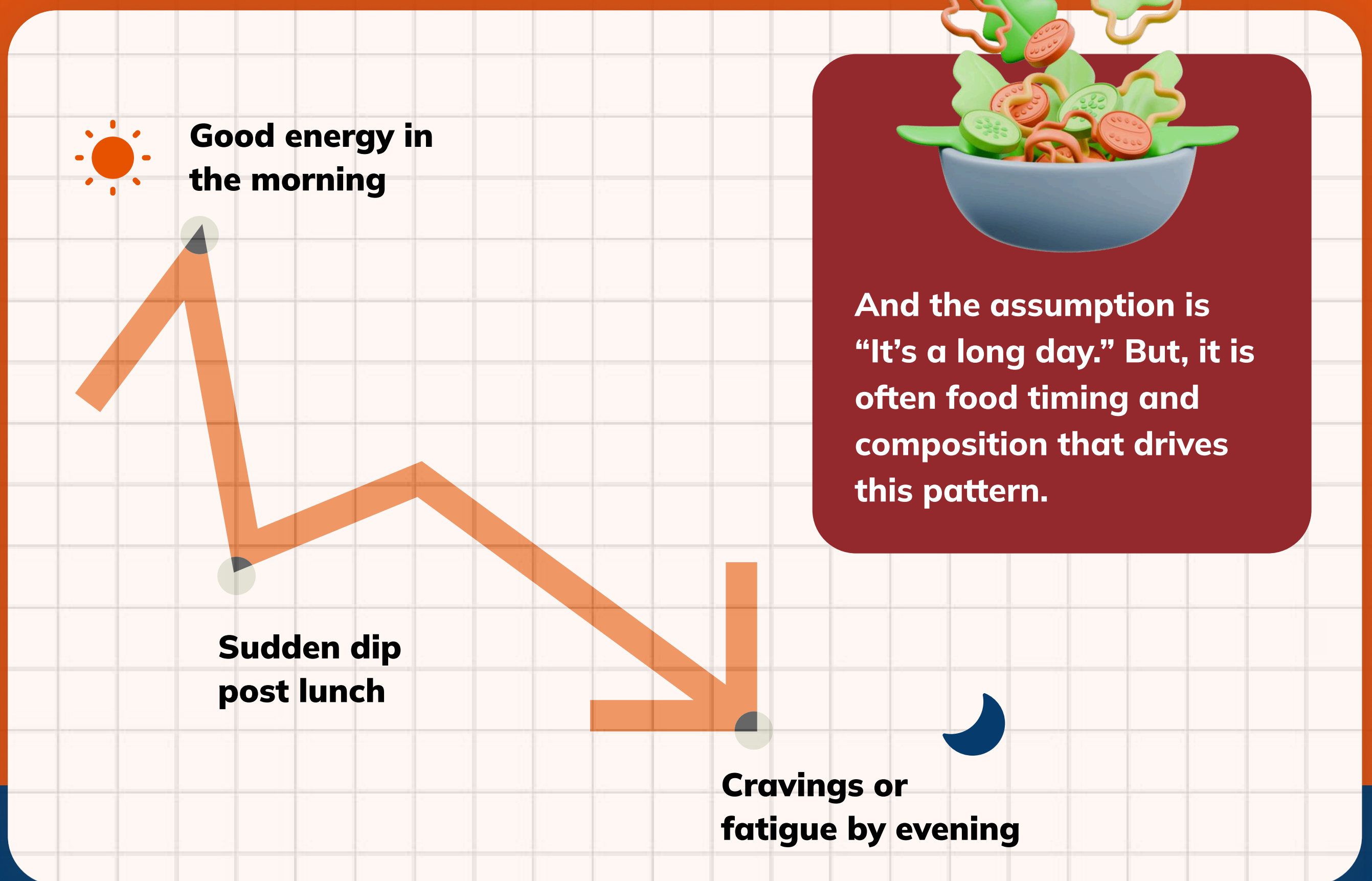
Great teams do not guess their form; they track it. With wellness and health insurance in one place, IL TakeCare can be your everyday buddy.

After all, energy improves when you manage your day better, not when you push yourself harder.

[EXPLORE MORE](#) →

Your afternoon energy dip is usually decided by your morning plate

Most people experience a clear pattern:



Just like a cricket innings usually wobbles when energy drops halfway through, summer months, especially May, can feel the same. Therefore, I keep it simple.

- No complex diet plans, just stable eating habits.
- In the heat, staying hydrated is crucial, and water-rich foods can help keep you topped up too.
- Drink enough water, bring in coconut water or electrolytes when the day gets especially sweaty, and lean on summer fruits like watermelon, mango, and muskmelon for a quick lift.



