

5 Continued expansion for Ross and Liddell

Ross and Liddell continue to expand on their building surveying team

We are pleased to announce the appointment of Jim Duncan as senior building surveyor and Iain McPhie as building surveyor.

The new appointments will play a significant role in the expansion and development of the building surveying department which has recently relocated from our Paisley office to our office in Glasgow's St Enoch Square.

Jim and Iain will now be responsible for all aspects of building repair, maintenance, alteration and use. This will include additional advising on planning permission, insurance claims for building repairs, grants, feasibility studies and energy performance certification.



JIM DUNCAN
With a BSc Hons in Building, Jim is a Chartered Building Surveyor with almost 30 years of experience within the building sector. He has accrued widespread professional experience in the field, including posts at Glasgow District Council, London Borough of Greenwich, Capita Symonds and Thomas and Adamson.



IAIN MCPHIE
Iain, a recently qualified Chartered Building Surveyor spent his first ten years working as a qualified joiner at Strathclyde Regional Council and Argyle and Bute Council before studying building surveying at Glasgow Caledonian University from where he graduated with a BSc Hons in 2004. Iain spent the last four years in commercial practice before joining Ross and Liddell.

BUILDING SURVEYING SERVICES: Building Works Services, mainly to existing buildings includes specifying major works of repairs or of refurbishment or of rehabilitation, and fitting out works; including preparing drawings for the necessary statutory permissions and the construction works on site; the preparation of contract documents and acting as the Contract Administrator, controlling building works on site. Building Surveys, to all types and usages of buildings.

CONSTRUCTION MONITORING MAINTENANCE ADVICE: This service includes preparing Planned Maintenance Schedules. This service also includes for preparing re-decoration schedules for the required major maintenance and re-decoration of the common parts of multi-ownership properties, thereby enabling definitive comparisons of contractors offers being achieved and establishing value for money at the outset. Preparing definitive schedules of repairs/re-decoration removes the uncertainty in what contractors are being asked to price, lessens their risks and often results in lower offers being received.

INSURANCE SERVICES: Including, the assessment of the reinstatement costs of buildings for insurance purposes and following the damage or destruction of a building from an insurable incident, to organise and control the reinstatement works necessary.

FEASIBILITY STUDIES: Leasehold Property Advice - including dilapidations and condition schedules.

GENERAL PROPERTY LEGAL ADVICE Health & Safety including acting as the Planning Supervisor for new and refurbishment works, both independently and when undertaking Building Works commissions, as above. Under our Health & Safety services, we also advise on The Fire Precautions (Workplace) Regulations; The Control of Asbestos at Work Regulations, and, The Disability Discrimination Act.

Managing director Irene Devenny said: "Ross and Liddell is dedicated to providing the highest standard of service to our clients, offering a comprehensive management service tailored to meet client requirements.



Property Managers pass industry exams

Ross and Liddell property managers throughout the country have been sitting exams as part of their continued professional development programme.

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Eight staff from our offices in Glasgow, Paisley, Edinburgh and Dundee have completed part two of the Institute of Residential Property Managers (IRPM) exam. Associates of the Institute must have completed three years in the residential property management sector before they can sit the annual exam.

The distance learning course covers Scots law and industry compliance in day-to-day property management including health and safety, accounting to clients and budget development. On passing the exam, associates are upgraded to members of the UK-wide industry body.

"The Institute works to raise standards in property management and this course has enabled our property managers to continue their professional development whilst keeping up to date in the latest statutory compliance standards concerning the industry in Scotland."

6 Insurance

Premium Rates

We insure on behalf of clients a substantial portfolio of property and this year has proved to be one of most challenging renewals we have ever experienced. Our Brokers put the portfolio to the market and the feedback was extremely disappointing, although we have one of the best claims records, when compared with our competitors. Initially we were faced with some extraordinary increases, one of the insurers approached requested a premium increase of over 30% and the majority of quotations received requested increases of over 20% across our entire portfolio. The increases demanded by the insurers in our opinion were due to both the high incidence of claims on many properties and the current turmoil in both the Insurance & Investment markets.

