

Samples of Paid Written Articles 2009

Client Name: Logic Serve.com

Don't let breakdowns break you down!

Overview

You have set adrift on a long vacation in your lovely car, but are you prepared to meet with a breakdown? Apart from getting your home and life insured you should also get your car insured. Doing this will enable you to invest a small amount in breakdown cover. You should do so because it is terrible awkward to be stuck in a broken down vehicle in the middle of nowhere. Car breakdown cover is absolutely essential, especially if you have an expensive car and you drive around a lot. Some car insurance providers will also offer you worldwide or pan European car insurance covers so you can travel out of the country if you like. Breakdown covers ensure that you get timely assistance and services that you might actually need when your car happens to break down. Obviously, you have to keep your insurer's number handy while you're traveling.

Types of breakdown covers

Roadside Rescue

If you have this type of insurance, your insurance company will make sure that you get towed to the nearest garage. They might even offer you 60 minutes of free repairs at the site comprising of minor electrical and mechanical repairs. You might have to pay for the parts, though.

Roadside Rescue and Home Rescue

If you buy a roadside rescue and home rescue cover, you will get additional benefits. This includes the roadside cover and will additionally add on to you house and local area. This cover will also hand over your car to the local garage. Certain breakdown covers have a recovery plus, which includes a hired car to return home or continue your journey, the cost of alternative transport, and accommodation in a hotel till your car gets repaired.

European Breakdown cover

Some insurers provide this free with the car insurance you buy. This includes roadside breakdown help, the cost of traveling home if your car's broken down, the return of your vehicle if it can't be driven, legal cover and the cost of replacement parts. Some insurers may even offer to cover other vehicles that you drive.

Tips for breakdown covers

If you want to lower your breakdown cover, shop around and compare prices of other providers. You can go online in your quest for that perfect car breakdown quote. Check your car's tyres every few months. Check your pressure to load ratio and make sure the tread is within the legal permissible limit. Check your

spare and whether you have tools to change it. Check if there is enough water and anti-freeze in the coolant tank. Check for enough screen wash in the windscreen wiper tank. Clean your headlights of dirt so you can have proper vision at night. Most importantly, hop on for an online quote on any of the comparison sites and get covers that suit your individual car needs. Check with your insurance company if your car insurance cover includes a breakdown cover, or if you have to buy a separate one?

Insurance is no more a subject matter of solicitation!

Overview

Car insurance is the most vital financial deal you can make apart from your bank account, investments, credit card and debit card facilities. So, now if you own a car, you have to make sure that you get it insured. Car insurance need not be a pain in the neck anymore. You can get car insurance quotes online, compare prices and choose the best car insurance that you need. There are many sites that offer a host of insurance providers in the UK, so you get the entire lowdown you need about car insurance on one site. Even if you're fed up with your present insurance provider, you can switch to one that offers you a comprehensive cover at the least possible premium. Since you get online quotes and schemes, you no longer have to haggle with insurance agents bent upon providing you with a wrong deal. You also don't have to stick with covers that ask for a lot more than they provide.

Types of car insurance

There are basically 3 types of car insurance available in the UK. These include, The Third party insurance, The Third Party, fire and theft insurance and the Comprehensive Cove that includes all the features and some more.

Third Party Car Insurance

This includes cover for any accidents caused to other people, damage to other people's property, passengers who cause the accident, liabilities arising out of a caravan or trailer attached to your car. This type of insurance is OK for an old car as it is the lowest car insurance cover.

Third Party, Fire & Theft

This includes the third party cover and some fire and theft cover for your vehicle. If you get this type of cover, you will not be able to make any claims if you're at fault in case of an accident. This is a good cover for young users who might find any other cover too expensive. This type of cover is not suited for those with expensive cars and those who drive around a lot.

Fully comprehensive cover

This includes the third party, fire and theft cover as well as cover for accidental damage to your car, personal accident benefit, medical expenses, loss of or damage to personal effects in the car. Some providers will also offer a courtesy

car, no-claims bonuses and other benefits with the comprehensive plan. Some car insurance providers may also offer cover for your car even if you're traveling all through Europe.

On many comparison sites you can get car insurance covers from Tesco, Swiftcover, Norwich Union, Asda, Barclays, Churchill, Debenhams and other car insurance companies.

