

Welcome

I hope our winter newsletter finds you well. Christmas is usually a busy time for us all and is often the busiest time of the year for Factors if the weather is poor. If you are going away over the festive period, do remember to ensure that you either drain down your water system or leave the heating on low as this will prevent the misery of burst pipes.

In this edition we're talking about trees and block insurance policies which hopefully you'll find interesting. Also, at James Gibb, we introduced a Christmas competition in our newsletter a few years ago which has been very popular so please have a go if you feel like some mental stimulation – we have fabulous prizes up for grabs!

It's been a year of many changes, not least with bringing on board a number of new developments and also the former Bruce and Partner clients.

As we look forward, we will strive, in 2016 and beyond, to deliver the very best service to all our clients and we are confident that, with the right staff in place and ever improving systems, we are well placed to achieve this.

From all the staff at James Gibb, we hope you and yours have a safe, happy and healthy Christmas and a prosperous 2016.

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Charity Donations

Each year, in our original Edinburgh office, we've asked our customers to nominate a chosen local charity or worthy cause. Once the nominations are received, we select two at random, and donate £500 to each. It's not a huge amount but it can make an enormous difference to local causes and we have been humbled by the response we receive from those who work tirelessly to help others.

Recently, we were delighted to hand over cheques to The Edinburgh Teenage Cancer Trust and SANDS Lothian. (Stillbirth and Neonatal Death Society).

The success of this has been such that we will be extending our donations to worthy causes nominated by customers from each of our three locations (Glasgow, Aberdeen and Edinburgh).

Look out for our next edition when we will be asking you for your worthy nominations.

Like many others, we recently took part in the McMillan Cancer Support coffee morning. Many of our staff brought in delicious home baked cakes and treats and between our three locations we collected an amazing £400. As the funds raised were for such a good cause, the business dug deep and doubled the donation to £800. A huge thank you is due to all our staff (and their families) for the bakes and donations and to our contractors and customers for their excellent support on the day. Off to the gym now!

Communications

Thank you to those of you who have provided us with email details. If you've not done so yet, please get in touch if you are happy to "go electronic". It really does help in our service delivery.

The benefits of a block insurance policy

Most of the flatted developments we manage are covered by a block insurance policy which we arrange on the owners' behalf. (Houses are slightly different in that, typically, we arrange cover only for owners' liability, play parks etc).

We do, however, work with some developments who do not have a common block insurance policy and we're often asked what the advantages of moving to a block policy might be.

There are two main advantages of a block policy. The first is that with a block policy you can be safe in the knowledge that all areas of the building are covered – common and private. Sometimes private cover can fall short when it's needed most and may not cover any or all of the common areas of a building e.g. roof, car park etc. In any case, it's always a good idea to check with your insurer as to what your policy does and doesn't cover.

Secondly, where a block policy is in place, this allows us as property factors to deal with any claims which may arise to the common areas of your development. In cases such as storm damage to roofs, the property manager would liaise with insurers and contractors to ensure that a repair was carried out as quickly as possible with the insurer meeting the cost less any excess. Where no block policy exists, owners wishing to pursue repairs via their insurers are often faced with the nightmare of dealing with multiple insurers and multiple excesses which can often result in substantial delays.

Block policies need not be expensive and often the competitive rates we are able to obtain can match or better existing private costs. It may be necessary to obtain an initial independent reinstatement valuation for your building in order to assess the correct rebuilding cost for insurance purposes. Again, the cost for this can often be relatively minimal when shared between all owners.

If your development does not have a block policy in place, and you would like to discuss this with us, please contact the office and we'll be happy to guide you through the process.

Trees & Hedges

At this time of year, for many of us, our thoughts turn to putting up the Christmas tree. Some of the developments we manage are fortunate to have some wonderful trees within their grounds and it's useful to know what is required in terms of maintenance and protection.

Tree Preservation Orders

TPOs protect individual or groups of trees. Permission is required to carry out any work on these trees. It is an offence to cut down, lop, top, uproot or wilfully damage or destroy a protected tree without permission.

Trees in conservation areas

Before carrying out any tree work within a Conservation Area, it is usually a requirement to give the Council written notice detailing the nature and extent of the proposed work and identifying the trees and requesting permission for any work to be done.

Where do we get advice?

We work with a number of excellent tree surgeons (or arboriculturalists) and we would always recommend professional advice is taken for any work on trees. The tree surgeon will also keep us / you right on any permissions required before work is carried out.

High Hedges

The High Hedges (Scotland) Act 2013 came into force on April 1st 2014 and is intended to provide a solution for any disputes between neighbouring properties where the height of a hedge is causing an issue e.g. restricting daylight. If you have an issue with a high hedge and have been unable to resolve this with your neighbour you can request that a high hedge notice is served. To request a notice, it is necessary to apply to the council who will then normally arrange to inspect and then deliver their verdict.

Christmas Quiz

Unscramble the anagrams below to reveal well known Christmas songs, then take the indicated letter in each song title and unscramble to reveal the secret festive word.

To enter the competition, just send us your answer (phone, write or email). We'll draw two winners on Monday 1st February 2016 so please have your entries in before then. Two winners will be presented with champagne (or luxury chocolates if preferred) shortly after the draw. Good luck!

AGAIN A WRY AMEN (8TH letter)

BOOM TWENTIETH HOTEL FELL (8th letter)

KNEEL DOTTILY (8th letter)

TWIN STOLE (4th letter)

COUNCIL WOMAN STATING SO SAT (4th letter)

HID HEALTHY NOVELTY (6th letter)

HANDWRITTEN BIKE MILE (8th letter)

SONIC GAS KNOWLEDGE (14th letter)

ETHICS THIS WARM (5th letter)