

## Welcome

I hope this issue of 'The Address' finds you well.

As part of our on-going integration process, we've now amalgamated the various versions and formats of our newsletters. For those of you who haven't seen this version before, we hope you like it. This issue is generic but future issues may contain a 'local' page for each of our three locations; Edinburgh, Glasgow and Aberdeen.

Although our business is expanding, we are growing carefully and steadily, in a way that ensures we maintain our core values: **Integrity, Quality, Performance and Clarity.**

Buildings insurance is very much on our minds at the moment as we start our annual renewal discussions with various brokers and insurers to ensure we can deliver best value for money and quality of service for our customers. We'll discuss this in more detail within this issue.

**Douglas C Weir**  
CHIEF EXECUTIVE



## Fire risks in the bathroom

ON A FEW OCCASIONS, this past year, we've noticed a similarity in some insurance claims. Fires starting in the bathroom might seem odd but it's less unusual than you may think. The culprit, here, is un-maintained wall or ceiling mounted exhaust fans.

Extractor fans are great at preventing steamed up mirrors, damp walls and fogged windows. They are, however, a fire hazard.

A Fire and Rescue Officer quotes "These fans, over time, build up lint that insulates the motor, exacerbating the heat build-up; the lint provides an easy-to-ignite fuel source which in turn ignites nearby combustible building materials, The buildup of lint within these fans, and on the fan motor, can create a potential fire hazard"

### So what can you do to stay safe?

Here's what The Fire Service recommends:

- All bathroom exhaust fans should be inspected and cleaned regularly.

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## Buildings Insurance Renewal

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SINCE THE ACQUISITION of the Grant and Wilson / Bruce and Partners business, last year, we've been consolidating and amalgamating the various insurance portfolios that we inherited into one main policy and changed the renewal dates to a standard 28th May.

This gives us better buying power with our brokers and we have started our renewal discussions with a number of potential suppliers in order to secure the very best deal for our customers. This is particularly important this year. Many of you will be aware that The Government increased Insurance Premium Tax (IPT) on 1st November 2015, from 6% to 9.5%. There's nothing we can do about that, of course, but we'll be working hard, on your behalf, to mitigate the effect of this increase.

Insurers calculate renewal premiums, partly, from a calculation of "loss ratios"; the amount of money they've paid out in claims as a percentage of the overall premium. The lower the loss ratio, the greater our chances of securing a better deal.

A number of events leading to claims cannot be predicted such as storm damage, collapse of structure etc.



In our portfolio, though, like most others, the vast majority of claims result from preventable events. Almost 70% of claims processed are the result of water damage / ingress from flat to flat. In the vast majority of these incidents, the event is entirely preventable by the application of some basic maintenance. Checking the seal around shower trays and bath tops, checking the connectors of washing machines and dishwashers could all lead to a huge reduction in insurance claims and its consequences.

We would urge all owners /landlords etc. to set aside a small amount of time, every so often, just to make sure you've done all you can to minimise the leakage of water.

## Is your building fully covered?

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THE MAJORITY of the Developments that we manage are covered by our communal buildings insurance policy. This ensures that, if you have to make a private claim, you are safe in the knowledge that everyone around you is covered by the same policy.

If a communal claim is required, your property manager will handle this on behalf of the development.

Some developments, however, elect, if the deeds allow, not to engage in a communal policy. This may have risk attached to it:

- Do the individual policies provide sufficient cover in the event of major communal damage?
- Do all owners have insurance in place?
- Who controls a communal claim with multiple insurers?

If you don't have communal insurance cover, and your residents' association would like to consider the potential benefits of such a policy, please speak to your Property Manager who will be happy to arrange a quotation.



## Lift Lines

MANY OF OUR DEVELOPMENTS have passenger lifts and the majority of these will have an emergency telephone line present, so, in the event of a breakdown, you can contact the lift service provider directly.

Most lifts use a standard BT telephone line and, although the cost of calls is usually very minimal, the line rental costs per annum can be quite expensive. Whenever something goes wrong with a lift line, we spend an inordinate amount of time on the 'phone (rather ironically) to BT call centres and this can often prove very frustrating as well as time consuming.

GSM (mobile phone) technology is a relatively new concept for lift lines but it does mean that it is possible to do away with the traditional fixed telephone line replacing it with a standard mobile SIM card. This may be the future but currently this new technology is somewhat restricted by the local quality of the mobile phone signal and will also normally require an adaption or replacement of the existing communication hardware in the lift.

We're currently exploring some alternatives with a consultancy firm to see if any cheaper options exist and whether a better service can be provided and hope to be able to update you further on progress in our next newsletter.

## Efficient Invoice Payments

THE REAR OF YOUR QUARTERLY INVOICE offers a number of different ways to make payment. As all our invoices are issued at the same time, this inevitably leads to increased activity during the invoice payment period.

We do increase / re-distribute our staff levels at this time but, despite this, we always see a bit of a bottle neck where customers call us by phone to pay by card, especially at lunch time. This, of course, is when many of you have the chance to call but it can lead to lengthy and annoying delays on the phone as our staff try to cope with these peak demands.

In order that we don't take up too much of your time, we would encourage as many of you as possible, who traditionally pay by card over the phone, to consider paying through your bank / on-line. Many of us have direct on-line access to our bank accounts now and it's very easy to set up. By doing so, you'll be ensuring that you don't have to wait in a phone queue to settle your invoice. Our bank account details are provided on the rear of your invoice.

**Please ensure that all payments include, as your reference, your unique James Gibb Account Number. This can be found at the top right hand section of your invoice.**

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- Fans that are not easily accessible for regular cleaning, appear to have heat damage or do not turn freely should be replaced with thermally protected units.
- Avoid prolonged use and ensure the fan is turned off prior to leaving home.

This advice, of course, also applies to other areas of the home including kitchens where a build-up of fat residue can have equally catastrophic consequences.

If you haven't done so recently, it might be worth having a wee look at your extractors.

# JAMES GIBB

residential factors

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## Christmas Competition WINNERS



YOU MAY RECALL that in our last newsletter, we included a festive anagram competition. We had a terrific response and received lots of correct entries so well done to all who took the time to solve the various song titles.

The answer to the quiz was “Mistletoe” and we are delighted to announce our six regional winners, randomly selected from the “hat” at the beginning of February.

Congratulations to all our winners. We’ll be doing another one this Christmas so that’s something for you to look forward to!

### ■ Aberdeen

Mr & Mrs Watt – Hilton Heights Aberdeen  
Mr & Mrs Hay – The Village – Balmedie (1)

### ■ Glasgow

Mr & Mrs Colquhoun, Millbrae Gardens, Glasgow (2)  
Mrs Gould – McLaren Court, Giffnock (3)

### ■ Edinburgh

Miss Turner – Harrison Park, Edinburgh (4)  
Miss Collie – Caithness Place, Edinburgh (4)

