

INTERNAL DISPUTE RESOLUTION PROCEDURE (IDRP) EMPLOYEES' GUIDE

Note : *This booklet provides a straightforward guide to how the internal dispute resolution procedures operate in the Local Government Pension Scheme, and is provided for general information only. It does not cover every aspect. It is not an interpretation of the scheme regulations. In the event of any unintentional differences, the scheme regulations will prevail. This booklet does not confer any contractual or statutory rights.*

ENQUIRIES

If you are not sure which benefits you are entitled to, or you have a problem with your benefits, please either phone the number on the letter your employer or administering authority sent you, or contact the Pensions Shared Service:

Pensions Shared Service
Camden, Merton, Richmond, Waltham Forest and Wandsworth
PO Box 72351
London
SW18 9LQ

Telephone : 020 8871 8036
e-mail : pensions@richmondandwandsworth.gov.uk

They will try to deal with the problem as quickly and efficiently as possible. The administering authority is the authority that is responsible for the pension fund. The Pensions Shared Service carries out administration for the London Boroughs of Camden, Merton, Richmond, Waltham Forest and Wandsworth.

Many problems that members have are, in fact, resolved in this way. They may be caused by misunderstandings or wrong information, which can be explained or put right easily. An informal enquiry of this kind may save you a lot of time and trouble.

DECISIONS

From the day a person starts a job with an employer, to the day when benefits or dependant's benefits are paid, the employer and the Pension Scheme administering authority have to make decisions under the Pension Scheme rules that affect you (or your dependants). When you (or your dependants) are notified of a decision you should check, as far as you can, that it is based on the correct details and that you agree with the decision.

COMPLAINTS

If you are not satisfied with any decision affecting you made in relation to the Scheme, you have the right to ask for it to be looked at again under the formal complaint procedure. You also have a right to use the procedure if a decision should have been made by your employer or administering authority, but it hasn't been. The complaint procedure's official name is the "internal dispute resolution procedure".

The formal complaint procedure has two stages. Many complaints are resolved at the first stage. Any complaint you make should be treated seriously, and considered thoroughly and fairly.

You can ask someone to take your complaint forward on your behalf. This could be, for instance, a trade union official, welfare officer, your husband, wife or partner, or a friend.

No charge is made at any stage for investigating a complaint under the internal dispute resolution procedure. But expenses that you will have to meet are your own (and/or your representative's) time, stationery and postage.

Please remember that, before you make a formal complaint, your Pensions Section may welcome the opportunity to try to resolve the matter about which you are dissatisfied in an informal way. It may be worth checking again that they know you are concerned, and why.

First stage

If you need to make a formal complaint, you should make it:

- in writing, using the application form below, and
- normally within 6 months of the day when you were told of the decision you want to complain about.

Your complaint will be considered carefully by a person nominated by the body that took the decision against which you wish to complain. This guide calls them the “adjudicator” That person is required to give you their decision in writing.

If the adjudicator's decision is contrary to the decision you complained about, the employer or administering authority who made that original decision will now have to deal with your case in accordance with the adjudicator's decision.

If the decision you complained about concerned the exercise of a discretion by the employer or administering authority, and the adjudicator decides that the employer or administering authority should reconsider how they exercised their discretion, they will be required to reconsider their original decision.

Second Stage

You can ask the pension scheme administering authority to take a fresh look at your complaint in any of the following circumstances:

- you are not satisfied with the adjudicator's first-stage decision,
- you have not received a decision or an interim letter from the adjudicator, and it is 3 months since your lodged your complaint,
- it is one month after the date by which the adjudicator told you (in an interim letter) that they would give you a decision, and you have still not received that decision.

This review would be undertaken by a person not involved in the first stage decision.

You will need to send the appropriate administering authority your complaint in writing. The time limits for making the complaint are set out in the table on page 4. The administering authority will consider your complaint and give you their decision in writing.

If you are still unhappy following the administering authority's second stage decision, you can take your case to the Pensions Ombudsman provided you do so within 3 years from the date of the original decision (or lack of a decision) about which you are complaining.

The Pensions Ombudsman

“You have the right to refer your complaint to The Pensions Ombudsman free of charge.

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:

10 South Colonnade, Canary Wharf

London, E14 4PU

Tel: 0800 917 4487

Email: enquiries@pensions-ombudsman.org.uk

Website: www.pensions-ombudsman.org.uk

You can also submit a complaint form online:

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

If you have general requests for information or guidance concerning your pension arrangements contact:

