



September 25 marks the anniversary of the United Nations' 2030 Agenda for Sustainable Development, adopted in 2015 by all member states. The agenda introduced 17 Sustainable Development Goals (SDGs), a universal call to action to end poverty, protect the planet, and ensure peace and prosperity for all. This day serves as a reminder for nations to assess their progress, renew commitments, and accelerate actions towards achieving these goals. From climate action and quality education to gender equality and economic growth, the SDGs represent a shared blueprint for a more inclusive, sustainable, and resilient future for the global community.



Shailaza Singh
Published Author,
Poet and a YouTuber

They rejected my claim over an operation I had as a baby. I fought them alone, at night, without telling my family, for one simple reason that had nothing to do with money: they thought I would give up. This is what it took to prove them wrong, and what it quietly cost me. Somewhere in the middle of that summer, this stopped being about the money.

I need to be honest about that, because nothing else makes sense without it. A lakh and thirty-two thousand rupees is not small. I cannot wave it away. But by August, I was not fighting for the money anymore. I was fighting because a stranger had scribbled "don't pay" on a file and assumed I would quietly disappear. And telling a certain kind of woman that she will get tired is the surest way to make her decide, on principle, that she will not get tired even if it kills her.

So that summer, I became a woman possessed. Not in a romantic way. In an administrative way. While my whole family believed I was resting like a sensible person after surgery, I was in the spare room at two in the morn-



How Do You Hide A Disease Nobody Ever Said It Was?

PART:2

I learned that a hospital does not give you a bill. It produces an entire zoo of them. There is the running bill. The inpatient summary bill. The inpatient detail bill. The final bill. And, sitting on top of this whole family tree like a rare and shy animal, the final detailed bill, which I would spend most of November hunting like a woman who had accepted that the hills were gone and this was her nature documentary now. I would proudly bring a document listing every single charge, down to the last cotton swab, and be told, very politely, that this was not the one. I had bills. They wanted the bill. In my mind, these were the same sentence. In their system, they were apparently different species, and I was the confused amateur who kept catching the wrong animal.



#FAIRNESS

IF YOUR HEALTH CLAIM IS REJECTED: WHAT I WISH I HAD KNOWN

Know who actually pays you. They are not the same.

Who	Can they make the company pay?
Company grievance cell	Yes, if they agree.
IRDAI (regulator)	No. Only forwards and records.
Insurance Ombudsman	Yes. Its decision is binding.

You cannot run straight to the Ombudsman. Complain to the company first, wait about 30 days, then escalate. Filing with IRDAI counts as that first complaint.



Four things that took me a whole summer to learn

1. "Pre-existing" usually means something treated in the three years before your policy began. Anything older is hard for them to use against you.
2. After a few years of continuous cover, recently five, they can no longer reject your claim for non-disclosure at all. Know when your clock runs out.
3. Get every rejection in writing, with the exact clause. A reason they cannot write down rarely survives a fight.
4. Do not stop too early. Company, then IRDAI, then Ombudsman. All five. The system is betting you will give up. Don't.

General information from my own experience, not legal advice. Check your own policy.

seven years. No medicine. No symptom. I did not conceal craniosynostosis. I did not even know the word until my mother said it out loud next to a hospital bed, long after the policy was bought. You cannot hide something you do not have. A company that treats honest ignorance like fraud is not protecting itself from a cheat. It is punishing a woman for not being able to see the future.

Now, for a moment, let me leave the emotion aside and just state the plain facts, because they matter. In health insurance, a "pre-existing disease" usually means something diagnosed or treated in the three years before the policy starts. A baby's operation from the 1970s does not fit into a three-year box by any stretch of the imagination. There is also a clock in health insurance, a point after which a company can no longer question your claim on the excuse of non-disclosure at all. It was recently reduced to five years. To be fair, my policy was not yet crossed that line, so, it would not have saved me. But every reader who has held a policy longer than that should know this clock exists. It is the most useful rule almost nobody has heard of, and one day, it may save your claim when some office tries to reject it over a detail you supposedly "forgot" years ago.

