

Insurance Renewal

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It is important that you read all of the information below as it relates to your insurance cover for the period of insurance commencing on 15th May 2016. Ross & Liddell (R&L) have a common renewal date of 15th May, and this renewal date will apply to all optional covers and extensions. Premiums for cover arranged after the renewal date has passed is on a pro-rata basis from the date of cover inception until the next renewal date (unless the premiums are stated as 'minimum') and payable in full.

This is now our 3rd year of producing a newsletter specific for Insurance. The feedback we have received regarding policy cover has been invaluable and we have made a number of changes based on your feedback which in the main relates to:

- Building insurance for holiday homes where the properties can be unoccupied for periods exceeding 30 consecutive days.
- Property Owners liability, at £5million is not adequate in the event of a major incident at a development, in particular gas explosions.
- Level of excess under the optional Landlord extension
- Level of contents insurance under the Landlord extension.
- Cost of the optional extension for unoccupied properties.
- 7 day inspection period under the Unoccupancy condition.

With the guidance and assistance of our appointed brokers, JLT, we have been able to secure additional optional cover extensions, with full information about those extensions contained within this newsletter.

Please remember, Ross & Liddell (R&L) Insurance department are available to assist with all insurance related issues including assistance with a private claim. We can be contacted on 0141 204 7348 or 0141 204 7349; alternatively you can contact us by email on insurance@ross-liddell.com.

INSURANCE PREMIUM TAX INCREASES FROM 6% TO 9.5% FOR ALL INSURANCE PREMIUMS

The government imposed an increase to insurance premium tax (IPT) from November 2015, however Zurich did not pass on this increase to any owner who joined the common policy after this date. Your premium from renewal 2016 will however include the increased level of IPT.

JLT RENEWAL NEGOTIATIONS

Earlier this year JLT approached a selected panel of insurers to verify that R&L renewal premiums continue to be competitive. Using our specialist knowledge we approached only specialist real estate insurers based on their current risk appetite and competitive rating. The insurers we chose were Zurich (the holding insurer), AXA Insurance and Tokio Marine Kiln.

All insurers expressed significant interest to write the business and indicative premiums levels from all three insurers were very similar, however it was the existing insurer Zurich whose early indication suggested they would put forward the most economical terms for this renewal.

We therefore proceeded to negotiate with Zurich to ensure that the increases in index-linking and on Insurance premium tax are for many developments the only increase to your premium for 2016.

For any property with adverse claims and/or not maintained in a

good state of repair we have negotiated with insurers to minimise the impact of increased premiums by requesting an excess review in lieu of a rating increase so as not to prejudice the property owners who are claims free. Zurich has agreed to this and any increased excesses will be detailed in a separate letter.

Zurich Insurance plc are one of the largest Real Estate insurers in the UK and continue to provide competitive rating and terms demonstrating an understanding of client's specific requirements; we believe their terms for this current renewal represent the best option for R&L and their clients.

JLT will continue to work with R&L, Zurich and the claims administrators, McLarens, to ensure the same flexibility of cover and pricing is continued post renewal 2016.

From renewal 2016 Zurich has offered some changes in policy wording:

- Additional Covers for Holiday/Second Homes
- Inflation Protection – up to an additional 50% of your current sum insured
- Updated definition of buildings for clarity of cover
- Increased contents and loss of Rent cover and lower excess to the Landlords Extension
- Property Owners Liability Increased to £10million

CHANGES TO YOUR POLICY WORDING FOR 2016

Over the course of the past 12 months we have received feedback from many of our owners. In the main we were asked for areas of the policy wording to be clarified. JLT having made amendments as necessary and have provided the following summary of changes providing full details. These changes will come into effect from 15th May 2016.

- Increased Property Owners Liability by 100% to £10million at no additional premium – this section protects you against claims by third parties for injury or property damage whilst on your property.
- Unoccupancy Condition amended – condition wording amended to ensure there is no confusion regarding your obligations when the property is unoccupied.

