



Factoring | Letting | Insurance

# “Property Talk”

Winter 2016



Welcome to 2016!

*I hope you enjoyed the recent holidays and are looking forward to the year ahead. We certainly are! We hope to bring a number of additional benefits to you during the year which we believe will further enhance our reputation as one of the leading property management companies in Scotland.*

*Alasdair Seale - MD*

## Property Factors Registration

It’s now 3 years since the Scottish Government introduced the Property Factors Acts requiring anyone carrying out the duties of a factor to be approved by the Scottish Government and entered onto the Property Factors Register. It’s a criminal offence to carry out the duties of a factor if not registered. We fully support the introduction of the Act and welcome the mandatory registration of all Factors to ensure service standards are upheld. All registered Factors must re-register every 3 years or be removed from the register – you’ll see from our paperwork and website our Property Factor Number is PF000170. If your Factor is not displaying their Property Factor Registration Number you may want to investigate to make sure they’re actually registered.



**Property Factors (Scotland) Act 2011**  
2011 asp 8

## Electrical Installation Condition Report



As of 1 December 2015, landlords must provide tenants with a copy of the property Electrical Installation Condition Report (EICR) prior to a new tenancy commencing. The legislation requires the landlord to comply therefore should an agent fail to comply, the landlord is held responsible not the agent! If you’re using an agent to rent your property you should make sure they know and comply with all legislation - can they provide evidence of compliance? Remember, the landlord is ultimately responsible for any failings in the eyes of the authorities.

Our Lettings Team is always available to offer the latest information and guidance to our landlords. We make sure our landlords are covered - can you say the same about your agent?!

### Insurance Claims

If you need to make an insurance claim please contact our Insurance Department (0131 447 9911) as soon as possible to register the claim. We’ll handle all common and private claims directly with the insurer. Do not commence any insurance repairs until approved by the insurer.

In the event of an escape of water reasonable steps can be taken to stop the flow of water and minimise damage.

## Emergency Service

If an emergency occurs outside our normal working hours (Monday to Thursday 9am – 5.30 & Friday 9am – 5pm) please call our office number to be directed to our 24/7 emergency contact centre. If you wish further information on this service please contact your Property Manager.

## Insurance

Insurance policies arranged by TFS - if you require a copy of the full policy wording, please contact our Insurance Department who'll happily issue an electronic copy free of charge.

If you have any insurance queries, please contact Fiona McDonald (Head of Insurance) who'll be happy to help.

## Online Payments

Our online payment facility has been up and running for nearly a year and a great many of you have taken advantage of making payments 24/7 to fit around your lifestyle. If you wish to use this service please go to our website for a simple step by step payment process.



## Maintenance

### Preventing Frozen Pipes

External and internal pipes (located in the roof space, and those subjected to draughts) need to be protected to reduce the risk of a burst pipe causing serious damage to your home.

1. Lag exposed pipes with felt or pipe-wrap. These should then be covered in a waterproof material as the efficiency of insulation becomes significantly reduced when wet.
2. Help prevent water in your pipes freezing by keeping the heating about 15 degrees at all times. Therefore, service your boiler in the summer and don't leave it until it gets cold to find out that your boiler has stopped working!
3. When the weather is particularly cold open the loft hatch to help circulate warm air from the rest of your property to the loft space.



### Keep your storage cistern warm

It is also important to insulate your water storage cistern.

1. Lag your storage cistern with a pre-formed insulation kit or with polythene bags filled with glass wool. Insulation should be at least 25mm thick.
2. Avoid insulating the bottom of the cistern as this will prevent the natural warmth coming through from the rooms below.

### Emergency switch-off

In the event of a burst pipe it is essential to know how to shutdown your water system. To turn off the water supply you will need to locate your main stop valve (stopcock). If you do not know where this is we recommend that you locate your main stop valve NOW rather than waiting for an emergency. Your main stop valve is likely to be under the kitchen sink or in the airing cupboard, but could also be buried under a box in your front garden or path, for which you will need a long key to access it. Find your main stop valve today and keep the key (if required) in an easily accessible place in the event of an emergency.

Before you shut off the water supply it is vital that you ensure no boiler is alight. Property built during the last 10 years are often fitted with draining taps usually next to the inside stop valve. If your property does not have these taps, you can drain the system by using the taps over the bath and basins.