



## COATS UK PENSION SCHEME

### INTERNAL DISPUTE RESOLUTION PROCEDURE 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 note summarises the procedure you should follow if you wish to make a complaint about the scheme.

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 [pensions.services@coats.com](mailto:pensions.services@coats.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 Trustee's Internal Dispute Resolution Procedure (IDRP) 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.

#### **The complaint procedure**

This is the complaint procedure to follow if you are invoking the IDRP and wish to bring a complaint to the Trustee Board.

#### **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.

If you wish you may nominate a representative to make the complaint on your behalf.

### **How to make a complaint under the IDR**

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 not the member, you should give the member's full name and date of birth, and state in which category relates to you (see section above – "Who can use this procedure?").

#### **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 IDR 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/)