

DORMAN TRAFFIC PRODUCTS RETIREMENT BENEFITS SCHEME - DISPUTE RESOLUTION PROCEDURE

What if I have a complaint about the Scheme?

If you have a complaint about the Scheme, you should contact the Head of Group Pensions at Unipart House, Unipart Group Ltd, Cowley, Oxford, OX4 2PG who will try to settle the complaint on an informal basis. If you are unhappy with the response you receive, there is a formal procedure in place to help you resolve the problem.

Stage one

You should write to: The Secretary of the Trustee Board, The Dorman Traffic Products Retirement Benefits Scheme, Unipart House, Unipart Group Ltd, Cowley, Oxford, OX4 2PG giving your name, address, date of birth, National Insurance number and details of your complaint. You should ensure the letter is signed and dated.

Stage two

If you are not happy with the decision, you may appeal to the Trustee Board in writing within six months of the decision. You should enclose a copy of the decision, setting out why you are unhappy with it and on what basis you want the dispute to be reconsidered.

At each of the above stages, decisions will be given in writing, normally within two months.

Stage three

If you are still unhappy with the decision, there is an external body to contact which is available at any time to assist members and beneficiaries of pension schemes with any queries they may have or difficulties they have failed to resolve with their Trustees.

The Pensions Ombudsman deals with complaints and disputes which concern the administration and/or management of occupational and personal pension schemes. You have the right to refer your complaint to The Pensions Ombudsman free of charge.

Contact with The Pensions Ombudsman about a complaint needs to be made within three years of when the event(s) you are complaining about happened – or, if later, within three years of when you first knew about it (or ought to have known about it). There is discretion for those time limits to be extended.

The Pensions Ombudsman can be contacted at 10 South Colonnade, Canary Wharf, E14 4PU. Tel: 0800 917 4487. Email: enquiries@pensions-ombudsman.org.uk Website: www.pensions-ombudsman.org.uk

You can also submit a complaint form online: www.pensions-ombudsman.org.uk/our-service/make-a-complaint/.

If you have general requests for information or guidance concerning your pension arrangements contact:

The Money and Pensions Service
11 Belgrave Road, London, SW1V 1RB
Telephone: 0800 011 3797
Website: www.pensionsadvisoryservice.org.uk/

The Pensions Regulator (TPR)

There is an industry watchdog which oversees the running of the occupational pensions industry. The Pensions Regulator is able to intervene in the running of pension schemes where the trustees, employers or professional advisers have failed to carry out their duties properly. The Pensions Regulator is based at Napier House, Trafalgar Place, Brighton, East Sussex BN1 4DW.

Complainants

The following people may make a complaint:

- *all scheme members, whether actives, deferreds or pensioners;
- *the widow, widower, surviving civil partner and/or surviving dependants of deceased members;
- *other beneficiaries who were not dependants of a member at the time of that member's death;
- *those who have the option to become members, or will have the option if they remain in the same employment for a sufficiently long period;
- *those who become members automatically unless they choose otherwise;
- *those who may be admitted subject to the consent of their employer;
- *those who ceased to be in any of the above categories within the six months immediately preceding the date of making a complaint;
- *those who have a disagreement relating to their claim to be in one of the above categories.

If any of the above has a complaint, but is incapable of pursuing it (for example, due to incapacity or death) the complaint may be pursued on their behalf by a recognised representative.

Application Details to be Submitted by Complainant

- *the complainant's name, address, date of birth and National Insurance number;
- *if the complainant is, or claims to be, the widow, widower or surviving dependant of a deceased member, the details should also include the name, address, date of birth and National Insurance number of the deceased member (the complainant's own NI number need not be included), and the relationship with the complainant;
- *the name and address of any person acting on the complainant's behalf and whether this address is to be used for correspondence relating to the disagreement;
- *the facts relating to the disagreement, including details showing why the complainant is aggrieved.