

## Plumbing & Mechanical Services (UK) Industry Pension Scheme

### Internal Dispute Resolution Procedure (IDRP)

#### 1. Introduction

This guide summarises the procedure you should follow if you wish to make a formal complaint about the Scheme.

Before making a formal complaint, you may wish to check that it is not possible to resolve your issue informally without using the formal Internal Disputes Resolution Procedure (IDRP).

There is no cost for using the IDRP, but you will have to meet any costs that you or your representative incur.

#### 2. Who can use the procedure?

The IDRP may be used by:

- members of the Scheme entitled to deferred benefits or in receipt of a pension;
- surviving spouses and dependants of deceased members;
- anyone ceasing to be in the above categories within six months of making the complaint.

If you wish, you may nominate a representative to make the complaint on your behalf.

#### 3. Where can I get help?

If you need general information or guidance about your pension, you can contact the government's free and impartial MoneyHelper service at any stage of the process:

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

Telephone: 0800 011 3797

#### 4. Pensions Ombudsman

You have the right to refer your complaint to the Pensions Ombudsman free of charge:

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

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

Telephone: 0800 917 4487

The Pensions Ombudsman can help with complaints and disputes about the administration and/or management of occupational and personal pension schemes.

You need to have been through both stages of the IDRPs before referring your complaint to the Ombudsman. Usually, you need to contact the Pensions Ombudsman within three years of the event you are complaining about or within three years of when you first knew, or should have known, about it.

## 5. What do I need to do?

If you wish to make a formal complaint, there is a two-stage process:

### Stage 1

- a) You should complete the online member complaint form and send any evidence to the Trustee Secretary:

**Email:** [info@plumbingpensions.co.uk](mailto:info@plumbingpensions.co.uk)  
**Address:** Plumbing Pensions (UK) Limited, Bellevue House,  
22 Hopetoun Street, Edinburgh EH7 4GH  
**Telephone:** 03457 65 65 65 or 0131 556 9090

If you don't have internet access, please use the details above to request a printed copy of the form.

- b) Your complaint will be considered by a Sub-Committee of the Trustee Board.
- c) You should receive notice of the Sub-Committee's decision within two months of making your complaint. If your complaint cannot be addressed within this timescale, you will be told why there is a delay and when you can expect to hear further.
- d) You will be told whether the Sub-Committee upholds or rejects your complaint and given an explanation of their decision. Reference will be made to any legislation or documentation relied upon. You will also be given information about how to make a Stage 2 complaint if you are dissatisfied with the Sub-Committee's decision.

### Stage 2

- a) If you are dissatisfied with the Stage 1 decision, you may refer your complaint to the Trustee Board. You must exercise this right within six months of the date of the Stage 1 decision. Members of the Sub-Committee who looked at your complaint at Stage 1 will not be involved in Stage 2.
- b) Referrals to the Trustee Board will be addressed to the Chairman of the Board and will contain the same basic information as provided to the Stage 1 process together with the reasons why you are dissatisfied with that decision.
- c) The Trustee Board should respond within three months of receipt of a Stage 2 complaint.
- d) The decision of the Trustee Board will be in writing and will be final with no further right of appeal within the Scheme.



Plumbing Pensions

- e) If you are still not satisfied, you can seek help from MoneyHelper or the Pensions Ombudsman or take separate legal advice.

-ends-