

Internal Dispute Resolution Procedure (IDRP)

Europ Assistance Holdings Limited Pension and Life Assurance Plan (the Plan) What to do if you have a complaint – our internal dispute resolution procedure

What is an internal dispute resolution procedure?

As Trustee of Plan, we are responsible by law for setting up a formal procedure to deal with any complaints. This is known as the internal dispute resolution procedure (IDRP).

In most cases, we hope that any problems will be resolved without the need to use the IDRP. But in case a dispute arises that cannot be sorted out informally, this document sets out what formal procedures we have in place for resolving your complaint.

What happens if I have a complaint against the Plan?

If you have a complaint relating to your benefits under the Plan that you wish to raise under the IDRP, you should write to the Trustee, care of:

First Actuarial LLP, 182 High Street, Tonbridge, Kent, TN9 1BE, providing:

- your name and contact details; and
- full details of your complaint.

We will investigate all the facts of your case and consider your complaint carefully. A decision will be made within a reasonable period, which is normally within four months of receiving your complaint. We will notify you of our decision no later than 15 working days after the decision has been made. If, due to the complexity of the complaint, we are unable to make a decision within four months, we will write to let you know.

Can I use the IDRP?

The IDRP is open to most individuals who are, or believe they are, entitled to benefits under the Plan, but there are some restrictions. Before making a complaint, you should check that you are covered by one of the following categories:

- A Plan member – that is, someone who
 - is accruing benefits in the Plan,
 - has left pensionable service but still has benefits in the Plan, or
 - is already receiving a pension from the Plan.
- A person who can become a member of the Plan or will be able to become a member in the future.
- A widow, widower, civil partner or dependant (such as a child) of a Plan member who has died.
- A surviving non-dependent beneficiary of a member who has died. This is a person who is potentially eligible to payment of a benefit as a result of a member's death (for example, a lump sum death benefit).
- A person who was any one of the above at any time in the (six months) before they made their complaint.
- A person who claims to be any of the above.

You can ask someone else to act on your behalf, but you must be covered by one of the categories described above and you must provide your written authority for your nominated representative to act on your behalf. If you are the personal representative of someone who you believe falls in one of the above categories but has died, then you can make a complaint on their behalf. Where the person in respect of whom the complaint is being made is a minor, then a parent, or other suitable adult, can make a complaint on their behalf.

What other help is available?

You have the right to 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.

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
London
E14 4PU
Telephone: 0800 917 4487
Email: enquiries@pensions-ombudsman.org.uk
Website: www.pensions-ombudsman.org.uk

You can also submit a complaint form online:

<https://www.pensions-ombudsman.org.uk/submit-complaint>

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

MoneyHelper
120 Holborn
London, EC1N 2TD

Tel: 0800 011 3797
Website: <http://www.moneyhelper.org.uk/en/pensions-and-retirement>

Are there any complaints that are not covered?

Yes. The complaint has to involve you and the Trustee of the Plan. You cannot use the procedure

- for a disagreement between you and your employer;
- if your complaint is already being considered by a court, tribunal or The Pensions Ombudsman. If one of these bodies becomes involved in your complaint before the IDRPs has been completed, the Trustee will stop considering your complaint.

Further questions

If you have any further queries about the Plan's IDRPs for dealing with complaints, please do not hesitate to contact the Plan Administrators at:

First Actuarial LLP, 182 High Street, Tonbridge, Kent, TN9 1BE.