

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".

There are also a number of other regulatory bodies which may be able to help you. They are described in the "Additional Help" section.

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.

At any stage during the formal complaint procedure you can contact MoneyHelper (formed from three government-backed financial guidance providers: the Money Advice Service, the Pensions Advisory Service and Pension Wise) for information and advice (see "Additional Help" section).

Please remember that, before you make a formal complaint, the Pensions Shared Service would 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 "nominated person" That person is required to give you their decision in writing.

If the nominated person'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 nominated person's decision.

If the decision you complained about concerned the exercise of a discretion by the employer or administering authority, and the nominated person 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 nominated person's first-stage decision,
- you have not received a decision or an interim letter from the nominated person, and it is 3 months since your lodged your complaint,
- it is one month after the date by which the nominated person 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.

(If you made a complaint under the procedure before 1 June 2004, it will be dealt with under the arrangements that applied before that date.)

ADDITIONAL HELP

MoneyHelper

At any time if you are having difficulties in resolving your complaint, you may wish to contact MoneyHelper.

Phone: 0800 011 3797 (calls are free)* **From overseas:** +44 20 7932 5780*

Website: www.moneyhelper.org.uk

* You can contact MoneyHelper by phone or by live web chat between 9am and 5pm (or web chat between 9am and 6pm) Monday to Friday (closed Bank Holidays).

If you have received a second stage decision under the IDRPs, and are not satisfied with that decision, and still think your complaint is well founded, MoneyHelper may be able to help resolve your pensions complaint or dispute. Before asking for MoneyHelper's help in resolving a dispute, you must already have tried to settle it using the IDRPs described above.

A MoneyHelper adviser cannot force a pension scheme to take a particular step but, if they think your complaint is justified, they will try to resolve the problem through conciliation and mediation. MoneyHelper would need copies of all relevant documents, including the correspondence about your complaint under the IDRPs and how it was dealt with.

Pensions Ombudsman

The Ombudsman investigates complaints and settles disputes about pension schemes. However, before contacting the Ombudsman, the Pensions Ombudsman's Office would normally expect you to have:

- been given first-stage and second-stage internal dispute resolution procedure decisions by the Local Government Pension Scheme; and
- asked for the help of TPAS.

The Pensions Ombudsman is completely independent and acts as an impartial adjudicator. His role and powers have been decided by Parliament. There is no charge for using the Pensions Ombudsman's services.

The Ombudsman cannot investigate matters where legal proceedings have already started but, subject to that, he can settle disputes about matters of fact or law as they affect occupational pension schemes.

He can also investigate and decide any complaint or dispute about the maladministration of a pension scheme. "Maladministration" is about the way that a decision is taken, rather than about the merits of the decision. Examples of maladministration would be unreasonable delay, neglect, giving wrong information and discrimination.

The Ombudsman's decision is final and binding on all the parties, subject to any appeal made to the High Court on a point of law. You must refer your complaint to the Ombudsman within 3 years of the event about which you are complaining, or within 3 years of when you first became aware of the problem.

Where possible, the Ombudsman's have requested contact by email or via their website.

Phone: 0800 917 4487 (local rates apply) **From overseas:** +44 (0) 207 630 2200
Opening hours: Monday to Friday 10am to 2pm

Email: enquiries@pensions-ombudsman.org.uk

Live chat is also available for new enquiries only on Mon, Tue, Wed, and Thur - 1pm to 4pm

Website: www.pensions-ombudsman.org.uk

Address: The Pensions Advisory Service, 11 Belgrave Road, London, SW1V 1RB

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 nominated person 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 nominated person, but you are not satisfied.	The relevant administering authority under the second stage of the procedure.	6 months from the date of the nominated person's decision
You made your complaint in writing to the nominated person, 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 nominated person, 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 nominated person 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. Note that the Ombudsman will normally expect you to have asked OPAS for help first.	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. Note that the Ombudsman will normally expect you to have asked OPAS for help first.	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. Note that the Ombudsman will normally expect you to have asked OPAS for help first.	3 years from the date of the original decision about which you are complaining.

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

² The nominated person 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 nominated person 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 nominated person.

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.

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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 :

Stage 1 of the internal dispute resolution procedure

Pension Fund	Contact Details
Camden Merton Waltham Forest	Mr Martin Doyle Assistant Director of Pensions Shared Service PO Box 72351 London SW18 9LQ
Wandsworth (& Richmond)	Ms Alix Wilson Director of Revenue Services • Finance Resources Department Richmond and Wandsworth Councils The Town Hall Wandsworth High Street London SW18 2PU

Stage 2 of the internal dispute resolution procedure

Pension Fund	Contact Details
Camden	Mr Andrew Maughan Borough Solicitor London Borough of Camden 5 Pancras Square N1C 4AG
Merton	Mr Roger Kershaw Director of Resources London Borough of Merton Civic Centre London Road Morden SM4 5DX
Waltham Forest	Ms Debbie Drew Assistant Director of Pensions and Treasury Management Treasury and Pensions Resources Directorate Town Hall Room 205 Forest Road London E17 4JF
Wandsworth (& Richmond)	Mr Paul Guillotti Director of Resources (Financial Services) Resources Department Richmond and Wandsworth Councils The Town Hall Wandsworth High Street London SW18 2PU