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PART I

Acts, Ordinances, President's Orders and Regulations

GOVERNMENT OF GILGIT-BALTISTAN
GILGIT-BALTISTAN SECRETARIAT

(Law & Prosecution Department)

Gilgit, the 14th May, 2019

**THE GILGIT BALTISTAN CIVIL SERVANTS HEALTH
AND LIFE INSURANCE ACT, 2019**

ACT NO. II OF 2019

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PREAMBLE
SECTIONS**

CHAPTER

PRELIMINARY

1. **Short title, application and commencement.**—(1) This Act may be called the Gilgit Baltistan Civil Servants Health & Life Insurance Act, 2019.

(2) It shall apply to all the Civil Servants of Gilgit Baltistan from BS (1-21);

(361)

Price : Rs. 10.00

[1054(2019)/Ex. Gaz.]

(3) It shall come into force at once.

2. **Definitions.**—In this Act, unless there is anything repugnant in the subject or context,—

- (a) **“Insurance”** means the conventional Insurance/Islamic Insurance (Health & Life) as defined by SECP;
- (b) **“Board”** means the Board of Management constituted under Section 3 of this Act;
- (c) **“Civil Servant”** means a person as defined in GB Civil Servant Act, 2011;
- (d) **“Family”** means parents, husband, wife, legitimate children and step children of Government Servant, Sister and minor brothers residing with wholly dependent upon him/her;
- (e) **“Fund”** means the GB Civil Servants Health & Life Insurance Benefit Fund established under Section 7 of this Act;
- (f) **“Government”** means the Government of Gilgit-Baltistan;
- (g) **“Health Insurance”** means and include all health related benefits provided by the insurance company;
- (h) **“Life Insurance”** means an amount to be paid by the insurance company to the family of a deceased civil servant on his death during service;
- (i) **“Prescribed”** means prescribed by rules;
- (j) **“Retired Civil Servant”** means and includes a civil servant who opt to retire after completing twenty-five (25) years qualifying service or retired on attaining the age of superannuation *i.e.* sixty (60) years or retired on medical grounds or compulsory retired and receives the pension; and
- (k) **“Rules”** mean rules made under this Act.

CHAPTER-II

BOARD OF MANAGEMENT

3. **Board of Management.**—(1) On the commencement of this Act, Government shall, constitute a Board to be known as the Board of Management to control, supervise and administer the Fund, Insurance claims or any other matter related to this Act.

- (2) The Board shall consist of the following, namely:
 - (i) Chief Secretary, Government of the Gilgit-Baltistan Chairman
 - (ii) Secretary to Government, Finance Department
Member
 - (iii) Secretary to Government, Law & Prosecution GB
Member
 - (iv) Secretary to Government, Service & GA Department
Convener
 - (v) Secretary to Government, Health Department
Member
 - (vi) Two representatives of the civil servants (one from BS-01 to 16 and the other from BS-17 and above) to be nominated by Government for a period of two years
- (3) The principal office of the Board shall be at Gilgit.
- (4) The Services & GA Department of the Government shall provide Secretariat support to the Board.

4. **Powers of the Board.**—the Board shall—

- (i) Approve selection of the insurance company for the purpose;
- (ii) Make policies and procedures for the purpose of this Act;
- (iii) Settle claims for health and life insurance and all matters connected with such claims;
- (iv) Sanction grant from the Fund to the civil servants or their families in accordance with the provisions of this Act and the rules made thereunder;
- (v) Invest surplus money held in the Fund in profitable ventures especially in Islamic mode of investment;
- (vi) Control, supervise and administer the assets of the Fund in such manner as to promote the purpose for which the Fund is established;
- (vii) Determine and revise the rates of contribution and amounts of benefit as it may deem necessary;

- (viii) Make arrangement, if considered necessary for the life insurance and health insurance of civil servants in lieu of payment of death compensation with insurance company or other insurer and for such period as it may deem fit; and
- (ix) Do or cause to be done all things ancillary or incidental to any the aforesaid powers or to the purposes of the Fund.

5. **Meeting of the Board.**—(1) The meeting of the Board shall be convened at least once in every three months or earlier as may be directed by the Chairman and shall be held at Gilgit or at any other place as may be decided by the Chairman.

(2) Six members including Chairman shall constitute a quorum for the meeting of the Board.

(3) All decisions of the Board shall be taken by majority of votes; provided that in case of equality of votes, the Chairman shall have the casting vote.

(4) The meeting of the Board shall be presided by the Chairman and in absence of the Chairman, Secretary to Government, Services & GA Department shall preside the meeting.

(5) All orders and decisions of the Board shall be authenticated by the signature of the Chairman or of such other person as authorized by the Board.