Definitions added or amended for:-

- Holiday/Second Homes
- Holiday Lets
- Tenants
- Buildings
- Day One Uplift now included for up to 50% of your sum insured – this provides inflation protection during the policy period.
- Increased cover under the optional cover extensions – RL1 Landlords cover now has increased limits for Loss of Rent and Landlords Contents. The excess has also been reduced from £500 to £250
- Difference in Conditions and Limits optional extension added – allows property owners to purchase this extension to increase the cover under their third party policy to match those offered by Zurich.

COMMON INSURANCE POLICY BENEFITS

Insuring a block of flats in a communal property or a development as a whole is very different to insuring other types of property, for example an individual house. There is inevitably a need for the policyholder to fulfil the requirements of the conditions of the deed whilst, at the same time, recognising and accommodating the cover requirements of all owners.

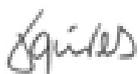
If purchasing a common policy you can be assured that consideration has been made towards the needs of all.

Unfortunately, many policies that are sold for blocks of flats are, in fact, based on generic property owners' policies and, as such, the policy wording may not be sufficient to meet your needs. Some of the major areas you should consider include:

- Is the Unoccupancy wording suitable or are individual property owners left without cover due to circumstances beyond their control?
- Does your policy contain the right level of cover for trace and access, property owner's liability and alternative accommodation?

- Is loss of rent available to property owners who have let out their individual properties as well as to the policyholder?
- Is there a Non-Invalidation Clause which prevents the policy being invalidated by circumstances outside the knowledge or control of the policyholder?
- Does the Liability cover offer protection to property owners, occupants, Property Managers and all relevant parties to ensure that during their involvement with the property that they will not be held financially liable for damage to the block following a claim?
- Is the sum insured index linked on an ongoing monthly basis (including into the life of a claim) rather than just at renewal thereby ensuring vital protection against the effects of inflation?
- Does the policy contain any onerous conditions, for example having to disclose the occupancy of all properties to insurers or meeting specific security requirements?

The Ross & Liddell (R&L) wording has been specifically designed to protect owners for their private residences and their responsibilities for the common areas; it also ensures, should a large claim occur, that the property manager can assist you in dealing with tradespeople and loss adjusters so any claims are dealt with swiftly and are settled appropriately.



JOANNE SQUIRES
Underwriting Manager Real Estate Division

THE FOLLOWING UNOCCUPANCY CONDITION APPLIES TO ALL UNOCCUPIED PROPERTIES FOR BOTH BUILDING AND CONTENTS INSURANCE COVER;

Should the insured property become unoccupied for more than 30 consecutive days all gas and electrical services within the unoccupied property are switched off at the mains with the exception of any services required to maintain any fire or intruder alarm and the heating system. The water system is either isolated or completely drained or central heating systems have been set at a minimum temperature of 5 degrees during the period 1st October to 1st April each year. All waste and combustible materials must be removed from the building and yard areas, the property has been secured against unlawful entry by closing and locking its doors and windows and setting all its security and alarm systems. The building is subject to inspections at least every 14 days with records of such inspections maintained at a separate location for Insurer inspection – inspections to commence on the 30th day of continuous unoccupancy.

IMPORTANT INFORMATION RELATING TO RENEWAL 2016

PROPERTIES THAT DO NOT HAVE FULL COVER:

TENANTED PROPERTIES – Accidental damage and malicious damage by the tenant are excluded. In addition residential properties do not have cover for loss of rental income. The Unoccupancy condition must be complied with when the property is **unoccupied** for a period exceeding 30 consecutive days.

HOLIDAY HOMES FOR FAMILY & FRIENDS – Cover excludes damage by theft, vandalism; malicious damage burst pipes and leaking of oil during periods of unoccupancy exceeding 30 days. Unoccupancy condition must be complied with at all times.

HOLIDAY LETS – Malicious damage and accidental damage by the tenant will be excluded. In addition, cover for alternative accommodation following a valid claim will not extend to include advance rentals. The Unoccupancy condition must be complied with at all times.

UNOCCUPIED PROPERTIES – Cover for both building and contents insurance excludes damage by theft, vandalism, malicious damage, burst pipes and leaking of oil. The Unoccupancy condition must be complied with at all times.

