

**Ross +  
Liddell**  
ESTABLISHED  
1854

**PROPERTY MANAGERS  
SURVEYORS  
ESTATE AGENTS**

**APRIL 2003  
NEWSLETTER**

Ross & Liddell Ltd

**SERVICE**

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As your Property Managers, we are constantly striving to improve the quality of service that we provide to you. We are currently involved in two major initiatives to this end. Firstly, a number of our senior and experienced personnel are now members of the Institute of Residential Property Management while others are studying to achieve qualification in due course. Secondly, the structured training that is involved with achieving accreditation in Investors in People is in progress, particularly in respect of administrative and support

staff. We are convinced that our involvement with these projects will improve our performance and strengthen our relationships with clients. We continue to monitor the performance and standard of workmanship of contractors. The survey to which we made reference in our October 2002 Newsletter is almost complete, ie to ensure that all contractors have the appropriate credentials including adequate insurance, and have a proper Health and Safety policy in force. The servicing of our clients is of paramount importance to us, and, therefore, if for

whatever reason you are not entirely satisfied, please make a point of contacting Irene Devenny for all properties managed from our Glasgow Office or John Brolly who is responsible for properties managed by our Paisley and Edinburgh offices. They will be only too happy to investigate your concerns.



**INDEX LINKING**



Our Block Residential/ Shops Buildings Insurance Policy is index linked for the purposes of having adequate insurance and this year, your Insurers, Allianz Cornhill, have advised us that sums insured on

residential properties will be increased by 6% from 15<sup>th</sup> May, 2003. Although the increase is considerably above headline inflation, it is comparable with that being applied by other Insurers, and is also in

accordance with the House Cost Index published by the Building Cost Information Service of The Royal Institute of Chartered Surveyors.



## MAINTENANCE



Your building is regularly inspected to identify repairs required which we then organise. This can be classed as reactive maintenance – a defect is observed – it’s fixed. The advantage of this type of reactive maintenance is that you only spend money when you have to. The disadvantage is that some times by the time defects manifest themselves then the cost of repair can be substantial, especially when it has not been budgeted for. However, we can, through our Building Surveyors, offer programmed maintenance, the objective being to spread the cost of repairs evenly over the years. One of our Building Surveyors would inspect your

property in order to prepare a maintenance programme tailored to both your building’s requirements, and the availability of funds from you and your co-proprietors.

If this is of interest then please contact your Property Manager who will arrange an initial inspection by one of our Building Surveyors at no cost to you. Once the Building Surveyor was acquainted with the building then a recommendation would be made for the scale of survey required, any special access arrangements needed, and the fee that we would propose for undertaking this service. The objective is to undertake a detailed survey of the visible fabric of the

building to identify current and future maintenance requirements arising from poor design details, cost constrained maintenance, structural or material failures, etc., so that a maintenance programme can be specified. Experience has shown that planning maintenance in this way, rather than increasing costs, can actually reduce them in the long term.

For further information on this, please either contact your Property Manager, or the Head of our Building Surveying Department, Mr. Gerry Gilroy at 25 Gauze Street, Paisley PA1 1ES, tel. 0141 889 8146 – e-mail [building-surveyors@ross-liddell.com](mailto:building-surveyors@ross-liddell.com)

## INSURANCE PREMIUM RATE

“Increases kept to a minimum”

Of the quotes sought from various Insurers, that received from your current Insurers, Allianz Cornhill, was the most competitive at an average increase of slightly over 8%, although this will vary depending on claims experience. Whilst this may appear a

substantial increase, it is considerably less than that which was applied last year and, of course, insurance rates continue to escalate in the prevailing market conditions. The levels of excess which apply to the Policy remain as before.



## NON PAYMENT OF INSURANCE PREMIUMS

If Insurance premiums are not settled within agreed terms, please note that cover under the policy terms will be restricted to i

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

## Terrorism



Following terrorist activity in recent years, particularly the tragic events at the World Trade Centre in September 2001, Insurers have had to re-assess their exposure to this type of risk and, as a result of consultations with the Government, terrorism cover is to be excluded from all Residential Building Policies, with effect from the renewal date of 15<sup>th</sup> May, 2003 and will now be treated as an extension to the Policy, and shown as a separate charge in your common charges account. The premiums are payable to POOL RE not your building Insurers

The premium rate is determined by the postcode in which your property is situated. All properties other than some located within City Centres will be charged at 8.1 pence per £1,000 of cover. The rate for all City Centre properties with postcodes i.e. DD1, EH1, G1 and G2 is 40.95 pence. Therefore, if you live in EH6, and your sum insured is £70,000, then the premium will be £5.67. All amounts quoted include IPT. We obviously regret this addition to your account, but you will appreciate this matter is outwith our control. The inclusion in

your account is necessary to ensure that there is no reduction in risks previously insured. As this cover is an extension to the Policy, 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 6<sup>th</sup> June, 2003 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.

