



DECISION

Complaint No. : POS/424/KE/2024

Name and Address of the Complainant : Mst. Najma Iqbal R/o. House No. C-24, Zainab Manzil, Near HBL, Mehmoodabad No. 02, Karachi.

Name of the Agency Complained against : Dawood University of Engineering and Technology

Name & Designation of Investigation Officer : Syed Farrukh Habib
Director, Regional Office, Karachi (East)

Subject :- **COMPLAINT REGARDING NON-PAYMENT OF GROUP INSURANCE TO THE COMPLAINANT IN RESPECT OF THE DECEASED HUSBAND MR. MUHAMMAD IQBAL, EX-DEMONSTRATOR, DUET, WHO PASSED AWAY ON 09.09.2022 DURING SERVICE.**

THE COMPLAINT

Mst. Najma Iqbal, in her complaint dated 24.10.2024, stated that her husband, Mr. Muhammad Iqbal, a former Demonstrator (BPS-17) at Dawood University of Engineering and Technology, Karachi, passed away during his service on 09.09.2022. Nearly two years have passed, yet she has not received the Group Insurance payment. The university administration and State Life Insurance are blaming each other for the delay. She has daughters and two disabled children and is in urgent need of these funds. She therefore, solicited our intervention in the matter.

PROCEEDINGS

2. After admission of complaint by condoning delay under Section 10 of the Establishment of the Office of Ombudsman for the Province of Sindh Act, 1991, (amended up to date), as well as receiving mandatory Affidavit on Form "A" and other relevant documents, report was called from the Agency. In response, the Registrar, Dawood University of Engineering and Technology, Karachi vide letter dated 23.12.2024 stated that due to financial constraints, Dawood University of Engineering and Technology, Karachi could not make the payment to State Life Insurance Corporation of Pakistan (Group & Pension Karachi Zone) during the period from 2021 to February 2023. However, since then, the University has been making payments to the State Life Insurance regularly. As per policy, the University forwarded the Group Insurance case of

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Mr. Muhammad Iqbal, Ex-Demonstrator of Dawood University of Engineering and Technology, Karachi but the case was returned back due to outstanding premium. In this regard, DUET has requested State Life Insurance for making installments schedule against the outstanding premium, meanwhile, the Group Insurance cases of DUET deceased employees may be processed for payment. Again, they will take up the case with the State Life Insurance to get released the Group Insurance amount in favor of Mr. Muhammad Iqbal, Ex-Demonstrator of DUET at the earliest.

FINDING

3. I have examined the case and observed that the complainant's claim of Group Insurance is pending with the State Life Insurance due to non-payment outstanding premium to be paid by the DUET due to financial constraint prevailing in the University. However, the University has given assurance to SLIC for making outstanding payments in installments.

DECISION

4. In view of the above, and in exercise of powers conferred upon me under Section 11 of the Establishment of the Office of Ombudsman for the Province of Sindh Act, 1991 (as amended upto date), I hereby direct the Vice Chancellor, Dawood University of Engineering and Technology, Karachi to immediately sort out the issue of payment of outstanding premium, follow-up with the State Life Insurance Corporation of Pakistan and ensure that complainant is paid Group Insurance claim as per policy.

5. Compliance report should be submitted within 120 days.

Given under my hand and seal of the office



Sd /-
(Muhammad Sohail Rajput)
Sitara-e-Imtiaz. PAS
Ombudsman Sindh

Karachi, dated **27th** January, 2025