Other than holiday lets which Insurers will treat as a business risk due to the income that is generated for the individual property owners, there are optional extensions available to all owners who occupy an R&L managed property. Details of the optional extensions available are set out on the reverse of your insurance certificate and within this document.

MINIMUM PREMIUM OF £100 FOR BUILDING INSURANCE DUE TO LOW SUMS INSURED

Many owners will be aware that our Insurers have been unwilling to provide quotations for building insurance when the sum insured did not represent the full re-instatement of the property at risk. With effect from renewal 2016, our Insurers are not willing to continue to insure properties with low sums insured that were previously charged our minimum premium of £100.00 per property.

Owners within a development who do have their property adequately insured have raised concerns that, in the event of a major incident at a development, their homes are at risk if all owners have not arranged adequate insurance cover with an alternative Insurer.

As a property management company we do need to ensure all owners are protected.

To ensure that all of our property owners are protected, in line with the expectations of the Homeowners Housing Panel, we are putting in place a three-stage process:

1. Owners can arrange your own buildings insurance and provide evidence to R&L that your property is adequately insured no later than 15th July 2016, by way of a copy of an Insurer schedule noting the renewal / cover commencement date and building sum insured.
2. Where R&L do not receive the evidence above for all properties in any development, we will write to all owners confirming that we do not have evidence that the development is adequately insured and request a meeting of all owners with your R&L Property Manager.
3. Should the issue of adequate insurance not be resolved to the satisfaction of all owners in a timely manner following any meeting, R&L will arrange building insurance for the development as a whole, using an estimated building sum insured. Your proportion of the premium due will then appear on our statement to you no later than November 2016, and will become payable.

DIFFERENCE IN POLICY LIMITS WHERE INSURANCE IS ARRANGED BY ANOTHER INSURANCE PROVIDER

Where owners do have valid building insurance in place with another provider, R&L have an obligation to all owners to ensure that adequate cover is in place, in particular in the event of water ingress whereby the source of the ingress needs to be identified. This can be quite a costly exercise with many individual insurance policies either not having the cover or have a limit which is less than the limit of £5,000 under the R&L policy.

To accomplish this requirement an insurance premium of £25.00 will be invoiced to owners with building insurance not arranged by R&L and will increase your existing cover to include the following:

- Property owners Liability at £10million
- Innocent Non-Disclose Clause
- Contract works limit – £1,000,000
- Fly Tipping – £25,000
- General Interest Clause
- Obsolete Building Materials
- Alternative Accommodation at 20% of the Sum Insured
- Trace & Access – £5,000
- Excess Levels at no less than existing under R&L building insurance policy

CONFLICTS OF INTEREST

Occasions can arise where we, clients or product providers, may have a potential conflict of interest with business being transacted for you. If this happens, and we become aware that a potential conflict exists, we will write to you and obtain your consent before we carry out our instructions and we will detail the steps we will take to ensure fair treatment.

CLAIMS HANDLING ARRANGEMENTS

You should take note of the required procedures in the event of a claim, which will be explained in the policy documentation. Insurers require immediate notification of a claim or circumstances which might lead to a claim. We will employ due care and skill if we act on your behalf in respect of a claim.

THE SUM INSURED APPLICABLE TO YOUR PROPERTY

Many owners will have had revised certificates of insurance issued during 2015. This was following a review of your title deeds which highlighted that a 'total sum insured' for their development was appropriate rather than an individual sum insured per property. Owners who are now insured on this basis will see their insurance certificate detailing the sum insured for the property as a whole, the annual premium applicable to the property and the annual premium applicable to their proportion as detailed within the title deeds.

For owners who continue to have an individual building sum insured, this will be shown on your certificate and should represent the full re-instatement cost of the property including common areas. **It is your responsibility to ensure that your sum insured represents this full re-instatement cost. If it does not, this is likely to result in a claim not being met in full.** The following should normally be included within the reinstatement cost of the property:

- Your property and common areas
- Demolition of the property and debris removal costs
- Reconstruction and VAT
- Architects and surveyors fees

Your sum insured will increase from renewal by 4%.

