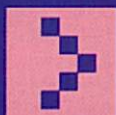


newsletter



ROSS & LIDDELL Ltd + PROPERTY MANAGERS + SURVEYORS + ESTATE AGENTS

May 2005 Issue 13



Now that our celebrations in respect of our 150th anniversary are over, we must now turn our attention to the next 150 years but, before we do so, we would like to express our appreciation to our clients for their good wishes and congratulations which we have received over the last few months. The results of our 150th anniversary draw are announced later in this newsletter.

We have had to take steps to cope with not only the continued expansion of our business but also the recent introduction of a raft of new property legislation, the most significant of which is the Tenements (Scotland) Act. Customer service is, of course, paramount and we have added considerably to our staff in our three offices i.e.

Glasgow, Paisley and Edinburgh, not only to complement existing staff in the field of property management but also in other disciplines with which we are involved, such as, residential and commercial letting, building surveying, estate agency and insurance.

Whilst we continue to expand the number of properties managed in the West of Scotland from our Glasgow and Paisley offices, we have also strengthened our presence in Edinburgh and are now further expanding into Tayside, Central Region and Inverness.

We have invested significantly in new technology and training programmes which, together with the efforts and loyalty of staff, will enable us to provide you, our clients, with a service of which we can be proud and, more importantly, that it is to your satisfaction.

John H. Harris, Managing Director



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Prize Draw

As a further thank you to our clients, we are holding another prize draw. Two prizes of £250 will be drawn on 24th June, 2005 along with three runners-up prizes of bottles of champagne.

To be eligible for entry into the prize draw, your account should be settled, or a satisfactory instalment arrangement should be in place, by 22nd June, 2005.

The lucky winners will be announced in our next Newsletter.

GOOD LUCK!



- 60 ST ENOCH SQUARE, GLASGOW G1 4AW Telephone: 0141 221 9266 Fax: 0141 226 5064
- 25 GAUZE STREET, PAISLEY PA1 1ES Telephone: 0141 889 8146 Fax: 0141 887 1788
- 6 CLIFTON TERRACE, EDINBURGH EH12 5DR Telephone: 0131 346 8989 Fax: 0131 346 8866



INSURANCE PREMIUM RATES

We are pleased to announce that, after lengthy negotiations with a number of insurance companies, the most favourable terms on offer were received from your current insurers, Allianz Cornhill.

The premium you pay is, of course, affected by the Sum Insured, and the rate you pay for that Sum Insured. The Sum Insured 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 Cornhill and, this year, the Sums Insured on residential properties will increase by 6%. This increase, whilst it may appear substantially above headline inflation, is comparable with that being applied by other insurers, and is also in accordance with the publications mentioned above.

We are pleased to advise you that, in most cases, premium rates have reduced, in some cases substantially, from those charged last year. Only in cases where the claims experience has been adverse, or the risk presented to the insurer is greater than anticipated, have the premiums been increased albeit, in most cases, marginally.

If you have to intimate a claim, please contact our nominated Loss Adjuster, **Cunningham Lindsey** on the dedicated claims number **0141-240-2626**.

BARGAIN SALE FEES - Another Loyalty Bonus

We are pleased to offer our management clients discounted estate agency fees for the sale of their flats or houses. We are offering a discounted rate of 0.75% of the sale price with possible additions for expenses, advertising costs and VAT, for a limited period. The normal sales fee is presently 1.5% of the sale price. Your property will be advertised in our Glasgow and Paisley offices, on our website, and also on a major website such as S1homes. Conditions may apply. For details of our package please contact **Maureen Shand**, at Glasgow on **0141-221-7579**, email m-shand@ross-liddell.com or contact **Isabelle Doyle**, at Paisley, on **0141-889-8146**, email i-doyle@ross-liddell.com



THE CONTROL OF ASBESTOS AT WORK REGULATIONS 2002

We would once again draw your attention to the obligation that all owners have in respect of having an asbestos survey carried out. Should properties not have surveys carried out, any contractor whom we employ on behalf of owners, will have to be informed that no survey has taken place at the property. This could seriously impede any emergency works being undertaken such as the repair of burst pipes, etc.

Property Managers

Each property has a designated Manager, who has experience of managing all types of property. Their role is to regularly undertake inspections and they would be happy to meet with owners on site if required. It is vital to keep the lines of communication open between ourselves and our clients as this enables us to ensure your requirements are met.

COMMON BUILDING INSURANCE

The Tenements (Scotland) Act 2004 now places an obligation on all owners in a block of flats to hold common buildings insurance. The most effective way of doing this is to arrange a common building insurance policy.

At present most of our properties under our management have a

common block insurance policy, however, there are still a few which remain with no common policy. We would point out to all owners of such properties the new legal obligation to insure, and would highlight the benefits of insuring through a common building policy. We have had many experiences of

claim settlements being delayed due to the difficulty in obtaining from all Insurers agreement to a settlement. A common block policy benefits the clients by ensuring the whole property is insured and that claim settlements are dealt with timeously.

Congratulations

150th ANNIVERSARY PRIZE DRAW WINNERS!!