Build a “balanced plate”, not a heavy one.

A stable meal includes:



Protein

Like dal, eggs, paneer, chicken



Controlled carbs

Like roti and rice



Fibre

Like vegetables and salads

- It also helps to avoid long gaps between meals, because steady fuel often works better than playing catch-up later.
- Be mindful with outside food, summer heat increases the risk of food spoilage and infections.

These small preventive habits can help lower health risks. But if the unexpected still shows up, the right coverage can help you handle it with less disruption.



Good habits go beyond what's on your plate.

At **ICICI Lombard**, we believe staying healthy starts with staying aware.

That's why our health insurance policies include health check-up benefits, helping you take a preventive approach, act early, and make routine care a part of your lifestyle.

Professor RIA's Nudge

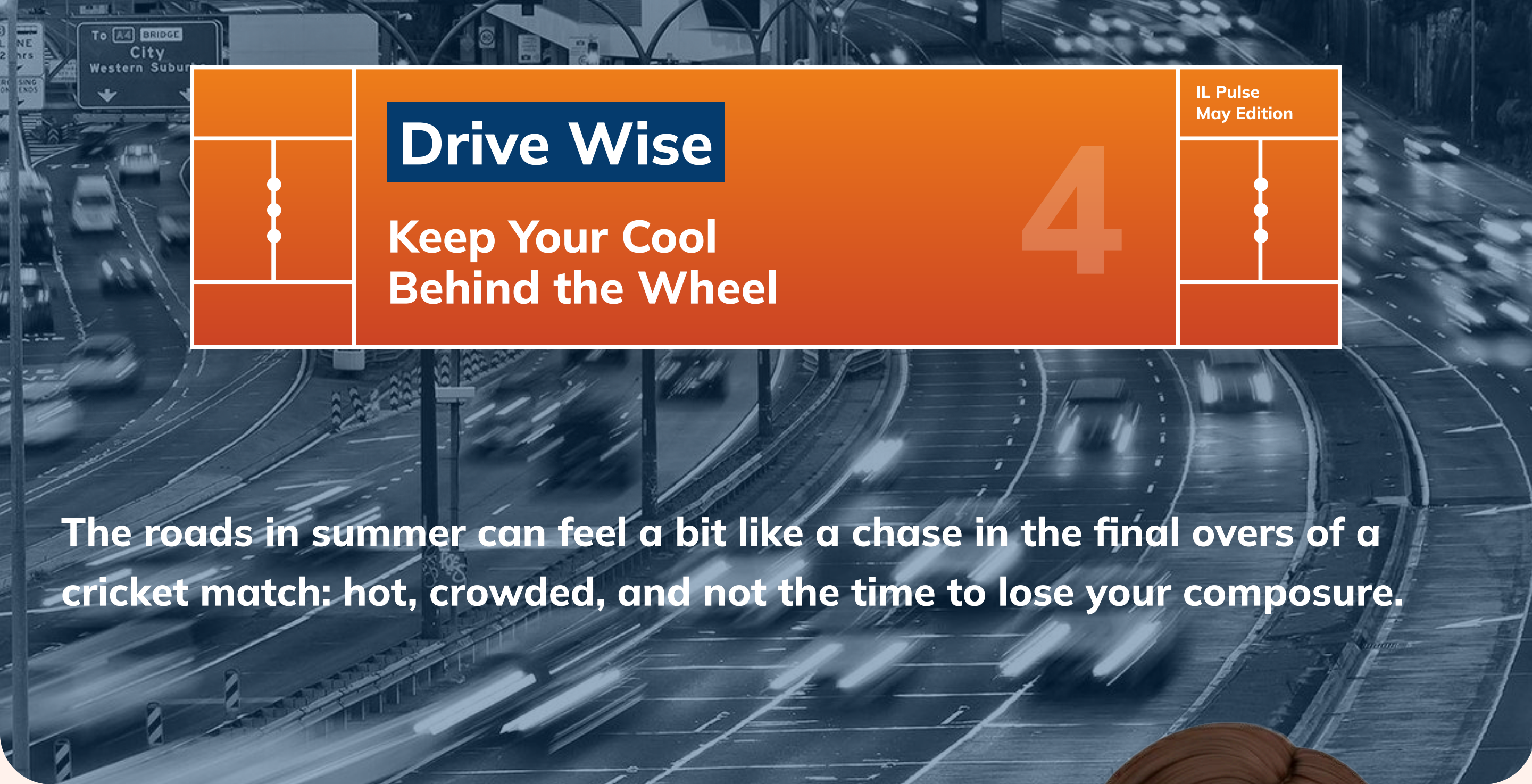


In summer, good form starts with smart fuel.

