

NORTHUMBRIAN WATER PENSION SCHEME (THE “SCHEME”)

INTERNAL DISPUTE RESOLUTION PROCEDURE

SUMMARY

This guide explains the procedure for formally resolving disagreements about the Scheme with the Trustee. Its aim is to allow members the opportunity to explain their complaint and maximise the opportunity to resolve the disagreement internally.

WHEN CAN THE IDRP BE USED?

The IDRP can be used where there is alleged or actual maladministration, or in cases where there is a dispute over fact or law. Maladministration means doing something that should not have been done, or not doing something that should have been done, under the terms of the Scheme.

The IDRP does not apply complaints and disputes between you and NWG as your employer, even if it is about pensions. Nor does it apply to complaints or disputes where court or tribunal proceedings have started, or which are being investigated by The Pensions Ombudsman.

WHO CAN MAKE A COMPLAINT UNDER THE IDRP?

The IDRP is available to the following:

- Scheme members (active, pensioner, those with deferred benefits, i.e. members who have left the Scheme, but aren't yet claiming their benefits or pension credit members).
- Surviving spouses, dependants, or non-dependant beneficiaries of a deceased member.
- Employees eligible to become active members.
- People who have ceased to be or are claiming to be in one of the above categories.

If you wish, you can appoint a representative (such as a friend, colleague, union official, solicitor, etc.) to manage the complaint on your behalf.

If you are a former member who transferred benefits out of the Scheme six or more months ago, or ceased to be within any of the above categories six or more months ago, you are not permitted to complain under the IDRP.

If you die while your complaint is being investigated, the application may be continued by your personal representatives. If an applicant is a minor, or is for some other reason incapable of acting on his or her own behalf, the application may be made or continued by a member of his or her family or by some other suitable person.

WHAT IS THE PROCESS?

The IDRP has a single-stage process. This means that decisions about your complaint will normally be made by the full Trustee Board, although it may at its discretion form a sub-committee to consider the complaint.

You do not have the right of appeal to the Trustee against the decision made on your complaint.

HOW DO I MAKE A COMPLAINT?

You must make any complaints in writing. Your letter should clearly state that you would like your complaint considered under the IDRP.

You should explain who you are, what the disagreement is about, and what outcome you are looking for. If you are a dependant or beneficiary of a deceased Scheme member, you should give your own details as well as those of the Scheme member, and explain your relationship to the member.

If you appoint a representative to act on your behalf, they should provide details of name, profession and an address for correspondence. They should also provide proof that they have been appointed as your representative, together with your contact details (including telephone number) to verify the appointment.

If your complaint does not contain the above information it may be sent back to you stating what information is still required, and that no further action can be taken until this is provided.

THE DECISION

You should be sent a decision under the IDRP within two months of receipt of your complaint. If a reply is not possible within that timescale an interim reply will be sent explaining the reason for the delay and when a full reply can be expected.

The decision will include an explanation, including references to any legislation or the Scheme rules on which it is based.

If your complaint is rejected you will be advised that you have the right to appeal to the Pensions Ombudsman.

CONTACT DETAILS

If you are making a complaint under the IDRP you should write to:

Pensions Manager
HR Department
Northumbrian Water Group
Boldon House
Wheatlands Way
Pity Me
Durham
DH1 5FA

Or email a letter to yourpension@nwl.co.uk

THE PENSIONS ADVISORY SERVICE (PART OF THE MONEY AND PENSIONS SERVICE)

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

The Pensions Advisory Service
120 Holborn
London EC1N 2TD
Telephone: 0800 011 3797
Website: www.pensionsadvisoryservice.org.uk

PENSIONS OMBUDSMAN

If you are not satisfied with the Trustee's decision 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. The Pensions Ombudsman operates an Early Resolution Service as well as a formal adjudication service. This means, wherever possible, complaints are resolved informally at an early stage (see below).

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, E14 4PU
Telephone: 0800 917 4487.
Email: enquiries@pensions-ombudsman.org.uk
Website: www.pensions-ombudsman.org.uk

You can also submit a complaint form online: <https://www.pensions-ombudsman.org.uk/our-service/make-a-complaint/>

Nothing contained in this IDRPs restricts any person's ability or right to refer a dispute to another body (e.g. The Pensions Ombudsman, a Court or Tribunal).

If proceedings have already been started in any Court or Tribunal in respect of the dispute, or if the Pensions Ombudsman has already commenced an investigation (at the time you make your complaint in writing to the Trustee), this IDRPs will no longer apply unless the other body so requires.

The Early Resolution Service

The Pensions Ombudsman operates an Early Resolution Service.

The Early Resolution Service is available to members to raise concerns, or just to discuss a potential complaint with a member of their team. The aim of the service is to provide a quick, informal and streamlined process and does not expect you to first use the Scheme's IDRP.

The Early Resolution Service can be contacted at:

10 South Colonnade
Canary Wharf
E14 4PU

Phone: 0800 917 4487

Email: helpline@pensions-ombudsman.org.uk

DATA PROTECTION

The Trustee is a “controller” for the purposes of the Data Protection Act 2018 (as may be amended from time to time) and, as such, is subject to statutory requirements to protect your personal data.

The Trustee has a legal obligation to and legitimate interest in processing personal data relating to you in administering the Scheme (this may include providing personal data to third parties). A copy of the Trustee’s privacy notice is available at [Data Protection \(nwgpensions.co.uk\)](https://www.nwgpensions.co.uk/Data-Protection).

CONTACT US

If you have any questions in relation to this IDRP, please contact:

Pensions Manager
HR Department
Northumbrian Water Group
Boldon House
Wheatlands Way
Pity Me
Durham
DH1 5FA

Or email: yourpension@nwl.co.uk