We are pleased to report the results of our prize draw which was held on the 17th December 2004.

The 3 lucky £150 winners were: **Mr. & Mrs. Brindlay, Mr. Paul Deanie and Mr. & Mrs. Wiseman.**

Our Champagne runner-up prizes went to the following clients: -

| | |
|-----------------------|-----------------|
| Mr & Mrs Simpson | Mr & Mrs Mann |
| Mr & Mrs M Murray | Mr & Mrs J Love |
| Mr & Mrs T Cross | Mr R A Laing |
| Mr & Mrs Allan Murray | Mr & Mrs Currie |
| Mr & Mrs Collins | Ms. J Kennard |

As you can see, we managed to capture some of the winners collecting their prizes.



HINTS FOR WHEN YOU ARE AWAY FROM HOME

Always leave a contact number with a neighbour, or advise Managing Agents of your forwarding address or, alternatively, if letting your flat, advise your Managing Agents of the Letting Agents' name and number.

- Leave your home secure, make sure all windows and doors are locked.
- Make use of a time switch giving the impression that your property is occupied.
- Stop all deliveries that would draw attention to the fact the property is empty.
- Have your property checked from time to time.

FINANCIAL SERVICES AUTHORITY (FSA) - Insurance Regulations

As of 15th January 2005 we are now authorised and regulated by the Financial Services Authority (FSA) in respect of insurance mediation activities only.

The Financial Services Authority will check and regulate all companies who are dealing with insurances on a day-to-day basis, and make sure that they are not misguiding or misinforming clients with incorrect information.

Clients, please note that you should check the status of any insurance intermediary you deal with, i.e. is it regulated by the FSA? If not, these intermediaries should not be handling insurance monies or giving advice to clients.

As part of our compliance with the FSA we have produced a 'Keyfacts', and 'Demands & Needs' Statement outlining our own status together with other information of which you should be aware. We also have produced a Summary of Cover document which will provide you with an overview of your Policy. These documents will be enclosed with your common charges account and are also available to view on our website www.ross-liddell.com

WAYS TO SETTLE YOUR ACCOUNT

Ross & Liddell offer a variety of ways to settle your account. One of the easiest methods is to use the bank giro credit slip issued with your account and pay over the counter at any post office or bank. You may wish to phone your local Ross & Liddell office and pay by credit/debit card or, alternatively, pay by cash/cheque.

We also offer the option of monthly Direct Debit instalments. Please contact our Finance Department on 0141-221-9266 for further information. Another option is by Telephone Banking. Please ensure that you quote your Ross & Liddell Account Number. Our bank details are as follows: Royal Bank of Scotland, 22 St. Enoch Square, Glasgow – Sort Code 83-41-00 – Account No. 00247963.

A recent innovation is the option to pay by Credit/Debit Card over secure pages on our website:

www.ross-liddell.com



RESIDENTIAL LETTING DEPARTMENT

Our Letting Department continues to offer our "Two Services—One Fee" arrangement for clients who wish to appoint us as their Letting Agents. For more information as to whether your property qualifies for this offer, and more information on all the services we provide, please contact our Furnished Letting Department in our Paisley office on **0141-889-8146** or email furlet@ross-liddell.com

RE-INSTATEMENT VALUE

The Sum Insured should represent full building reinstatement costs to include professional fees, demolition costs, etc. We strongly recommend that you review the Sum Insured on a regular basis and make the necessary revisions. If you require guidance on the correct Sum Insured we suggest that you instruct a professional valuation to be carried out. The cost of this, however, would be incurred by yourself.

Grant Aided Repairs

Local Authorities again have limited funds available enabling them to offer grant assistance to proprietors planning voluntary repair schemes such as re-roofing or structural repairs. Through our Building Surveyors, we can organise all of this for you. A survey will be carried out to establish the condition of your property and whether any significant repairs are required. You will also be provided with a budget cost if works are necessary. If you and your co-proprietors wish to proceed, the works required will be competitively tendered to accurately establish costs before applying for the grant. Interested? If so, please contact your Property Manager.



ABANDONED VEHICLES

If we receive a report of an abandoned vehicle on private land e.g. in the car park of a residential development, certain procedures must be followed before the vehicle is removed. Firstly, we require to establish ownership. If this cannot be ascertained via the residents within the development, we require to contact the DVLA to establish the last registered keeper. This requires payment of a fee to the DVLA. On receipt of this information, we write to the keeper requesting the vehicle be removed.

If unable to establish ownership, as a last resort, we will contact your Local Council who will arrange for removal on payment of the appropriate fee, providing we can confirm that we have followed the aforementioned procedures.

You will appreciate that all of the above is a time-consuming exercise and, therefore, we ask you to be patient should there be an abandoned vehicle at your property.

TERRORISM

Terrorism insurance is an extension to the Comprehensive Buildings Policy, however it can be cancelled, but only if we receive, in writing, confirmation of such a decision from the majority of owners in a block. This must be in our hands by 13th June, 2005 in order that we can inform the Insurers. An individual owner disagreeing with the majority decision to cancel can contact our Insurance Department to reinstate cover for their flat.



