

A GUIDE TO RESOLVING DISPUTES ABOUT A PENSION SCHEME DECISION MADE BY NORTHAMPTONSHIRE COUNTY COUNCIL IN ITS ROLE AS FIRE & RESCUE AUTHORITY FOR NORTHAMPTONSHIRE



About this guide

This guide gives you help on how to resolve disputes in relation to the Firefighters' Pension Schemes relating to disagreements that do not involve an issue of a medical nature. It explains the responsibility of Northamptonshire County Council, in its role as Fire & Rescue Authority for Northamptonshire, and what you need to do.

In the event of any unintentional differences between this guide and the relevant Pension Scheme's Order or Regulations, the Scheme's Rules or Regulations will prevail. This guide does not confer any contractual or statutory rights.

Who does this apply to?

The process applies to you if your rights or liabilities under the Firefighters' Pension Scheme 1992, the Firefighters Pension Scheme 2006 or the Firefighters' Pension Scheme 2015 are affected by a decision made, act or omission by Northamptonshire County Council, in its role as Fire & Rescue Authority for Northamptonshire, which did not involve an issue of a medical nature. This includes, for example:

- a current firefighter who is or has paid into one of the Firefighters' Pension Schemes;
- an ex-firefighter who has a deferred benefit or refund entitlement that has not been paid;
- an ex-firefighter who is entitled to, or is already receiving, a pension;
- a current firefighter who has not yet joined one of the Firefighters' Pension Schemes but is, or believes they are, entitled to join;
- a pension credit member;
- a dependant of one of the above who is, or believes they are, entitled to pension benefits on the death of the member.

Decisions – your right to notification

Northamptonshire County Council in its role as Fire & Rescue Authority for Northamptonshire is responsible for making a range of decisions that affect your pension benefits. This starts from the day you first join as a firefighter and only ends when there are no more benefits to be paid. When these decisions are made you should be told about them, along with details as to how and why that decision was made. At the same time you should be told how to find out further information about the decision and how to dispute it.

When you (this includes dependants) are notified of a decision you should check, as far as you can, that it is based on the correct details and that you agree with the decision. If you do not agree this guide is for you.

What do I do if I disagree with the decision?

If you are not satisfied a correct decision has been made about your pension rights you have a right to have the decision looked at again and corrected if necessary. You also have a right to use the procedure if you think a decision should have been made by Northamptonshire County Council in its role as Fire & Rescue Authority for Northamptonshire but it has not been.

You can ask someone to take your dispute forward on your behalf. This could be, for instance, a trade union official, welfare officer, your husband, wife or partner, or a friend.

The disputes process is a four stage process:

- An **informal stage** – here decisions can be explained or errors corrected that have been caused by misunderstandings, wrong information or human error;
- The **first stage of the formal internal dispute resolution procedure (IDRP)** - this is carried out by the Chief Fire Officer.
- The **second stage of the formal internal dispute resolution procedure** - this is carried out by an ad hoc group of 3 elected members convened by Northamptonshire County Council's Democratic Services Manager.
- Finally, if you are still not satisfied a correct decision has been made you can refer your case to the **Pensions Ombudsman**. He will not take cases until they have been through both formal stages of the IDR process.

These stages are looked at in more depth later.

No charge is made at any stage for investigating a dispute. You will have to meet your own (and/or your representative's) expenses for time, stationery, postage, telephone calls and any independent advice.

Please note: The IDR process is for disputing pensions decisions that do not involve an issue of a medical nature – for example which Scheme you are an active member of and the rate of employee contribution that applies. If your dispute relates to an employment decision – for example the fact that you have been dismissed - you need to make use of Authority's employment appeals process, and if it relates to an issue of a medical nature a separate process is available for challenging that.

Getting help to resolve your dispute

At any time, if you are having difficulties in sorting out your dispute, you may wish to contact The Pensions Advisory Service (TPAS) for help. TPAS can provide free advice and information to explain your rights and responsibilities.