The Pensions Advisory Service

11 Belgrave Road

London, SW1V 1RB

Tel: 0800 011 3797

Website: www.pensionsadvisoryservice.org.uk

PTO

Time limits under the Internal Dispute Resolution Procedure

| Your situation | To complain to | Time Limit |
|---|---|--|
| You have received a decision on your benefits under the pension scheme from your employer/administering authority, and there seem to be good grounds for complaining. | The adjudicator under the first stage of the procedure. | 6 months from the date when you were notified of the decision ¹ |
| You have received a first stage decision on your complaint from the adjudicator, but you are not satisfied. | The relevant administering authority under the second stage of the procedure. | 6 months from the date of the adjudicator's decision |
| You made your complaint in writing to the adjudicator, with all the information they needed but, 3 months later, you have not received their decision on your complaint or any interim reply. | The relevant administering authority under the second stage of the procedure. | 9 months from the date when you submitted your complaint. |
| You received an interim reply to your complaint to the adjudicator, within 2 months of applying to them. Their reply promised you a decision by a specified date but, one month after the specified date, you still have not received their decision. | The relevant administering authority under the second stage of the procedure. | 7 months from the date by which you were promised you would receive a decision |
| Your complaint is that your employer or administering authority have failed to make any decision about your benefits under the pension scheme | The adjudicator under the first stage of the procedure | 6 months from the date when the employer or administering authority should have made the decision ² . |
| Your complaint went to the administering authority under the second stage of the procedure. You received their decision but you are still not satisfied. | The Pensions Ombudsman. | 3 years from the date of the original decision about which you are complaining. |
| You have taken your complaint to the administering authority under the second stage of the procedure but, 2 months after your complaint was received by the authority, you have not received their decision on your complaint or any interim reply. | The Pensions Ombudsman. | 3 years from the date of the original decision about which you are complaining. |
| You received an interim reply to your second stage complaint to the administering authority, within 2 months of applying to them. Their reply promised you a decision by a certain date but, by that date, you still have not received their decision | The Pensions Ombudsman. | 3 years from the date of the original decision about which you are complaining. |

¹ The adjudicator can extend the 6 month time limit for a reasonable period where there are special circumstances.

² The adjudicator can extend the 6 month time limit for a reasonable period where there are special circumstances.

Application under the Internal Dispute Resolution Procedure

You can use this form:

- a) to apply to the adjudicator at stage 1 of the internal dispute resolution procedure if you want them to investigate a complaint concerning your pension; and
- b) to apply to the administering authority if you want them to reconsider a determination made by the adjudicator.

Please write clearly in ink, and use capital letters in boxes 1, 2 and 3.

1. Member's details :

If you are the member (the person who is or was in the Scheme), or a prospective member (a person who is eligible to be a member of the Scheme), please give your details in this box. You can then go straight to box 4.

If you are the member's dependant (for example, their husband, wife or child), please give the member's details in this section, and then go to box 2.

If you are representing the person with the complaint, please give the member's details in this section, and then go to box 2.

| | |
|---------------------------|--|
| Full Name | |
| Address | |
| Date of Birth | |
| Employer | |
| National insurance number | |

2. Dependant's details :

If you are the member's dependant and the complaint is about a benefit for you, please give **your** details in this box and then go to box 4.

If the complaint is about a benefit for a dependant and you are the dependant's representative, please give the dependant's details in this box and then go to box 3.

| | |
|------------------------|--|
| Full Name | |
| Address | |
| Date of Birth | |
| Relationship to member | |

3. Representative's details :

If you are the member's or dependant's representative, please give your details in this box.

| | |
|--|--|
| Full Name | |
| Address | |
| The address response letters should be sent to | |

4. Your complaint

Please give full details of your complaint in this box. Please try to explain exactly why you are unhappy, giving any dates or periods of Scheme membership that you think are relevant.

If there is not enough space, please go on to a separate sheet and attach it to this form. Remember to write your name and national insurance number at the top of any separate sheet if you are a member. Or, if you are not a member, put the member's name and national insurance number at the top of any separate sheet.

| |
|--|
| |
|--|

5. Medical Report

If your complaint relates to a decision not to award the payment of your pension benefits due to ill-health, please sign the following authorisation: -

I authorise the release of all medical reports and all health records held about me, in order that my appeal may be determined. I understand that such reports/records may be copied to any relevant person asked to comment on my complaint.

Signed:..... Date:.....

6. Your signature

I would like my complaint to be considered and a decision to be made about it. I am a :

| | |
|---|--------|
| <ul style="list-style-type: none">• Scheme member/former member/prospective member *• Dependant of a former member *• Member's representative/dependant's representative * <p>* delete as appropriate</p> | |
| Signed : | Date : |

7. Please enclose a copy of any notification of the decision you are complaining of which has been issued by the employer or administering authority.

Also enclose any other letter or notification that you think might be helpful.

PLEASE SEND THIS FORM TO THE RELEVANT ADDRESS AS OVERLEAF

Stage 1 of the internal dispute resolution procedure

| Pension Fund | Contact Address |
|------------------------------------|---|
| Camden Merton Waltham Forest | Martin Doyle Head of Pensions Shared Service PO Box 72351 London SW18 9LQ |
| Wandsworth (& Richmond) | Graham Russell Assistant Director of Resources (Revenue Services) Resources Department Richmond and Wandsworth Councils 44 York Street Twickenham TW1 3BZ |

Stage 2 of the internal dispute resolution procedure

| Pension Fund | Contact Address |
|-------------------------|--|
| Camden | Andrew Maughan Borough Solicitor London Borough of Camden 5 Pancras Square N1C 4AG |
| Merton | Caroline Holland Director of Corporate Services London Borough of Merton Civic Centre London Road Morden SM4 5DX |
| Waltham Forest | Debbie Drew Pensions and Treasury Manager Treasury and Pensions Town Hall Room 205 Forest Road London E17 4JF |
| Wandsworth (& Richmond) | Paul Guilliotti Assistant Director of Resources (Financial Services) Resources Department Richmond and Wandsworth Councils The Town Hall Wandsworth High Street London SW18 2PU |