After considering all the terms offered we can confirm that we are pleased to inform you that we have negotiated an extremely competitive overall increase of less than 5%. We are also pleased to be able to confirm that less than 50% of our clients are affected by any increases, and for those that are affected the majority of these are directly related to the claims experience.

Claims

A comprehensive review of the claims experience has revealed that the vast majority of claims relate to "escape of water" and that most of the incidents which led to such claims could have been avoided if due care and attention had been given to the regular checking of seals around showers and baths to ensure they are intact, thus preventing water damage to floors, and to property below.

We ask that you make arrangements for inspections to be carried out on a frequent basis whether personally or by your tenants where appropriate.

Should you have the misfortune of having to make a claim under your buildings policy, our Insurers have nominated Cunningham Lindsay UK, a dedicated loss adjuster, to act on your behalf. They will ensure that your claim is dealt with promptly and efficiently and can be contacted on 0141 240 2626 at any time of the day or night.

Alternative Quotes

In the current climate, it may appear that you can obtain a cheaper quote for your building insurance at rates which are less than those applying to your block policy. PLEASE BE AWARE, there are usually two main reasons why this is the case. Firstly, the cover provided, i.e., the quote provided invariably is only for the one flat and does not include the additional cover which is automatically provided for in a policy specifically written for a block of flats. Secondly, the claims experience that is provided to the insurer is usually in respect of one flat only as opposed to the claims experience for the whole development, which often is substantially greater. Both these factors will lead to difficulties if a claim has to be made.

Amendments to Cover

EXCESSES

In view of the insurance market conditions we have to advise on the following amendments to your excess levels:

BURSTING LEAKING OR OVERFLOWING OF WATER TANKS PIPES OR APPARATUS:

COMMON PROPERTY - £200 increase to £300

NON COMMON PROPERTY £100 per apartment to £200 per apartment

ALL OTHER INSURED PERILS INCLUDING STORM \ FLOOD

COMMON PROPERTY - £100 increase to £200

NON COMMON PROPERTY - £50 per apartment to £100 per apartment

TERRORISM

Previously, terrorism insurance was an extension to your Buildings policy and was charged separately on your account. However, in view of representations made by many of our clients, and after lengthy discussions both with our brokers and insurers, we have decided, in line with the practise of most insurers of common property, not to automatically insure or charge our clients for the risk of terrorism. A large percentage of our clients have previously instructed us to cancel this cover. Accordingly, unless you request us to specifically arrange terrorism insurance, this cover has been withdrawn. If however, you would prefer still to have this cover in place then please do not hesitate to contact us.

General Information

RE-INSTATEMENT VALUES

Each year we strongly recommend that clients should review the Sum insured, this should represent the full rebuilding cost of the property as new, including professional fees, removal of debris costs etc. It is the responsibility of the insured to ensure that this amount represents the rebuilding cost of the property and we strongly recommend that the sum insured is reviewed on a regular basis and adjusted as necessary. If you require guidance on the correct sum insured, we suggest that you instruct a professional valuation to be done. The cost of this, however, would be incurred by you.

NON PAYMENT OF INSURANCE PREMIUMS

Non payment of insurance premiums within the agreed terms, will lead to the cover under the policy being restricted to common parts only, e.g. stairwells, entrance/exit doors. This, in turn, may lead to any private claims being repudiated. Cover will not be restricted where payment is made by agreed instalments.

AVERAGE

Average is applied to all claims where the sum insured is lower than the re-instatement value of the property concerned. Average is however normally excluded by the terms of the policy if the sum insured represents a large percentage, often 80%, of the sum insured. Remember however that even if average will not apply to a claim due to the sum insured being higher than 80% of the re-instatement value, the client is still at risk if a total or near total loss occurs. This is due to the maximum sum the Insurance Company is liable to pay being the sum insured under the policy. Where average is applied, under the Block Residential Policy, there is an excess also applied.

INDEX LINKING

Index linking is applied to the sum insured which is linked to the House Cost Index published by the Royal Institution of Chartered Surveyors and is adjusted annually in line with figures advised to us by Allianz. This year the sums insured on residential properties will increase by 4%. This increase is comparable with that being applied by other insurers, and is also in accordance with the publications mentioned above.

