

Rolling Stone

The latest news from Redpath Bruce

WINTER 2015

Insurance

Many of our clients will now have received their insurance renewal documents. Whilst there have been significant claims on the block insurance portfolio, 55% of these being from escape of water, we are pleased that most properties did not suffer any rating increases at renewal and indeed at some locations we have seen a drop in ratings this year.

Insurance Premium Tax

On 8th July 2015, the Chancellor of the Exchequer delivered his Summer Budget to Parliament. One of the most controversial and unexpected measures in the Budget was the 58% increase to Insurance Premium Tax (IPT), from 6% to 9.5%. This increase came into effect on 1st November and impacts on all premiums.

Contents Insurance

Through Broker Scotland we are pleased to be able to offer all our clients the opportunity to source their individual contents insurance at a 20% discount. Broker Scotland have provided further details on the accompanying leaflet and if you are interested please contact them directly.



LET – Redpath

- If you need to let, why not let Redpath Bruce provide you with a professional lettings service?
- With over 100 years' experience, we provide an established, efficient and effective service.
- Redpath Bruce is a professional letting agency with a wealth of knowledge on legislation and 'good practice'.
- With the common management of your property already our responsibility, letting your property through Redpath Bruce couldn't be easier.

We are a forward thinking business founded on solid, traditional principles where customer service is our key priority. We know that it is a tough and challenging time in the property market so it is essential you get the best advice.

Your Questions

- What should I do first?
- How much rental income can I expect?
- What do I need to do about insurance?
- Does my property comply with current regulations with regard to gas safety, energy performance certificate, smoke alarms etc.?

You will have questions – we will have the answers.

Why not contact us today for a free home assessment

Sally Morris: 0141 352 8632 or Lindsay Gray: 0141 352 8639
or mail@redpathbruce.co.uk



Management Fees

Having frozen our management fees for the past 18 months, in the face of increased Employment, Regulation and IT costs, we have applied a modest increase of 3% to our annual management charge with effect from November 2015.

Our People

Through 2015 we have employed a number of new staff including a Financial Controller to support our continued business growth in both the residential and commercial sectors. We continue to encourage our Property Managers to complete the Institute of Residential Property Management qualifications to ensure we provide our clients with the most professional service available.

Urgent Assistance

During office hours please phone

0141 332 9041

Out of hours please visit our website

www.redpathbruce.co.uk

LV Insurance Claim 24 hour hotline

0333 772 0374



103 West Regent Street Glasgow G2 2DQ

T: 0141 332 9041 F: 0141 333 0848

mail@redpathbruce.co.uk

New IT

As part of our drive to be more efficient and customer focussed we are installing new software at the end of November.

There will no doubt be teething problems and a period of time for staff to fully familiarise themselves with the new system, but we hope to reap the benefits in a very short space of time.

The new software will allow us to provide you with more detail on your accounts and, in time, should allow you to access your own porthole on the Web allowing you to manage your property at times that are convenient to you and not restricted to business hours. We have also installed a new telephone system, allowing us to deal with calls more efficiently, providing integration with our software, and the ability to record calls for training and customer service purposes.



El Niño

There has been much talk in the press about El Niño. This is a global weather pattern which occurs on a cyclical basis. The last El Niño, six years ago, saw the UK crippled by the worst winter for decades with widespread harsh frosts, sub-zero temperatures and heavy snow. The predictions are that this winter will be even worse than the bitter white-out of 2009/10.

We advise all our clients to take precautions to prevent damage to their property due to the severe weather. In the 'My Property' area on our website you will find a very useful document giving tips on what to do to protect your home or office. If you are going to be away over the festive period, please ensure that a neighbour is able to contact you and/or provide access to your property should there be an emergency.



Register for
My Property

Visit our website to view and download :

**Insurance Details | Asbestos Management Survey
Winter Advice | City Council Stair Lighting Details**

Search using your Building Reference Number from your common charges invoice.

www.redpathbruce.co.uk

Meeting your Property Manager

We are always happy to meet you however, please do make an appointment if you wish to come to the office as property managers are often out of the office on inspections.

Whilst we hope to provide an excellent service at all times we appreciate that sometimes we may fall short of your expectations. In this event please telephone the office without delay and ask to speak to one of our Senior Managers who will make every effort to resolve your concerns quickly.

Anti-Social Behaviour

Anti-Social Behaviour causes significant distress to proprietors and neighbours. As your Factor we do not have powers to intervene however, your Local Authority will be able to assist using a number of different approaches. For example Glasgow City Council along with Police Scotland have set up a partnership organisation called Community Safety Glasgow, www.saferglasgow.com who can be contacted for assistance on 0800 027 3901. In other Council areas please contact your Council headquarters who will put you through to their ASB resolution team.

Help Raise Pounds for Charity Sign Up For eBilling

For every new ebilling client we pledge to donate £1.00



Register for
eBilling



Supporting the
British Heart Foundation

This year Redpath Bruce is delighted to choose the British Heart Foundation as the benefitting charity. In the UK coronary heart disease is the single biggest killer. The British Heart Foundation is the UK's number one heart charity and through 50 years of funding cutting edge research they have already made a big difference to people's lives. More people now survive a heart attack than ever before, and that combined with an ageing population means that more people are now living with heart disease and need the help of the BHF.

For more information on the work of the British Heart Foundation please visit www.bhf.org.uk.