

# Rolling Stone

The latest news from Redpath Bruce

WINTER 2013

## Insurance

As in previous years we have employed an independent Insurance Broker to fully market our insurance policies and we are delighted to report that the vast majority of clients will benefit from a nil rating increase this year. A small uplift of 1.9% has been applied to the Sums Insured to reflect the Building Cost Index.

The winter of 2012/2013 was kind to us and this has reflected well both nationally and on the policies held by us on your behalf. Nevertheless, Escape of Water continues to be the most frequent cause for claim and unlike Storm, Flood and other 'Acts of God' it is often a risk that could be prevented.

### Escape of Water Prevention

- Regularly check the seals around baths and showers.
- Ensure regular maintenance of plumbing systems (boilers, water tanks, washing machines, dishwashers etc.).
- Consciously check for leaks.
- Consider preventative systems such as water monitoring, pressure sensors, water meters and leak detection.

Further winter advice is provided on our website in the 'My Property' section.



## Free Home Fire Safety Check

Your local Fire and Rescue Service can provide a free home fire safety visit and you may be eligible for free smoke alarms to be fitted where required. Operational firefighters carry out the home inspections and the visit focuses on three key areas:

- Identify and be aware of the potential fire risks within your home.
- Know what to do in order to reduce or prevent these risks.
- Put together an escape plan in case a fire does break out and ensure you have working smoke alarms.

For more information contact your local fire service or go to [www.fireservice.co.uk](http://www.fireservice.co.uk).

## Property Factors' Act - One Year On

The introduction of the Property Factors (Scotland) Act 2011 heralded the biggest change in the residential factoring industry since its inception. Redpath Bruce has embraced these changes and support fully the ethos and intentions that the Act set out to achieve. The Code of Conduct which became effective on 1<sup>st</sup> October 2012, ensures that all registered factors work to an agreed standard and if a factor is not registered they are committing a criminal offence and should be reported to the Police. The introduction of a Dispute Resolution Service has aided both factors and homeowners in understanding the Act and the Code and will continue to do so whilst the legislation is new and untested. For further information there is a link on our website through [About Us / Useful Information](#).



## Energy Saving Measures

The Scottish Government has made a pledge to reduce by 12%, the total final energy consumption in Scotland over the period to 2020. In achieving this The Energy Saving Trust is providing help and advice to householders. For more information log in to [www.greenerScotland.org](http://www.greenerScotland.org) or phone 0808 808 2282.

We are aware that some flat owners have been pressurised by contractors to agree to loft and cavity wall insulation for which grant funding is available. In most circumstances these works would be communal works and require the agreement of your co-proprietors before proceeding. Caution should be exercised as these forms of insulation may not be suited to certain building constructions and proper professional advice should be sought before instructing any works of this nature.



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## Japanese Knotweed

Japanese Knotweed, an invasive weed introduced to the UK over 100 years ago, continues to be a problem to many homeowners. If you are aware of this plant in the grounds of your property please inform your property manager immediately, do not attempt to disturb the plant yourself. Any eradication of the weed should be carried out in accordance with government guidelines and any cut material or soil containing knotweed rhizomes must be disposed of as 'controlled waste'. Do not ignore this problem, as the cost of eradication will only increase the longer the delay.



## Landlords – Don't Forget!

Any homeowner choosing to let out their property must ensure that they have registered as a Landlord with the appropriate local authority and that any Deposit taken is lodged with an approved tenancy deposit scheme. It is an offence to let out a flat without being registered and to hold deposits out with approved schemes. Further information can be found at: [landlordregistrationscotland.gov.uk](http://landlordregistrationscotland.gov.uk).

[redpathbruce.co.uk](http://redpathbruce.co.uk)

### Online you can do all of the following:

- Report a common repair.
- Pay your bill.
- Obtain emergency contractor details.
- View properties for sale and to let.

### Register for My Property to access:

- Property Insurance Policies
- Insurer's Winter Advice
- Any relevant Asbestos Survey



## Salt Bins

Winter is coming and if you wish to know where your nearest salt bin is sited please visit your local authority website. In some authority areas you may be able to request a new bin which will be provided free of charge and in others you can collect free salt from designated sites. Please contact your property manager if you feel that your private, unadopted roads and car parks would benefit from on-site salt bins which, we can purchase and stock on your behalf.

## Meeting your Property Manager

Clients are always welcome to meet their Property Manager in our offices however, please ensure that you have made a prior appointment before turning up to avoid disappointment.



## Benefit Help with Common Charges

Many owners are entitled to Benefit help from the Department for Work and Pensions (DWP), covering payment of our management fee and most of your common service charges and insurance. The main qualifying benefits are Income Support, Income Based Jobseekers Allowance and Pension Credit. If you think you might qualify, don't delay in contacting your local DWP office. You will need to provide proof of the charges, so keep your invoices. Benefit may only be back dated for three months for your property.

## Pay by Direct Debit

Paying by Direct Debit can be the most effective way to manage your annual common charges. You can download a Direct Debit Mandate from our website or request a copy from your Property Manager, who will calculate an annual budget and determine the correct monthly payment for your property.

## Help Raise Pounds for Charity Sign Up For eBilling

For every new ebilling client we pledge to donate £1.00 to

*maggie's*  
People with cancer  
need places like these  
[www.maggiescentres.org](http://www.maggiescentres.org)