



## **DECISION**

Complaint No. : **POS/TTA/09/2025**

Name and address of the complainant : Mr. Sultan Ahmed Jokhio S/o. Qurban Ali Jokhio  
R/o. Village Walidad Ali Jokhio, Taluka & District Thatta.

Name of the Agency Complained against : Health Department, Thatta

Name & Designation of Investigating Officer : Mr. Haroon Ahmed Khan,  
Regional Director, Thatta.

Vetted by : Mr. Shahid Ahmed Hashmi,  
Consultant-Legal.

Subject : **ALLEGED PENDING SETTLEMENT OF GROUP INSURANCE BENEFITS TO THE COMPLAINANT.**

### **THE COMPLAINT:**

Mr. Sultan Ahmed, S/o Qurban Ali Jokhio, a retired driver of Health office, Thatta filed a complaint dated 14.01.2025 against the department regarding non-payment of Group Insurance to him. The complainant has sought intervention of this forum for redressal of his grievance.

### **PROCEEDINGS:**

2. The complaint was admitted Under Section 10 of Establishment of office of Ombudsman for the province of Sindh Act 1991 (amended up-to-date). The matter was referred to the respondent agency for filing of report.
3. The agency vide its report dated 18.02.2025 reported that as per Government of Sindh's Finance Department's Letter No. FD(B&E-IX)1-8/2017-18 dated 07-06-2021, the applicant, Mr. Sultan Ahmed Jokhio, Ex-Driver, District Health Office, Thatta, being alive is **not entitled** to receive Group Insurance. The scheme is applicable only in cases of those employees who die during the service or within 5 years after their retirements, whereas, by grace of Allah, the complainant is alive.

### **REJOINDER:**

4. The complainant appeared on 03.09.2025 before the Investigation Officer. Showing satisfaction on agency's report, he sought closure of ongoing investigations.

### **FINDING:**

5. Since, payment of Group Insurance is conditional; it provides coverage to the heir(s) of the employee who dies in service or within 5 years of their retirements. In other words, G.I does not have any provision for disbursement to the complainant who is alive.

### **DECISION:**

6. In view of the above, the instant complaint is disposed of being of no merit.

*"Given under my hand & seal of office"*



***Sd /-***

(MUHAMMAD SOHAIL RAJPUT)

*Sitara-e-Imtiaz*, PAS

Ombudsman Sindh.

Karachi Dated 22<sup>nd</sup> September, 2025