A TPAS adviser cannot force a pension scheme to take a particular step but, if they think your dispute is justified, they will try to resolve the problem through conciliation and mediation.

There are a number of ways of contacting TPAS to get information or guidance:

Their Helpline phone number is 0300 123 1047

Lines are open Monday to Friday 9am to 5pm.

Their website <http://www.pensionsadvisoryservice.org.uk/contacting-us>

also offers:

- a live webchat service from Monday to Friday 9am to 6.20pm, and also on Tuesdays from 7pm to 9pm, and
- an online enquiry form.

You can also write to them at:

The Pensions Advisory Service, 11 Belgrave Road, London, SW1V 1RB

Raising an informal enquiry

Many issues are caused by misunderstandings, wrong information or human error. These can be quickly corrected or explained by informal contact with the person who has made the decision you are disputing.

You are not required to do this but it is recommended. An informal enquiry of this kind may save you a lot of time and trouble. If an error has been made it should be dealt with as quickly and efficiently as possible. Most problems that members have are, in fact, resolved in this way.

Any query of this sort should first be directed to the person who has informed you of the decision – you would expect to find their contact details in the written notification you have been sent informing you of the decision. If you require a further technical explanation of a decision please feel free to contact the LGSS Pensions Service.

First stage of the internal dispute resolution procedure (IDRP)

If you are not satisfied by the response to your informal enquiry you need to start the formal IDRP process.

To do this you need to put the details of your dispute in writing within 28 days of the day when you were told of the decision you want to dispute.

Use the application form, IDRPFPS1, in this guide to ensure you provide all of the required basic information. To the IDRPFPS1 you should then attach:

- a copy of the relevant decision notice;
- details of why you are disputing the decision; and
- any supporting information.

In preparing information please be specific on what you are actually disputing and why you believe it is incorrect. You should focus on the pension decision that has been made.

Once completed your application should be sent to the Chief Fire Officer, who is the adjudicator for Stage 1 disputes. We recommend that your application is sent by recorded delivery so that you are certain it has been received.

Once the adjudicator has received your dispute they should consider it carefully. The adjudicator may ask you, your managers or others involved in your case for further information.

You should receive a full written response within two months or an interim response telling you when to expect a full response.

Notification of a First Stage Decision

Once the Chief Fire Officer has reached a decision they will tell you their decision in writing. This decision notification should:

- Be clear about the issue they have considered;
- Inform you of the decision itself;
- Detail the evidence received and considered;
- Detail any Scheme Rules or Regulations considered, and the reasons for the decision;
- If the decision is based on a discretionary power contained in a policy made by Northamptonshire County Council, as the Fire & Rescue Authority for Northamptonshire, a copy of the policy or the relevant part of it, and a reference to the Scheme Rule or Regulation that allows the policy;
- Provide details of the second stage of the IDRP process.

What happens next?

The decision letter will inform you of what should happen next. There are two likely options:

- The adjudicator has upheld the original decision and that decision will continue to apply. You have to decide if you will escalate your dispute to the second stage of the IDRPFPS2; or
- The adjudicator has decided part or all of the original decision is incorrect and has amended the decision. Northamptonshire County Council, as the Fire & Rescue Authority for Northamptonshire, will now have to deal with your case in accordance with the adjudicator's decision; If you are still not happy with the decision you will need to decide if you will escalate your dispute to the second stage of the IDRPFPS2;

Second stage internal dispute resolution procedure

You can ask Northamptonshire County Council, as the Fire & Rescue Authority for Northamptonshire, to take a fresh look at your dispute in any of the following circumstances:

- you are not satisfied with the adjudicator's first-stage decision,
- you have not received a decision or an interim letter from the adjudicator, and it is 3 months since you lodged your dispute,
- it is one month after the date by which the adjudicator told you (in an interim response) that they would give you a decision, and you have still not received that decision.

