

4 Emergency Contacts



Important Note

You may only use this emergency service if your property is managed by Ross and Liddell, and you are entitled to our full management services. You may be requested by any contractor who calls for a copy of your last account, or other proof of entitlement. Misuse of this emergency service may involve additional charges. Normally only work to remove the immediate source of damage, where this is possible, will be undertaken outside normal tradesmen's working hours. If contacting the Loss Adjuster, please have your insurance details available.

After contacting any contractor please forward to us details of the emergency call out.

Insurance Claims

Our 24 hours a day, 365 days a year Ross and Liddell Claims Line, operated in conjunction with our dedicated Loss Adjuster, Cunningham Lindsey UK, will deal promptly and professionally with all claims matters. Just dial **0141 240 2626** for claims.

Please have your insurance details available, if at all possible, as this may help speed up the processing of your claim.

Emergency Contractors

1. Please select from the type of trade required and the contractor nearest you.

2. Please ensure you comply with the conditions detailed in the important note above.

3. Please dial the telephone numbers for each contractor in the order listed.

4. Please ensure you comply with the conditions detailed in the important note above.

5. If you have difficulty in contacting a number, please try an alternative or phone our local office to hear alternative numbers or contractors.

ALL TRADES

ROBB REINSTATEMENT
Falkirk, Stirling, Fife, Dundee, Edinburgh & Lothians
0131 339 9030

EDINMORE CONTRACTS

Falkirk, Stirling, Fife, Dundee, Edinburgh & Lothians
01324 562 211

ALEXANDER ANDERSON

Glasgow
0141 334 9354

DOOR ENTRY SYSTEMS

WALKER SECURITY
Glasgow, Paisly, Fife
0141 950 9000

ELECTRICIANS

JOHN GIRVAN
South Ayrshire

01292 267 243
07921 372 681
07921 971 281
07921 971 282

G.M ELECTRICAL
Glasgow

07860 217 586

G.P ELECTRICAL
Falkirk, Edinburgh, Lothians

07831 127 191

AUTO MOTIVE OPENINGS

Dundee

01382 350 755
07957 608 561

BUILDER

SR BELL

Shotts
01501 82 0615
0773 496 1040

GLAZIERS

WM DRENNAN
Glasgow, Paisly
0141 563 0834
01505 690 328
07918 650 521
07918 650 520

SOUTHSIDE GLAZING

Edinburgh
0131 667 9744

MORE GLASS

Fife
07921 079 402
01383 620 471

SEAN DAILLY GLAZIERS
Dundee

07753 986 206

MCLEOD GLAZIERS
Perth

01738 626 170
07850 703 284

JOINERS

ALDER JOINERY
East/West Lothian and the borders

0777 036 2991
0790 065 1932

R.GILMOUR
Glasgow

0141 959 1961
07790 500 927

BARR & MAXWELL
Paisley

0141 881 1937
0770 226 2631

AUTO MOTIVE OPENINGS
Dundee

01382 350 755,
07957 608 561

NORMAN FERGUSON
Fife

07831 531 362

PLUMBERS

POWER ROD CRANN
Glasgow
0141 621 0100

JOHN MCAULEY
North Ayrshire
0793 904 7991

ABSOLUT PLUMBING
Edinburgh, Lothians

07973 468103

CHAS STEWART LTD
Dundee

01738 627 701

ROOFING

SCOTIA
Glasgow

0141 558 2341

COMMERCIAL COMMON HEATING FAULTS

HANLON PLUMBING & HEATING
Glasgow / Paisley

0141 629 1800

SATELLITE

SAS SATELLITE AND ARIEL LTD
Glasgow, Paisley, Edinburgh

0141 774 5000
07971 514 703

SLATERS

A. SHAW
Paisley
0141 889 3406
07919 477 440

FULSHAW ROOFING
South Ayrshire
07971 667 362

R MCINTYRE SLATERS
North Ayrshire / Inverdyde
07960 770 327

J WALLACE
Paisley

01505 359 352,
07748 906 701

JAMES MERCHANT
Glasgow

0141 634 5731
07860 551 711

HUGH SCOTT
Glasgow / Paisley

0141 420 1616
07786 055 1711

GRAHAM ROOFING
Glasgow

07917 283 896

J.K MULLIN
Glasgow

07860 806 659

ANDREW CLARK SLATERS
Dundee

01382 507 180
07986 720 019
07805 886 576

BURNS & WATSON
Edinburgh
07778 744 526

VISIT
our website
ross-liddell.com

GLASGOW 60 St. Enoch Square, Glasgow G1 4AW
GLASGOW (RESIDENTIAL LETTING) 1619 Great Western Road, Anniesland Glasgow G13 1LT

