

# **INTERNAL DISPUTE RESOLUTION PROCEDURE EATON-WILLIAMS GROUP PENSION AND ASSURANCE SCHEME (the “Scheme”)**

## **1. General**

The trustees of the Scheme (the “**Trustees**”) are required by law to ensure that arrangements for the resolution of disputes in relation to the Scheme are made and implemented. The arrangements are known as the internal dispute resolution procedure or “IDRP”.

This note sets out the procedure which is followed to deal with disputes between beneficiaries (or potential beneficiaries) of the Scheme and the Trustees. Please note that it cannot be used in relation to disputes with your employer, even if they are about pensions.

The IDRP is a single stage procedure, where the decision is made by the Trustees.

## **2. Whose complaints are covered by this IDRP?**

2.1 Complaints can be accepted under this IDRP from:

- (a) any deferred pensioner, pensioner or pension credit member of the Scheme;
- (b) a prospective member of the Scheme;
- (c) a widow, widower, surviving civil partner or other surviving dependant of any person in (a);
- (d) a surviving non-dependant beneficiary of any person in (a);
- (e) anyone who ceased to be in any of the categories (a) to (d) above in the previous six months; and
- (f) any person claiming to be in any of the categories (a) to (e) above and the dispute relates to whether he or she is such a person.

2.2 A complaint may alternatively be made on behalf of one of the above by a representative nominated by him or her. If a complainant is a minor, or is for some other reason incapable of acting for himself or herself, it may be made or continued by a family member or other suitable person. If a complainant is deceased, it may be made or continued by his or her personal representatives or other suitable person.

2.3 If you no longer have an interest in the Scheme you must make your application to the Trustees within six months, or in exceptional circumstances, such longer period as the Trustees may allow, from the date on which you ceased to be, or claim you ceased to be, a person with an interest in the Scheme.

2.4 This procedure does not cover complaints which are subject to specific investigation by the Pensions Ombudsman or where proceedings have begun in a Court or a Tribunal,

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

### **3. Making an application**

3.1 If you wish to make a complaint, please complete the attached Form IDR. This includes all the details that the Trustees are required to ask for under legislation. The complainant must put in writing:

(a) his or her full name (including any previous names), address, date of birth and National Insurance number;

(b) if the complainant is the widow, widower, surviving civil partner or dependant of a deceased member, the full name, address, date of birth and National Insurance number of the member and their relationship with the member; and

(c) if the complaint is to be dealt with by a representative, details of the representative's full name and address, and whether the address is to be used for service of any of the documents in relation to the complaint.

3.2 The complainant should put in writing the details of the nature of the complaint. (Copies of relevant documentation relating to the complaint should be enclosed.)

3.3 The complaint should be signed and then sent to the Secretary to the Trustees, The Eaton-Williams Group Pension and Assurance Scheme, Aon, 12 Floor, The Colmore Building, 20 Colmore Circus, Queensway, Birmingham, B4 6AT or [ian.emery@aon.com](mailto:ian.emery@aon.com).

### **4. Making the decision**

4.1 The Trustees will give full consideration to the complaint and are required to determine your complaint within a reasonable period of time. A decision will ordinarily be reached within four months of the complaint. The complainant will be notified of the decision within a reasonable period of the decision being made (usually 15 working days). If the Trustees are unable to issue written notice of their decision within this time limit, an interim reply will be sent to the complainant before this time limit expires providing an explanation of the delay and an expected date of issuing a decision.

4.2 The written notification of this decision will be sent to the complainant (and, if applicable, his or her representative) and will include:

(a) a statement of the decision;

(b) if relevant, reference to any legislation relied upon;

(c) if relevant, reference to any part of the Rules of the Scheme relied upon, and, where a discretion has been exercised, a reference to the part(s) of the Scheme Rules which confers such discretion; and

(d) confirmation of the contact details for Money Helper and The Pensions Ombudsman.

## 5. Further action

### The Pensions Ombudsman

5.1 If the complainant is not satisfied with the Trustees' decision, they can refer the complaint to The Pensions Ombudsman free of charge. The Pensions Ombudsman deals with complaints and disputes which concern the administration and/or management of the Scheme. Anyone who wishes to make a complaint to the Pensions Ombudsman may do so, but will normally be expected to have gone through the Scheme's IDRPs first.

5.2 Contact with The Pensions Ombudsman about a complaint needs to be made within three years of when the event(s) complained about happened – or, if later, within three years of when the complainant first knew about it (or ought to have known about it). There is discretion for those time limits to be extended.

5.3 The Pensions Ombudsman can be contacted at:

The Pensions Ombudsman  
10 South Colonnade,  
Canary Wharf,  
London  
E14 4PU

Tel: 0800 917 4487

Email: [enquiries@pensions-ombudsman.org.uk](mailto:enquiries@pensions-ombudsman.org.uk)

Website: [www.pensions-ombudsman.org.uk](http://www.pensions-ombudsman.org.uk)

A complaint can also be submitted online: <https://www.pensions-ombudsman.org.uk/submit-complaint>

### Money Helper

5.4 If the complainant has general requests for information or guidance concerning their pension arrangements, they can contact Money Helper at:

Money Helper  
c/o The Pensions Advisory Service  
120 Holborn  
London  
EC1N 2TD

Tel: 0800 011 3797

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

## 6. Data protection

The Trustees are “controllers” for the purposes of the Data Protection Act 2018 and the General Data Protection Regulation (EU 2016/679) and, as such, are subject to statutory requirements to protect the personal data of the complainant.

The Trustees have a legal obligation to and legitimate interest in processing personal data relating to the complainant in administering the Scheme (this may include providing personal data to third parties).

A copy of the Trustees’ data privacy notice is available at: [Eaton-Williams Pensions \(menlosecurity.com\)](https://www.menlosecurity.com).



<b>making an application</b>	
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<b>Send this form with any attachments to:</b>	The Secretary to the Trustees, The Eaton-Williams Group Pension and Assurance Scheme, Aon, 12 Floor, The Colmore Building, 20 Colmore Circus, Queensway, Birmingham, B4 6AT or <a href="mailto:ian.emery@aon.com">ian.emery@aon.com</a> .	<b>Number of pages</b>
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<b>Signature of Applicant or Representative</b>		<b>Date</b>
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