- Hydrate well
- Eat on time
- Do not let the heat win the toss.*

[EXPLORE MORE](#) →





Drive Wise

Keep Your Cool Behind the Wheel

4

IL Pulse
May Edition



The roads in summer can feel a bit like a chase in the final overs of a cricket match: hot, crowded, and not the time to lose your composure.

Most driving risks are not dramatic. They are routine.
We often think accidents happen due to extreme situations. But most incidents happen during regular, familiar drives; office commute, quick errands, short distances.

Why?

- **Because familiarity reduces alertness.**
- **You stop paying full attention.**
- **You multitask. You assume control.**
- **And that's where risk quietly increases.**



In May, when the heat is high and roads are busy, a few quick checks can make the journey smoother for both you and your car.





Before you head out, keep these basics in mind:



The 3-step start rule

SEATBELT ON → MIRRORS ALIGNED → PHONE OUT OF REACH

this simple habit prevents a large number of avoidable risks.


-  Give your tyres, battery, coolant, and fluid levels a quick once-over because heat can wear the car down faster
-  Use a windshield cover or park in shade where possible, so direct sunlight does not turn the cabin into a heat trap
-  Plan your route in advance instead of figuring it out mid-drive
Heat, long drives, and traffic increase tiredness. Signs like yawning, irritation, or slower reaction time are signals to pause. Even a short 5-minute break can reset your focus.
-  Prioritise sleep, because a slower reaction time is risky on the road




FYI

Lighter-coloured cars tend to absorb less heat than darker ones, so they may stay a little cooler when parked in the sun.



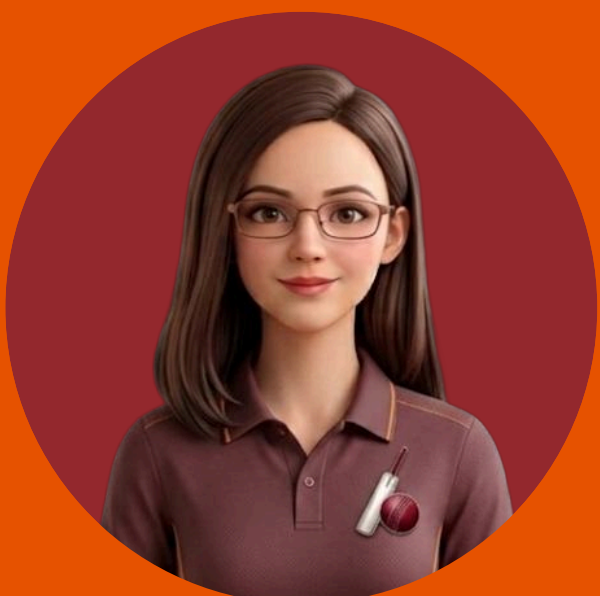
 While these small steps go a long way in keeping your journey on track, the road can still be unpredictable at times.

 What makes the difference is how prepared you are when something goes wrong. In such moments, knowing what to do next can make all the difference.



Solutions like **ICICI Lombard Motor Insurance** ensure that a sudden incident does not turn into a prolonged financial problem.

Professor RIA's Nudge



A smoother drive is usually built before the engine starts. A little planning, a few smart checks, and the right backup can go a long way.

[EXPLORE MORE](#) →

Small Habits, Big Protection

In sport, discipline builds performance.
In life, it builds protection.

5

Watch any serious sport closely.
What you see on match day is just
the outcome. The real work happens
in the background, warm-ups, drills,
hydration, recovery, repetition.

**No athlete relies only on talent.
They rely on discipline in small
habits.**

You don't need big changes.

***You need repeatable habits
that keep you ready.***



**This month, try a few simple challenges that are easy to begin and
rewarding to stick with.**



CHALLENGE 1

3Day

No-Skip Challenge

Move your body every day for 3 days,
even if it is only 10 minutes

CHALLENGE 2

5Day

Sunrise Routine

Spend 10 minutes in the morning light
each day before the day gets busy





CHALLENGE 3

Hydration Tracker Challenge

Set reminders throughout the day to keep up with your water intake instead of waiting until you already feel drained

CHALLENGE 4

No Phone Before Bed Challenge

Put your phone away 30 minutes before bed to give your mind a better chance to wind down



That is the thing about daily discipline. It rarely arrives with applause. It just keeps doing its job in the background.

These simple, daily habits can prevent a lot, but not everything. Some situations still sit outside your control. What matters is how well you are prepared when things don't go as planned.



That's where solutions from **ICICI Lombard General Insurance** come in as a reliable backup to your discipline.