T. 0141 221 9266 F. 0141 226 5064
T. 0141 958 0975 F. 0141 959 8782

EDINBURGH 6 Clifton Terrace, Edinburgh EH12 5DR
PAISLEY 25 Gauze Street, Paisley PA1 1ES

T. 0131 346 8989 F. 0131 346 8866
T. 0141 889 8146 F. 0141 887 1788

DUNDEE Unit 19, City Quay, Camperdown Street, Dundee DD1 3JA

T. 01382 201 535 F. 01382 562 590

THE JOURNAL

the property people

ROSS LIDDELL

Comprehensive Residential & Commercial property services

Glasgow | Edinburgh | Paisley | Dundee

Summer 2010

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SIGN UP NOW
FOR ACCOUNTS
BY EMAIL

Ross and Liddell clients can now receive future correspondence and accounts by email.

If you would like to receive this service, please click the link on the front page of our website at -

www.ross-liddell.com

A New Property Bill is Introduced

An industry-led accreditation scheme will be established to give home owners peace of mind when choosing a property manager or land maintenance company.

A public consultation on the voluntary scheme was launched in May.



Property managers administer communal areas, roofs and stairwells in an estimated 225,000 flats and tenements across Scotland. Land maintenance companies look after the common green space on many house estates.

To join the scheme, property managers will be expected to show clear and transparent accounting and billing systems and to provide clear, written contracts and an explicit and robust complaints procedure.

Those who fail to meet the standards set out in the proposed scheme would have their accreditation taken away. The Scottish Government has pledged to consider tougher, legal reforms if problems persist.

The scheme has been developed in response to an Office of Fair Trading (OFT) investigation which reported last year. The OFT recommended that the Scottish Government take the lead in ensuring implementation of a self-regulatory scheme.

Ross and Liddell managing director Irene Devenny said: "As active members of the Property Managers Association Scotland, we are participating in the ongoing discussions with the different organisations charged by the Scottish Ministers with the responsibility of drafting the proposals for Accreditation.

"Ross and Liddell endorse the general sentiment of the Bill, and agree that regulation and accreditation will encourage higher standards

of professionalism throughout the factoring and property management profession.

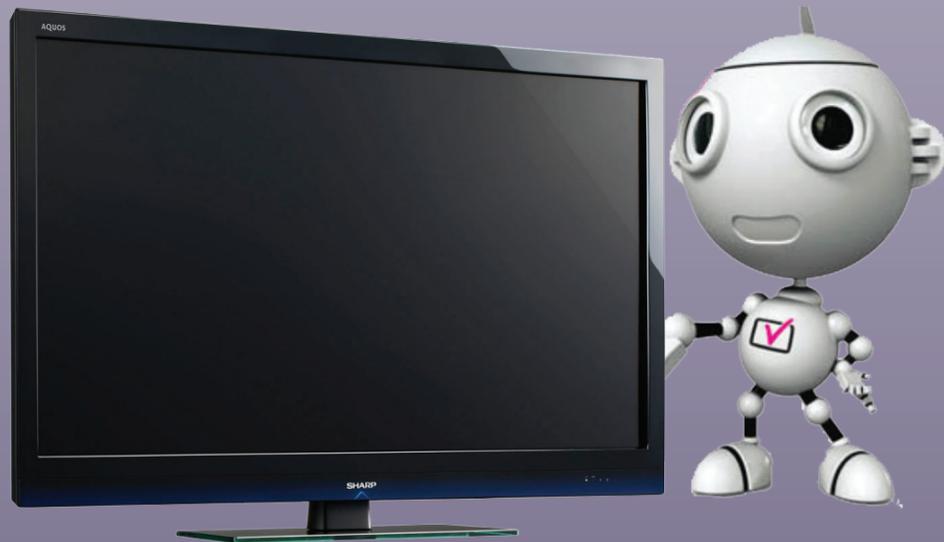
"There are many practitioners' in the industry that work very hard to provide a quality service to their clients. Regrettably as with all industries, there are those that let us all down and bring the industry into disrepute by providing an inferior service – they must be made to raise their standards or be prevented from providing an unethical and unacceptable service."

Mrs Devenny added that the proposed Bill will hopefully bring greater regulation and transparency of property managers and their practices and will also give the public a better understanding of the industry and how it works.

2 | The Big Switchover

Are You Ready For The Digital Switchover?

The digital switchover has already started in areas of Scotland.



The digital TV switchover is a government policy which means everyone in the country will be able to receive digital TV through an aerial.

Digital TV uses less broadcast space and will allow more room for new services such as wireless broadband, local TV and HD TV.

The Borders was the first region to go through the switchover with the North East and outer Islands to make the change from May onwards.

It is projected that Angus, Dundee and Perth will follow from August 4 with Aberdeenshire on September 1 and Morayshire, Strathspey and parts of Easter Ross on October 6.

