

**Isle of Wight Council Pension Fund**

**COMPLAINTS AND  
INTERNAL DISPUTE  
RESOLUTION PROCEDURE  
(IDRP)**

**May 2024**

## 1 Document Information

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### 3 Decisions

- 3.1 From the day you become a member of the Isle of Wight Council Pension Fund (“the Fund”), which is part of the Local Government Pension Scheme (“LGPS”), decisions will be made about your pension rights.
- 3.2 Some decisions are made by your employers and cover issues such as what part of your pay should be treated as pensionable, to the type of benefits that should be paid to you when you leave the scheme.
- 3.3 Some are made by Isle of Wight Council Pension Fund as the administering authority and cover such issues as the value of benefits to which you are entitled.
- 3.4 When you (this includes dependants) are notified of a decision, you should check, as far as you can, that this is based on the correct details and that you agree with the decision.

### 4 Complaints

- 4.1 If you are not satisfied with the way your pension scheme membership has been dealt with, or the service you have received from the Fund, please let us know as most problems can be sorted out quickly.
- 4.2 **Complaints with regards to decisions made by your employer should be taken up directly with your employer via their complaint processes.**
- 4.3 For complaints relating to the Fund, please contact the Pensions team in the first instance: [pensions@iow.gov.uk](mailto:pensions@iow.gov.uk)
- 4.4 **How do I make a formal complaint?**
  - 4.4.1 If you want to make a formal complaint about a decision that has been made in relation to your pension by the Fund, or about the service that you have received from the Fund, please contact:

Nominated Complaints Officer - Pensions

Isle of Wight Council

County Hall

Newport

Isle of Wight

PO30 IUD

Email: [complaints.officers@IOW.gov.uk](mailto:complaints.officers@IOW.gov.uk)

Telephone: 01983 821000

Online form: <https://www.iow.gov.uk/contact-us/send-complaint/>

#### 4.5 What happens and how long will it take?

- 4.5.1 Your complaint will be logged on the council's Client Relationship Management ("CRM") system and will be acknowledged within five working days (counting from the working day after the complaint was received) with a letter stating what will be done, when the reply will be given and who to contact about the complaint.
- 4.5.2 The complaint will be investigated by a senior manager and a full reply will be given to you. If we've got something wrong, we will do our best to put it right. We will admit our mistakes and offer a full apology. We will also review our policies and procedures to try and stop it happening again.
- 4.5.3 We try to respond quickly to complaints and to reply to you within 20 working days. Sometimes, due to the complexity of the complaint, we may not be able to meet this timescale. If this happens, we will write to you and keep you fully informed of the progress being made.
- 4.5.4 For further information about the complaints process of the Isle of Wight Council, (as the administering authority of the Isle of Wight Council Pension Fund), please see the Isle of Wight Council Complaints Policy (as updated) available here:

<https://www.iow.gov.uk/documentlibrary/download/complaints-policy>

## 5 Internal Dispute Resolution Procedure ("IDRP")

- 5.1 Making an informal enquiry, or formal complaint, does not affect your statutory right to have your dispute heard under the Internal Dispute Resolution Procedure ("IDRP").
- 5.2 Regardless of whether you have made a formal complaint (section 3 above) or not, you can use the IDRP if you are not happy with any decision affecting you made in relation to the scheme. You also have a right to use the procedure if a decision should have been made by your employer or administering authority, but it hasn't been.
- 5.3 The IDRP is a two-stage process in which the decision which has been made is reviewed at each stage by an independent person, who will assess whether the right process has been followed and regulations have been applied correctly.

## 6 Who can use the IDRP?

- 6.1 You can use this formal process if you are:
- **An active, deferred or pensioner member**  
Someone who is paying into the scheme, or who used to pay in, or who is receiving a pension.
  - **A prospective member**  
Someone who is not yet a member but could become one if their employer brings them in or they choose to join.
  - **A dependant**

Someone who is the widow, widower, surviving civil or nominated partner, or a child of a member or prospective member.

- 6.2 You can also use this process if you think you should fall into one of these categories, or you did so in the last six months. You can choose to have someone else represent you, and this representative can be whoever you like – a friend, relative, solicitor, union representative, etc.

## 7 Stage one of the IDR

- 7.1 You must put a dispute in writing and send it within six months of receiving the decision you are disputing, either to your employer or to the Isle of Wight Council (“the Council”) in its capacity as the administering authority of the Isle of Wight Council Pension Fund, as explained below.