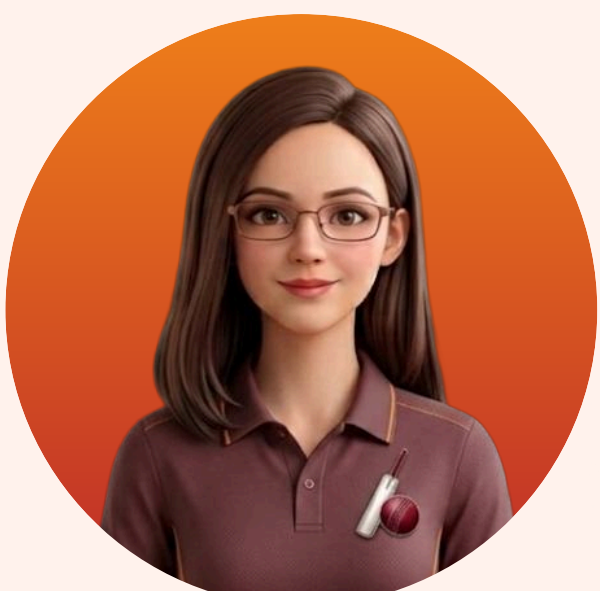
Whether it is

- managing an unexpected health situation
- handling a vehicle-related issue
- or dealing with sudden disruptions.

The idea is simple; your habits keep you steady and the right protection keeps you secure when tested.



Professor RIA's Nudge



Daily discipline is one layer of protection. The other is knowing **you are covered** when life decides not to play fair.

EXPLORE MORE →

1

Player well-being is now built into Indian cricket scheduling too?

BCCI said its 2024-25 domestic calendar included extended gaps between matches to allow recovery and sustain peak performance

Source: <https://www.bcci.tv/articles/2024/news/55556116/bcci-announces-domestic-fixtures-for-home-season-2024-25>



INDIAN WOMEN'S CRICKET TEAM

2

Indian women's cricket team management recently said recovery had become the priority after a long season, because "a few bodies are feeling it."

Source: <https://www.bcci.tv/events/216/india-women-tour-of-australia-2025-26/match/1890/1st-odi?>



Every strong innings is built between the highlights.

Just like that, behind every steady routine is a real person figuring it out, one day at a time.

In this section, we bring together stories from people balancing work, health, and personal commitments, and the simple habits that help them hold it all together.

1

In the midst of everyday work, Sanket found a creative way to tell our story through an AI-generated theme song. Bringing together ICICI Lombard's product offerings, digital journey, and the spirit of One IL, One Team, the song reflects our promise of Nibhaaye Vaade and a strong customer-first approach.

💡 Inspiration: *"Music has a unique way of connecting people, and this song was created with that intention. As someone who enjoys writing jingles, I used AI to bring our story to life in a different way. It was also a way to explore how technology can add a new kind of energy to creativity, communication, and how we work every day."*

🎵 Listen here: <Insert link>

Sanket Gharal

2

At ICICI Lombard, Caring Hands, our employee-led CSR initiative, focuses on improving vision care for children in government and underprivileged schools across India. During one such camp in Mumbai, while spending time with students and getting to know them, a simple interaction stayed.

💡 Inspiration: *"I've always enjoyed interacting with young people, and Caring Hands gave me the opportunity to do that in a meaningful way. There's a certain energy you come back with after spending time with students, simple, honest, and full of possibility. In one of these conversations, a young girl from Class 9, curious and hopeful, asked, "Didi, what should I study after 10th to be able to work at ICICI Lombard?" She shared how proud she felt seeing us volunteer, and how she too hoped to one day be part of an organization like ours. It was a simple exchange, but one that left me with a certain energy, the kind that stays with you and quietly reminds you why showing up and doing your part every day matters."*

Zehra Ansari

	<h1>Your Fun Corner</h1> <p>Let's Engage!</p>	<p>IL Pulse May Edition</p> 
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8

Last month's most popular response!

My go to travel snack is something on the healthier side, but still savory and satisfying. Ideally, it's a local delicacy something I don't eat every day, which makes the experience a bit more exciting when I travel.



What kind of player are you?

The Opener
Starts strong, full of energy



The Finisher
Delivers under pressure



The All Rounder
Balances everything well



The Strategist
Plans and stays prepared



Tell us your style.
We'll decode what it says about your habits in the next edition.



As this edition of IL Pulse comes to a close, we hope it has left you with a few useful reminders, practical habits, and simple ideas to help you

STAY COOL, STEADY, AND ENERGISED
through May.

If something in this issue stayed with you, sparked a thought, or nudged you towards a small change, we would love to hear about it.

Tell us what you enjoyed most and what you would like to see more of in future editions.

Share your thoughts, we're listening!



Name

Contact Number

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