Index linking reflects the cost of inflation directly relating the associated cost of rebuilding a property. The most common index in the UK is the Royal Institution of Chartered Surveyors (RICS) rebuilding cost index, and this is what R&L use following a recommendation from our brokers to do so. The RICS index is updated 3 months in arrears, so the index for February will be applied to renewals due in May.

This increase does not guarantee your sum insured is adequate and we would strongly recommend that periodic reviews of your sum insured are undertaken. Please discuss this with your property manager if you would like a quotation from R&L to re-assess your development sum insured.

TERMS OF BUSINESS AND DEMANDS AND NEEDS

These documents have been revised with the amendment highlighted in bold for your perusal.

SERVICE LEVEL AGREEMENT

A copy of this document is available upon request or from our website at <https://ross-liddell.com/service-level-agreement-o>. Or alternatively on the web portal.

On page 6 of our SLA we have added three new sections.

DIFFERENCE IN CONDITIONS

As per the section to the left.

BUILDING SUM INSURED

Clients should note that if a property is inadequately insured for the full re-instatement value this may result in a valid claim not being paid in full.

MATERIAL FACTS

Proprietors should advise us of any major change to the property insured, as this may impact on the nature of the risk, and as such must be disclosed to Insurers. If you are in doubt, please contact our Insurance Department for clarification.

DO I HAVE TO INSURE WITH R&L

If the title deeds stipulate a common policy requirement arranged by the property manager, the simple answer is yes.

If, however, a common policy is required but does not need to be arranged by the property manager, owners can collectively arrange their own common insurance policy. However you must arrange for collection and payment of the insurance premium. In addition R&L will not be able to offer assistance with any claims, including common area claims.

R&L have a minimum requirement for Property Owners Liability for the common areas only. This cover will be arranged automatically by R&L once the development has been adopted in full with grounds maintenance in place and/ or for properties that have arranged common building insurance elsewhere.

OPTIONAL COVER EXTENSIONS FOR ALL R&L MANAGED PROPERTIES

RL1 Additional Cover for Residential Landlords: if selected, Annual premium £77.65 reducing to £41.50 should cover incept after 30th November* / Excess £250 (previously £500)

- Eviction of Unlawful Occupants £50,000
- Malicious and Accidental Damage by tenants & Landlords Contents – Limit £15,000 – (Previously £10,000)
- Residential Loss of Rent (limits and indemnity period are the same as the standard policy cover)

RL2 Additional Cover for Retail/Commercial Landlords: if selected, Annual Premium £77.65 reducing to £41.50 should cover incept after 30th November* / Excess £250 (previously £500)

- Eviction of Unlawful Occupants £50,000
- Malicious and Accidental Damage by tenants & Landlords Contents – limit £15,000

RL3 Full cover for Unoccupied premises: Subject to additional premium of £77.65 reducing to £41.50 should cover incept after 30th November* and subject to compliance with the Unoccupancy condition.

RL4 Matching Parts Cover 'Matching parts' provides extended cover to include the cost of replacement of undamaged parts of buildings that form part of a suite of common design or function where the damage is restricted to a clearly identifiable area or to a specific part. A quotation is available upon request with cover extending to include common areas if all owners within the property take advantage of this additional extension.

RL5 Holiday/Second Home Cover: Full Cover whilst Unoccupied and subject to additional premium of £77.65 reducing to £41.50 should cover incept after 30th November*, subject to compliance with Unoccupancy condition.

COMPULSORY COVER EXTENSION FOR ALL R&L MANAGED PROPERTIES WHERE BUILDING INSURANCE IS NOT ARRANGED BY R&L

RL6 Difference in Limits: Increases the limits in your primary insurance contract to same as offered in the Ross & Liddell Property Policy

*The premiums for optional extensions are based on the minimum retained premium for cover no refund is available should these extensions be removed mid-term.

A copy of the optional extension wordings together with a revised policy wording is available on our website www.ross-liddell.com or upon request from our insurance department.

ADDITIONAL COVERS AVAILABLE FOR ALL R&L MANAGED PROPERTIES

CONTENTS INSURANCE

Contents insurance for owners or occupiers of all residential properties that are managed by R&L. The contents insurance is underwritten by Zurich who also underwrite the building insurance; this removes the confusion that can arise with Insurers in deciding whether an insured item, such as wooden flooring, is 'contents' or part of the building structure.