I complained to the regulator (IRDAI). A formality really but an important step. My complaint was closed. That was my lowest moment, and I lived it alone, at the kitchen table at two in the morning, asking myself how much of one life a person should spend chasing a sum that had long stopped being the point. It was then that I truly understood the thousands of people who give up right here. The person who gets a rejection letter is very often the person least able, at that exact moment, to fight it. She may have just had surgery. She may be scared about money, or a diagnosis, or both. Then, an official-looking letter arrives, full of difficult words, and it is so easy to think: they understand this language. I don't. I almost joined them. The only thing that stopped me was one stubborn, annoying fact. I still did not understand why.

So, I went to the Insurance Ombudsman, and I prepared like I was going into a battle. I knew my file by heart. I walked in ready to fight about my skull, my gallbladder, and everything in between. And the fight never happened.

In front of a neutral officer, my insurance company did not defend the craniosynostosis reason at all. It did not say I had hidden anything. Its position, on record, was

simply that "on reconsideration" it was now willing to settle. The very ground they had used to freeze my policy and refuse my money was quietly dropped the moment someone impartial was sitting in the room. What changed inside that company between "don't pay" and "we'll pay," I do not know. It is written nowhere I can see, and I am not going to invent a reason. After spending a whole summer angry at other people for inventing reasons about me, that would be a bit rich. The Ombudsman ordered them to pay my claim and restore my policy. I walked out and thought it was finally over. I was wrong, in a way that taught me the second half of how this whole system really works.

Because winning and actually getting your money, it turns out, are two completely different events. And in the gap between them lies a jungle of paperwork I did not even know existed. The fight was no longer about my skull. Now, it was about which piece of paper counted as a "bill."

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detailed bill, which I would spend most of November hunting like a woman who had accepted that the hills were gone and this was her nature documentary now. I would proudly bring a document listing every single charge, down to the last cotton swab, and be told, very politely, that this was not the one. I had bills. They wanted the bill. In my mind, these were the same sentence. In their system, they were apparently different species, and I was the confused amateur who kept catching the wrong animal.

And here is the truly mad part. They already had it. My documents had been given to the company months earlier through my agent, and I was holding a claim form stamped, in their own office ink, RECEIVED. I even had their own messages confirming that they had received my claim. And still, the requests kept coming, the same lines again and again, asking for the final bill and full receipts, as if the last several months had simply not happened. My whole argument shrank down to one tired sentence. I cannot give you original papers that your own office has already stamped as received.

Even the hospital was confused about which document they wanted. At one point, I seriously thought of just travelling to the

company's city and dropping the entire file on somebody's desk in person. Finally the hospital managed to produce the exact creature the company wanted. I sent it. And then came the strangest thing of all.

Silence.

No letter. No "your claim is approved." No proper ending for a battle that had eaten an entire summer. Then, one December morning, my phone beeped. Money credited to my account. That was it. Months of fear and anger, and two-in-the-morning reading, a regulator, an Ombudsman, an official order, and the whole war ended with a bank SMS that I could have deleted by mistake. And even then, it was not fully finished, because the money had come but the policy had not been reinstated. Payment and reinstatement, I learned, walk through two separate doors, and I had to go and knock on the second one too.

I did not feel like a winner. I felt tired, and relieved, in that order.

Now, here is the part I did not expect to write. I won, and I still count what it cost. That summer, which was meant for the hills, and the monk, and my daughter, and doing nothing important, went instead into gallstones, two operations, a rejected claim, a cancelled policy, and one woman fighting alone in a spare room because she had spent her whole life being the one who copes and did not know how to be the one who asks. My family was sitting one room away, loving me, ready to help, and I kept

them out of it on purpose. Some of that was rebellion. Most of it was the oldest habit I have. I fix it myself, or I don't fix it at all.

So, let me be fair, because fairness is the whole point of writing this properly. Sometimes, the insurance company is right. Policies do have real exclusions and real duties to disclose, and not every rejected claim is an injustice. I have not seen your policy. I cannot promise you my ending. What I can give you is smaller; and truer. Do not assume a rejection is correct just because it looks correct. Get it in writing. Keep every hospital paper, even from claims that were already paid, because my paid claim's papers turned out to be the key to my rejection one. Follow the complaint ladder, and when one step fails, ask what the next legal step is, because there almost always is one. And when your own strength tells you to carry it all alone, do one thing differently from me. Let the people sitting one room away carry a little of it too.

