

The Journal

The property people

Welcome to our 2021 newsletter

It is fair to say that it has been an extremely strange 12 months, during which time our staff and clients alike, have faced unprecedented challenges and restrictions, which have impacted all areas of our lives and required us to adapt our ways of living and working.

We have met the challenge head on and through a combination of investment, adaptation and staff commitment, we are proud to say that we have succeeded in maintaining a full management service to clients, and have also assisted clients in ensuring continuance of essential and ongoing services and maintenance, within their developments, through assisting with shortfall funding and workable payment arrangements.

Our previous, and immediate, additional investment in upgraded IT and Phone Systems, following initial lockdown, ensured that our staff had full access to all property management and finance systems, while requiring to work from home, and also allowed continued communication with clients in the normal manner by telephone and e-mail. The success of our efforts in being available for our clients was demonstrated by a 50% increase in e-mail communications and our continued response to queries within our usual Service Level timeframes.

Increased client take up of electronic communications and use of our Online Portal and Website, to access information and make payments, ensured that the issue of Common Charges accounts and Insurance Renewal ran smoothly, ensuring no material impact on instruction of works or contracts.

This year's Insurance renewal, effective 15th May 2021, has been the most challenging in many years and has involved prolonged and detailed negotiations with our Insurance Broker and Insurer. The general hardening of the Insurance market, and lack of appetite from Insurers,

arising from the cumulative impact of COVID-19, high level of claims in many sectors and property specific risks, including Cladding and Fire Safety, have, unfortunately, resulted in unavoidable, and substantial premium, increases for many clients. We would remind you that by arranging to your Common Charges by monthly Direct Debit, you are able to spread the cost of your Insurance Premium over 12 months, interest free. Please contact us on 0141 221 9266, or by e-mail at finance@ross-liddell.com, to arrange a Direct Debit.

Finally, we confirm that we have undertaken all required Risk Assessments, and put in place appropriate procedures and precautions, to protect both our staff and clients, in order that we may continue to provide a full and uninterrupted management service, including site inspections. We have ensured that our Contractors have taken similar steps and hope that as restrictions are eased we can progress larger planned maintenance and repair projects, along with all of our ongoing management and maintenance services.



Our Community Bursary scheme has now been running for 10 years, in that time we are extremely proud to have supported many worthwhile groups and charities with funding of more than £100k over this period. Our 2020 Bursary was as in previous years heavily oversubscribed, the selection process was extremely difficult, the successful groups are listed on our website. If any group wishes to apply for our 2021 Bursary programme, then please complete the application form which will go live on our Website at www.ross-liddell.com/community-bursary from 1st October 2021, successful groups will be notified by 31st December 2021.

We look forward to working with you throughout 2021.

WE ARE
HERE
TO HELP

24 HOUR OUT-OF-HOURS SERVICE

In December 2020 we launched a new out-of-hours emergency service, replacing the previous provision of contractor details being noted on our website and out-of-hours telephone message.

We now have a dedicated out-of-hours team who are available to assist you with any communal emergencies out with our normal office hours. They will take details of the issue from you and will ask you which trade you require and will then liaise with a contractor, on your behalf, to ensure attendance, and will keep you updated along the way. They will then update our office team first thing the next working morning, who will ensure that any follow up action is dealt with quickly.

Tradesmen will only attend in the case of a true emergency affecting common areas, therefore you will be asked some questions when you call us, to determine whether contractors attendance is appropriate. A

contractor attending out with normal working hours will incur increased call out rates, which will be charged to your property, therefore please only call in case of an emergency and when the matter cannot wait until our office reopens.

Please note that should a maintenance cover / contract be in place, for a common service such as Lifts or Fire Safety Systems, you should contact the cover provider in case of an emergency and not an independent tradesman as this will generate a charge which you may be liable for. There should be a sticker for the name of the maintenance contractor on the equipment or, alternatively, the details will have been provided to you in correspondence from us.

Our out-of-hours team don't have access to our Property Management system and cannot access client records or the job history at a property, this service is solely to deploy a contractor in the

case of a communal emergency.

