In any of these cases, if the insurance company denies the claim, can family members approach the insurance ombudsman and hope to be considered? Should the insurer never deny any claim if the death occurs more than one year after the policy?

All these are grey areas. As a research community, we need to come forward and design a model informed consent which covers all these issues of importance to the trial participant for the protection and care of his family, in case of his unexpected death.

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Why Indian doctors are lethargic about active research

I happened to meet a journal editor at an IMA (Indian Medical Association) Conference who invited me to deliver a talk on my journey as a clinical researcher over the past three decades. I was delighted to share my experiences in research driven by patient needs, performed at resource-limited locations such as primary health centres, and without the help of any funding agency. I attended the two-day workshop consisting of routine monotonous lectures on research methodology. Many speakers emphasised the need to get funds and methods together; giving the impression that research is impossible without funds. My research of a lifetime bears testimony to the fact that original research driven by patient needs need not wait for research grants. One's sincerity as a clinician, keen observation, and dedicated work can overcome all the hurdles.

During the workshop, the editor who had invited me there would introduce me to the audience mentioning my publications in high impact journals like the *Lancet* and *BMJ*. The audience appeared very eager to interact with a speaker from abroad about the methods of procuring funds, receiving invitations to international conferences, and obtaining visas. However, I was shocked to notice the apathy of the same audience towards the actual process of research.

I wasn't so much surprised as utterly disappointed by the attendance of just seven to ten of the 70 registered delegates at my lecture. Not a single organiser, including my editor friend, was present. I still preferred to present my experiences in research to the delegates. There were no questions at the end. One of the private practitioners even remarked"Don't offer bananas to people who want oranges."

Finally, I was disheartened at the attitude of Indian doctors to research, their belief that research can only be done in large hospitals with world class laboratories, that funds are the driving factor behind research. But, perhaps, there lies the answer to these questions which had intrigued me since I became a doctor: Why did we have to wait for a Robert Koch to tell us what TB and cholera is caused by? Why did we need a Ronald Ross to tell us how malaria is transmitted?

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