Beware of Bogus Callers

Be aware of bogus callers! Please take extra care when allowing access via the door entry system for your property, or when answering your door. Always ask for identification from the person wishing access. Should you suspect anyone of being a bogus caller, do not hesitate to contact your local Police office. Please note all our staff carry identification badges.

HELP US TO HELP YOU

Please include your account number in all correspondence or quote this when telephoning our offices. This will enable us to quickly respond to matters raised by you. Your account number is noted on both your statement and common charges account.

It is important for us to keep our records up-to-date. If you sell, it is essential that you ensure that your solicitor advises us as your Managing Agents. This will enable us to ensure that the liabilities for common repairs and insurance are correctly allocated between yourself and the purchaser. Alternatively, if you let your property, you should inform us of a forwarding address for communication purposes and in case of emergencies.

BUILDING SURVEYORS

We are pleased to welcome Crawford Cumming to our Building Surveying Department. Crawford is a very experienced Chartered Building Surveyor, and he will work initially on major repair schemes and insurance reinstatement works. In the longer term we hope to utilise his considerable talents on major building projects, as well as the wide scope of work that building surveyors regularly undertake in repairs, alterations, dilapidations, reinstatements, etc.

THEFT OF MAIL

Regrettably, bins and letterboxes that are situated on the outside of buildings are being targeted by unsavoury characters who, after stealing mail, use the information obtained, such as credit card details, for illegal purposes. Please make sure that no one other than yourself can access your letterbox.

It is also advisable to shred mail prior to disposal.

REFUSE

A number of owners have recently highlighted problems concerning occupiers not depositing their refuse correctly. This attracts vermin, and detracts from the appearance of your property. It is important for all owners to secure refuse bags which should be deposited within bins. Unwanted bulky items (such as cookers, wardrobes, carpets, sofas, etc) will be uplifted free of charge by your Local Authority—however, these must be put out on the kerbside, on the appropriate day and time, which can be obtained by contacting the Environmental Protection Offices of your Local Authority.

Please note, however, that it is an offence to put out bulk items at any other time. Also contact your Local Authority about the disposal of Fridges & Freezers.



PROPERTY EMERGENCIES

IMPORTANT NOTE

You may only use this emergency service if your Property is managed by Ross & Liddell, and you are entitled to our full management service. 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 you in 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 & 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**. 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 to you.
2. Please ensure you comply with the conditions detailed in the important note above.



| Trade | Contractor | Town/District | Telephone |
|--------------------|-----------------------|---------------------------------|---|
| All Trades | Caledonian All Trades | Glasgow/Paisley | 0141 570 4500 |
| Door Entry Systems | Walker Security | Glasgow/Paisley | 0845 2250600 |
| Electrician | S. A. Electrical | Edinburgh | 0131 443 2124 or 0786 753 2894 |
| Electrician | John Girvan | Ayr | 01292 267243 |
| Electrician | George Rigby | Falkirk | 01324 623113 or 0771 1810820 |
| Electrician | G. M. Electrical | Glasgow | 07860 217586 |
| Electrician | G.F Contracts | Inverclyde | 07817 472767 |
| Gas Heating | Stewart Services | Glasgow | 0141 427 2688 |
| General Builders | S. R. Bell | Shotts | 01501 825293 or 07734961040 |
| Glazier | Wm. Drennan | Glasgow/Paisley | 0150 569 0328 or 0781 3870043 |
| Joiner | Alder Joinery | East/West Lothian & the Borders | 077 7036 2991 |
| Joiner | Alex. Anderson | Glasgow | 0141 334 9354 or 0777 3475426 |
| Joiner | Barr & Maxwell | Paisley | 0141 881 1937 or 07702 262631 |
| Plumber | Alex. Anderson | Glasgow/Paisley | 0777 347 5426 or 0141 344 9354 |
| Plumber | Absolute Plumbing | Edinburgh | 0797 346 8103 or 0796 803 8390 |
| Plumber | A. M. Reid | Dunfermline | 07768 566595 |
| Plumber | Power Rod Crann | Glasgow | 0141 637 3199 or 0141 637 4452 |
| Plumber | J. Horn | Paisley | 0141 954 5911 |
| Plumber | William Kennedy | Ayr | 01292 289522 |
| Plumber | Abacus Multi Services | Paisley | 07831885842 or 07770927227 |
| Plumber | James Allan North | Ayrshire | 01475 673383 or 07836 691165 |
| Plumber | Colin Grierson | Inverclyde | 07831 631770 |
| Slater | Dunwell Roofing | Edinburgh | 0131 661 4727 or 0131 476 2606 / 0771 2529703 |
| Slater | A. Shaw | Paisley | 0141 889 3406 |
| Slater | James Mearchent | Glasgow | 0141 634 5731 or 0776 2760663 |
| Slater | J. Wallace | Paisley | 01505 359352 or 0774 8906 701 |
| Slater | J.K Mullin | Glasgow/Paisley | 07860 806 659 |
| Slater | W.J Straine | Inverclyde/North Ayrshire | 01475 522545 |
| Slater | W.G Walker | South Ayrshire | 01292 263 122 or 0776 616 3602 |