Contents insurance for holiday homes or tenanted properties – maximum sum insured £50,000.

Quotations and cover are subject to the satisfactory completion of a fully completed / signed proposal form with varying levels of cover available. Contact R&L insurance department for quotation.

Unoccupancy Condition applies with cover restricted if the property has been unoccupied for more than 30 consecutive days. An optional extension is available – please contact insurance department for details.

MANAGEMENT LIABILITY

Also known as Directors & Officers (D & O). The cover provides financial protection for those acting on behalf of others, which is the case for residents committees who make decisions on behalf of others. These decisions, which can include the placement of insurance or agreeing contract works for property maintenance, can have a financial impact on all those involved.

Cover is provided for financial loss as a result of a decision a committee member makes. Claims for financial loss can come from absolutely anywhere – suppliers, contractors, property owners and even other members of the committee.

Quotations and cover are subject to the satisfactory completion of a fully completed/ signed proposal form with varying levels of cover available. Contact R&L insurance department for quotation.

ENGINEERING INSURANCE

Provides the required statutory inspections together with an element of insurance cover which relates to unforeseen and sudden damage. The insurance element of the cover is in place for all R&L managed properties that have engineering insurance in place. Ask your property manager to request a quotation on behalf of your development.

LEGAL EXPENSES

Cover is subject to the development as a whole taking the cover with the annual premium apportioned between the owners accordingly. Insurance cover is provided for up to £250,000 of legal costs for a variety of legal risks that a Residents Management Committee might face, such as:

- Contract Disputes – with builders and other contractors
- Property Disputes – such as nuisance and trespass
- Tax Disputes – following submitting the RMC tax return
- Compliance Disputes – such as Health and Safety prosecutions
- Plus, Employment Disputes with staff and Debt Recovery

Quotations are available upon request and can be obtained via your property manager.

DEMANDS AND NEEDS STATEMENT

The products listed below meet the demands and needs of those wishing to benefit from the protections described (N.B. not all the covers will be relevant to you). These products allow you to choose a level of insurance cover from a range of options.

Your insurance certificate and statements show either:

1. the cover you have selected; or
2. the cover that is a requirement in connection with the management and maintenance of your property.

The options selected will depend upon your own requirements and on circumstances such as the Title Deed(s) of your property, any requirements you may need to adhere to in order to comply with the decisions of the co-proprietors of the property, and the risk associated with the insured property.

You should check your insurance documents carefully to ensure you have the required cover.

Full details of all covers can be found in the policy document, a copy of which is available on our website www.ross-liddell.com or upon request to our Insurance Department on 0141 221 9266.

Ross & Liddell has made no personal recommendations when arranging your insurance and, as detailed in our terms of business, no advice has been given or offered. (N.B. not all the covers will be relevant to you.)

BUILDINGS COVER

The options include Comprehensive All Risks for Retail and Private Dwellings, in addition to optional extensions as a result of restricted cover that automatically applies to all tenanted and unoccupied properties. Cover does not include terrorism cover however this is available upon request.

CONTENTS COVER

Cover is on a fully comprehensive basis with varying levels of sum insured available. Cover is subject to a satisfactory completed proposal form and is only available for owner occupied properties, new for old basis; however a reduction is made for wear and tear on certain items. Cover can be extended to include personal possessions away from the home, however this extension will not include laptops, i-pads, mobile phones or similar.

LANDLORD'S COVER

This policy covers loss of or damage to contents and also extends to include malicious/accidental damage by tenant/s up to a maximum sum insured/limit of £10,000

PROPERTY OWNERS LIABILITY

Property Owners Liability is in respect of legal liability for accidental injury (including death and disease) or accidental damage to material property. Unless you have buildings insurance in place with Ross & Liddell this cover will be for common areas only.

LIFT/ENGINEERING INSURANCE

Statutory inspection for boilers, lifts and associated equipment for which you as owners are responsible. Cover extends to include sudden and unforeseen damage.

