

genetic compatibility test done, say health experts and demographers. One of the first steps in eugenics, the science of ensuring healthy populations through genetic selection, is preventing genetically transmitted diseases. A simple blood test is all that it takes for a person to know whether he or she is a carrier of disorders like thalassemia, sickle cell anaemia or haemophilia. Blood tests will also tell whether a person is positive for HIV, hepatitis C, syphilis and other infections that can be transferred from parent to child.

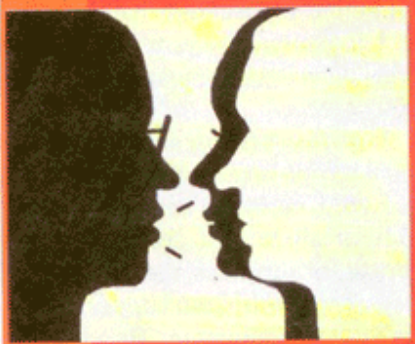
Thalassemia is very common among Indians, especially among Punjabis, Kutchis and Sindhis. Two carriers of the trait who are normal have a 25 per cent chance of producing a thalassaemic major child. Individuals who know in advance that they are carriers have the options of either not getting married or going into a relationship well aware of the risks.

While traditionally families are shy of undergoing such tests fearing it may diminish the chances of marriage, awareness is picking up gradually, says Dr Nisha Ahmed of Metropolitan Laboratories, Mumbai, which offers a comprehensive premarital checkup branded as 'Soul to Soul'. "The response is picking up, especially in families where there have been disorders," she says. Among other conditions which can be revealed is the genetic predisposition towards diabetes and chronic kidney diseases.

A number of hospitals offer the tests and counselling. And though it costs only a slim fraction of a wedding's budget, it might just be the most important expenditure for the future well-being of the marriage.

YOURS, MINE, OURS

Greek shipping tycoon Aristotle Onassis's detailed prenuptial agreement ensured that Jackie O was entitled to only a modest package after he died. Decades later, Hollywood actor Catherine Zeta Jones brought prenup into the arena of public awareness when she married Michael Douglas.



Indians would traditionally consider a prenuptial agreement as inauspicious, given the sanctity marriages are given. But with women getting more independent with their finances and society coming to terms with the fact that divorces are an unavoidable reality, there is a lot of buzz about pre-nups these days.

"At least once a week, I get a query on whether a pre-nup contract can be drawn up," says matrimonial lawyer Mrinalini Deshmukh. She says that under the Indian law, any contract that goes against public policy is null and void, and since the country's marriage laws provide for the maintenance of the wife, the document may never be executed in its entirety.

"However, the contract does have some validity, mainly to do with assets acquired before the marriage as well as certain posts and designations a person is holding in his or her capacity as spouse in the family business," says Deshmukh. She has drawn up around 50 such memoranda of understanding (MoU) in the past two years. Her clients are mostly industrialists, businessmen and celebrities, but there is a smattering of ordinary high-income-group couples, too. "The MoU largely encompasses issues like property, posts and child custody," she says. "High net-worth people want to ensure they are keeping out the gold diggers," she says.

Deshmukh says that there is increasing awareness of the existence of this safety belt, though only a handful may have actually drawn up a premarital MoU. "But there is a need for more such contracts to bring down litigation."

SAFE HEAVEN

In 2004, Hitesh Jain, an enterprising Ahmedabad stockbroker who was to marry a girl from Pune, began wondering just what could go wrong with the wedding. The venue was a bit away from the city, the weather was not exactly fair. Jain asked his insurance agent whether the event could get the protection of an insurance umbrella.

The agent approached the insurance company Bajaj Allianz. And thus was created India's first wedding insurance. Almost every insurance company now offers a wedding insurance, which covers most eventualities, including cancellation or postponement of the wedding because of fire and allied perils, accident to the bride and groom and even accident to a blood relative of the couple, which has required hospitalisation, up to seven days before the wedding. Also covered is loss or theft of jewellery and property.

Wedding insurance comes Rs 2,000 to Rs 14,000 for a one-time cover—peanuts, given the mega bucks spent on weddings. But only a slim minority opt for it. The reasons vary from poor awareness to people considering it inauspicious. "We've sold less than ten wedding insurance policies so far," says Anuj Gulati of ICICI Lombard.

Steel magnate L.N. Mittal, when he got his daughter Vanisha married in style, got the grand event insured. Vithaldas Shah, an Ahmedabad-based businessman got his daughter's nuptials insured, after his friend's daughter's marriage was postponed because of a family crisis leading to a huge financial loss. Shah paid a one-time premium of Rs 3,700 for a cover of Rs 10 lakh. "It was just the cost of a sari," he says. "But it took such a load off my mind." ■