

Internal Dispute Resolution Procedure

Enquiries

If you are not sure which benefits you are entitled to, or you have a problem with your benefits, please contact Joanna Langley, Pensions Lead at:

SBSC, PO BOX 101
Guildford
Surrey
GU1 9PE

Telephone: 01483 63 33 33 Option 3, Option 2.

E-mail: pensions@surrey.pnn.police.uk

They will try to deal with the problem as quickly and efficiently as possible.

Decisions

From the day a person starts a job with an employer, to the day when benefits or dependent'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 dependents. When you (or your dependents) 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. Any complaints will go to an appointed person; The Finance Technical and Pensions Lead. You also have the right to use the procedure if a decision should have been made by your employer but it hasn't been. The complaint procedure's official name is the 'Internal Dispute Resolution Procedure' (IDRP).

Only a person with an interest in the scheme can raise a complaint. A person has an interest in the scheme if they:

- Are a member of surviving non-dependent beneficiary of a deceased member of the scheme
- Are a widow, widower, surviving civil partner or surviving dependent of a deceased member of the scheme
- Are a prospective member of the scheme
- Have ceased to be a member, beneficiary or prospective member or
- Claim to be in one of the categories mentioned above and the dispute relates to whether they are such a person

There are also a number of other regulatory bodies, such as The Pensions Ombudsman (TPO), which may be able to help you. They are described in the 'Additional Help' section of this page.

The formal complaint procedure has two stages. Many complaints are resolved at the first stage. Any complaint you make is 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 IDRP. 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 The Pensions Advisory Service (TPAS) for information and advice.

Please remember that, before going to the trouble of making a formal complaint, your Pensions Section will 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,
- normally within 6 months of the day when you were told of the decision you want to complain about

In addition to the above you should ensure your application contains the following information:

- The full name, address, date of birth, Force Identification number (FIN) and National Insurance number of the member.
- If you are being represented by a relative he or she must, in addition to the details about you, provide his or her full name, address and relationship to you;
- if you are being represented by someone else, your representative must give his or her full name, address and profession or other authority to represent you;
- the application should make clear the address the organisation should use to send their reply; and
- The application should be signed by or on behalf of the complainant.

Your complaint will be considered carefully by an appointed person (Joanna Langley, Pensions Lead) and will normally be within 3 months of receiving the application, but this can be extended in special circumstances; up to a maximum of 6 months. The appointed person is required to give you their decision in writing within 15 working days after the decision has been made.

Second Stage

Stage two is the right of appeal to the “Scheme Manager” against the stage one decision.

You can ask the scheme manager 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 you 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 will be undertaken by the Scheme Manager, and not by a person not involved in the first stage decision. The Scheme Manager is the Chief Constable.

You will need to send the Scheme Manager your complaint in writing. The time limits for making the complaint are set out in the table below. Their decision will be given to you in writing within 15 working days after the decision has been made.

If you are still unhappy following the 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 about which you are complaining.

Who can make an application under the arrangements?

The IDR procedures are available to you if you are:

- an active, deferred or pensioner member of the Pension Scheme;
- a widow, widower or surviving dependent of a deceased member of the Scheme;
- a prospective member of the Scheme, e.g. someone who is eligible for membership of the Scheme
- a person who ceased to be within any of the categories above within six months immediately preceding the date of an application under these procedures; and
- A person claiming to come within one of the categories above.

Can someone else make an application for me?

Yes, an application may be made or continued on your behalf by a representative nominated by you (e.g. a solicitor or a family member). An application may also be made or continued on your behalf if you die or are otherwise incapable of acting for yourself:

- In the case of death, by any person who is entitled to the payment of benefits from the scheme, their personal or nominated representatives
- Or a family representative if the applicant is a minor or incapable of acting for themselves.

Additional Help

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.

You can contact them at:

The Pensions Ombudsman
10 South Colonnade
Canary Wharf
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/.

The Pensions Advisory Service (TPAS)

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

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

Telephone: 0300 123 1047

Website: www.pensionsadvisoryservice.org.uk/

Time limits under the Internal Dispute Resolution Procedure (IDRP)

Your situation	To complain to	Time limit
You have received a decision on your benefits under the pension scheme from your employer and there seem to be good grounds for complaining.	The Pensions Lead under the first stage of the procedure.	6 months from the date when you were notified of the decision.*
You have received a first stage decision on your complaint from the appointed person, but you are not satisfied.	The Chief Constable 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 appointed 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 appointed person 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 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 appointed person 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 have failed to make any decision about your benefits under the pension scheme	The appointed person under the first stage of the procedure.	6 months from the date when the employer or administering authority should have made the decision. **
Your complaint went to the appointed person 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 received an interim reply to your second stage complaint 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.

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

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