I did not get my money back because I understood insurance. I understood insurance because I refused to let a stranger's three words be the final word on my life. There is a difference, and it cost me a summer. I would rather have had the hills. But if my lost summer gives one tired reader the courage to read that rejection letter twice and ask why then my skull, my gallbladder and I did not fight for nothing.

Concluded.

rajeshsharma1049@gmail.com

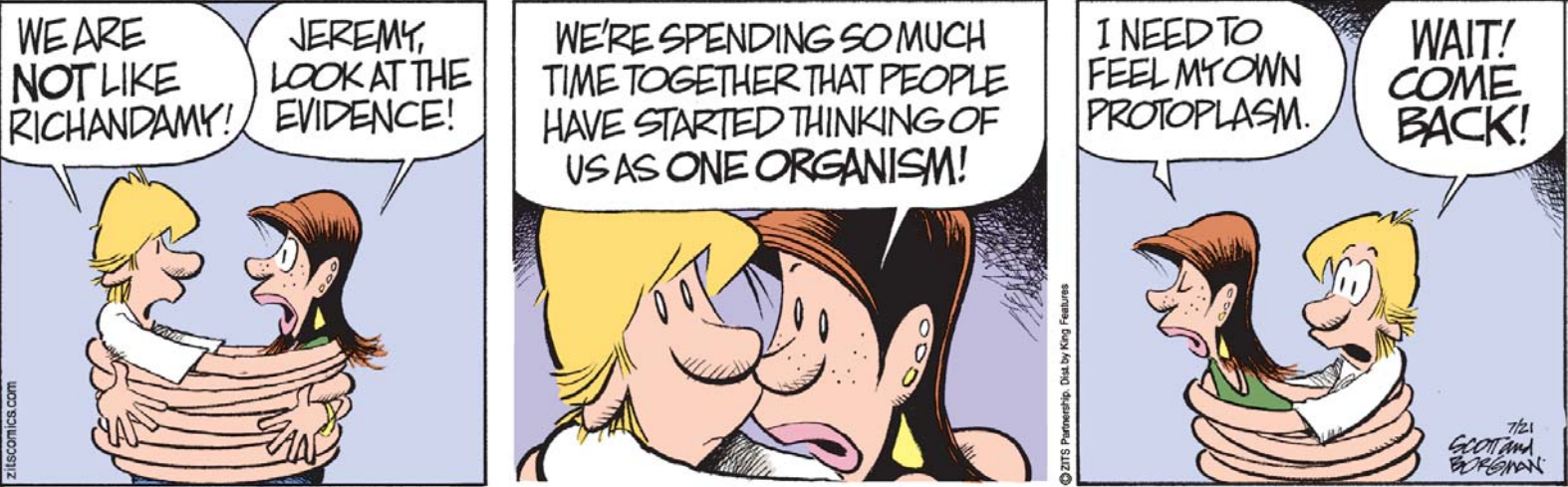


By Rick Kirkman & Jerry Scott

BABY BLUES



ZITS



By Jerry Scott & Jim Borgman

"The Raj maintains here a slightly phantasmal sway," wrote Holden, "a situation rich in anomaly and anachronism... The servants are all bearers, the laundryman a dhobi, and the watchman a chowkidar," he wrote, "and on Sundays, the guests are confronted with the ancient, and agreeable, Anglo-Indian ritual of a mountainous curry lunch."



In the winter of 1956, The Times correspondent David Holden arrived on the island of Bahrain, then still a British protectorate. After a short-lived career teaching geography, Holden had looked forward to his Arabian posting, but he hadn't expected to be attending a garden durbar in honour of Queen Victoria's appointment as Empress of India. Everywhere that he went in the Gulf, Dubai, Abu Dhabi and Oman, he found expected traces of British India.

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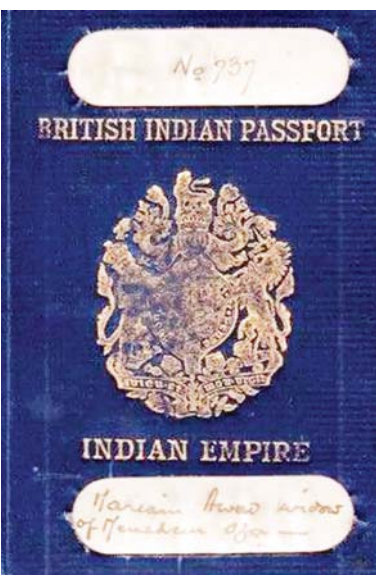
The Sultan of Oman, educated in Rajasthan, was more fluent in Urdu than Arabic, while soldiers in the nearby state of Qu'aiti, now eastern Yemen, marched around in now-defunct Hyderabad army uniforms.

