

Internal Dispute Resolution Procedure

Guidance Notes

How to Complain

Introduction

Information about the complaints procedure for the following pension schemes:

- Firefighters' Pension Scheme 1992
- Firefighters' Pension Scheme 2006
- Firefighters' Pension Scheme 2015

Who can complain?

The complaints procedure is available to:

- **Members:** who are paying contributions into the 1992 Scheme, 2006 Scheme or 2015 Scheme; have retired and are receiving a pension under one of the above schemes; or have deferred pension benefits
- **Prospective members:** who are not members yet, but could become members on request to join the scheme
- **Dependents:** such as the widow, widower, surviving civil partner of a cohabiting partner or a child of a member or a prospective member

The complaints procedure is also available to people who think they should fall into one of the above categories, or did so during the last 6 months.

Using someone as a representative

You might feel happier with someone else representing you, or you may not be able to put your case yourself.

You can choose someone else to represent you. This can be whoever you wish, your husband, wife, partner, a friend, relative, solicitor, union rep etc.

What you can complain about

Decisions

From the day you join the scheme, various decisions are being made about your pension, including:

- Deciding whether you can retire on ill health grounds
- Deciding the pay we should use to work out your pension benefits
- Deciding whether or not you can join the scheme
- Applying discretions
- Explaining how you are affected by the scheme rules
- Working out your pension benefits

Other complaints

You can also complain about other aspects of your pension, for example if you feel that you have not been given the information you need, or you think there has been an unreasonable delay in the payment of your benefits.

Who do I complain to?

The complaints procedure is explained in detail below. The first step is to raise your concerns with the Finance Section. If you are unhappy with the outcome, you can make a further complaint to the Scheme Manager.

Stage 1

If you have concerns about your pension benefits, you should put your complaint in writing to:

Finance Section
Humberside Fire & Rescue Service Headquarters
Summergroves Way
Hull
East Yorkshire
HU4 7BB

It is best to use form **IDRP Application**, as it will help you to include the correct details.

What happens next?

The facts of your case will be examined by the Finance Section with reference to:

- information held by Humberside Fire & Rescue Service
- information held by West Yorkshire Pension Fund
- the Pension Scheme rules
- Any other legislation which is relevant

You may also be asked for more details to help understand your case.

You should receive a written acknowledgement of your complaint within 10 days of the date your complaint arrives. This will be to acknowledge your complaint, and explain when you will have a decision.

A decision should be made within six months of the date your complaint arrives, and communicated to you within 15 working days of being made.

If your complaint is particularly complex, it may not be possible to fully investigate matters within the above time frame. If this is the case, you will be notified of the reasons for the delay, and given a timescale for a response.

Stage 2

If you are not happy with the outcome of the investigation at Stage 1 you should put a further complaint in writing to:

Firefighters' Pension Scheme Manager
Humberside Fire & Rescue Service Headquarters
Summergroves Way
Hull
East Yorkshire
HU4 7BB

It is best to use form **IDRP Application**, as it will help you to include the correct details.

You must make your Stage 2 complaint within six months of receiving your Stage 1 decision. Your complaint can only be looked at later than this in special cases.

What happens next?

The facts of your case will be examined by the Scheme Manager, along with the scheme rules, and any other legislation which is relevant. You may also be asked for more details, to help understand your case.

You should receive a written acknowledgement of your complaint within 10 days of the date your complaint arrives. This will be to acknowledge your complaint, and explain when you will have a decision.

A decision should be made within four months of the date your complaint arrives, and communicated to you within 15 working days of being made.

If your complaint is particularly complex, it may not be possible to fully investigate matters within the above timeframe. If this is the case, you will be notified of the reasons for the delay, and given a timescale for a response.

Where to get outside help

The Pensions Ombudsman

The Pensions Ombudsman solely deals with pension complaints. It can help if you have a complaint or dispute about the administration (including transfers/conversion) and/or management of personal and occupational pensions.

Some examples of types of complaints it considers include:

- auto enrolment;
- benefits: incorrect calculation/refusal/failure to pay or late payment;
- charges/fees;
- death benefits;
- failure to provide information/act on instructions;
- fund switches;
- guaranteed Annuity Rate;
- ill health;
- interpretation of scheme rules/policy terms;
- misquote/misinformation;
- Payment/pension increases;
- pension liberation;
- transfers: general;
- winding up; and
- with-profits issues.

There is no financial limit on the amount of money that The Pensions Ombudsman can make a party award you. Its determinations are legally binding on all the parties and are enforceable in court.

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
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/

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

Money & Pensions Service
120 Holborn
London
EC1N 2TD
Telephone: 01159 659570
Email: contact@maps.org.uk

Website: www.maps.org.uk