



Zurich Financial Services UK Pension Scheme (the Scheme)

Internal Dispute Resolution Procedure (IDRP)

1. What is the procedure and who can use it?

We prefer to try and resolve any complaints about the pension scheme informally within the UK Pensions & Benefits team. However, there will be some occasions when we cannot agree. So we have set up this formal dispute procedure for you to follow.

This procedure is for:

- current Scheme members;
- pensioners;
- people who have left the company with preserved benefits (providing that they have not transferred them out of the Scheme more than six months ago);
- prospective members of the Scheme; and
- the dependents of any of these people
- someone who on a member's death is entitled to scheme benefits but is not financially dependent on the member;
- such a person as is mentioned above and the dispute relates to whether they are such a person.

You cannot use this procedure if your dispute is with the Company rather than the Trustee or has gone to court or tribunal.

2. Stage One

Write to the Scheme Secretary. You need to describe your complaint and give an outline of the facts. The Secretary will also need the following personal details.

- If you are a member; your full name, address, date of birth and National Insurance number.
- If you are a dependent of a former member: your full name, address, date of birth and relationship to the member and the member's full name, date of birth and National Insurance number.

The Secretary will write to you within seven days to confirm your letter has been received and to tell you whether more information is needed.

The Secretary will then investigate your complaint (this may take up to two months) and will write to you within 15 days working days of making a decision.

Your complaint may be particularly complicated, and more time may be needed. In this case the Secretary will still write to you within two months explaining the reasons for the delay and telling you when you can expect a full reply.

At this Stage, the Secretary can only consider whether your benefits have been administered in accordance with the scheme rules and the law. Discretionary decisions properly taken by the trustee board or their representatives will not be challenged.



3. Stage Two

If you are not satisfied with the Stage 1 decision you can ask for a review by the Trustee board.

You need to do this within six months by writing to the Scheme Secretary, giving the reasons why you are not satisfied with the decision.

The Secretary will confirm within seven days that your letter has been received and whether more information is needed.

The Trustee board will appoint a sub-committee to review your complaint. This sub-committee will comprise two trustee directors (at least one of whom will be a member-nominated or independent director) and UK Head of Pensions and Benefits. (If your complaint is about a decision originally taken by a Trustee sub-committee, the Trustee directors originally involved will not take part at this stage of the review.) The sub-committee will not necessarily meet to consider your complaint.

If the sub-committee cannot reach a decision, they will refer your complaint for discussion at the next full Trustee meeting. These are usually held quarterly.

In any case, you will hear within two months whether the Trustee sub-committee has been able to reach a final decision, or whether it has been referred to a Trustee meeting. You will be notified within 15 working days of a decision being made.

4. Appointing a representative

You can, if you wish, nominate someone to represent you – for example, a union official, solicitor or colleague. When they write to us, your representative should include their full name and address as well as the information described in stage 1. We will also need to know whether you want us to write to you or your representative.

We will need your written authority to deal with your representative.

5. The Money and Pensions Service and the Pensions Ombudsman

The Money and Pensions Service can help you understand your benefits and provide guidance if you have a dispute with the Scheme. You can contact them by visiting [Money and Pensions Service](#) or calling them on 0800 011 3797.

If you are unhappy with our response, you can refer your complaint to The Pensions Ombudsman free of charge. The Pensions Ombudsman deals with complaints and disputes which concern the administration and/or management of occupational and personal pension schemes. However, before the Pensions Ombudsman will investigate a complaint, you must have first tried to resolve matters through the Scheme's Internal Dispute Resolution Process.

You can find out more here [Homepage | The Pensions Ombudsman](#) including information on how and when to refer a complaint to the Ombudsman and how to contact them.



6. Contact details

Scheme Secretary
Zurich Financial Services (UK) Pension Scheme
UK Pensions and Benefits
PO Box 377
Darlington
County Durham
DL3 6XY

Or email: gbz.zpengovernance@uk.zurich.com