



NORTHERN IRELAND POLICE PENSION SCHEMES

INTERNAL DISPUTE RESOLUTION PROCEDURE

POLICY OWNER	Northern Ireland Policing Board (T/Director of Police Administration)
HPE REFERENCE NUMBER	433953
VERSION NUMBER	1
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SECTION 1 | DOCUMENT PURPOSE & BACKGROUND

- 1.1 The Northern Ireland Policing Board (the **Board**) is Scheme Manager for the three Police Pension Schemes, currently in operation in Northern Ireland (the **Schemes**), being the 1988, 2006 and 2015 Schemes.
- 1.2 The Board, as Scheme Manager, has a statutory responsibility to manage each of the Schemes.
- 1.3 Administration of each of the Schemes, to include the calculation and payment of pension payments, is delegated by the Scheme Manager to PSNI Pensions Branch (the **Scheme Administrator**).
- 1.4 The Board administers both the Injury on Duty Award Scheme and Ill Health Retirement applications however, payments in respect of any/all awards arising out of same is also delegated to PSNI Pensions Branch.
- 1.5 The *Pensions (Northern Ireland) Order 2005* confers responsibility on the Scheme Manager to make and implement internal dispute resolution procedures (**IDRP**) in order to fairly manage disagreements which have arisen between members of the Schemes and the Scheme Manager.
- 1.6 The procedures set out in this policy formalise and refine existing arrangements in line with the requirements of the *Pensions (Northern Ireland) Order 2005*.
- 1.7 These arrangements give a member or member's beneficiary the right to receive a written explanation further to a dispute raised in respect of the Scheme Administrator's handling of any matter regarding the payment of a pension or award under the aforementioned Schemes.

SECTION 2 | WHO CAN RAISE A MATTER USING IDRP?

- 2.1 The following category of individuals may raise a dispute under this policy:
 - 2.1.1 Serving Police Officer.
 - 2.1.2 Retired Police Officer.
 - 2.1.3 A widow, widower, civil partner or adult partner of a retired officer.
 - 2.1.4 A child or dependent of a former police officer.
 - 2.1.5 A representative on behalf of any of those individuals listed above.
- 2.2 These arrangements will be available to active members of the scheme; those with deferred pensions; retired members; dependants of deceased members; those eligible for membership of the scheme; and anyone claiming to fall into one of these categories.
- 2.3 An application may be made or continued on behalf of an individual by a representative nominated by the person concerned, (e.g. a staff association or a solicitor). An application may also be made or continued on an individual's behalf when a person dies, or is a minor, or is incapable of acting for him or herself.

SECTION 3	DISPUTE PROCEDURE
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- 3.1 In order to raise a dispute under this policy you must first have raised your dispute directly with the Scheme Administrator in order that the Scheme Administrator can consider your dispute in the first instance.
- 3.2 If resolution cannot be achieved then you should lodge your dispute formally in writing to the Scheme Administrator and issue same to:

PSNI Pensions Branch
42 Montgomery Road
Castlereagh
Belfast
BT6 9HL

- 3.3 An application to the T/Director of Police Administration for a decision on a dispute must be made in writing, signed by or on behalf of the person making the dispute and must include details of the disagreement on which a decision is being sought. For example, in the case of a dispute relating to the calculation of a pension – specify the type of pension, when it should be paid from, the disputed amount etc. Individuals should provide their full name, address, date of birth and service number (if a member beneficiary - of the former officer). A representative or relative acting on behalf of an individual must in addition, provide their full name, address, and state their relationship to the individual. The application must be signed by or on behalf of the complainant.
- 3.4 A report detailing the facts of your case will then be prepared by the Scheme Administrator and passed to the Scheme Manager to review and reach a decision.
- 3.5 The Scheme Administrator will pass this report to the Scheme Manager within 10 days of receiving the written request to raise this matter as an IDRPs dispute.
- 3.6 The Scheme Manager will thereafter provide a written response to your dispute and provide a copy of same to the Scheme Administrator

SECTION 4	CONSIDERATION OF DISPUTE BY SCHEME MANAGER
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- 4.1 Once a dispute has been referred to the Scheme Manager by the Scheme Administrator an acknowledgment will be issued confirming that the dispute has been passed to the T/Director of Police Administration. The acknowledgment letter will outline timeframes for a decision and response include details of the Pensions Advisory Service.
- 4.2 The decision by the T/Director of Police Administration will be taken within 40 working days of the date of receipt of the dispute. The decision will be communicated within 15 working days thereafter. Where it is clear that this will not be possible, an interim reply will be sent, explaining why there is a delay and when a full reply can be expected.

- 4.3 The T/Director of Police Administrations' determination will set out the basis for the decision and where the dispute is upheld, will make directors for actions to be taken
- 4.4 Where a conflict of interest arises in the T/Director of Police Administration considering a dispute under this procedure another representative of the Scheme Manager will be appointed to consider the dispute.

SECTION 5 TIME LIMITS FOR DISPUTES

- 5.1 All disputes under this policy should be made within six months of the date on which the subject matter of the dispute occurred.

SECTION 6 ISSUES NOT COVERED BY THIS POLICY

- 6.1 It should be noted that appeals under Regulation H2 of the PSNI Pensions Regulations 1988; Regulation 68 of the Police Pensions Regulations (Northern Ireland) 2009 and Regulation 206 of the Police Pensions Regulations (Northern Ireland) 2015 are specifically excluded from the Internal Dispute Resolution Procedures by Regulation 9(c) of the Occupational Pension Schemes (IDRP) Regulations 1996.
- 6.2 Also excluded are disagreements in which proceedings have already begun in any court or tribunal, or in which the Pensions Ombudsman has already commenced an investigation into a dispute referred to him or her.
- 6.3 Finally, this procedure does not cover disputes relating to the Board's administration responsibilities under the PSNI & PSNI Reserve (Injury Benefit) Regulations 2006.

SECTION 7 THE PENSIONS OMBUDSMAN

- 7.1 If you remain dissatisfied with the outcome of your dispute you may wish to contact the Pensions Ombudsman. The Pensions Ombudsman retains legal powers to settle complaints and disputes.
- 7.2 Before appealing through the IDRP process you may wish to consider discussing a potential complaint with a member of the Pensions Ombudsman's Early Resolution Team. They can also support you through the IDRP process and you can reach them by way of the following:

Address	The Pensions Ombudsman 10 South Colonnade Canary Wharf London E14 4PU
Telephone	0800 917 4487 (selecting the relevant option)
Email	helpline@pensions-ombudsman.org.uk
Website	https://www.pensions-ombudsman.org.uk/