What you need before application

No matter where you go to get a quote, you will need the following details to process your insurance. You will need to know the car insurance and model, the registration number, the number of years of no-claim discount, where the car is kept, details of other drivers, the use of the car, type of cover and full details of claims or convictions in the past.

If you choose an online cover you might also be able to save about 10% on the cover. What's more if you don't have car insurance, you are liable to get imprisoned and fined heavily. So car insurance is not a luxury anymore, it's the law.

Home is where the heart (h) is!

Overview

Your home is full of objects that are of personal value to you. Your home also is the place where you and your family retire every night, eat together and bond famously. To insure your home is a necessity for modern times. So, if there's any flood, fire, burglary, theft, damage or more, then it's important that you don't incur severe financial loss. Home is where the hearth is. After a long, tiring day, you look forward to returning home. If something should happen like a burglary, fire or vandalism, will you be prepared? Insuring your home is not only important, it is compulsory. So, don't think twice, look for comparative home insurance prices today!

Types of Home insurance

There are mainly two types of Home insurance, namely, the Buildings insurance and the Contents insurance.

Buildings Insurance

Buildings insurance is important so that if you face any damage to your property, you can have at least part of the amount reimbursed. A good home insurance policy should cover funds to rebuild your home, storm and flood damage, burst pipes and other leakages, fire, smoke and explosions, subsidence, vandalism or third party damage. The policy should also provide you with alternate

accommodation, in case your house is damaged beyond repair. You can compare prices of several home insurance covers like AA, Barclays, Hiscox, Norwich Union, Tesco and several other providers. Other than the structure itself, the Buildings insurance should also cover fixtures, fittings, garages, greenhouses and garden sheds. It may leave out pools, gardens, fences, boundary walls, paths and drives. Buildings insurance covers all the fixed assets in your house.

Contents Insurance

Whereas buildings insurance is necessary, contents insurance need not be. This type of insurance protects your valuable possessions such as furniture, electronic goods, jewellery, sports equipment and other prized assets. In other words contents insurance covers all the non-fixed assets in your home. Content insurance policies are good for homeowners and tenants. Indemnity insurance is the lowest insurance available followed by a 'new for old' policy which will award you new possessions for old ones lost or destroyed. Contents insurance policies cover your legal liability if someone in your home is injured due to negligence.

Tips for buying home insurance

Many sites recommend that you buy buildings and contents covers from separate providers. When you log on, make sure you read the fine print. Some buildings insurance policies exclude structures such as prefabricated buildings or thatched cottages. The indemnity cover keeps the depreciation value of the asset being replaced in mind. The new for old cover is more expensive, but you can get new possessions for old ones, in case they're damaged. All risks covers include goods and assets like your bicycle and mobile phone that might be stolen or damaged when you're not at home. You can reduce your premium by reducing your claims and attending to your household repairs yourself. Keep your home safe by installing various gadgets. A burglar alarm can get you a discount. Fix smoke alarms and maintain your property well. Any property damages due to negligence will not be covered in the policy.

So, it makes sense to buy comprehensive home insurance. On comparison sites such as confused.com, moneysupermarket.com and moneycontrol.com, you will get quotes from at least a dozen and more providers such as AA, Barclays, Norwich Union, Halifax, Esure, Marks & Spencer, Yes, Privilege, Churchill and numerous more.

With you, right through!

Overview

What happens when you die? Are your family members secure even after you're gone? These are hard facts of life that you can prepare for now. You might have everything you and your family need, but what happens after that? Is there enough money for their education, weddings, important events and functions? The amount of life insurance that you seek should cover all your debts and

dependants after you're gone. So, in case of some tragedy, your dependants are not left looking for money and sustenance. Every good father thinks of the future of his kids and you should do that too. Life insurance works on the theory of providing for your family once you're gone. It means having to save up on a monthly or annual basis so that you can reap the benefits at a later date. It also means that if you don't die within the insurance period, you get the maturity amount nevertheless and if you do die, then the whole lump sum goes to your family.

Types of Life Insurance policies

Term Life insurance is the simplest form of life insurance. A term policy requires that you pay a regular premium in return of a lump sum when you die. This type of policy requires that you have to die for the pay-out to your family.

Critical illness cover can include costs for conditions such as heart attacks, cancer, multiple sclerosis, loss of limbs etc. The cover pays a lump sum on diagnosis. For critical illness cover you have to disclose all the illnesses you are suffering from.

Level Term Assurance ensures a lump sum to your family once you've passed away. The pay-out is guaranteed if you die, but there is no pay-out if you outlive the policy.