South West Highlands will follow on October 2010, with the remainder of Scotland switching over between April and June 2011.

Ross and Liddell director Brian Fulton said: "For those who currently live in flatted accommodation, the likelihood will be that you currently receive your television signal via a common aerial.

"For many common aerials, it may be necessary to upgrade these to a digital aerial in order to be able to receive the new digital signal at the switchover date for your area.

"Your Property Manager will be able to make an assessment of the need to upgrade any common aerial and appoint an appropriate contractor to carry out this work.

"If your property is served by a common satellite dish as well as a terrestrial aerial, then this will be unaffected as the switchover is concerned with only the replacement of the old analogue signal."

It is important to ensure that your existing TV is capable of

receiving the new digital signal. If you have a digital TV already then you will be able to receive the new signal without any problems. If you do not have a digital TV, then you will still be able to receive the new signal by using a digital box.

Digital boxes should be able to work for virtually all TV sets as long as they have either a scart socket or an RF input.

Mr Fulton added: "Although the switchover may necessitate some initial expenditure, the benefits of this new signal are many and should stand all proprietors in good stead for years to come. If you do have any concerns or queries regarding the switchover then feel free to speak to your Property Manager at any time."

To find out when your area will switchover you can do a postcode check at www.digitaluk.co.uk/when_do_i_switch or call 08456 505050.

Paisley Office Re-furbished



Ross and Liddell recently opened its newly re-furbished Paisley office.

The recent investment has been made to support the company's growth and to bring the office development into a modern client-focussed environment in line with Ross and Liddell's procedures.

The extensive refurbishment has enhanced the internal layout of the office and includes the development of a dedicated client meeting room.

Director Brian Fulton said: "This recent investment comes at a time when many companies are downsizing and consolidating, however we have strong growth aspirations and our newly re-furbished office will give us the perfect platform to grow our property management footprint throughout the area."

Ross and Liddell has traded from its Gauze Street base since the 1930s.

Further services offered by the local business include building and commercial surveying as well as insurance, marketing and investment advice.

To arrange an appointment with one of our team please contact the office on 0141 889 8146

3 | Insurance

Premium Rates

We insure on behalf of our clients a substantial portfolio of property. This year we carried out a marketing exercise enlisting the services of our Insurance Broker, Marsh Ltd who approached the following Insurers, Royal Sun Alliance, Brit, Zurich, Aviva and Allianz. Unfortunately, the feedback from the Insurers contacted was not favourable due to current market conditions. However, we are pleased to advise that the current Insurers Allianz, have agreed to renew at the existing premium apart from a small number of properties which have suffered from a higher than average claims experience. Accordingly we have agreed to renew with our existing Insurer. Details of your current sum insured and premium will be found on your invoice. Please note that your sum insured has been increased by 1.5 per cent in line with the index linking recommended by Allianz.

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 lead 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 insure they are intact, thus preventing water damage to floors, and the property below.

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

Should you have the misfortune of having to make a claim under your buildings policy, our insurers have nominated Cunningham Lindsey 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.

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 etc. It is the responsibility of the insured to ensure that this amount represents the rebuilding cost of the property as 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 recommend that you instruct a professional valuator. 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 the 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.

Amendments to Cover

EXCESSES

All policy excesses will remain the same as last year. If you require a copy of the policy wording document then please request this from our offices or access these on our website: www.ross-liddell.com

TERRORISM

Previously, terrorism insurance was an extension to your buildings policy and was charged separately onto your account; however, as of last year's renewal this was not automatically insured or charged to our clients accounts. 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 still been withdrawn.

Landscape Maintenance Manager Strengthens Green Credentials



Ross and Liddell's landscape maintenance manager Mr Eoghan Watt has recently completed a Basic Tree Survey and Inspection course at The Scottish Agricultural College's Bush Estate, Edinburgh.

The course has supported Mr Watt in delivering his general landscape maintenance duties, by allowing him to recognise hazards and take appropriate action.

Areas covered in the training course included the survey process, data collections, processing, mapping, survey costs, legal considerations, equipment and risk assessment.

Ross and Liddell aims to offer new and existing clients a comprehensive management service and already employs professional property and landscape managers as part of this ongoing investment in the training and development of its staff.

Mr Watt believes the course has enhanced the professional service already delivered to clients throughout the country.

He said: "This latest training initiative will give new and existing clients continued confidence that Ross and Liddell has the retained skills and expertise to deliver a comprehensive and effective property management service."

the letting people **ROSS LIDDELL**

SPECIAL OFFER

Instruct Ross and Liddell lettings to find a tenant and fully manage your property in June or July and you could save over £300!

Contact our Glasgow Letting office on **0141 958 0975** for more details