6. **Management Committee.**—(1) The Board shall, as soon as possible, constitute a Management Committee, for the efficient and speedy disposal of claims of civil servants and their families under this Act and incurrence of expenditure on management of the Fund, which shall consist of the following;

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|------------------------------------------------------|-----------|
| (1) Secretary to Government, Service & GA Department | Chairman |
| (2) Secretary to Government, Finance Department. | Member |
| (3) Secretary to Government, (Department concerned) | Member |
| (4) Additional Secretary Finance Department | Member |
| (5) Additional Secretary Services & GA Department | Secretary |

(2) The Management Committee shall perform such functions and exercise such powers delegated to it by the Board.

CHAPTER-III

**HEALTH & LIFE INSURANCE
FUND**

7. **Fund.**—(1) There shall be established a fund to be called the Health & Life Insurance Fund which shall vest in the Board and administered by it.

(2) The fund shall consist of all the sums received from the civil servants as contribution to the Fund, contribution by the Government, any interest or profit accruing thereon, any other grant and any other amount related to the Fund.

(3) The moneys credited to the Fund shall be kept in such banks and financial institutions as the Board may decide.

8. **Payment of contribution.**—(1) Every civil servant shall be liable to pay to the Fund such sum of money as determined by the Board from time to time as contribution and the amount of such contribution and be deducted at source from his pay and credited or remitted to the fund.

(2) In case of deduction of contribution at source from the pay of a civil servant, the Accountant General, after compilation of accounts with all District Account offices and other offices, as the case may be, shall transfer the amount to the accounts of the Fund, up to the tenth (10) day of each month.

(3) Where the amount of contribution cannot, for any reasons, be deducted from the pay of the civil servant, the civil servant shall remit to the Fund, the sum of contribution payable by him, any balance remaining unpaid due to inadvertence or negligence of the civil servant or otherwise shall be recoverable from him in such manner as may be prescribed.

(4) Default in the payment of contribution, either for the reason that the pay of the employee was not drawn or due to his negligence or fault or for any other reason whatsoever, shall not affect the right of the civil servant or his family to receive the amount of said benefit in the event of retirement or death of the civil servant.

(5) In case of proceeding on leave without pay or deputation or stoppage of pay for any other reason, a civil servant shall pay the amount of his contribution through pay order or crossed cheque or in any other manner as may be prescribed.

(6) In case of death of an employee he/she will be entitled to claim Life Insurance and no further deduction would be made or in case of retirement of an employee the GB government shall provide NOC for further continuation of Life Insurance on the will of the employee and the claim of Life Insurance shall be paid accordingly.

(7) A civil servant, who is dismissed, removed, terminated or resigned from service, shall be entitled to claim Life Insurance subject to contribution of the premium for at least 02 years under the rules of SECP.

9. **Payment of Health & Life Insurance.**—(1) Any benefits to be paid to a civil servant shall be according to the guidelines/rules defined by the SECP.

CHAPTER-IV

GENERAL

10. **Audit and Accounts.**—(1) The accounts of the Fund shall be maintained in such manner as the Board may, from time to time, direct and by such officer as the Board may appoint.

(2) The accounts of the Fund shall be audited by Auditor General of Gilgit-Baltistan.

(3) Audit report of the accounts shall be submitted to the Board for appropriate action.

(4) The Board may conduct Audit of the Fund through any external audit Firm.

11. **Protection of action taken in good faith.**—No suit, prosecution or other proceedings shall lie against the Board or any officer or other authorized person for anything done in good faith or purporting to have been done in pursuance of this Act or the rules made there under.

12. **Medical TA.**—The medical TA shall be continued to claim by the serving employees as per existing Rules.

13. **Medical reimbursement and TA to the pensioners.**—The Pensioners of Gilgit-Baltistan shall continue to claim the Medical reimbursement and TA as per existing Rules.

14. **Stoppage of Medical Reimbursement to the Serving Employees.**—The Medical reimbursement claims by the serving employees shall stand stopped once the policy/ACT is implemented.

15. **Power to make rules.**—Government may make any rules for the purpose of this Act.

16. **Power to make regulation.**—The Board may, make regulation for carrying out the purposes of this Act.

17. **Removal of difficulties.**—(1) if any difficulty arises to give effect to any of the provisions of this Act, the Government may issue such orders, not inconsistent with the provisions of this Act as deemed necessary for the purpose of removing the difficulty.

FIDA MUHAMMAD NASHAD,
Speaker.
Gilgit-Baltistan Assembly.

RAJA JALAL HUSSAIN MAQPOON,
Governor
Gilgit-Baltistan.