

**THE PROVINCIAL EMPLOYEES GROUP INSURANCE  
RULES, 2007**

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***RULES***

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**'THE PROVINCIAL EMPLOYEES GROUP INSURANCE  
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**NOTIFICATION**

[2<sup>nd</sup> January, 2008]

No. FD (W.O) X-9/ 2007/26-325/. In exercise of the powers conferred by Section 17 of the Provincial Employees Group Insurance Ordinance, 2007<sup>2</sup>, (Balochistan Ordinance No. XII of 2007) the Government is pleased to make the following rules, namely:—

1. **Short title and commencement.**— (1) These rules may be called the Provincial Employees Group Insurance Rules, 2007.  
(2) They shall come into force at once.
2. **Definitions.**— In these rules, unless there is anything repugnant in the subject or context,  
"Board" means Board of Trustee under section 4 of the Ordinance.  
"Ordinance" means the Provincial Employees Group Insurance Ordinance, 2007<sup>2</sup>;  
"Form" means forms annexed to these rules;  
"Secretary" means the Secretary of the Board; and  
"Schedule" means schedule annexed to these rules.
3. **Meeting of the Board** (1) The meeting of the Board shall be held at Quetta after every two months.  
(2) An extraordinary meeting of the Board may be called at any time by the Chairman to consider any urgent matter.
4. **Duties of the Secretary.**— (1) All decisions of the meetings of the Board shall be recorded in a minute book to be maintained by the Secretary.  
(2) Subject to the general control and supervision of the Board, the Secretary shall be responsible for—
  - (a) the conduct of correspondence on behalf of the Board;
  - (b) the maintenance of all records of the Board;
  - (c) the presentation of the budget for each financial year to the Board;

<sup>1</sup> Rules issued by the Finance Department, Government of Balochistan vide its Notification No. FD (W.O) X-9/2007/26-325, dated 2<sup>nd</sup> January, 2008; published in the Balochistan Gazette (Extraordinary) No. 12-A, dated 2<sup>nd</sup> January, 2008; saved under section 20 (3) of the Balochistan Provincial Employees Group Insurance Act, 2009 (Baln. Act X of 2009). See the Balochistan Gazette (Extraordinary) No. 135, dated 3<sup>rd</sup> September, 2009.

<sup>2</sup> This Ordinance was promulgated by the Governor of Balochistan on 15<sup>th</sup> August, 2007; published in the Balochistan Gazette (Extraordinary) No. 100, dated 3<sup>rd</sup> September, 2007.

Being an ordinance made within 90 days before the Declaration of Emergency on 3<sup>rd</sup> November, 2007, it was given permanence by the Provisional Constitution Order No. 1 of 2007 and validated by a decision of the Supreme Court of Pakistan in C.P. No. 87 & 88 of 2007; later through another decision passed on 31<sup>st</sup> July, 2009, by the Honorable Supreme Court in C.P. No. 9 & 8 of 2009, it was decided that the same required approval of the Provincial Assembly with in the period as prescribed in Article 128 of the Constitution of Pakistan, 1973, from the date of judgment. Now, it was repealed and replaced by the Balochistan Provincial Employees Group Insurance Act, 2009 (Baln. Act X of 2009); passed by the Provincial Assembly of Balochistan on 20<sup>th</sup> October, 2009; assented to by the Governor of Balochistan on 28<sup>th</sup> October, 2009; and published in the Balochistan Gazette (Extraordinary) No. 135, dated 3<sup>rd</sup> November, 2009, S. 19.

- (d) the preparation of the agenda and all matters ancillary to the meetings of the Board; *and*
- (e) the performance of such other functions as may be assigned to him by the Board.

5. **Payment of subscriptions or premia in default.**— (1) Where the amount of subscription to the Insurance Fund cannot, for any reason, be deducted from the pay of an employee the employee shall—

- (a) in case he is serving abroad, remit the amount to the Group Insurance Fund.

(2) any amount of subscription to the Insurance Fund remaining unpaid due to inadvertence or negligence of the employee or otherwise shall, upon a direction in writing of the Board, be deducted, by the A. G. Office/ Treasury/ DAO from the salary of such employee.

(3) where the Board as the case may be, upon a request being made in writing by the employee finds that deduction of the amounts remaining unpaid will result in any hardship to the employee, the amount may be deducted in such number of installments, not exceeding twelve, as the Board may decide.

(4) If an employee is removed or dismissed from service as a result of misconduct or disciplinary proceedings the Board may consider to grant him an amount not exceeding Rs. 50,000/- keeping in view the nature of charges.

6. **Nomination of beneficiaries of the sum assured.**— (1) Every employee shall make a nomination conferring on one or more members of his family the right to receive a specified share of the sum assured that may be payable to him.

- (2) The employee may provide in the nomination—

- (a) that, in the event of any one of the nominees pre-deceasing the employee, the right conferred upon that nominee under sub-rule (1) shall pass to such other member or members of the employee's family as he may specify in the nomination; *and*

- (b) that the nomination in respect of all or any of the nominees shall become void in the event of the happening of any contingency specified therein

- (3) Every nomination shall be in Form "A"

(4) An employee may at any time cancel a nomination made under sub-rule (1) and make a fresh nomination.

