



## COATS UK PENSION SCHEME

### INTERNAL DISPUTE RESOLUTION PROCEDURE AND DATA PROTECTION COMPLAINTS NOTE FOR MEMBERS

#### **Introduction**

The Pension Act 1995 requires pension schemes to have procedures for the Trustees to resolve disputes arising from the running of the scheme. This is known as the internal disputes resolution process or IDR. As a data controller, the Trustees are also required to have a process for bringing complaints relating to data protection under the scheme. This note summarises the procedure you should follow if you wish to make a complaint about the scheme or one relating to data protection.

If you have a complaint, you should always refer this first to the Coats pensions team at Gallagher Benefit Services. They will be happy to investigate any issue you may have. The email address for raising such matters is [CoatsUKPensions@ajg.com](mailto:CoatsUKPensions@ajg.com).

If following that process you feel that the matter has not been resolved to your satisfaction, then you can invoke the Trustee Board's complaints handling procedure.

#### **The complaint procedure**

This is the complaint procedure to follow if you are invoking the IDR and wish to bring a complaint to the Trustee Board or if you are bringing a complaint relating to data protection.

#### **Decisions**

The Trustee's Internal Dispute Resolution Procedure (IDR) is a two-stage process which looks at all aspects of a complaint along with any additional information or evidence provided. Your complaint will be reviewed at stage 1 by the Group Head of Pensions of Coats Group plc. If you are still not satisfied you can then refer your complaint to the Chair of the Trustee Board.

Complaints relating to data protection are considered through a one stage decision making process. The process used for Stage 1 of IDR applies to data protection complaints.

#### **Who can use this procedure?**

Before writing you should ensure that you are eligible to make a complaint under this procedure. To be eligible you must be in one of the following categories:

- Existing scheme member with deferred benefits
- Existing scheme member in receipt of a pension
- Widow(er) or dependant of a deceased member
- Any other person entitled to, or receiving, a benefit following the member's death.
- The personal representatives of a deceased member.

- Anyone ceasing to fall into the above categories within 6 months before making the complaint.
- Anyone claiming to fall into any of the above categories.
- In respect of a data protection complaint, anyone else who believes that their personal data is or has been held by or processed by the scheme.

If you wish you may nominate a representative to make the complaint on your behalf. Ideally a letter of authorisation for the representative to act should be signed by you and included with the complaint.

### **How to make a complaint under the IDRPs or in respect of data protection**

If you wish to make a complaint, you must submit your complaint in writing to the Group Head of Pensions by email or at the address below. You must state the precise reason for your complaint.

If you are the member, you should give your full name, address, date of birth and national insurance number, and state which category relates to you (see section above – “Who can use this procedure?”).

If you are not the member, you should give your full name, address and date of birth together with the member’s full name, address, date of birth and national insurance number, and state which category relates to your complaint (see section above – “Who can use this procedure?”).

For complaints under the IDRPs, Stage 1 and stage 2 apply. For complaints relating to data protection, Stage 1 applies.

#### **Stage 1 – contact details for complaint:**

Sheila MacNicol  
Group Head of Pensions  
Coats Group plc  
14 Aldermanbury Square  
London EC2V 7HS

Email: [sheila.macnicol@coats.com](mailto:sheila.macnicol@coats.com)

#### **Stage 2 – contact details for complaint if not resolved under stage 1**

Mr Chris Martin  
Chair of the Trustee Board  
Coats UK Pension Scheme  
Independent Trustee Services Limited  
4th Floor  
Cannon Place  
78 Cannon Street  
London, EC4N 6HL

Email: [Chris.Martin@weareigg.com](mailto:Chris.Martin@weareigg.com)

**When will you hear?**

A response will be issued to you no later than 2 months from the date your complaint has been received. You will receive an acknowledgement that it has been received and wherever possible we will aim to reply well within the 2-month deadline. If your complaint cannot be addressed within this timescale you will be told why there is a delay in response and when you can expect to hear further.

If after completion of both stage 1 and stage 2 of the IDRPs you are dissatisfied with the response, then you may refer your complaint to the Pensions Ombudsman. The address of is provided below. The Pensions Ombudsman is available to assist members and beneficiaries of a scheme in connection with difficulties which they have failed to resolve with the Trustees of the scheme.

You will not be able to use the procedure if court or tribunal proceedings have begun or if the Pensions Ombudsman (TPO) has commenced an investigation.

**The Pensions Ombudsman**

10 South Colonnade  
Canary Wharf  
E14 4PU  
Tel: 0800 917 4487

Or via the online form on their website: [www.pensions-ombudsman.org.uk/](http://www.pensions-ombudsman.org.uk/)

June 2026