This will be done by an ad hoc group of 3 elected members convened by Northamptonshire County Council's Democratic Services Manager.

To do this you need to put the details of your dispute in writing within the time limits set out in the attached table.

Use the application form, IDRPFPS2, to ensure you provide all of the required basic information. You should then attach:

- a copy of the relevant decision notice;
- details of why you are disputing the original decision (a copy of the information you provided for the first stage will be sufficient unless you wish to provide further information);
- details of why you are disputing the first stage decision; and
- any supporting information.

As in the first stage please be specific on what you are actually disputing and why you believe it is incorrect.

Once completed your application should be sent to:

**The Chief Fire Officer, Northamptonshire County Council, Fire and Rescue Service,
Wootton Hall Park, Mereway, Northampton, NN4 8BW**

We recommend that your application is sent by recorded delivery so that you are certain it has been received.

Once the The Chief Fire Officer has received your dispute, appropriate details will be gathered and forwarded to the relevant elected members of Northamptonshire County Council, who will consider it carefully. In particular they will:

- reconsider the decision, taking full account of the facts of the case and of any evidence submitted, or relied on, by either party in the determination at Stage 1;
- check that the Scheme Rules or Regulations were applied correctly;
- check that sound, impartial procedures were used to reach the decision. This is particularly important where the dispute concerns the exercise of a discretion by Northamptonshire County Council as the Fire & Rescue Authority for Northamptonshire;
- satisfy themselves that the first stage decision was reasonable and consistent with other decisions, and that it would stand up to external scrutiny.

As for the first stage you will be given the decision in writing.

What happens next

The decision letter will inform you that either:

- The elected members have upheld the original decision and that decision will apply. You have to decide if you will escalate your dispute to the Pensions Ombudsman; or
- The elected members have decided part or all of the original decision is incorrect and has/have amended the decision. Northamptonshire County Council, as the Fire & Rescue Authority for Northamptonshire, will now have to deal with your case in accordance with the new decision; if you are still not happy with the decision you will need to decide if you will escalate your dispute to the Pensions Ombudsman.

Pensions Ombudsman

If you are still unhappy following the second stage decision, you can take your case to the Pensions Ombudsman provided you do so within 3 years from the date of the original decision (or lack of a decision) which you are disputing or within 3 years of when you first became aware of the problem.

The Ombudsman investigates complaints and settles disputes about pension schemes. However, before contacting the Ombudsman, the Pensions Ombudsman's Office would normally expect you to have:

- been given first-stage and second-stage internal dispute resolution procedure decisions by Northamptonshire County Council, as the Fire & Rescue Authority for Northamptonshire; and
- sought the help of The Pensions Advisory Service.

The Pensions Ombudsman is completely independent and acts as an impartial adjudicator. The role and powers have been decided by Parliament. There is no charge for using the Pensions Ombudsman's services.

The Ombudsman cannot investigate matters where legal proceedings have already started but he can settle disputes about matters of fact or law as they affect occupational pension schemes.

The Pensions Ombudsman can also investigate and decide upon any complaint or dispute about the maladministration of a pension scheme. "Maladministration" is about the way that a decision is taken, rather than about the merits of the decision. Examples of maladministration would be unreasonable delay, neglect, giving wrong information and discrimination.

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

The Ombudsman is at the same address as The Pensions Advisory Service:

The Pensions Ombudsman, 11 Belgrave Road, London, SW1V 1RB

Tel: 020 7630 2200

Email: enquiries@pensions-ombudsman.org.uk

Website: <http://www.pensions-ombudsman.org.uk>

Contacting the LGSS Pensions Service

Please contact the Pensions Service if you:

- are not sure which benefits you are entitled to;
- have a problem with your benefits;
- need an explanation of a decision;
- need more information about the disputes process.