GLASGOW	60 St. Enoch Square, Glasgow G1 4AW	T. 0141 221 9266	F. 0141 226 5064
GLASGOW (RESIDENTIAL LETTING)	1619 Great Western Road, Anniesland Glasgow G13 1LT	T. 0141 958 0975	F. 0141 959 8782
EDINBURGH	6 Clifton Terrace, Edinburgh EH12 5DR	T. 0131 346 8989	F. 0131 346 8866
PAISLEY	25 Gauze Street, Paisley PA1 1ES	T. 0141 889 8146	F. 0141 887 1788
DUNDEE	Unit 19, City Quay, Campbertown Street, Dundee DD1 3JA	T. 01382 201 535	F. 01382 562 590



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THE JOURNAL

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INSIDE THIS ISSUE

2

New Offices
Expansion Plans
Letting Legislative Changes

3

Ross and Liddell TV
Herald Property Awards
One to watch

4

Don't give fire a chance
Inca Prize Winner
Win an iPod Nano

5

Expansion Plans
Exam Passes
Fire Service Warning

6

Insurance

Ross and Liddell re-launches website

We have recently re-launched our website as part of our ongoing digital development strategy.

"We will continue to enhance our web offering in the coming months even further to provide an unrivalled service to our extensive client base."

The new improved site has been completely revamped to bring our online presence into a modern client-focused environment.

Clients can use the site to access a range of services including online payment, emergency contact numbers and to view our latest short movies on Ross and Liddell TV.

The new interactive site will be a driving force in the development of our residential and commercial property lettings arm, giving us the capability to promote our extensive portfolio across each market sector.

Managing director Irene Devenny said: "We have re-launched our website to bring a modern and dynamic experience for our clients.

The site will also support the growth of our residential property management, building surveying, commercial property and insurance businesses.

"The new site is now more client focused, is easier to navigate and we believe it provides us with the perfect platform to go forward and grow our businesses within their respective markets.

Visitors to www.ross-liddell.com will find that the new site is easier to navigate and has a fresh new look that still retains the historical core branding of Ross and Liddell.

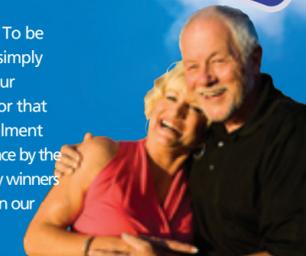


WIN a summer holiday voucher

As a way of saying thank-you to all our clients, we're holding a special draw to offer the chance to win a £1000 holiday voucher. The fantastic voucher can be used for any destination in the world. Whether you fancy a sunshine break

in the Mediterranean, Caribbean or a trip down under, Ross and Liddell will make your dreams come true. The six runners-up will win a £100 Marks and Spencer food hall voucher. The prize draw will take place at the

beginning of July. To be eligible for entry, simply make sure that your account is settled or that a satisfactory instalment agreement is in place by the 30th June. The lucky winners will be announced in our next newsletter.



2 New Offices open in Glasgow & Dundee

We have recently expanded into a new harbour site office in Dundee and established a residential and lettings agency on Great Western Road, Glasgow.



New Letting Department in Anniesland, Glasgow

The new office in Dundee is part of the company's growth plan and will strengthen our presence in the east of Scotland. In addition to providing residential management services, the exciting new venture will allow the business to offer existing clients in Dundee the same comprehensive service available to our clients in Glasgow, Paisley and Edinburgh.

Discussing the move into the new office in Dundee, managing director Irene Devenny said: "The decision to expand into a larger office in Dundee demonstrates our commitment to providing an increased range of services to our ever growing list of clients. Dundee is an important market for us and the opening of the new office is an exciting step forward in our growth strategy."

Establishing the new lettings office in Great Western Road is part of an ambitious growth strategy to develop our lettings footprint throughout the east

and west of Scotland. The office will add to our existing agency locations on St Enoch Square, Glasgow, and Gauze Street Paisley.

The managing director added: "We are all very excited about the opening of the new lettings and estate agency in Anniesland. The move comes at a time when many companies are downsizing, however, Ross and Liddell has strong aspirations to expand throughout the country and the opening of the new office is a significant landmark in the continued development of the business."