BUILDING SUM INSURED

If you require guidance on the correct sum insured we suggest that you arrange for a professional valuation to be

carried out. The cost of this, however, would be incurred by you. The sum Insured should represent the full rebuilding cost of your property as new, including your proportion of common areas and professional fees, removal of debris cost etc. Unless the title deeds say otherwise, it is the insured's responsibility to ensure that the amount represents the rebuilding cost of the property and we strongly recommend that you review your Sum Insured on a regular basis and make any necessary adjustments.

ROSS & LIDDELL LTD TERMS OF BUSINESS

ACCEPTING OUR TERMS OF BUSINESS

By agreeing to us arranging or handling your insurances, you are providing your informed agreement to these Terms of Business. We draw your particular attention to:

- The section headed 'Use of personal data' and specifically the paragraph explaining how 'sensitive personal data' will be used.

For your own benefit and protection, you should read these terms carefully. If you are unsure about any aspect of our Terms of Business or have any questions regarding our relationship with you, please contact our Insurance Department located at the undernoted address :-

📍 Ross & Liddell Ltd
60 St Enoch Square
Glasgow
G1 4AW

☎ 0141 221 9266

✉ insurance@ross-liddell.com

THE FINANCIAL CONDUCT AUTHORITY

Ross & Liddell Ltd is authorised and regulated by the Financial Conduct Authority (FCA). Our Financial Services Register number is 310429.

Our permitted business is introducing, arranging, advising, dealing as agent and assisting in the administration and performance of general insurance contracts.

You may check this on the Financial Services Register by visiting the FCA's website, www.fca.org.uk/register/ or by contacting the FCA on 0800 111 6768.

OUR SERVICE

We arrange your insurance on your behalf as your Property Manager but we do not offer advice, make any recommendation or act as an insurance intermediary when arranging your insurance. However, we may ask some questions to help us assess the type of property to be insured and the risks associated with the property. The assessment will be based on the information we may have as Managers of your property, together with any other information you may provide us with. This assessment may also include any requirement to insure your property as part of a common insurance policy, in accordance with the title deeds of your property, and will include consideration of the terms and conditions of the title deeds of your property, and any insurance in force over the whole of the common property.

If it is a requirement of the title deeds that a common insurance policy has to be in existence, then it may be that you will have no alternative but to participate in that policy.

With regards to claims, these should be notified to your Property Manager or our Insurance Dept who are based in Glasgow, who will handle the needs of the claimant subject to the policy terms and conditions.

OUR PRODUCT RANGE AND THE RANGE OF INSURERS USED

As your Property Manager we will arrange on your behalf insurance products recommended by our appointed independent brokers. Where these products are recommended from a limited choice of insurers or from a single insurer we will obtain information about which insurance companies they use and provide that to you on request.

Neither we nor our broker will, in any circumstances, guarantee the solvency of any insurer.

COMPLAINTS AND COMPENSATION

We aim to provide you with a high level of customer service at all times but, if you are not satisfied, please contact us at the undernoted address :-

📍 Insurance Department
Ross & Liddell Ltd
60 St Enoch Square
Glasgow
G1 4AW

☎ 0141 221 9266

✉ inscomplaints@ross-liddell.com

When dealing with your complaint, we will follow our complaint handling procedures; a summary of these procedures is available on request or by visiting our website at www.ross-liddell.com. If you are still not satisfied you may be entitled to refer the matter to the Financial Ombudsman Service (FOS) depending on the nature of your complaint. Please see www.financial-ombudsman.org.uk for details.

THE FINANCIAL OMBUDSMAN SERVICE (FOS)

Access to FOS is available for complainants coming within one of the following categories at the time we receive their complaint:

- Consumers (private individuals acting for purposes which are wholly or mainly outside that individual's trade, business, craft, or profession)
- Businesses employing fewer than 10 persons and with a turnover or annual balance sheet total not exceeding 2 million
- Charities with an annual income of under £1 million
- Trustees of a trust with a net asset value of under £1 million.

