



Powderhall Village Owners Association

MINUTES from Committee ZOOM meeting

Tuesday 9th April 2024

Present: Roddy Martine (Chair), James Bowyer (Secretary), Gordon Chrumka, Sabine Goldhausen, Gemma Halkett, John Riley, Richard Ross, Craig Williams, Kevin Patch, William Laing, Kathryn Tomlinson, and Shaun Gaukrodger

Apologies received: Jane Garrett, Franz Kooy

In attendance: Sarah Wilson from Charles White Factors

Action Number	Action Description	Responsibility
1	Report Fencing & Litter kit update to the Committee	PVOA Committee – Gordon Chrumka
2	Offer plumbing survey to owners – CW to identify provider and costs & PVOA Committee to help draft cover letter.	Charles White & PVOA Committee
3	Provide details of Terrorism Cover to the Committee.	Charles White
4	Make amendments to the insurance letter that will be sent to the Owners	Charles White

Committee Minutes:

1. Welcome, Introduction, Apologies:

- Apologies received from Jane Garrett & Franz Kooy

2. Litter & Fence Repair –not discussed agenda item from 20th March 2024 meeting:

- **Litter:**

- o Suggested for the PVOA to purchase litter kits and organise volunteers to collect litter.
- o Suggested to ask for volunteers on the Facebook group.
- o Litter kits approximately £100.

- o Richard Ross highlighted that the Waste & Cleaning department of Edinburgh Council can provide litter kits for free upon registration.
- o Richard to share more details and Gordon to review their website and report back to the Committee

- **Fence Repair:**

- o Suggested that the residual PVOL funds to be used to analyse and repair fencing around the Development.
- o A rolling replacement strategy was recommended- focus on small areas of the Development at a time.
- o Gordon to report back to the Committee with an update when applicable.

3. Insurance:

- *Charles White provided a draft letter to Owners regarding Insurance & an Insurance FAQ to the Committee in advance of the meeting.*
- Charles White provided a general update to the Insurance situation at Powderhall Village, the Committee reviewed both documents and challenged Charles White on the certain areas – see subsequent minutes.

- **General Points:**

- Insurance Premiums:

- o Powderhall Brae owners will see a 9.35% decrease on last year's premium.
- o Powderhall Road owners will see a 7.73% decrease on last year's premium.
- o 2 to 6 Powderhall Rigg owners will see a 7.76% decrease on last year's premium.
- o 7 to 11 Powderhall Rigg owners will see 7.97% decrease on last year's premium.

- Insurance Claims (since 2020):

- o Powderhall Brae has had 21 claims over 3 years with a total value of £38,706 (total loss ratio of 22%).
- o Powderhall Road has had 6 claims over 3 years with a total value of £3,128 (total loss ratio of 5%).

- o 2 to 6 Powderhall Rigg has had 11 claims over 3 years with a total value of £48k (total loss ratio of 28%)
- o 7 to 11 Powderhall Rigg has had 18 claims over 3 years with a total value of £26k (total loss ratio of 18%).
- o 7 to 11 Powderhall Rigg has £12k of claims in the prior year.
- o Average claim value in the current year has decreased from the prior year. Current year average claim = £3,116 compared to prior year average claim of £3,456.
- Claim Reduction Ideas:
 - o Practically all claims are due to water damage.
 - o Water prevention measures should be conducted by owners of each property.
 - o Charles White has previously arranged for a visual plumbing survey, at a cost of £25 per property, of which 50% of owners took up the offer.
 - o The survey results will indicate any follow-ups recommended to each owner.
 - o The Committee universally agreed that owners should be encouraged to examine their properties/ re-offer the plumbing survey to identify avoidable potential problems.
 - o Recommended to re-offer another plumbing survey.
- Terrorism Insurance premium for upcoming year:
 - o Powderhall Brae = £1,700
 - o Powderhall Road = £1,638
 - o 2 to 6 Powderhall Rigg = £1,350
 - o 7 to 11 Powderhall Rigg = £1,400
 - o Charles White explained that Terrorism Insurance is optional.
 - o The Committee held an indicative poll on whether to remove the Terrorism Insurance. Out of the 11 eligible voters: 2 voted for removal, 7 against removal and 2 abstained
 - o Charles White to provide more details on the Terrorism Insurance cover to the Committee
- Insurance Providers:
 - o Charles White provided an update on potential block insurance providers:
 - Avia/Axia no longer provide block insurance within Scotland as they are at capacity for provision within the area.

- NIG declined to provide an insurance quote for the Brae due to the claim history.
- o It is challenging to obtain quotes from the market due to the claim history of Powderhall Village.
- Comments on documents to be sent to owners:
 - o Add block policy wording to the FAQ. Many questions received are on why this type of policy so will be helpful to provide clarity to owners.
 - o Clarification on what information is provided to the insurance broker: claims history, makeup of building, construction types and floor arrangement and Flood Prevention Scheme documentation.
 - o Confirmation that the Reinstatement Valuation report was completed by Hardies.

4. Any Other Business (AOB)

- None noted.

NEXT PVOA MEETING : WEDNESDAY 12TH JUNE at 19:00