- If the dispute concerns a decision taken by an employer, then you must write to that employer (n.b if your employer is the Council, you must write to the Strategic Manager – Human Resources).
- If the dispute concerns a decision taken by the Council as the administering authority for Isle of Wight Council Pension Fund (i.e. a decision taken by Pension Services) then you must write to the Head of Pensions.

**Your dispute will be considered carefully by a person nominated by the body that took the decision that you wish to dispute. That nominated person is required to give you their decision in writing. This is within two months of receiving your appeal. If they are unable to provide a response within that timescale, they must write to inform you of this delay and provide an estimated date a decision will be completed.**

- 7.2 Where the nominated person upholds your appeal, they will set out instructions to the employer or administering authority who made the original decision. The employer or administering authority will have to review the circumstances of your case, in light of those instructions, and provide you with a revised decision. It is important to note, however, that this does not necessarily mean that the final decision will change from that originally made.
- 7.3 If the decision you disputed concerned the exercise of a discretion by the employer or administering authority, and the nominated person decides that the employer or administering authority should reconsider how they exercised their discretion, the matter

will be referred back to the original decision maker who will be required to reconsider their original decision.

- 7.4 Any decision must be given to you in writing, stating the legislation relied upon and let you know that if you are still dissatisfied you have the right to go to stage two of the IDR within six months of receiving the stage one decision.

## 8 Stage two of the IDR

- 8.1 If you are still dissatisfied, you or your representative must put your signed appeal in writing, enclosing a copy of the stage one decision, and send it within six months of receiving the stage one decision, to:

Stage 2 Pension Appeals  
Monitoring Officer  
Isle of Wight Council  
County Hall  
Newport  
Isle of Wight PO30 IUD

- 8.2 Your appeal must:

- state your name, address and date of birth.
- if you are not a member of the scheme, state your relationship to the relevant member of the scheme, and include that member's full name, address, date of birth, national insurance number and the name of the member's scheme employer.
- include a statement giving details of the nature of the disagreement and the reasons why you are aggrieved.
- be signed, by you or your representative.

- 8.3 **Your appeal will be considered by the Council's Monitoring Officer (or their nominated representative) ("the adjudicator"), advised by a suitably qualified lawyer from Legal Services. Your case will be put to the adjudicator in writing, with the administering authority and scheme employer allowed to submit written reports in response to the issues you raise. The stage two decision will be given to you, and your employer, in writing within two months of the date on which the appeal was received, and state the legislation relied upon. If they are unable to provide a response within that timescale, they must write to inform you of this delay and provide an estimated date a decision will be completed. As in stage one above, where the adjudicator upholds your appeal, they will set out instructions to the employer or administering authority who made the original decision. The employer or administering authority who made that original decision will have to review the circumstances of your case, in light of those instructions, and provide**



**you with a revised decision. It is important to note, however, that this does not necessarily mean that the final decision will change from that originally made.**

- 8.4 If the decision you disputed concerned the exercise of a discretion by the employer or administering authority, and the adjudicator decides that the employer or administering authority should reconsider how they exercised their discretion, the matter will be referred back to the original decision maker who will be required to reconsider their original decision.

## 9 Help and Support

- 9.1 At any point in the IDR process you can ask for help from the Money and Pension Service (MAPs) whose address is:

Money and Pensions Service  
Holborn Centre  
120 Holborn  
London  
EC1N 2TD  
Telephone: 01159 659570  
Website: <https://maps.org.uk/en#>

- 9.2 If the dispute or complaint cannot be resolved after the intervention of the Money and Pension Service (MAPs) then you can apply for an adjudication to the Pensions Ombudsman within three years of the event which gave rise to it.

- 9.3 The Pensions Ombudsman can investigate and determine any complaint or dispute involving maladministration or matters of fact or law and his decision is final and binding but matters where legal proceedings have already started cannot be investigated.

Website: <http://www.pensions-ombudsman.org.uk>  
Email: [enquiries@pensions-ombudsman.org.uk](mailto:enquiries@pensions-ombudsman.org.uk)

## 10 Related Documents

Isle of Wight Council:  
Complaints Policy <https://www.iow.gov.uk/documentlibrary/download/complaints-policy>

Isle of Wight Council  
Pension Fund:  
Pension  
Administration  
Strategy <https://www.isleofwightpensionfund.org/resources/pension-administration-strategy-may-2023/>

## 11 Definitions



## **Complaint**

A complaint is an expression of dissatisfaction, however made, about the standard of service, actions or lack of action by the organisation, its own staff, or those acting on its behalf, affecting an individual or group of individuals.