THE FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. If you are eligible to claim from the FSCS, compensation is available as follows:

Insurance advising and arranging is covered for 90% of the claim, without any upper limit. For compulsory classes of insurance (such as Third Party Motor or Employers Liability), insurance advising and arranging is covered for 100% of the claim without any upper limit.

Further information about compensation scheme arrangements is available from the FSCS on 0800 678 1100 (Freephone) or 0207 741 4100 or www.fscs.org.uk.

PAYMENT FOR OUR SERVICES

We do not charge you a fee for arranging your insurance, but we currently obtain a commission payment from the Insurers via our brokers.

This reflects the amount of work undertaken by us which would normally be actioned by the insurance company. Such tasks include Policy production, monitoring of claims experience and collecting premiums.

You will receive details of the insurance premium which will include insurance premium tax and VAT if applicable upon receipt of your cover request. The cost of insurance will be included within your statement which will be issued at least annually.

Please note that payments received from clients in respect of accounts due to the company, either now or in the future, will be allocated in the following order:

- Works and services already paid for by Ross & Liddell
- Works and services in progress and to be paid for after completion of such works, or the provision of such services
- Works and services instructed by Ross And Liddell at the date of payment by the client but not yet paid by Ross & Liddell
- Works and services paid for in advance
- Insurance

Please note that if a client has more than one outstanding account due to Ross & Liddell, any monies received will be applied in the order specified above, spread proportionately over these outstanding accounts, unless instructed otherwise by the client.

The provision of Ross & Liddell's services, or any contracts or covers effected by Ross & Liddell, will not be adversely affected if any outstanding sums due to Ross & Liddell are the subject of an agreed instalment arrangement between the client and Ross & Liddell. Interest will not be payable on any clients common charge account credit balances that may arise.

HOW TO MAKE A PAYMENT

Payment of your account can be made by the following methods:

- Bank Giro Credit
- All major Credit/Debit Cards (except American Express) on our website, in person at our offices or over the telephone
- Direct Debit/Instalment Arrangement
- Cheque

- Cash in person at any of our offices
- PC Banking (contact us for account details)

CANCELLATION OF INSURANCES

You should make any request for cancellation of a policy in writing, however it should be noted that if the cover is provided on an annual basis under a Group Co-Proprietors policy a return premium is not provided at any time during the policy period.

YOUR RESPONSIBILITIES

You are responsible for answering any questions in relation to any proposal for insurance cover honestly and to the best of your knowledge, providing complete and accurate information which insurers will require. This also applies to your responses in relation to any assumptions you may agree to in the process of applying for insurance cover. This is particularly important before taking out a policy but also at renewal or if you make a mid-term amendment to your policy. If you fail to disclose information, or misrepresent any fact which may influence the insurer's decision to accept the risk or the terms offered, this could invalidate the policy and mean that claims may not be paid.

You must check all details on any proposal form or Statement of Facts and pay particular attention to any declaration you may be asked to sign.

It is important that you read all insurance documents issued to you and ensure that you are aware of the cover, limits and other terms that apply. Particular attention must be paid to any warranties and conditions as failure to comply with them could invalidate your policy.

You must inform us immediately of any changes in circumstances which may affect the services provided by us or the cover provided by your policy.

If you are unsure about any matter, please contact us for guidance.

USE OF PERSONAL DATA

We will process any personal information we obtain in the course of providing our services to you in accordance with the Data Protection Act 1998. In administering your insurances it will be necessary for us to pass such information to insurers and other product or service providers which may also provide us with business and compliance support.

We may also disclose details to relevant parties, as necessary to comply with regulatory or legal requirements. We may contact you in order to promote products or services which may be of interest to you. We will not otherwise use or disclose the personal information we hold without consent.

Some of the details you may be asked to give us, such as information about offences or medical conditions, are defined by the Act as sensitive personal data. By giving us such information, you signify your consent to it being processed by us in arranging and administering your insurances.

Subject to certain exceptions, you will be entitled to have access to your personal and sensitive personal data for which you will be charged a fee of €10. If at any time you wish us, or any company associated with us, to cease processing any of the personal data or sensitive personal data we hold, or to cease contacting you about products and services, please write to your Property Manager at the address stated above.

