

Note-Making

A. Read the following passage and make notes, using headings and subheadings. Use recognizable abbreviations wherever necessary.

The corona crisis in Delhi has had unusual fallout — nearly 50% reduction in patients rushing to hospitals, even for emergencies such as heart attack, stroke and head injury due to accident.

“Acute heart attack is often precipitated by factors such as stress, smoking and pollution. These are largely under control, and could be one of the reasons why lesser number of people is landing in emergencies with heart attack,” said Dr Ashok Seth, chairman, Fortis Escorts Heart Institute (FEHI). He added that many might not be able to reach hospitals due to unavailability of transportation too.

Dr D S Rana, chairman (BOM), Sir Ganga Ram hospital, said people try to delay visiting hospitals fearing they might contract Covid-19. “This could lead to a crisis situation or may already be leading to one, as many needy may be suffering without treatment,” he said.

A study published by the Spanish Society of Cardiology and the Association of Interventional Cardiologists recently showed that the number of primary angioplasties — the main treatment for heart attack — in the country dropped by 40% since the beginning of the coronavirus lockdown. The study said fear of visiting hospitals and catching the virus was the main driver of this reduction.

Recently, the Centre and the state both have come up with advisory notifying that non-Covid-19 emergencies should be given equal importance. Delhi government even listed hospitals where treatment for various specialties was available. But lack of transportation and fear of getting infected continue to be a major hindrance.

According to Dr MV Padma Srivastava, professor and head, neurology, AIIMS, low footfall for emergencies involving noncorona problems has been observed not just in the country, but even in the US and UK. “Nearly 30-40% reduction in footfall has been observed in cases related to stroke,” she said.

A person experiencing sudden loss of speech, vision or trouble walking should immediately visit a hospital, she added. The Indian Stroke Association (ISA) too has issued detailed guidelines about management on stroke cases during pandemic.

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B. Read the following passage and make notes, using headings and subheadings. Use recognizable abbreviations wherever necessary.

Large manufacturing plants that have fallen silent due to the lockdown risk losing their insurance cover if the Covid-19 induced restrictions get extended beyond May 3. Risk managers are in a panic as insurers have reminded them of a clause whereby the cover ceases if plants are unoccupied for over a month and said that they will give a one-time dispensation and allow coverage until May 3.

Normally, if a unit is left unoccupied for a month, the insurance company has the right to reassess the risk. If companies insist on examining every fire policy in force after May 3, there would be uncertainty over coverage if the lockdown extends beyond that date.

The 'unoccupied premises' clause is present in every fire insurance policy. This clause is aimed at ensuring that companies do not leave plants unattended, thereby increasing the risk of loss. However, it did not envisage a lockdown situation. National reinsurer GIC Re had indicated that large plants that are shut will not be automatically covered unless insurers expressly agree. Subsequently, insurers wrote to their clients, stating that the extension of cover from May 3 will be based on further government orders aimed at controlling the Covid-19 outbreak. They also said that extension beyond May 3 would be subject to review.

The General Insurance Council on Tuesday clarified, "We do understand that in the current crisis, it might not have been possible for some policyholders to send communication to insurance companies for the continuation of coverage and obtain endorsements. Therefore, it has been decided that a one-time relaxation is given to all policyholders whose property is unoccupied on or after March 25, 2020 till May 3, 2020. Properties of such policyholders shall be deemed to be covered subject to the policy being in force."

Insurance CEOs contacted by TOI did not want to comment as they were awaiting directions from industry regulator Irdai. They pointed out that the policy terms and conditions were approved by the regulator and could not be changed by companies. In a letter to Irdai, Insurance Brokers Association of India president Sanjay Kedia said, "The current period of lockdown should not constitute either unoccupancy or cessation of work or any material change in the risk, which hampers the continuity of cover." While the council's clarification gives companies time until May 3, there is still some confusion. The

clarification applies only to fire insurance policy, while the clause is present in other package policies as well. Another cause of concern is that insurers have told companies that cover will cease if there is a change in the use of premises. Many companies engaged in the Covid fight have shifted use, with Alcobev companies manufacturing hand sanitisers, textile companies making masks and others making ventilators.

One public sector insurer has informed clients that the cover will cease in both cases — if the premises remain unoccupied or even if the premises continue to be operational in violation of the government orders on lockdown. One broker described the situation as bizarre.

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