

## Internal Disputes Resolution Procedure / Complaints procedure

The LPFA aims to satisfy any complaint that you may have and is interested in suggestions on how our service can be improved. If you have reason to make a complaint:

- Feel free to contact any member of staff
- Our contact details are shown in the Contact Us section of this site
- If you prefer, contact Marketing and Communications Team, who provide an independent avenue for complaint within the LPFA and can help you make your complaint.
- Complaints may be made in writing, by telephone, fax or E-mail, or by personal visit to our office (no appointment necessary)
- If you wish you may ask a friend, relative or body such as the Citizens Advice Bureaux to make your complaint on your behalf or to help you with it
- Your complaint will be treated seriously, courteously, sympathetically, fairly and confidentially no matter how many times you may have complained previously
- Where possible all complaints will be answered within five working days
- Where this is not possible an acknowledgement will be issued within five working days to advise you of progress and an expected date for providing the answer
- If at any time you have reason to believe your complaint is not being thoroughly and objectively investigated you can contact Peter Scales, Chief Executive, or any Member of the Board, who will ensure that the matter is re-investigated
- Board Member details will be made available on request and are published annually in the Fund Members Report and the Annual Report and Accounts. They are also available on the LPFA Internet Website, the address of which is <http://www.lpfa.org.uk>
- All complaints are monitored, analysed and action taken, where appropriate, to improve our service
- Results are reported to the Board every three months and are published annually in the Fund Members Report

In addition, if you are dissatisfied with any decision made in relation to the Scheme, you have the right to have your complaint independently reviewed under the Internal Disputes Resolution Procedure (IDRP) and there are also a number of other regulatory bodies that may be able to assist you. The various procedures and bodies are detailed below.

### Internal Disputes Resolution Procedure (IDRP)

In the first instance you should write to Mike Allen, Assistant Director Member Services at our address provided in the Contact Us section of this site who will arrange for a nominated person to review your case. Any complaint must be made within six months of receipt of the notification of the decision about which you are complaining and an independent review will take place. Following that independent review, and if you are still dissatisfied with the decision, you may apply for another nominated person who has had no previous dealings with your case to review the findings. Your application for reconsideration must be made within six months of receiving the notification of the independent referee's decision, which will include a contact address.

To avoid any unnecessary effort on your behalf we would welcome the opportunity to attempt to resolve the matter on which you are dissatisfied with you before you resort to a formal complaint.

- [The Pensions Advisory Service \(TPAS\)](#) - formerly The Occupational Pensions Advisory Service (OPAS)

TPAS is available to assist members and beneficiaries with any difficulties they cannot resolve with their scheme administrators. TPAS can be contacted at:

11 Belgrave Road, London, SW1V 1RB Telephone: 0845 601 2923  
Email: [enquiries@pensionsadvisoryservice.org.uk](mailto:enquiries@pensionsadvisoryservice.org.uk)

- [Pensions Ombudsman](#)

In cases where a complaint or dispute cannot be resolved after the intervention of OPAS, an application can be made, within three years of the event, to the Pensions Ombudsman for an adjudication. The Ombudsman can investigate and determine any complaint or dispute involving maladministration of the Scheme or matters of fact or law and his or her decision is final and binding. Matters where legal proceedings have already started cannot be investigated. The Pensions Ombudsman can be contacted at:

11 Belgrave Road, London, SW1V 1RB Telephone 020-7834 9144

- [Occupational Pensions Regulatory Authority \(OPRA\)](#)

OPRA's task is to ensure that occupational pension schemes operate within the law. Their role is to investigate and take action where there is carelessness, negligence or dishonesty that could damage the security of occupational pension schemes. OPRA can be contacted at:

Invicta House, Trafalgar Place, Brighton, East Sussex, BN1 4DW Telephone 01273-627 600