## INCENTIVES FOR OUR CLIENTS

“Discount for residential landlords”

At Ross and Liddell we aim to provide the best possible service to our clients. Our Residential Letting Department is rapidly expanding as many of our existing clients are seeing the benefits of their Property Managers taking on the additional role of their Letting Agents. We wish to

encourage new landlords to do so by offering them a special discount on our management/letting fees. Whilst your property is let and we are receiving rental income, the equivalent of your common management fee as charged on your common charges account, would be refunded through

your rental statement. For more information as to whether your property qualifies for this offer and details of our letting services, please telephone Isabelle Doyle on 0141 889 8146 or visit our website at [www.ross-liddell.com](http://www.ross-liddell.com) or E-Mail: - [i-doyle@ross-liddell.com](mailto:i-doyle@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 can also phone your local R & L 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 who will organize this : 0141 221 9266. Another option is by Telephone Banking. Please ensure 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 We are also arranging to make available within the next few months the facility to pay over our secure Website. Details will be posted there as soon as the facility is completed.

## 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 tradesmens' working hours. If contacting the Loss Adjusters, please have your insurance details available. After contacting any contractor, please forward to us details of the emergency call-out.

### Emergency Contractors

- 1. Please select from the type of trade required and the contractor nearest to you.**
- 2. Please phone the telephone numbers in the order listed for your area.**
- 3. Please ensure you comply with the conditions detailed in the Important Note above.**

Trade	Contractor	Town/District	Telephone
Door Entry Systems	Walker Security	Glasgow	0141-949-1177
Electrician	D. B. Banner	Edinburgh	0131-665-6716
Electrician	John Girvan	Ayr	01292-267243
Electrician	George Rigby	Falkirk	01324-623-113, 0771-1810820 (Mobile)
Electrician	G. M. Electrical	Glasgow	07860-217586 (Mobile)
Electrician	G.F.Contracts	Inverclyde	07817-472767 (Mobile)
Gas Heating	Stewart Services	Glasgow	0141-440-0454, 0141-427-2688
General Builders	S. R. Bell	Shotts	01501-825293, 07734-961040 (Mobile)
Glazier	Wm. Drennan	Glasgow/Paisley	0150-569-0328 0141-564-8527
Joiner	R. Gilmour	Glasgow	07973-348098 (Mobile)
Joiner	Alder Joinery	East & West Lothian, Fife & the Borders	07770362991 (Mobile)
Joiner	Barr & Maxwell	Paisley	0141-881-1937, 07702-262631 (Mobile)
Plumber	T. B. Mackay	Edinburgh	0131-552-6103
Plumber	A. M. Reid	Dunfermline	0776-8566-595
Plumber	W. C. Crann	Glasgow	0141-637-3199, 0141-637-4452
Plumber	Alex. Anderson	Glasgow	0141-334-9354 0777-3475426 (Mobile)
Plumber	James Allan	North Ayrshire	01475-673383 , 07836-691165 (Mobile)
Plumber	W. Kennedy	Ayr/South Ayrshire	01292-289522
Plumber	Colin Grierson	Inverclyde	07831-631770
Plumber	Goudie Plumbers	Paisley	0141-889-2704
Slater	Dunwell Roofing	Edinburgh	0131-661-4727, 0131-476-2606 0771-252-9703 (Mobile)
Slater	B.M.C.	Glasgow	0781-217-2121, 0777-912-4338 0789-991-6248 (Mobile)
Slater	A. Shaw	Paisley	0141-889-3406
Slater	J. Wallace	Paisley	01505 359352, 0774-8906-701 (Mobile)
Slater	James Mearchent	Glasgow	0141-644-3414 07860-860904 (Mobile) 0776-276-0663 (Mobile)
Slater	Hugh Scott	Glasgow/Paisley	0141-420-1616
Slater	W. J. Straine	Inverclyde/North Ayrshire	01475-522545
Slater	W .G. Walker	South Ayrshire	07799-114873 01292-263122

Up to date details of all emergency numbers, together with helpful fact sheets, can be obtained from our Web Site [www.ross-liddell.com](http://www.ross-liddell.com)