Decreasing Term Assurance sees the amount to be paid out decreasing as the term progresses. This type of insurance is most useful to cover mortgages.

Whole of Life Assurance guarantees a pay-out of a lump sum in case the policy owner dies. As long as the premiums are maintained, the lump sum is assured.

Endowment Life Assurances are saving schemes that have life insurance attached. You can get a maturity amount at the end of the policy date, even if you outlive the policy. Generally endowments are made with decreasing term assurances aimed at paying off your mortgages.

Family income benefit provides money to your family, upon your death, but in small, regular parts instead of a lump sum.

Tips for life insurance

Life insurance is generally for people with families. So, if you're working, single and free, why not go for income protection insurance instead? You must look around for policies and compare prices if you're looking to insure your life. Also, it's smarter if you remove a her's and his policy separately to cover your housewife. Life insurance generally covers mortgage repayments, salary replacements, childcare replacements and education expenses. So, if you want your family to maintain the standard of living that they are used to, after you're gone, invest in life insurance today.

Heavy Petting!

Overview

When you love your pet, it shows. Getting your pet insured is the best thing you can do for it. So, when your pet gets injured you don't have to waste time in looking for a vet. Once you have your pet covered, you can avail of hospital and vet facilities, sometimes even up to £4000. To make sure that your pet leads a safe and healthy life, pet insurance is a must. It's not a luxury anymore; to get your pet insured has become a necessity. Whether the injury to your pet is petty or serious, you know that if you've got your pet insured, you won't have to worry about the future. Pets are slowly becoming so ingrained in your family life that leaving them out of insurance is certainly a mistake. You've got your family insured; why not invest in a small amount monthly to get the same for your pet?

Types of pet insurance

There are several pet insurance schemes that you can buy. You can choose from an annual cover, a per condition policy or a life long cover.

Lifelong cover

The best cover is the lifelong cover where you pay a fixed amount per year, but with this you can't claim more than the insured amount. You have to reset the amount by renewing the policy, if it's claimed. You can insure for the same condition again with the same insurer and the cover is good for long term illnesses and ongoing illnesses. The lifelong cover insures the pet for life. It is ongoing cover that is renewed annually. The number of times you can actually claim is unlimited. So, you give your animal the best care and veterinary services available.

Per-condition insurance cover

Per condition insurance policies are more selective, where you have to pay a lower premium. You can claim for new conditions not claimed for in the past. The cover for a particular condition ceases when you reach the maximum amount.

Annual pet cover

Annual pet insurance cover is the cheapest but least flexible of all covers. This type of cover has a time limit, usually 12 months, or till the maximum cover is reached.

You can choose from a wide range of Tesco, Churchill, Pet Plan, Helpucover, Halifax covers that also include multiple pet insurance covers.

Pet Insurance Benefits

Many pets may end up damaging others' property, does your pet insurance cover make up for the accidents caused by your pet? More Than shows you providers that cover up for any expenses or accidents caused by your pet. Also, many vets

are switching to alternative therapies to treat your pet; does your cover include alternative therapy insurance? Pet insurance provides at Monetos cover accidental death, injury, illness and emergency visits to the vet. Some pet insurance cover providers at Monetos offer overseas travel cover for your pet and emergency pet boarding fees. Generally, people in the UK insure cats and dogs, but providers at Monetos also have covers for ferrets and iguanas. The cost of pet insurance depends on the type of pet, its breed, age, your location and the type of cover you need. In case of an accident, you can make a call and immediately your claim will be activated by your provider. Owning a pet need not be trouble after all!

Now travel where you like!

Overview

Once you have taken into account all the insurance that you might own, you may realize that you don't have travel insurance. Or, surprise, surprise, your car insurance policy might cover your trip abroad, or your contents insurance might cover you for theft outside your house. So, before investing in a new policy, take account of whatever you have. When you've identified the gaps, you can fill them in by buying a travel insurance policy. In case you're touring around the world, you need to insure yourself so that you don't incur too many losses in case of theft, burglary or some unfortunate accident like flight cancellation. Many people who travel a lot in the UK are open to the idea of travel insurance so that they can enjoy their vacation in peace and tranquility.

Types of travel insurance

There are many types of travel insurance all of which come under three special types.