The new offices add to our existing footprint in Glasgow city centre, Paisley and Edinburgh where we are committed to providing an increased range of services to our expanding client list.

We manage a vast number of properties throughout Scotland and our aim is to continue to

New Office in Dundee



3 Important legislative changes affecting residential lettings

ENERGY PERFORMANCE CERTIFICATES

The New Year brought in the first change to the legislation governing Residential Letting, as of January 4, all landlords offering their property for rent must provide an Energy Performance Certificate.

An Energy Performance Certificate gives each property an energy efficiency rating and measures its carbon efficiency. The certificate is accompanied by a recommendations report on how to make the property more energy and carbon efficient.

SECTION 11 OF THE HOMELESSNESS (SCOTLAND) ACT 2003 As of April 1 this year, Section 11 of the Homelessness (Scotland) Act 2003 was implemented, providing an early warning system to Local Authorities in a bid to help prevent people becoming homeless because of repossession or eviction. It is part of the Scottish Government's commitment that by 2012 all unintentionally homeless people will be entitled to a permanent home.

The introduction of Section 11 means mortgage lenders, private landlords and/or registered social landlords must inform the relevant Local Authority when they initiate legal proceedings to repossess a property.

For more information on the above or for general enquiries on the lettings market, please call into our offices in Anniesland, Paisley or Dundee.

We also continue to invest in staff training both internally and with outside agencies and are currently undergoing a digital development strategy to continually improve the services we provide.



3 Ross and Liddell TV takes off

Our new online TV channel is going from strength to strength with more movies being added each month at ross-liddell.tv

Ross and Liddell TV is a great resource for existing and potential clients and provides a wealth of knowledge about our company and services. As well as a welcome movie giving an overview of our business, ross-liddell.tv now features new movies on our specific areas of expertise.

Our Insurance movie sees Keith Bagnall, Director of Ross and Liddell, giving a round up of our experience and knowledge in insurance services and provides an insight into our claims procedures.

A movie on Letting talks viewers through this part of our business with Caroline Clark, Head of our Letting Department, explaining exactly what letting is and answering tricky questions on this topic.

We also have a movie on Commercial Property Management, in which Director Andrew Cunningham talks through the scope of our experience in this area, explains our core services and touches on the IT systems we have developed to assist us in successfully managing commercial properties.

In our Residential Property Management movie, Managing Director Irene Devenny explains the qualifications held by our team and highlights our ability to ensure competitively priced, quality work is carried out at all of our managed properties.

As well as giving clients and potential partners an insight into who we are and how we do business, Ross and Liddell TV is a great starting off point for those looking to find out about the services we provide.

In the coming weeks, you can expect to find even more new videos at ross-liddell.tv - such as a movie on Building Surveying and an overview of our letting operations in Anniesland. We will update you on our latest films in the next newsletter.



Ross and Liddell to feature in Scotsman online

Look out for Ross and Liddell featuring on the Scotsman website in the coming months.



The Edinburgh-based broadsheet is developing a series of Who to Watch films, offering two million visitors a month an insight into strong emerging businesses throughout the country.

The short film will feature a number of senior Ross and Liddell figures who will give an overview of the business and services as well as an insight into what makes us a leader within the industry.

Made by highly respected broadcast documentary makers, the film will also be a compelling and engaging case study on why our business is an exceptional company and why we should be watched.

We believe this opportunity will generate excellent exposure and endorsement of our business across the Scottish and UK business community.

Ross and Liddell to sponsor The Herald Property Awards



Ross and Liddell will sponsor the Best Apartment category at The Herald Property Awards for Scotland.

The annual event, which was launched in 2007 to reward excellence in the new build housing market, will take place at Glasgow's Radisson Hotel on September 18.

Over the past two years the awards have been extremely successful in recognising Scotland's most innovative new properties and have been supported by all key builders and developers.

In 2009, the new build industry faces a unique and complex set of challenges as a result of the significant slowdown in the housing market and the wider economy.

To reflect this, the event will host a one day Property Forum which will address the issues affecting builders, developers and suppliers.

This forum will bring together key stakeholders to debate the way forward for the industry and to explore what can be done to kick start the market.

