

**THE PASNI FISHERIES HARBOUR AUTHORITY'S
EMPLOYEES (GROUP INSURANCE FUND)
RULES, 2003**

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RULES

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NOTIFICATION

[8th July, 2003]

No. SO-II(CD&F)12-12/2003/533/. In exercise of the powers conferred by Section 30 of the Pasni Fisheries Harbour Authority Ordinance, 1983² (VIII of 1983) the Authority with the prior approval of the Government of Balochistan is pleased to make regulations to regulate the Group Insurance Fund of Pasni Fish Harbour Authority, namely:—

1. **Short title, extent and commencement.** — These rules may be called the Pasni Fisheries Harbour Authority's Employees (Group Insurance Fund) Rules, 2003.
2. They shall apply to all of its employees of Pasni Fisheries Harbour Authority except:—
 - (a) The staff paid from contingencies.
 - (b) The daily paid establishment.
 - (c) The part time PFHA employees.
 - (d) The employees on contract basis for short period.
 - (e) Employees who have attained the age of 60 years, and are in the service of the PFHA (if any) under special contract and
 - (f) Any class of PFHA employees excluded from the purview of these.
3. They shall come into force at once.
4. **Definition.** — In these rules unless there is anything repugnant in the subject or context:—
 - (a) **"Contract"** under these rules means the contract of insurance agreed between the Pasni Fisheries Harbour Authority and Group Insurance Company.
 - (b) **"G.I.Fund"** means the Pasni Fisheries Harbour Authority Group Insurance Fund.
5. **Constitution of the G. I. Fund.** — A fund shall be established to be called as the PFHA employees Group Insurance Fund' with the objective to obtain life insurance benefits and adequate financial protection to the family of the PFHA employees in the event of their premature death.
6. **Entitlement.** — All PFHA employees shall be admissible to the benefits of the G.I.Fund except:-
 - (a) Contingent paid Employees.

¹ These rules have been issued by the Coastal Development and Fisheries Department, Government of Balochistan, vide its Notification No. SO-II (CD&F)12-12/2003/533, dated 8th July, 2003; and published in the Balochistan Gazette (Extraordinary) No. 42, dated 8th July, 2003.

² Balochistan Ordinance VIII of 1983; promulgated by the Government of Balochistan on 25th June, 1983; published in the Balochistan Gazette (Extraordinary) No. 164, dated 25th June, 1983; protected and declared continue in force by article 270A of the Constitution of Islamic Republic of Pakistan (1973).

- (b) The daily wages Employees.
- (c) The part time PFHA employees.
- (d) Those employed on contract.
- (e) Employees who have attained the age of 60 years and are in the service of the PFHA under special contract, *and*
- (f) Any class of PFHA employees excluded from the preview of these rules by the Board of Directors.

7. **Compulsory Group Insurance.** — All the employees of the PFHA below the age of 60 years be insured for the amount specified against the respective category or class to which he/she belongs subject to the terms and conditions enshrined in the contract between the insurance Company and the PFHA.

8. **Payments to the deceased's family.** — If during the course of PFHA service an employee dies, Insurance Company shall pay to the family of the deceased the sum of money mentioned against the classes to which the he/she belonged as per terms and conditions of the contract and such modifications if any therein made with mutual consent.

9. **Rates of insurance payments.** — The following sums assured will be paid to the families of the deceased employees:-

GRADE OF AN EMPLOYEES	INSURED SUM	MONTHLY DEDUCTION OF PREMIUM
1- 4	Rs. 20,000/-	6.25
5 -10	Rs. 25,000/-	7.80
11-15	Rs. 50,000/-	15.65
16	Rs. 75,000/-	21.45
17	Rs. 100,000/-	31.25
18	Rs. 150,000/-	46.90
19	Rs. 175,000/-	54.70
20 and above	Rs. 200,000/-	62.50

10. **Powers of the Board for Group Insurance.** — The board of directors shall:-

- (a) after suitable time arrange the insurance of the PFHA employees at the rates of sums as specified in Regulation 9 with insurance company it may consider fit in consonance with these rules.
- (b) have power to sanction expenditure for the administration and management of the fund.

- (c) do or cause to be done all other things, ancillary or incidental to any of the aforesaid provisions or to the purpose of Group Insurance.

11. **Method of financing Group Insurance.** — The financing of the Group Insurance Scheme shall be as follows:-

- (a) All employees whose pay exceed Rs.1000 per month shall contribute to the insurance fund as premium for that may be prescribed by the Authority for their Life Insurance.
- (b) Such an annual premium shall be charged from the pay of the employees in two equal installments through their salary biannually falling in the months of January and July every year.
- (c) The insurance premium of all grade 1 to 3 employee shall be paid by the Authority towards the insurance Fund.

12. **Remittances by PFHA Employees when the Authority is not served.** — If an employee of the authority is transferred to foreign service or deputed within the country he/she shall remain bound to these regulations as if he/she has not been transferred and shall remit to the accounts office his contribution for credit regularly to the during such period(s).

13. **Benefits on resignation, discharge, dismissal or termination.** — If an employee of the PFHA quits or resigns from the PFHA service or is discharged or dismissed for service or his services are terminated he/she shall not be entitled to any benefit from the contribution made by him/her or on behalf towards the Fund for such a service.

14. **Rate of G. I. Fund payment.** — A PFHA Employee irrespective of the fact that he/she may have belonged to different terms and conditions and to different classes of service the sum assured to be paid on his/her death to the member(s) of his/her family nominated by the his/her in this behalf, shall be the sum as per rule 9 in respect of class to which he/she belonged immediately before his/her death.

15. **Nomination to G.I Fund.** — The prescribed class(es) of PFHA employees, may within 3 months of the month of coming into force of these regulations:—

- (a) In case of employees below sixty years of age nominate in the appended schedule I, the member(s) of his/her family to whom he/she wishes the sum assured to be paid in the eventuality of his/her death earmarking and specifying in their case the sum assured to be paid to them, and endorse two copies of the nomination form to the Director Finance PFHA for forwarding to the Insurance Company concerned which shall record and assign a nomination number to the employee and furnish a receipt to this effect to be placed in his/her service book/Roll.
- (b) Payment to the Minor(s) The PFHA employee shall further nominate one or more persons through whom payment of the share of insurance to the minor(s) shall be made.
- (c) A PFHA employee has the right to cancel or revise a nomination by notifying to the PFHA of his/her revised intentions for information to Insurance Company by the PFHA while doing so, the concerned employees shall send fresh/revised nomination alongwith the said notice.

16. **Payment of claims.** — The claims shall become payable to the nominees under these regulations on the production of the following documents by the PFHA to the Insurance Company:-

- (a) A death certificate of the Employee as set out in the form in schedule II indicating the class to which the PFHA employee belonged immediately before his/her death and his/her nomination number, *and*
- (b) In absence of a valid nomination as per rules 15 (a), of PFHA employee at the time of his/her death a legal certificate specifying the names of the members of his/her family or in their absence the names of his/her surviving relation, to whom the sum assured is payable under the provisions of the contract and in accordance with the share in which the sum is payable to them.

17. **Payment action by the Insurance Company.** — On receipt of the documents referred to in rule 16 the Insurance Company shall make immediate arrangements for the payment of the sum assured as per class to which the assured employee belonged immediately before his/her death.

18. **Disputes.** — Any dispute arising on the question of payment / compensation to the claimants/legal or successors of the deceased employee will be decided by the Board of Directors whose decision in the matter shall be final.