Single Trip Insurance

This is best suited for people who take a single holiday a year or travel only once in a while. A single trip policy allows you to choose the exact type of cover and the length of time you need to be insured. This means that you can customize the insurance policy to suit your individual needs. You can buy individual cover or cover for your family and friends. This is mostly the least expensive option. This is really good for you if you're over 65 as many insurers will charge more premiums for multi-trip insurance. Single trip insurance can usually be taken out for up to 180 days. If you're taking a longer holiday you might consider the backpacker insurance or an extended trip insurance.

Annual multi-trip insurance

This is for those who travel a lot, especially three trips per year or more. This is a more expensive option and allows you to take as many trips as you like, but you may have to restrict your time period. Each trip, in this insurance policy can last no longer than 31 to 60 days. It often saves time and money if you're a last minute traveler. A multi-trip insurance can offer you individual, family or group insurances. Some providers may offer you separate insurance even if you're

traveling in a group, so each individual is insured separately. Some multi-trip insurers have sports cover like ski insurance for a period of up to 15 days. But on the flip side, you might have large excesses to pay and there might be age restrictions.

Specialized travel insurance

Each one of these is designed for different travelers and different types of holidays. Many insurance providers offer ski and winter sports cover, cruise travel cover, golf holiday cover, business travel cover, backpacker cover, student travel cover, over 65's travel cover and cover for pre-existing medical conditions or security delays. A specialized travel insurance policy is basically a single trip or multi-trip cover with extra features added on. Most insurers offer additional benefits with their specialized travel insurance like over 65's travel insurance, family and group insurance, pre-existing medical insurance and a security delay cover.

Client Name: My Bandra Blogs

January 11, 2009.

Baby steps to the journey within

Have you ever tried living on the inside? It's a good exercise to take your mind off the various tensions that affect you. Constantly living on the outside can get you jaded, angry, frustrated and worse at loggerheads with your self. A little in-time can do magic for your entire being- the physical, mental and spiritual aspects. You can initiate your journey within with the renowned Bharat Thakur's Artistic Yoga, just a few steps away from your comfort zone.

Yoga is an ancient practice that brings peace to the mind and health to the body. It is a science that teaches you how to overcome your negative states such as greed, jealousy, pride and lust and gather a hold over your senses. So that you are the master of your mind, body, intellect and soul equipment.

You can start by visiting the site www.atisticyoga.com that gives a comprehensive description of the ideology and vision of Artistic Yoga. The site is user friendly and lets you in on all that you need to know about yourself so that you can be at peace with the world around.

A few stretches, some deep breathing and some real body flexing will not only get you in good shape but will also cheer up your spirits after you feel weighed down by the world outside. The classes are held at the Social Welfare Center, Western Railway Officer's Colony, Carter Road, Bandra West. That's easy, isn't it? You will have some wonderful teachers leading you into some real 'soul awakening' exercises that will leave you feeling energized and ready to take on new challenges. In a varied and eclectic group filled with commoners and celebrities, you will be edged on to stretch yourself to the limits. At a reasonable

cost that doesn't burn a hole in your pocket, you will also experience the magic of an age old remedy that has been tried and tested by the centuries gone by and has stood the test of time.

So are you ready for the next appointment with yourself? Why not embark on a journey that gets you closer to you? And why not start now?

My Bandra.com
16th January 2009

Desperately seeking a bailout.

There are contrasting views on whether Satyam will be able to survive the disastrous fall. While some analysts believe that Satyam is doomed as its stock price has plummeted, others reinforce the fact that the company's problems may end as other companies such as Aptech, NIIT, DSQ software have survived even larger catastrophes in the past.

The problems Satyam faces are manifold. Firstly, it has cash that will last only a month for salaries of its 53,000 employees added to that is the ignorance of the management on whether its projects are profitable or not. Several national and international companies have filed lawsuits against Satyam. It has been removed from the Nifty and its Sensex figures are abysmally low. All of the companies directors have resigned and the latest is that even the CFO has tendered his resignation. Many of its employees are looking for greener pastures Its clients and employees are all ready to get poached by its competitors and there are no equity reserves and no bank or institution will lend it money. And to strike the final blow, the corporate governance award it got has been annulled. To make matters worse, Satyam may also have siphoned off funds for its sister concern Maytas.