MEET THE TEAM

McLarens were appointed to handle Ross & Liddell claims in 2014 and they have worked closely with us improving the overall service to Ross & Liddell clients.

For new claims you should call the dedicated property claims number of 0333 014 8456 or email on ukpropertyclaims@mcclarens.com. When the claim is intimated this will be acknowledged within 24 hours whereupon you will be provided by a unique claims reference, dedicated adjuster with direct dial telephone number and specific email address. The principal team are as follows:

CLAIRE MCSPORRAN- INTERNAL ADJUSTER

Claire joined McLarens during 2014 and has been working as an Internal Adjuster managing claims arising from the Ross & Liddell account. From a varied claims background dating back to 1999, Claire has adapted well to her position within McLarens. Claire manages her own caseload of Private and Common claims handling all aspects of fire, escape of water, storm and theft claims.

LYNDSAY WOODBURN- INTERNAL ADJUSTER

Lynsday has worked within the insurance industry since 1999 and has managed a varied case load which includes household, commercial and motor claims. Lynsday joined McLarens in 2014 as an internal Adjuster and her current role involves dealing with the Ross & Liddell client on a desktop basis. Responsible for pro-actively managing Private and Common claims from initial registration through to settlement of the claim.

If you claim will involve a visit the McLarens Adjuster will contact you and provide full contact details and like the internal adjuster they will manage your claim to conclusion, the core team are identified below :

BOB WALLACE - EXTERNAL ADJUSTER

Bob, a seasoned adjuster, commenced his adjusting career with McLarens Glasgow in 1973, moving to Ayr to open the office there as Branch Manager in 1978. In addition to his management role he has had responsibility for a number of major client accounts across the UK and Europe throughout his career and of recent times focusses on the day to day operational delivery of the Ross & Liddell account for McLarens in Glasgow. He also adjusted a wide range of major losses and managed numerous property factors accounts.

ASHLEY CLANCY - EXTERNAL ADJUSTER

Ashley joined the McLaren's team in Scotland in 2014 having gained over 15 years' industry experience initially with a major UK Composite Insurer and predominately with national loss adjusting firms with local Scottish Offices in Scotland.

She has extensive experience in handling a variety of property and casualty losses across residential and commercial risks and has joined CAT teams throughout the UK dealing with responses to natural disasters such as flooding and storm.

WILLIAM THOMSON - EXTERNAL ADJUSTER

William, a Chartered Surveyor, began his loss adjusting career at Ellis & Buckle, in 1996 joining McLarens in 2012, heading up the technical building responsibilities for their Scottish team.

William's roles involves the management of all types of building losses locally as well as assisting in a surveying capacity in major losses throughout Scotland and the North of England. William has been involved in many multi-million flood losses in recent months within Carlisle and the North of Scotland.

RUSSELL RENNIE - EXTERNAL ADJUSTER

Russell, an Aberdonian, based now in Inverness returned to McLarens in 2015 having initially started his career with McLarens in the 1990's.

Russell has developed extensive experience across the public sector having personally managed numerous Local Authority and Housing Association claims both above and sub deductible.

His loss adjusting experience has included claims across a wide variety of industries and has taken him to many disaster zones across the world to include the Grand Bahama, Eleuthera and most recently the Carlisle floods. Russell enjoys an excellent relationship with the local market across the north of Scotland in Aberdeen and Inverness areas.

Whilst the team will provide individual contact details to include direct dials, mobile and email addresses, the visiting adjuster is not always in the office. The team are supported by the McLarens administration team who are based at their Glasgow office and they will gladly assist if you cannot reach the Adjuster, directing your message to the adjuster. Have no hesitation in contacting them on their direct dials or emails below:

GAEL GARTSHORE gael.gartshore@mcclarens.com 0141 582 1382 office	LINDA MCQUADE linda.mcquade@mcclarens.com 0141 582 1383 office
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WE ARE HERE TO HELP

If you have any insurance related issues or require assistance with a private claim, R&L insurance department are available to all of our co-proprietors and can be contacted on:

RITA GLENDENING
☎ 0141 204 7348

GORDON MCGLONE
☎ 0141 204 7349