Some notes which may assist you:

Plumbing

Leaks from the plumbing within your own home is a private repair, and you should appoint your own private plumber to address these.

Roofing

Bad weather may prevent contractors from being able to safely access the roof to carry out a repair, to make the property watertight, therefore please consider whether any water ingress can be contained until the weather improves. If this is not possible, contractors may be able to attend to take temporary measures, such as placing plastic sheeting in the property/attic space but this will be subject to conditions being safe to do so.

Gas

If you smell gas, believe there to be a gas leak or have a loss of gas

supply you should report this to National Gas Emergencies on 0800 111 999

Electricity

Complete loss of power to a building, including flats and common areas is a matter for the electricity board. Please call 105 to report this to the Electricity Network or for updates.

Insurance Claims

Insurers have chosen Questgates as their appointed loss adjusters, who will deal with all property damage claims relating to both building and contents.

Questgates loss adjusters can be contacted on 0800 195 5684 or by e-mail at private@questgates.co.uk

Our out-of-hours team can be contacted on 0345 034 1444.

IMPORTANT INFORMATION

SERVICE LEVEL AGREEMENT

Our Service Level Agreement was last updated as at January 2021, this can be viewed at www.ross-liddell.com. Please note the Service Level Agreement is subject to review from time to time, all and any changes are catalogued in the history of changes section, and the most up-to-date agreement will always be found on the Ross & Liddell website or Webportal. Printed copies can also be provided on written request.

INSURANCE CERTIFICATE

All Buildings owners should, by now, have received your Certificate of Insurance which details your Building Sum Insured, the Building Declared Value and the Annual Premium including the Insurance Premium Tax (IPT) for the forthcoming year. This certificate will also detail any additional terms that have been applied to your property including increased excesses or any cover restrictions.

INSURANCE NEWSLETTER

As in previous years a comprehensive Insurance Renewal

Newsletter was provided with your certificate, which should be read fully for a thorough understanding of this year's renewal. All previous year's Newsletters are also available for download from our website at <https://ross-liddell.com/insurance/newsletters>.

INSURANCE DOCUMENTS

Copies of all of our important insurance documents like the Buildings Policy Wording, Contents Policy wording, Summaries of Cover, Insurance Terms of Business, Meeting Your Insurance Needs and the Engineering Policy are all available for download from our website at <https://ross-liddell.com/insurance/insurance-documents>.

£2.5K PRIVATE CLAIM EXCESS

Please note that, where no payment arrangement is in place, and full payment of the insurance premium has not been received, by 15th June 2021, then the Insurer may apply an increased excess of £2,500 to all valid private insurance claims, arising from your individual

property, which will remain in force until the insurance premiums are paid in full. This excess will be applied in addition to any other policy excess due in respect to a valid claim under the policy.

BUILDING REINSTATEMENT VALUATION

As a property management company, we have a duty to ensure that your property is insured to meet the requirements of the Title Deeds and provisions of the Property Factors (Scotland) Act 2011.

In line with the requirements of the Act, your property should have a revaluation carried out regularly, by an external Chartered Building Surveyor to ensure that the sum insured remains adequate for the protection of all co-proprietors.

If a Building Reinstatement Valuation was carried out at your development this year, a copy will be available on the webportal, or on request to your property manager.

DIRECT DEBIT PAYMENTS

Paying monthly by direct debit helps to spread the cost of your charges. Ross & Liddell calculates the monthly sum based on your account balance and what we anticipate your charges will be over the coming year. You may not pay the same as your neighbour does every month but this does not mean that you are being charged different amounts overall. It may mean that the starting account balance was different when the direct debit was put in place. We will always notify you of any change to the collection amount.

CREDIT CONTROL

If you do find it increasingly difficult to prioritise and pay your incoming household bills, given the current economic uncertainty, please contact any member of our Credit Control department as soon as possible, or email us at creditcontrol@ross-liddell.com and we will be happy to contact you, with a view to assisting in finding a solution.