

A guide to the Internal Dispute Resolution Procedures for ReAssure Trustees Limited

This guidance describes our formal procedures for settling complaints and explains why they have been set up.

We hope that most problems can be dealt with informally but recognise that sometimes this is not possible.

Background

The Pensions Act 1995 requires all occupational pension schemes to have a formal Internal Dispute Resolution Procedure (IDRP). These procedures give scheme members and the dependents of scheme members, the opportunity to have their grievances properly investigated and disputes resolved correctly, fairly and speedily.

Who can use the Internal Dispute Resolution Procedures?

- Current members of the pension scheme
- Former members who have deferred benefits in the scheme
- Members receiving a pension from the scheme
- Widows, widowers, surviving civil partners or dependents of deceased members

You may wish to ask someone else to make and manage your complaint on your behalf. You must ensure that anyone acting on your behalf has a written and signed agreement from you, as we will need to see this before we can pass on any information we hold about you to another person.

The Internal Dispute Resolution Procedure

The vast majority of pension problems can be resolved or explained quickly. If there are facts you think have been overlooked or extra information you feel should be considered, please let us know by contacting us:

ReAssure Trustee Limited Dispute Resolution Team
ReAssure
Windsor House
Telford
TF3 4NB

If this informal process fails to resolve the issues, you can move to the formal process, which has two stages.

Stage 1

This stage gives you the right to receive a written explanation of any decision taken by the scheme administrators in response to your complaint. Your application must be in writing and we would expect you to raise your concerns within 6 months of receiving the details you wish to complain about.

Please provide your full name, address, date of birth and policy number. If you are acting on behalf of someone else, you will need to provide this information, and additional relevant information about yourself, for example your name and address for correspondence. We will also require written confirmation from the member that we can provide you with information about them.

We will try to put things right straight away. If this is not possible ReAssure will write to you within five working days to let you know your complaint is being dealt with. They'll send a further letter if your case is still ongoing after four weeks. And if ReAssure have been unable to resolve your issue after eight weeks you will be sent an interim response, explaining the reason for the delay and giving an expected date for a full reply. Once a decision has been made you will be contacted to explain the decision and include the relevant scheme regulations and any additional legislation that has been considered in reaching the decision.

You should submit details of your complaint in writing to:

The Regulatory Consultant
ReAssure
Windsor House
Telford
TF3 4NB

Stage 2

If you are unhappy with the final stage 1 response, you have the right of appeal to ReAssure Trustees Limited. Your application for a review of the decision must be made within 6 months of receiving the final stage 1 response. Your application must be in writing and state clearly why you disagree with the decision.

The Trustees will write to you within 2 months of receiving your complaint. If it is not possible to provide a full response in this time you will be sent an interim response, explaining the reason for the delay and giving an expected date for a full reply. The letter will explain whether this decision confirms or replaces the stage 1 response, and will include the relevant scheme regulations and any additional legislation that has been considered in reaching the decision.

You should submit details of your complaint in writing to:

The Chair of ReAssure Trustees Limited
BESTrustees plc
Five Kings House
1 Queen Street Place
London
EC4R 1QS

If after following this procedure you feel your complaint has not been resolved you can contact the Pensions Ombudsman for assistance.

The Pensions Ombudsman (TPO)

The Pensions Ombudsman (TPO) are an independent organisation and can help with complaints about personal and occupational pensions. If you have tried to resolve a problem but have not received a response; or if you have reached the end of our complaints process and are not satisfied with the outcome, you can ask TPO to investigate. Usually an application to The Pensions Ombudsman 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).

TPO cannot help with complaints about:

- State Pensions
- tracing a lost pension
- sales or marketing (mis-selling) of pensions
- the type of benefits your pension scheme offers
- a decision made by a tribunal, court or another Ombudsman.

You need not wait until you have completed our complaints process before you approach TPO. If you need help raising your concerns, or just to discuss a potential complaint, you can use TPO's helpline service.

You can call TPO on **0800 917 4487** or write to them at:

The Pensions Ombudsman
10 South Colonnade
Canary Wharf
London
E14 4PU

You can also submit your complaint online and find out more about their services at www.pensions-ombudsman.org.uk