

Insurance – Weathering the Storm

At this time of year we frequently have to call upon the support of our insurers to make good damage that has taken place as a result of the more extreme seasonal weather conditions that prevail. This is expected and this is why it is so important that we place cover for our managed properties with Insurance Companies that have a robust and reliable network to handle the increased numbers of claims notifications and to conclude settlement of these claims as quickly and as satisfactorily as possible.

Obviously this year has been exceptional in terms of the severity and the duration of the snow and sub zero temperatures. We are confident that all the clients who have been unfortunate enough to have been affected by the weather conditions have had the repairs to their property completed satisfactorily or at least have the reassurance that appropriate measures are in hand to do so as soon as possible. Please let your nominated Property Manager know if you require further assistance from ourselves in this connection.

As we reported in our November 2009 Newsletter the cost of Household buildings insurance continues to rise and a survey from AA Insurance was reported in the trade press as revealing that average quoted premiums rose by 5.9% over the last quarter in 2009. The increase was attributed to the increase in building repair costs and increase in claims frequency during 2009 as a result of snowfalls in the early part of the year, followed by hailstorms, high winds and floods that took place as the year progressed.

Claims for damage as a result of all these events can be legitimately made under the block policies that we have in place on behalf of our co-owners and tenants and our Property Managers are very willing to assist in the management of these matters as they take shape. Our insurers are not able to assist with damage that happens or is exaggerated

as a result failure to maintain property in reasonable condition. Again – your nominated Property Manager is available to assist in these instances – whether during your regular meetings with them or as the need arises.

The vast majority of cover for the properties that we manage is placed subject an excess of £250 and we will endeavour to maintain this figure as we embark on negotiations with our insurers in the near future. This arrangement is at worst very much in line with our competitors and significantly better than that available from those dealing with a similar market. We will again be working closely with our brokers to maintain competitive rates and minimise the effect of any general upward trend in prices.

Pantomime Competition – Pavilion Theatre

We are delighted to announce the winners for the above competition we ran in our November newsletter:

Mr. Montgomery – “Had a great night, I am now glad I entered”

Mr. Burns – “Can I thank you for a wonderful night, the kids and I had a great time the Pantomime was great. Thanking you once again”

Refuse Collection



Glasgow City Council have informed us that if any of our owner/occupiers have a metal bin with a lid, that if the lid is missing at the time of your household refuse being collected they will refuse to uplift. Therefore, if this is the case, we strongly advise that you contact Glasgow City Council on: 0141 287 9700.

New Members of Staff

Management at Grant & Wilson Property Management Limited would like to welcome our new members of staff to our team.

GLASGOW



PAULINE SCOTT
In-House Paralegal



LEE HARDY
Letting Co-ordinator/Valuer

Latest News . . .

It has been announced recently, by the UK Payments Council that cheques will be phased out by 2018.

Basic Housekeeping

As the saying goes “a man or woman’s home is their castle” how true is this? Therefore we have given you a few tips on maintaining your castle and keeping it safe and secure:



Refrigerator: Make sure your refrigerator door seals are airtight. Test them by closing the door over a paper note (£). If you can pull the bill out easily the latch may need to be adjusted or the seal may need to be replaced. In addition, if you have a coil-back refrigerator, vacuum the coils at least twice each year. Your refrigerator will run more efficiently with clean coils. Also, stock up! A full refrigerator uses less energy than an empty one.

Dishwashers & Washing machines: Ensure that all pipes are secure and fitted correctly and that there are no leaks coming from the water pipe fittings or the connection to the rear of the machines. If there are, you may just find that they need tightened or new filters fitted. If you are confident enough you can do this yourself, however if not contact a local registered plumber.

Windows and Doors: Seal drafty doors and windows. If you added up all of the small cracks where heating and cooling escapes from a home, it would be the same as having a window open. Replace seals as needed.

Heating System: Have your heating system serviced yearly by a Gas Sure registered Plumber or Heating Engineer this will ensure that it is running efficiently and effectively. **To find a gas engineer in your area or to find a Gas Safe registered business service call 0800 408 5500.**

Bath & Shower seals: This is one of the main reasons for water damage, to date; property owners have borne the cost of repairing water damage caused by leaking seals. Silicone is the most frequently used sealing material, however silicone needs replaced from time to time as the aggressive shower environment takes its toll. We do NOT take into consideration the various factors that damage the seals, such as fluctuating temperatures and the chemicals used in the cleaning materials. Therefore, check them on a regular basis to ensure there are no gaps or breaks in the seal. If there are fill them immediately, however remember to allow the seal time to dry for at least 24 hours before either using the bath or shower. If you cannot do this yourself contact a local handyman or plumber. **“Remember a damaged seal could have a financial impact, as well as major damage to your castle”.**

Tipping – Uplift Service

As your Property Management Company, we play our part in visiting common hallways, backcourts, gardens, common grounds and bin areas, to ensure they are kept clean and tidy. However, we are aware of the impact of rubbish, furniture, appliances etc being dumped and having a negative effect on an area’s appearance. Therefore, we would like to make you aware that if you contact your Local Authority, they can and will provide a special uplift service.

Account Payments

We would appreciate if you are paying your account by bank transfer to quote your Grant & Wilson reference number and if by cheque write the reference number on the back. This will ensure that all monies paid will be allocated to your account when confirmation has been received from the bank.

Fire Safety in the Home

Investing in your own safety

Spending your money wisely has never been so important. It doesn’t cost the earth to equip and protect your home against fire. Fires kill silently. You need equipment to detect and alert you to the presence of fire in your home. Buying the right equipment can save your life.



Safety devices

Replace the batteries in your smoke and carbon monoxide detectors at least twice a year. Check the expiration date on your fire extinguisher (if you have any) and make sure it’s working properly.

Planning a Safe Escape – Make a plan. Be prepared.

It can be difficult to think straight in an extreme situation. What if it’s dark, the hall’s filled with smoke, you’re choking, you can’t find your child or partner – what then?

Preparing and practising a plan of action will help you act quickly if there’s a fire in your home – it could even save your life. Find out how to make an escape plan, including tips on making a bedtime fire safety check by visiting: www.firekills.gov.uk

HOME SAFETY CHECK

Contact your local fire brigade for **FREE** advice and in some areas a **FREE** home safety check, which can identify potential fire hazards in your house.

CALL THEM ON: 0800 0731 999

Combatting Fuel Poverty

This has been one of the worst winters we have experienced in the last 5 years; most of us have had our heating on continuously giving concern to the cost of our fuel bills. If you are worried, there are organisations such as those listed below, who may be able to assist and give you advice on these issues.

- Energy Saving Trust Free- advice on how to make savings on your energy bills 0800 512 012
- Home Heat Helpline-A range of services and grants available 0800 336 699

Bogus Caller

Unfortunately this is becoming an increasing concern within our society; however there are general precautions you can take before you give ANYONE access to your home. If someone is trying to gain access into your home and prior arrangements have not been made, consider asking the following:

- ASK** Who do you work for?
- ASK** Why are you here?
- ASK** Can I see your identification?

If the answer to any of these questions are evasive or you are given a lame excuse, **DO NOT** take the risk in allowing this person into your home. If the visitor states they are from Grant & Wilson Property Management Ltd and you are not convinced **DO NOT** hesitate to call your Property Manager or the main office telephone numbers: **Glasgow 0141 552 2230** **Edinburgh: 0131 555 3100** **Inverness 01463 259460**

If the caller is insistent and is attempting to gain access, telephone the police immediately.