

# 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:

Master Trust 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 Change Manager  
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 the Trustees of the ReAssure Master Trust Board. 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 the Master Trust Board  
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 Advisory Service or the Pensions Ombudsman for assistance.

### **The Pensions Advisory Service (TPAS)**

The Pensions Advisory Service (TPAS) is an independent non-profit organisation that provides free information, advice and guidance on the whole spectrum of pensions, including state, company, personal and stakeholder schemes.

You can ask TPAS for help at any time if you are having difficulty sorting out your complaint under these procedures. You need not wait until you have completed our procedures before you approach TPAS. If TPAS cannot sort out your complaint or believes there has been maladministration or the stage 1 and 2 decisions are wrong, it will recommend that you make a formal complaint to the Pensions Ombudsman.

You can call TPAS on 0845 601 2923, or write to them at:

The Pensions Advisory Service  
11 Belgrave Road  
London  
SW1V 1RB

You can also use their online enquiry form, or find out more information on their process at:

[www.pensionsadvisoryservice.org.uk](http://www.pensionsadvisoryservice.org.uk)

### **The Pensions Ombudsman**

The Pension Ombudsman investigates complaints about how pension schemes are run. The service is free and open to people who have a complaint against those responsible for the running or administration of pension schemes

You should normally have been through the Internal Dispute Resolution Procedures and taken your complaint to TPAS before the Pensions Ombudsman will consider investigating it.

You can call the Pensions Ombudsman on 020 7630 220, or write to them at:

The Office of the Pensions Ombudsman  
11 Belgrave Road  
London  
SW1V 1RB

Or email them at [enquiries@pensions-ombudsman.org.uk](mailto:enquiries@pensions-ombudsman.org.uk)

For more information on their process go to [www.pensions-ombudsman.org.uk](http://www.pensions-ombudsman.org.uk)