LGSS Pensions Service, One Angel Square, Angel Street, Northampton, NN1 1ED

Telephone: (01604) 366537

Email: FirePensions@northamptonshire.gov.uk

Website: <http://pensions.northamptonshire.gov.uk>

Time limits under the Internal Dispute Resolution Procedure

Your situation	To contact	Time Limit
You have received a decision on your benefits under the pension scheme, and there seem to be good grounds for a dispute.	The Chief Fire Officer as the Stage 1 adjudicator.	28 days from the date when you were notified of the decision
You have received a first stage decision on your dispute from the adjudicator, but you are not satisfied.	The Chief Fire Officer to escalate to a second stage dispute.	6 months from the date of the Stage 1 adjudicator's decision
You made your dispute in writing to the adjudicator, with all the information they needed but, 2 months after it was received, you have not received their decision on your dispute or any interim reply.	The Chief Fire Officer to escalate to a second stage dispute.	3 months from the date when you submitted your dispute.
You received an interim reply to your dispute to the adjudicator, within 2 months of applying to them. Their reply promised you a decision by a specified date but the expected decision date has passed and you still have not received their decision.	The Chief Fire Officer to escalate to a second stage dispute.	3 months from the date by which you were promised you would receive a decision
Your dispute is that Northamptonshire County Council as the Fire & Rescue Authority for Northamptonshire has failed to make any decision about your benefits under the pension scheme	The Chief Fire Officer as the Stage 1 adjudicator.	28 days from the date when Northamptonshire County Council as the Fire & Rescue Authority for Northamptonshire should have made the decision.
Your dispute went to Northamptonshire County Council as the Fire & Rescue Authority for Northamptonshire under the second stage of the procedure. You received their decision but you are still not satisfied.	The Pensions Ombudsman. Note that the Ombudsman will normally expect you to have asked The Pensions Advisory Service for help first.	3 years from the date of the original decision about which you are complaining.
You have taken your dispute to Northamptonshire County Council as the Fire & Rescue Authority for Northamptonshire under the second stage of the procedure but, 2 months after your dispute was received by them, you have not received their decision on your dispute or any interim reply.	The Pensions Ombudsman. Note that the Ombudsman will normally expect you to have asked The Pensions Advisory Service for help first.	3 years from the date of the original decision about which you are complaining.
You received an interim reply to your second stage dispute to Northamptonshire County Council as the Fire & Rescue Authority for Northamptonshire, within 2 months of applying to them. Their reply promised you a decision by a specified date but the expected decision date has passed and you still have not received their decision.	The Pensions Ombudsman. Note that the Ombudsman will normally expect you to have asked The Pensions Advisory Service for help first.	3 years from the date of the original decision about which you are complaining.

Firefighters' Pension Schemes

IDRPFPS1 - STAGE 1 APPLICATION UNDER THE INTERNAL DISPUTE RESOLUTION PROCEDURE

You should use this form to apply to the adjudicator at **stage 1** of the internal dispute resolution procedure if you want them to investigate a dispute concerning your pension.

Please write clearly in ink, and use capital letters in sections 1, 2 and 3.

Section 1 Member's Details

If you are the member (the person who is or was in the Scheme), or a prospective member (a person who is eligible to be a member of the Scheme), please give your details in this Section. You can then go straight to Section 4.

If you are the member's dependant (for example, their husband, wife or child), please give the member's details in this Section, and then go to Section 2.

If you are representing the person with the complaint, please give the member's details in this Section, and then go to Section 3.

Surname: _____ Title: _____

Forenames: _____ Previous Surname(s): _____

Address: _____

Post Code: _____ Date of Birth: _____

Employer: _____ National Insurance No: _____

Section 2 Dependant's Details

If you are the member's dependant and the complaint is about a benefit for you, please give **your** details in this Section and then go to Section 4.

If the complaint is about a benefit for a dependant and you are the dependant's representative, please give the dependant's details in this Section and then go to Section 3.

