

Internal Dispute Resolution Procedure

Complaints about the Plan are rare and are generally resolved informally by contacting the Personnel Department or Plan Administrators.

However, in accordance with the Pensions Act 1995, there is a requirement to have a formal Internal Dispute Resolution Procedure (IDRP) to deal with disputes that are unable to be resolved informally.

If you are dissatisfied with the outcome you receive you can therefore ask for the matter to be addressed formally.

Formal Internal Dispute Resolution Procedure

Who can apply?

Anybody who is, or could be entitled to, benefits from the Plan, including any surviving non-dependant beneficiaries entitled to benefits on a member's death. You can ask somebody else, such as another employee, a member of your family, a friend or a solicitor, to help you apply. Or they can apply for you if you prefer. Please note any costs you incur will not be reimbursed.

What you can apply about

Any matter where the law or the Plan rules either lays a duty on the Trustee or gives it the power to choose. For example, the Trustee has a duty to pay the right benefits at the right time to the right person. It also has a choice over how lump sums are paid out on death.

However, you cannot apply if the question should be addressed to your employer or is already being looked into by the Pensions Ombudsman.

Who you apply to

Your initial application under Stage 1 of the IDRP will be made to the Trustee's Adjudicator, who is Tracey Dalmon (or such other individual nominated by Capita to be the Adjudicator from time to time and approved by the Trustee). The Trustee has chosen the Adjudicator as someone who knows about the Plan and the laws governing it. The Adjudicator's duty is to look into your problem in confidence and without bias. Their address is:

Capita
PO Box 555
Stead House
Darlington DL1 9YT

However, should you prefer, you may omit Stage 1 of the process and apply direct to the Trustee under Stage 2 of the IDRP. Please see "How you apply to the Trustee" overleaf for further details.

How you apply

You should write to the Adjudicator giving your name, your address, your date of birth, your National Insurance Number and the facts that you disagree with, explaining your problem, and signing your application. The Trustee has produced standard forms to help you.

What the Adjudicator will do

The Adjudicator will acknowledge your application within 14 days of receipt and provide details of MoneyHelper (part of the Money and Pensions Service).

The Adjudicator will then look carefully into your case, consulting anybody else who has been involved with your case, and will normally reach a decision within 2 months. You will be notified

in writing of the decision, with reasons, within 15 working days. But, if a decision cannot be reached within 2 months, you will be told why it is late and when you can expect it.

If you are not satisfied

If you are unhappy with the Adjudicator's decision, you can apply within 6 months of the decision to have your case reviewed by the Trustee, under Stage 2 of the IDRPs. You must explain in writing why you are not satisfied with the answer you have had. The Trustee has produced standard forms to help you.

How you apply to the Trustee

You must write within 6 months of the Adjudicator's decision giving your full name and address, your date of birth, your National Insurance Number and the reasons why you are not happy with the decision. You must also formally ask the Trustee to look into the matter, and sign your application.

If you are applying on someone else's behalf, you must also provide all these details, and include your full name and address, your relationship to the complainant, your profession and your address for correspondence.

The contact for the Trustee is Danny Holeyman. His address is:

Secretary to the Trustees
Heinz Pension Plan
c/o Capita
Hartshead House
2 Cutlers Gate
Sheffield S4 7TL

What the Trustee will do

It will reach a decision, normally within 2 months of your application under Stage 2 of the IDRPs, and then respond to you in writing within 15 working days. The Trustee will provide reasons for reaching its decision. If a decision cannot be reached within 2 months, you will be told why it is late and when you can expect it.

How will the Trustee reply?

The Trustee will explain its decision and in what ways, if any, it differs from the Adjudicator's decision. It will include any laws it has relied on and any part of the Plan rules that have a bearing and what you can do if you are not happy with the decision.

If you are still not satisfied

If you are not content with the Trustee's decision under Stage 2 of the IDRPs, you may be able to raise your problem with the Pensions Ombudsman, whose contact details are:

Pensions Ombudsman
10 South Colonnade
Canary Wharf
London E14 4PU

Tel: 0800 917 4487
Email: enquiries@pensions-ombudsman.org.uk

Additional Help

MoneyHelper is available to provide free, independent information and guidance about your complaint at any point during the process.

For information or guidance visit the MoneyHelper website at www.moneyhelper.org.uk or contact the service using an online enquiry form or webchat, or by telephone on 0800 011 3797.