Although largely forgotten today, in the early 20th Century, nearly a third of the Arabian Peninsula was ruled as part of the British Indian Empire.

From Aden to Kuwait, a crescent of Arabian protectorates was governed from Delhi, overseen by the Indian Political Service, policed by Indian troops, and answerable to the Viceroy of India.

Under the Interpretation Act of 1889, these protectorates had all legally been considered part of India.

The standard list of India's semi-independent princely states like Jaipur, opened alphabetically with Abu Dhabi, and the Viceroy, Lord Curzon, even suggested that Oman should be treated "as much a Native State of the Indian Empire as Lus Beyla or Kelat (present day Balochistan)." Indian passports were issued as far west as Aden in



modern Yemen, which functioned as India's westernmost port and was administered as part of Bombay Province. When Mahatma Gandhi visited the city in 1931, he found many young Arabs identifying as Indian nationalists.

Even at the time, however, few members of the British or Indian public were aware of this Arabian extension of the British Raj.

Maps showing the full reach of the Indian Empire were only published in top secrecy, and the Arabian territories were left off public documents to avoid provok-



ing the Ottomans, or later, the Saudis. But by the 1920s, politics was shifting. Indian nationalists began to imagine India not as an imperial construct but as a cultural space rooted in the geography of the Mahabharata. London saw an opportunity to redraw borders. On 1 April 1937, the first of several imperial partitions was enacted and Aden was separated from India. The Gulf remained under the purview of the Government of India for another decade, however. British officials briefly discussed whether India or Pakistan would "be allowed to run the Persian Gulf" after independence, yet, a member of the British legation in Tehran even wrote of his surprise at the "apparent unanimity" of "officials in Delhi ... that the Persian Gulf was of little interest to the Government of India."

The Gulf states, from Dubai to Kuwait, were thus finally separated from India on 1 April 1947, months before the Raj was itself divided into India and Pakistan and grant-ed independence.

Months later, when Indian and Pakistani officials set about integrating hundreds of princely states into the new nations, the Arab states of the Gulf would be missing from the ledger. Few batted an eyelid, and 75 years on, the importance of what had just happened is still not fully understood in either India or the Gulf. Without this minor

administrative transfer, it is likely that the states of the Persian Gulf Residency would have become part of either India or Pakistan after independence, as happened to every other princely state in the subcontinent.

When British Prime Minister Clement Attlee proposed a British withdrawal from the Arabian territories at the same time as the withdrawal from India, he was shouted down. So, Britain retained its role in the Gulf for 24 more years, with an 'Arabian Raj' now reporting to Whitehall rather than to the Viceroy of India.

In the words of Gulf scholar Paul Rich, this was "the Indian Empire's last redoubt, just as Goa was Portuguese India's last solitary vestige, or Pondicherry was the tag-end of French India."

The official currency was still the Indian rupee; the easiest mode of transport was still the 'British India Line' (shipping company) and the 30 Arabian princely states were still governed by 'British residents' who had made their careers in the Indian Political Service.

The British only finally pulled out of the Gulf in 1971 as part of its decision to abandon colonial commitments east of Suez.

Of all the national narratives that emerged after the Empire's collapse, the Gulf states have been most successful at erasing their ties to British India. From Bahrain to Dubai, a past relationship with Britain is remembered, but governance from Delhi is not. The myth of an ancient sovereignty is crucial to keeping the monarchies alive. Yet, private memories persist, particularly of the unimaginable class reversal that the Gulf has seen.

Today Dubai, once a minor outpost of the Indian Empire with no gun salute, is the glittering centre of the new Middle East.

Few of the millions of Indians or Pakistanis who live there know that there was a world in which India or Pakistan might have inherited the oil-rich Gulf, just as they did Jaipur, Hyderabad or Bahawalpur.