

## **JOHN GRAHAM (DROMORE) LIMITED PENSION AND LIFE ASSURANCE SCHEME**

### **Internal Disputes Resolution Procedure**

The Trustees want you to fully understand the terms of the Scheme and ensure that any problems, misunderstandings, or disputes are sorted out as quickly as possible. In the first instance, you should talk to your usual pensions contact, but if this proves unsatisfactory a procedure has been established for dealing with any complaints or problems you may have involving the Scheme or your benefits.

You may use the following procedure if: -

- you are a Scheme member
- you are a spouse, civil partner or dependant of a deceased Scheme member
- you are a non-dependant beneficiary of a deceased member of the Scheme
- you were any of the above in the 6 months before lodging your complaint
- you believe you are any of the above but this is disputed

This procedure does not apply to any disagreement which is:

- (a) already the subject of proceedings in any court or tribunal; or
- (b) already under investigation by the Pensions Ombudsman.

The Money and Pension Service ("MaPS") is available to members at anytime to help during the process (you do not need to wait until stage 3 to contact MaPS). They can be contacted at:-

Money & Pensions Service  
120 Holborn  
London  
EC1N 2TD  
Pensions Helpline: 0800 011 3797  
Website: [www.maps.org.uk](http://www.maps.org.uk)

### **Stage 1**

If you have a complaint, this must normally be made within six months of the date of the decision or event which is the subject of the complaint.

To make the complaint you should email the Trustees' advisors at: [johngraham@isio.com](mailto:johngraham@isio.com)

Alternatively, you may write to:-

John Graham (Dromore) Limited Pension & Life Assurance Scheme c/o Isio,  
PO Box 4916,  
Interface Business Park,  
SN4 4RX

Give the following details:-

- ◆ Scheme name
- ◆ Your name
- ◆ Your address
- ◆ Your date of birth
- ◆ Your national insurance number
- ◆ Your complaint or problem

If you are a dependent of a Scheme member you do not need to give your national insurance number but you should give all the above details of the Scheme member together with a note of your relationship to the member.

You may nominate a representative to act on your behalf. If you do, the name and address of the representative must also be provided and signed permission given if any correspondence is to be sent to the representative's address.

You must include a statement as to the nature of the complaint with sufficient details to show why the complaint is aggrieved

The Scheme Administrator shall initially investigate the complaint. If needed, the Scheme Administrator will request further information as soon as they become aware of the need for such information.

The Scheme Administrator will reach a decision as soon as possible on the complaint, normally within 4 months of receiving full details, and will normally reply to the Complainant (and any representative) within 21 working days of reaching the decision.

If the Scheme Administrator believes that it may take longer than this to resolve or respond, you will be advised of the reasons why and an expected date for a decision.

The decision shall normally include:

- (a) a statement of the Scheme Administrator's decision;
- (b) a reference to any legislation relied upon;
- (c) a reference to any rules of the Scheme relied upon;
- (d) where a discretion has been exercised, a reference to the rules of the Scheme which confer such discretion; and
- (e) a statement that a complainant may appeal the decision to the Trustee board, in the event that they are not satisfied with the decision reached by the Scheme Administrator .

*If you are unhappy with the Scheme Administrator's decision you have 6 months to raise your complaint with the Trustees. (Stage 2)*

## **Stage 2**

You should proceed to this stage only if you have completed stage 1 and the issue is not resolved to your satisfaction.

You should write to the Trustees at the following address and ask them to reconsider the decision: -

The Trustees of the John Graham (Dromore) Limited Pension and Life Assurance Scheme  
c/o Ballygowan Road  
HILLSBOROUGH  
BT26 6HX

Give the same details as under Stage 1 but also indicate why you are dissatisfied with the Scheme Administrator's decision.

The Trustees will give you their decision within 4 months of receiving your letter (or will explain why this cannot be done and give you an expected date) and will normally reply within 21 working days of reaching the decision.

The decision shall include:

- (a) a statement that MaPS and the Early Resolution Service at the Pensions Ombudsman are available to assist members and beneficiaries in connection with difficulties which they have failed to resolve with the specified person under this procedure and the contact details for MaPS and the early resolution service of the Pensions Ombudsman; and
- (b) a statement that the Pensions Ombudsman may investigate and determine any complaint or dispute of fact or law in relation to the Scheme and the contact details for the Pensions Ombudsman.

## **Stage 3**

If you are unhappy with the Trustees' decision you may raise your complaint with MaPS or the Pensions Ombudsman.

You can contact MaPS which is available to assist Scheme members with difficulties. Their contact details are given at the start of this document.

You may also contact the Pension Ombudsman. Their address is 10 South Colonnade, Canary Wharf, E14 4PU. Their email address is [enquiries@pensions-ombudsman.org.uk](mailto:enquiries@pensions-ombudsman.org.uk).