We very much look forward to attending the industry event as we believe it will keep us informed of all industry issues and will also be a valuable networking opportunity for our residential property management and lettings businesses.

It is expected that the film will go live at www.scotsman.com from the end of June. It will run for six months and be supported by a phased advertising campaign in the Scotsman print and online editions. You will also be able to view the film on our own updated site at www.ross-liddell.com



4 Don't give fire a chance



Fire claims many lives in the home each year. Sadly the vast majority of such fires are preventable.

Guidance has been issued by local authorities for persons living in domestic property with a shared access area, explaining the reasons why escape routes must always remain clear.

Current legislation requires people living in this type of property to ensure that escape routes remain clear of combustible material and anything that could prevent escape or access to the property by firefighters.

FIRE SAFETY - WHAT CAN YOU DO: Never be tempted to block your escape route by cluttering stairs, corridors or landings. When you share a common escape route, your safety and that of others depends upon mutual co-operation.

Never use balconies or verandas for escape, unless they form part of the recognised escape route. Never use common areas for purposes they were not intended for example drying rooms should not be used for storing discarded household items.

WHAT SHOULD YOU DO IN THE EVENT OF A FIRE: If you suspect a fire dial 999 and ask for The Fire Brigade, giving as much information as you can.

Only make your way outside if you are sure you can safely leave the building, otherwise you should stay in your flat.

Do not open your doors, hot smoke rises and will rapidly enter any open door.

If possible get everyone together in the one room, preferably to the front of the building, closing all doors behind you. All occupants should remain together in this room and open a window if possible.

Position wet towels to prevent smoke entering through any gaps in the door frame.

When the fire service arrive, let them know how many people are in your flat

You will be advised when the fire service has extinguished the fire and cleared smoke from the common stair.

Further advice guidance on general safety can be obtained by contacting your local community fire station or by visiting www.dontgivefireahome.com

FOR FURTHER ADVICE OR TO ARRANGE A FREE HOME FIRE SAFETY CALL:

Strathclyde Fire and Rescue 0800 0731 999

Lothian and Borders Fire and Rescue Service 0800 169 0320

Tayside Fire and Rescue 01382 322 222

Prizedraw winner plans to go on the Inca trail

Sinead Burke of Denniston was the lucky winner of our latest £1000 holiday voucher prize draw.



Sinead, 30, will use the vouchers to fund a trip to the Machu Picchu Inca site in Peru.

The six monthly prize draw goes out to over 30,000 people living in properties managed by Ross and Liddell throughout the country. Primary schoolteacher Sinead won by simply keeping her account up to date.

She said: "I have done a fair bit of travelling in the past ten years; however I've always harboured ambitions to visit Machu Picchu. Winning this fantastic prize voucher will give me the perfect excuse to look out my backpack again."

"I would just like to say a special thanks to Ross and Liddell for donating such a wonderful prize."

Irene Devenny, managing director at Ross and Liddell,

added: "It just goes to show you that you can be lucky at any time. I'm delighted for Sinead and can't wait to hear about her trip when she returns."

"To be entered for the draw, our clients simply have to make sure their account is settled by the agreed date and they will automatically be entered. The winner can then choose to go anywhere in the world they wish, whether it be a sunshine break in the Caribbean or skiing in the Alps."

Other prizedraw winners of £1000 of Marks & Spencers vouchers were Mr and Mrs Cushnahan of Greenock, Mr and Mrs N D Prajapati of Kirkcaldy, Maurice and Ann MacDonald of Edinburgh, Greig and Jennifer Allan of Renfrew, Grant and Karen Cunningham of Beith and Ms Ann Douglas of Bishopbriggs.



WIN an 8GB iPod Nano

Clients are being given the chance to win an 8GB iPod nano if they choose to receive correspondence by email rather than through the post.

The move is part of our ongoing digital development strategy and our continued commitment to cut down the amount of paper we use within our Scottish-wide office network.

To sign up for the service - which currently excludes invoicing, statements and other sensitive communications - simply register at www.ross-liddell.com and give yourself the chance to win the latest iPod nano which retails at £107 and can store up to 2,000 songs and eight hours of video.