

HARMSWORTH PENSION SCHEME

Internal Dispute Process (IDRP)

The Trustees of the Harmsworth Pension Scheme aim to provide members with an excellent level of service, with regards to the administration of member benefits. However, there may be times when you are not satisfied with the service you have received and wish to make a complaint under the Scheme's formal complaint procedure, which is known as the Internal Dispute Resolution Process or IDRP.

The IDRP has two stages, and any complaint received is treated seriously and will be dealt with as quickly and as fairly as possible. From experience, most complaints are resolved at the first stage.

Please remember that some complaints may simply arise from a misunderstanding as to how either the Scheme is structured or how our administration processes operate. We would therefore welcome the opportunity to discuss and try to resolve the issues that have caused you concern, before you raise a complaint. However, if you do wish to raise a complaint, you will need to follow the below process. If you have any queries in respect of the process, please contact a member of our team.

Who can make a complaint?

You can make a formal complaint under the IDRP, if you fall into one of the following categories:

1. A member of the Scheme who is:
 - paying into the Scheme
 - receiving a pension from the Scheme
 - not paying into the Scheme but has benefits left in the Scheme
2. A spouse, civil partner, or dependent of a member who has died leaving them with benefits in the Scheme

If you feel that you are unable to represent yourself, you may appoint a representative to act on your behalf. A representative may also act for someone in either of the above categories who has died.

If you do not belong to one of the categories above but feel that you have a relevant case, please contact the DMGT Pensions & Benefits team, using the contact details overleaf.

What complaints are covered?

Complaints usually take the form of a dissatisfaction with the service you have received or the decisions that have been made that affect your benefits under the Scheme. If you are unsure whether you have a relevant complaint, please contact our team and we will try to help you.

First Stage

If you wish to make a formal complaint, please put this in writing to Yvonne Pearce, the Group Pensions Manager at DMGT, at the following address.

Please make sure that you state 'Formal Complaint' in the title of your letter and include full details of the matter about which you are complaining, including any documentary evidence to support your case.

Yvonne Pearce
Group Pensions Manager
DMGT Pensions & Benefits
Northcliffe House
2 Derry Street
Kensington
London W8 5TT

You will receive an acknowledgement of your complaint within one week. Yvonne will consider your complaint carefully and thoroughly and give you a decision in writing within two months of receiving all the paperwork concerning your case.

In some circumstances it may not be possible for a decision to be made within the two month period. If that is the case, you will be contacted further to provide an update and to clarify when you may expect to receive the decision.

Second Stage

If you disagree with the decision made in the first stage or if you have unresolved concerns, you can ask the Trustees to take a fresh look at your complaint within six months of the original decision being notified to you.

You should write to the Trustees at the same address noted above, enclosing copies of all relevant documents, including the correspondence about your complaint under first stage of the IDR. You will need to clarify why you feel the Trustees need to review the original decision from the first stage.

You will receive an acknowledgement of your complaint within one week. The Trustees will review your complaint and will give you a decision in writing within two months of receiving all the paperwork concerning your case. In some circumstances it may not be possible for a decision to be made within the two month period. As above, if that is the case, the Trustees will write to you to clarify when you may expect to receive their decision.

Appealing against a second stage decision

If you remain unhappy about the decision taken in the second stage, you may make an appeal to the Trustees but please note that the Trustees will only consider a referral back to them if you can provide new information which challenges the original decision that was made. The Trustees will not consider a referral if you simply disagree with their decision.

Additional Help

The Pensions Advisory Service (TPAS)

If you have received a second stage decision under the IDRPs and you are not satisfied with that decision, and still think your complaint has merit, you can refer your case to TPAS, who may be able to help you resolve your complaint or dispute.

TPAS
11 Belgrave Road
London
SW1V 1RB

Phone: 0300 123 1047
Email: enquiries@pensionsadvisoryservice.org.uk
Website: www.pensionsadvisoryservice.org.uk

Please note that before asking TPAS to help in resolving a dispute, you must have already tried to settle your complaint using the Scheme's IDRPs, as described above.

A TPAS advisor cannot force a pension scheme to take a particular step but, if they think your complaint is justified, they will try to resolve the problem through conciliation and mediation. TPAS would need copies of all relevant documents, including the correspondence about your complaint under the IDRPs and why you are seeking to challenge that decision.

Pensions Ombudsman

The Pensions Ombudsman investigates complaints and settles disputes where these relate to pension schemes. However, before contacting the Ombudsman, they would normally expect you to have been through both stages of the Scheme's IDRPs, and to have sought the help of TPAS.

The Pensions Ombudsman is completely independent and acts as an impartial adjudicator. There is no charge for using the Pensions Ombudsman's services. The Ombudsman cannot investigate matters where legal proceedings have already started but, subject to that, he can settle disputes about matters of fact or law as they affect Occupational Pension Schemes.

The Ombudsman's decision is final and binding on all the parties, subject to any appeal made to the High Court on a point of law.

The Office of the Pensions Ombudsman
11 Belgrave Road
London
SW1V 1RB

Phone: 020 7630 2200
Email: enquiries@pensions-ombudsman.org.uk
Website: www.pensions-ombudsman.org.uk

Member helpline

If you would like to try to resolve your query without making a formal complaint, or if you have any questions about the IDRPs, please contact the pensions helpline at:

DMGT Pensions & Benefits
Northcliffe House
2 Derry Street
London
W8 5TT

Phone: 0203 615 0070
Email: pensions@dmgt.com
Website: www.dmgtpensions.co.uk