(5) A nomination under sub-rule (1), or a fresh nomination under sub-rule (4), made by an employee as the case may be, shall be signed by the head of the office and returned to the employee, one copy shall be placed in the record of the Board and one copy be maintained by the department concerned.

(6) A nomination under sub-rule (1), or a fresh nomination under sub-rule (4), made by an employee shall, to the extent it is valid, take effect on the date on which it is received by the department to whom it is sent under sub-rule (5).

(7) The orders for the grant of sum assured for the deceased in case of the payment to the person receiving pension of the deceased shall be issued by the Secretary of the Board.

7. **Submission of application for Insurance grant, etc.**— (1) On the death of an employee during the continuance of his employment or on his retirement, the head of the office/department of such employee shall forward through the head of the department, in Form 'B' to the Board within 30 days for payment of the sum assured in accordance with the rules.

(2) When an employee is declared by the medical authority to have been completely incapacitated physically or mentally to discharge the duties of his employment and is, for that reason, removed from service, the head of the office of such employee shall forward, through the head of the department, an application in Form 'B' to the Board for payment of the sum assured.

8. **Payment of Sum Assured.**— The Board shall directly pay to the family member(s) of a deceased employee, a sum specified in column 2 of the First Schedule, as sanctioned under section 10 of the Provincial Employees Group Insurance Ordinance, 2007<sup>1</sup>.

9. Accounts of the Provincial Government Employees Group Insurance Fund shall be operated under joint signatures of Secretary of the Board and one member to be authorized by the Board.

10. Order for payment of the sum assured in case of deceased shall be issued in favour of the recipient of the pension. If no objection is received by the Board within 30 days of receipt of such orders the Board shall make payment to the recipient of pension of the deceased.

11. **Relaxation.**— Any of the provisions of these rules may for reasons to be recorded in writing be relaxed in individual cases by the Government.

SECRETARY FINANCE

*(See Schedule on next page)*

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<sup>1</sup> See footnote under section 2.

**SCHEDULE**  
(See Section 14)  
**GROUP INSURANCE**

The rate of contribution to the Provincial Employees Group Insurance Fund and the amount of sum assured to be paid to the employees or to the family of an employee, with effect from 1<sup>st</sup> July, 2012, shall be as under:-

<b><u>GRADE OF GOVT: SERVANT</u></b>	<b><u>ASSURED SUM ON RETIREMENT/Death.</u></b>	<b><u>MONTHLY DEDUCTION OF REMIUM</u></b> (in rupees)
BPS 01-04	120,000	162
BPS 05-10	150,000	220
BPS 11-15	250,000	340
BPS 16	400,000	525
BPS 17	500,000	660
BPS 18	700,000	880
BPS 19	850,000	1140
BPS 20 & above	1,000,000	1400

The sum assured will be paid to employee or his family at the time of retirement or death according to his last Pay Scale/Grade. In case employee has been promoted after his retirement/death the differential amount shall be paid according to the revised grade/pay subject to payment of difference in premium.

<b><u>GRADE OF GOVT:</u></b>	<b><u>ASSURED SUM ON RETIREMENT</u></b>	<b><u>ASSURED SUM ON DEATH W.E.F</u></b>	<b><u>MONTHLY DEDUCTION OF</u></b>
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<b><u>SERVANT</u></b>		<b><u>01-07-2010</u></b>	<b><u>REMIUM FOR INSURANCE COVERAGE ON RETIREMENT/DEATH (in rupees)</u></b>
BPS 01-04	120,000	150,000	135
BPS 05-10	150,000	187,500	170
BPS 11-15	250,000	312,500	280
BPS 16	400,000	500,000	450
BPS 17	500,000	625,000	560
BPS 18	700,000	875,000	780
BPS 19	850,000	1,062,500	890
BPS 20 & above	1,000,000	1,250,000	1,100

2. Above mentioned sum assured would be admissible to an employee or the legal heirs of an employee of Government of Balochistan in case of retirement or death of the employee during employment.

<b><u>GRADE OF GOVT. SERVANT</u></b>	<b><u>ASSURED SUM ON RETIREMENT</u></b>	<b><u>ASSURED SUM ON DEATH W.E.F 01-07-2010</u></b>	<b><u>MONTHLY DEDUCTION OF REMIUM FOR INSURANCE COVERAGE ON RETIREMENT/DEATH (in rupees)</u></b>
BPS 01-04	120,000	150,000	162
BPS 05-10	150,000	187,500	220
BPS 11-15	250,000	312,500	340
BPS 16	400,000	500,000	525
BPS 17	500,000	625,000	660
BPS 18	700,000	875,000	880
BPS 19	850,000	1,062,500	1140
BPS 20 & above	1,000,000	1,250,000	1400

2. Above mentioned sum assured would be admissible to an employee or the legal heirs of an employee of Government of Balochistan in case of retirement or death of the employee during employment.

