

INTERNAL DISPUTE RESOLUTION PROCEDURE

Northumbrian Water Pension Scheme

This guide explains the procedure for formally resolving disagreements about the Scheme with the Trustee. It gives members the opportunity to explain their complaint and maximise the opportunity to resolve the disagreement internally.

WHEN CAN THE INTERNAL DISPUTE RESOLUTION PROCEDURE (IDRP) BE USED?

The IDRP can be used where there is alleged or actual maladministration, or in cases where there is a dispute over fact or law. Maladministration means doing something that should not have been done, or not doing something that should have been done, under the terms of the Scheme.

The IDRP does not apply complaints and disputes between you and NWG as your employer, even if it is about pensions. Nor does it apply to complaints or disputes where court or tribunal proceedings have started, or which are being investigated by The Pensions Ombudsman.

WHAT IS THE PROCESS?

The IDRP has a single-stage process. This means that decisions about your complaint will normally be made by the full Trustee Board, although it may at its discretion form a subcommittee to consider the complaint. You do not have the right of appeal to the Trustee against the decision made on your complaint.

WHO CAN MAKE A COMPLAINT UNDER THE IDRP?

The IDRP is available to the following:

- Scheme members (active, pensioner, members who have left the Scheme, but aren't yet claiming their benefits or pension credit members).
- Surviving spouses, dependants, or non-dependant beneficiaries of a deceased member.
- Employees eligible to become active members.
- People who have ceased to be or are claiming to be in one of the above categories.

If you wish, you can appoint a representative (such as a friend, colleague, union official, solicitor, etc) to manage the complaint on your behalf.

If you are a former member who transferred benefits out of the Scheme six or more months ago, or ceased to be within any of the above categories six or more months ago, you are not permitted to complain under the IDRP.

If you die while your complaint is being investigated, the application may be continued by your personal representatives. If an applicant is a minor, or is for some other reason incapable of acting on their own behalf, the application may be made or continued by a family member or by another suitable person.

HOW DO I MAKE A COMPLAINT?

If you have a complaint, you can email the Pensions Manager at nwgpensions@vidett.com and clearly state that you would like your complaint considered under the IDRPs.

You should explain who you are, what the disagreement is about, and what outcome you are looking for. If you are a dependant or beneficiary of a deceased Scheme member, you should give your own details as well as those of the Scheme member, and explain your relationship to the member.

If you appoint a representative to act on your behalf, they should provide details of name, profession and an address for correspondence. They should also provide proof they have been appointed as your representative, together with your contact details (including telephone number) to verify the appointment.

If your complaint does not contain the above information it may be sent back to you stating what information is still required, and that no further action can be taken until this is provided.

THE DECISION

You should be sent a decision under the IDRPs within two months of receipt of your complaint. If a reply is not possible within that timescale an interim reply will be sent explaining the reason for the delay and when a full reply can be expected.

The decision will include an explanation, including references to any legislation or the Scheme rules on which it is based.

If your complaint is rejected you will be advised that you have the right to appeal to the Pensions Ombudsman. If you are not satisfied with the Trustee's decision you also have the right to refer your complaint to The Pensions Ombudsman free of charge.

THE PENSIONS OMBUDSMAN

The Pensions Ombudsman deals with complaints and disputes which concern the administration and/or management of occupational and personal pension schemes.

Contact with The Pensions Ombudsman about a complaint needs to be made within three years of when the event(s) you are complaining about happened – or, if later, within three years of when you first knew about it (or ought to have known about it). There is discretion for those time limits to be extended. The Pensions Ombudsman can be contacted at:

Telephone: 0800 917 4487

Email: enquiries@pensions-ombudsman.org.uk

Website: www.pensions-ombudsman.org.uk/our-service/make-a-complaint/

THE EARLY RESOLUTION SERVICE

The Pensions Ombudsman operates an Early Resolution Service for members to raise concerns, or just to discuss a potential complaint with a member of their team. The aim of the service is to provide a quick, informal and streamlined process and does not expect you to first use the Scheme's IDRPs. The Early Resolution Service can be contacted at:

Phone: 0800 917 4487

Email: helpline@pensions-ombudsman.org.uk