



Internal Dispute Resolution Procedure

Should you disagree with a decision made by the Fire Authority or administrators of the Fire 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 are able to make a complaint under the IDRP if you are:

- a prospective member wishing to join the New Firefighters' Pension Scheme; or
- a **Firefighter** contributing to the Firefighters' Pension scheme, or new Firefighters' Pension Scheme; or
- a **Deferred Firefighter** who has left the Authority, but your benefits remain in the Fire Pension Fund; or
- a **Pensioner member**, who is currently in receipt of a pension benefit from the Fire Pension Fund.

When making your complaint, you are able to 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 Fire Authority 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 complaints against the Fire Authority, please complete the application form and return to:

The Chief Fire Officer
North Wales Fire & Rescue Service
Ffordd Salesbury
St Asaph Business Park
St Asaph
Denbighshire
LL17 0JJ

For complaints against the Administrator of the Scheme, please complete the application form and return to:

The Pensions Manager
Carmarthenshire County Council
County Hall
Carmarthen
SA31 1JP

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 Pension Fund. 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 **a 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:

Chair of the FRA
C/O North Wales Fire & Rescue Service
Ffordd Salesbury
St Asaph Business Park
St Asaph
Denbighshire
LL17 0JJ

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 IDRPs. 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:

11 Belgrave Road
London
SW1V 1RB

Tel: 0845 601 2923

Pensions Ombudsman

The Pensions Ombudsman may investigate and determine any complaint or dispute of fact or law in relation to an occupational pension scheme. Pension schemes and members must normally go along with the Ombudsman's decision unless it is overturned by a court. The Pension Ombudsman's office will normally have expected you to have:

- Been given first and second stage IDRPs decisions by the Firefighters' Pension Scheme; and
- Asked for help from TPAS

Please note that you must refer your complaint to the Ombudsman within **3 years** of the event about which you are complaining, or within **3 years** of when you first became aware of the problem.

The Ombudsman's contact details are:

11 Belgrave Road
London
SW1V 1RB

Tel: 020 7630 2200
Fax: 020 7821 0065
E-mail: enquiries@pensions-ombudsman.org.uk
Website: www.pensions-ombudsman.org.uk

The Pensions Regulator

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:

Napier House
Trafalgar Place
Brighton
BN1 4DW

Tel: 0870 606 3636

