

Pension Scheme



Internal Dispute Resolution Procedure

Should you disagree with a decision made by the Police Force or administrators of the Police Pension Scheme in relation to your benefits, there is a two stage complaints process in place known as the Internal Dispute Resolution Procedure (IDRP).

You can make a complaint under the IDRP if you are a:

- Prospective member wishing to join the Police Pension Scheme (PPS); or
- Police officer contributing to the PPS; or
- Deferred Police officer who has left the Force, but your benefits remain in the PPS; or
- **Pensioner member**, who is currently in receipt of a pension benefit from the PPS.

When making your complaint, you can choose someone else to represent your case - a friend, relative, solicitor or union representative for example.

Stage 1: Formal Complaint

You should complain in writing to whoever you think is at fault, either the Police Force or the Administrator of the scheme, by completing the application form within **6 months** of the problem arising. The facts of your case will be examined along with the scheme regulations, and any other legislation which is relevant.

You should receive a written reply within **2 months** of receiving your particulars. Confirmation of the decision will be presented, or alternatively reasons will be given for the delay in providing the outcome.

For all complaints please complete the application form and return to:

The Pensions Manager
Carmarthenshire County Council
Building 2
St. David's Park
Carmarthen
SA31 3HB

Stage 2: Further Appeal

If you are unhappy with the Stage 1 decision, you have **6 months** to appeal to a Stage 2 referee appointed by the administrator of the Scheme. You must make your Stage 2 appeal in writing, which should be accompanied by the Stage 1 decision.

You can also go straight to Stage 2 if:

- You have gone through Stage 1 and haven't had a reply within 3 months of making your appeal; or
- You have gone through Stage 1 and haven't received a decision within 1 month of the date you were told you would receive it.

The Stage 2 referee should reply to you within 2 months of receiving your complaint.

For all Stage 2 appeals please complete the attached application form and return to:

The Chief Constable
Dyfed Powys Police
Police Headquarters
PO BOX 99
Llangunnor
Carmarthen
SA31 2PF

The Pensions Advisory Service (TPAS)

Before asking for TPAS' help in resolving your appeal, you must have already tried to settle it by means of the IDRP. Hereafter, TPAS is available for assistance in connection with any pensions query.

You can either get in touch with a local TPAS adviser through your Citizens Advice Bureau, or alternatively you can contact their central office:

Tel: **0300 123 1047**

Website: www.pensionsadvisoryservice.org.uk

The Pensions Ombudsman (TPO)

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.

The Pensions Ombudsman can be contacted at:

10 South Colonnade, Canary Wharf, London, E14 4PU

Tel: **0800 917 4487**

Email: **enquiries@pensions-ombudsman.org.uk**Website: **www.pensions-ombudsman.org.uk**

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

Tel: **0800 011 3797**

Website: www.pensionsadvisoryservice.org.uk/

The Pensions Regulator (TPR)

The Pensions Regulator is a pensions watchdog which makes sure schemes are run properly and protects members against fraud. Anyone who is worried about a scheme can report to The Pensions Regulator.

The Regulator's contact details are:

Tel: **0345 600 0707**

Website: www.thepensionsregulator.gov.uk/





Stage 1 Application (To be completed by the Police Officer or Personal Representative)

Personal Details	(Please	complete in	BLOCK	capitals)
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Full Name								
Date of Birth			Payroll I	Reference No.				
National Insurance No.			Rank					
Address								
				Post Code				
Complete below if you are Representing the Police Officer								
Full Name								
Relationship to Police Officer								
Address for Correspondence								
-				Post Code				
					1			
Language Preference			(Please	✓ the appropriate	e box to indicate your e	lection)		
I wish to receive ALL future co	orrespondence	e in:						
WELSH		ENGLISH			BILINGUAL			
Statement of Application Please give a statement of the nature of the disagreement with enough details to show why you are aggrieved. If necessary, continue details on an additional page and attach to the application form together with any supporting documents.								
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Statement of Application Continued

Declaration

Police Officer Signature	Date	
Signature of Representative (If applicable)	Date	