**FORM 'A'**  
{See Rule 6}

Full Name of the Employee. \_\_\_\_\_

Father's/Husband Name \_\_\_\_\_

Computerized National Identity Card No. \_\_\_\_\_

Designation \_\_\_\_\_

Grade/BPS \_\_\_\_\_ Dated \_\_\_\_\_

Service/Department \_\_\_\_\_

*I hereby nominate the person/persons mentioned below who is/are member/members of my family as defined in section 2 of the Provincial Employees Group Insurance Ordinance, 2007 to receive the Govt. sum assured in the event of my death.*


Name of nominee/nominees	Relation	Age	Specification of share	Remarks
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Dated. \_\_\_\_\_

( \_\_\_\_\_ )  
Signature of the employee

( \_\_\_\_\_ )  
Thumb impression of the employee.

\_\_\_\_\_  
SIGNATURE AND SEAL OF  
THE HEAD OF OFFICE



**FORM 'B'**

(See Rule 7)

PART-1

**TO BE EXECUTED ON A NON JUDICIAL STAMP PAPER WORTH RS.100/= AND  
ATTESTED BY NOTARY PUBLIC WHO SHOULD ALSO AFFIX RS. 15/= NOTORIAL  
STAMPS**

Claim No. of the employee \_\_\_\_\_

1. (a) Name of the Deceased/Retired employee \_\_\_\_\_

(b) Father's/Husband's Name \_\_\_\_\_

(c) Designation \_\_\_\_\_

(c) Department \_\_\_\_\_

(d) Head of Office \_\_\_\_\_

(e) Station/Place of last posting \_\_\_\_\_

(f) Postal Address \_\_\_\_\_

(g) BPS/Grade \_\_\_\_\_ Sum Assured \_\_\_\_\_

(h) Date of Retirement \_\_\_\_\_ Date of Death \_\_\_\_\_

as per Notification/order No. \_\_\_\_\_ Dated \_\_\_\_\_

(i) Name of applicant (in case of death of employee) \_\_\_\_\_

Relationship of pensioner with deceased \_\_\_\_\_

(j) Bank Account Number of Applicant \_\_\_\_\_ Bank Name \_\_\_\_\_

Branch CodeNo. \_\_\_\_\_ Branch Address \_\_\_\_\_

2. Pay per month i.e. ....

3. Date of removal from service on account of

a) Incapacitation \_\_\_\_\_

b) Retirement \_\_\_\_\_

c) Death during service \_\_\_\_\_

4. Name/Names of nominee/nominees (Nomination required both in death and invalid cases)

\_\_\_\_\_

Name    Age      Relationship      Specification of share

\_\_\_\_\_

(a)

(b)

(c)

(d)

(e)

(f)

\_\_\_\_\_

5. The above particulars of retired/deceased employee of Government of Balochistan have been verified from his personal record and it is certified that this claim is genuine.

6. Address of nominee(s) of the deceased or incapacitated employee where correspondence can be made. (In death cases where there is no nomination similar particulars of eligible dependent may be given).

\_\_\_\_\_  
7. Branch of National Bank of Pakistan nearest to the residence of beneficiary/beneficiaries.

8. Period for which contributions to Group Insurance Funds were not paid

\_\_\_\_\_

\_\_\_\_\_

9. The above particulars of retired/deceased employee of Government of Balochistan verified from his personal record and it is further certified that this claim is genuine.

Dated. \_\_\_\_\_

( \_\_\_\_\_ )  
Signature of the employee

**SIGNATURE & SEAL OF  
HEAD OF THE OFFICE**

**SIGNATURE & SEAL OF**

**HEAD OF THE DEPARTMENT**

**PART II of Form “B”**

1. Following Documents must be submitted with Claim:
  - (a) Annex ‘A’.— A copy of last pay certificate by the Head of the Office.
  - (b) Annex ‘B’.— Attested Photostat copy of the page of service book/document showing date of death.
  - (c) Annex ‘D’.— (Death cases only). Copy of death certificate duly attested by the Head of office or death Order/Notification treating the death.
  - (d) Annex ‘E’.— (Invalid Cases) A copy of the Invalid Certificate issued by the Standing Medical Board duly attested by the Head of the Department.
  - (e) Annex ‘F’.— Nomination form duly attested by the Head of Office (Form-A).

**PART III of Form "B"**  
**CERTIFICATES BY THE HEAD OF DEPARTMENT**

1. Certified that Mr./Mst: \_\_\_\_\_ S/o/D/o/W/o

\_\_\_\_\_

Designation \_\_\_\_\_ Department \_\_\_\_\_ employee  
is/ was neither a contingency work charged employee nor a deputationist from any Provincial  
Government/ Federal Government. In case of a deputationist within this Provincial Government the  
claim will be processed by his parent Department.

2. It is certified that the above claim has been preferred for the first time and was not sent  
previously.

Dated: \_\_\_\_\_

**SIGNATURE & SEAL OF  
HEAD OF THE OFFICE**

**SIGNATURE & SEAL OF  
HEAD OF THE DEPARTMENT**