Surname: _____ Title: _____

Forenames: _____ Previous Surname(s): _____

Address: _____

Post Code: _____ Date of Birth: _____

Relationship to member: _____ National Insurance No: _____

Section 3 Representative's Details

If you are the member's or dependant's representative, please give your details in this Section and then go to Section 4.

Surname: _____ Title: _____

Forenames: _____ Previous Surname(s): _____

Address: _____

Post Code: _____

Section 4 Your Complaint

Please summarise your complaint in this Section and then, on an attached sheet, give details of exactly why you are unhappy.

Section 5 Your Signature

I would like my complaint relating to the 1992 / 2006 / 2015* Firefighters' Pension Scheme to be considered and a decision to be made about it.

* Delete words as appropriate

I am a:

Scheme member / former member / prospective member **

Dependant of a former member **

Member's representative / dependant's representative **

** Tick one box and delete words as appropriate

Signed: _____ Dated: _____

Please enclose a copy of any notification of the decision you are complaining about which has been issued by or on behalf of Northamptonshire County Council as the Fire & Rescue Authority for Northamptonshire.

Also enclose any other letter or notification that you think might be helpful.

The information which is collected on this form will be held and processed in line with the Data Protection Act. The information will be shared between Cambridgeshire and Northamptonshire County Councils for the purposes of pensions administration.

Firefighters' Pension Schemes

IDRPFPS2 - STAGE 2 APPLICATION UNDER THE INTERNAL DISPUTE

RESOLUTION PROCEDURE

You should use this form to apply to the adjudicator at **stage 2** of the internal dispute resolution procedure if you want them to investigate a dispute concerning your pension, having been through stage 1 of the process.

Please write clearly in ink, and use capital letters in sections 1, 2 and 3.

Section 1 Member's Details

If you are the member (the person who is or was in the Scheme), or a prospective member (a person who is eligible to be a member of the Scheme), please give your details in this Section. You can then go straight to Section 4.

If you are the member's dependant (for example, their husband, wife or child), please give the member's details in this Section, and then go to Section 2.

If you are representing the person with the complaint, please give the member's details in this Section, and then go to Section 3.

Surname: _____ Title: _____

Forenames: _____ Previous Surname(s): _____

Address: _____

Post Code: _____ Date of Birth: _____

Employer: _____ National Insurance No: _____

Section 2 Dependant's Details

If you are the member's dependant and the complaint is about a benefit for you, please give **your** details in this Section and then go to Section 4.

If the complaint is about a benefit for a dependant and you are the dependant's representative, please give the dependant's details in this Section and then go to Section 3.

Surname: _____ Title: _____

Forenames: _____ Previous Surname(s): _____

Address: _____

Post Code: _____ Date of Birth: _____

Relationship to member: _____ National Insurance No: _____

Section 3 Representative's Details

If you are the member's or dependant's representative, please give your details in this Section and then go to Section 4.

Surname: _____ Title: _____

Forenames: _____ Previous Surname(s): _____

Address: _____

Post Code: _____

Section 4 Your Complaint

Please summarise your complaint in this Section and then, on an attached sheet, give details of exactly why you are unhappy.

Section 5 Your Signature

I would like my complaint relating to the 1992 / 2006 / 2015* Firefighters' Pension Scheme to be considered and a decision to be made about it.

* Delete words as appropriate

I am a:

Scheme member / former member / prospective member **

Dependant of a former member **

Member's representative / dependant's representative **

** Tick one box and delete words as appropriate

Signed: _____ Dated: _____

Please enclose a copy of any notification of the decision you are complaining about which has been issued by or on behalf of Northamptonshire County Council as the Fire & Rescue Authority for Northamptonshire.

Also enclose any other letter or notification that you think might be helpful.

The information which is collected on this form will be held and processed in line with the Data Protection Act. The information will be shared between Cambridgeshire and Northamptonshire County Councils for the purposes of pensions administration