Most industry experts agree that the only alternative for Satyam is to be taken over by another IT company, preferably and Indian one and turned around. Another viable option is that a piece by piece sell off be carried out to ensure that the employees, stakeholders, shareholders and creditors stay committed. US based firms such as Kohlberg Kravis Roberts (KKR), Blackstone Group, Carlyle Group and Texas Pacific Group (TPG) have expressed interest to acquire the fallen giant. TCS is also keen to take over Satyam's European and Asia Pacific operations.

While we all hope to see the tide turn, we keep our fingers crossed and hope for the best.

My Bandra
14th January 2009
Valentine's Day Special

When one is in love, one always begins by deceiving one's self, and one always ends by deceiving others. That is what the world calls a romance. - Oscar Wilde

Valentine's Day is special and it is only a month away. Although the ancient meaning of the word has changed for many people over the years, love is an essential ingredient in the recipe of life. As someone rightly said, 'Love is not love till you give it away.'

Being in love is a huge responsibility. You have to be faithful not only to your partner, but also to yourself. A healthy relationship is one that thrives on mutual understanding, respect and the ability to see the other person grow. Love should also go beyond the physical aspect and not degenerate into lust. Love in a relationship is essential as it gives you the feeling of security. But many times love becomes a shackle that binds forever and the human desire for freedom ultimately wins over any bond that confines us to the physical realm.

Lovers should not become burdens on each other, as is sometimes the case; instead they should be instrumental in each others' growth. The ego has no place for people in love. The traditional model of love is radically undergoing a change. Generation X lovers are of the supersonic kind who experience love at a very tender age and are able to grapple with complex issues of the heart. Love for them helps to hone their interpersonal relationships and they shape up better in their lives.

According to Wikipedia, Mudita is the Pali or Sanskrit word for rejoicing in others' joy. This is the opposite of schadenfreude, or the German word for a feeling of joy in the misery of others. This state of love in other people's joys is my ultimate definition of love. Is it evolutionary enough?

Neha Singh

The Indian woman has come of age.

MARGARET SANGER: A free race cannot be born of slave mothers.

March 8 is international women's day and boy, are we celebrating! The day of the independent, vibrant, resourceful, energetic and challenging Indian woman has arrived. Indian women have made their mark in various fields and are surging ahead at full speed.

Some of the best, most popular names taken nationally and internationally are those of women. Take Indra Nooyi, the CEO of Pepsico, or Preeta Bansal, who is going to be appointed into Barrack Obama's cabinet, or even Sonal Shah, who despite having connections with the RSS, is gung ho about joining Obama's cabinet of ministers. How can we forget Sunita Williams who was in space for a record period of time and did all Indians proud?

Back in India the likes of Kiran Mazumdar Shaw, Kiran Bedi, Naina Lal Kidwai, Chanda Kochhar, Kalpana Morparia, Sushma Swaraj, Sheila Dixit, Mayawati and Mamata Banerjee are ceaselessly paving the way for a new India. Gone are the days of inequality, suppression, exploitation, oppression, poverty and helplessness. Women are increasingly breaking all barriers and carving out different niches for themselves in their selected fields of interest. India has always been proud of its rich, cultural heritage and many women artistes are doing the country proud at international meets and events, taking our culture to various other shores. In sports Sania Mirza and Saina Nehwal are fighting tooth and nail for international rankings.

Even in rural India, political leaders like Mayawati, Jayalalitha, Mamata Banerjee and Sonia Gandhi are turning around the fortunes of many remote areas. UP has become a veritable education hub, what with an IIM and an IIT thriving in its cities of Lucknow and Kanpur respectively. The spread of technology in Punjab has led to an unprecedented increase in agricultural goods and services. Mayawati has led a unique consensus of higher and lower classes to get recognition for the poor masses. Despite the loss of the Nano project, Mamata Banerjee is trying to bring about radical change in West Bengal.

Sonia Gandhi, too is waging a pitted battle for the uplift of her constituency Amethi. And it is a certain pleasure to watch her daughter Priyanka Vadehra attend parliament.

Additionally, in day-to-day life, women are becoming powerhouses of information. The average housewife has to deal with nutrition, gadgetry, economical budgetary decisions, health of her family and education of her children. She has to be well versed in investments, property, career avenues for her children and the well being of her spouse. Gone are the days when women were confined to just home and hearth. The India woman today takes pride of place in the family and is considered an asset instead of a liability.

In rural areas too women and girls understand the importance of education. Women have achieved everything they could and are now looking for the elusive work-life balance.

A woman who is convinced that she deserves to accept only the best challenges herself to give the best. Then she is living phenomenally.