



MEET THE EXPERTS
Tuesday 6th April 2021

Your Questions Answered

Answers from Scott Greig, Director, EQ Accountants

- 1. If a business is in receipt of large lump sums (begged, borrowed or stolen) - where is the best place to put the monies until draw-down? Is there anywhere offering at least some interest?**

A: Unfortunately I cannot provide investment advice on monies on deposit. Please speak with your bank relationship manager or alternatively an IFA for other investment advice.

Answers from Grant Seaton, Senior Business Lending Manger, The Cumberland

- 1. Do the Cumberland offer lending on properties owned in a Ltd company?**

A: Yes, we can provide mortgages to Limited Companies whether currently trading or not.

Answers from Derek Nicol, Hospitality Account Executive, Bruce Stevenson

- 1. Do you cover self-catering cottages that are attached to our home? It is also a listed building.**

A: Yes we can cover the self-catering property in isolation for you. Our scheme will quote for listed properties.

- 2. We also have a self-catering flat within the ground floor of our home - would home and buildings insurance for the self-catering also include insurance for our home?**

A: We would not be able to insure your property under the scheme as it is your main residence, we can however look at other options available in the market.

- 3. Do you insure log cabins and hot tubs and saunas**

A: We can arrange cover for log cabins, hot tubs and sauna's. The log cabin would attract a premium loading due to the construction type.

Andrew Ratcliffe, Director of Operations UK, NoiseAware

1. What does NoiseAware products focus on?

A: The NoiseAware product focuses on noise monitoring only. We have found that this is a key issue to tackle for property managers as it can impact on the surrounding environment, unlike other potential functions.

Answers from Inga Penkina, Market Development Manager, Vrbo

1. I have a channel managed listing on Expedia as well as a listing on VRBO which has lead to a duplicate listings on VRBO which causes confusion for guests. How can this be resolved?

A: Please make contact using this form - <https://forms.gle/QWvLYzisS3UkjE31A> - and this will be resolved quickly

Answers from Calum Mathieson, Director, Cleaner EV

1. If you accept funding, does the charging point then become available to the general passing public? I have heard that once you are funded, the charging point goes onto a public accessible grid? That would give us traffic problems...

A. It depends on the funding route but if this is workplace funding it will not be open to the general public. You can choose who uses the unit and control with an RFDI card or via the app on your phone. It is open to employees and guests

2. Interested in best option for heating outdoor pool in Highland Perthshire. We currently have air source heat pump though monthly bill is huge.

A: Yes we have a solution, but I would need much more information, using a ASHP to heat an outdoor pool is extremely expensive, you need to be looking at Solar PV, maybe Solar Thermal and battery storage, but it can be done.

Answers from Fiona Campbell, Chief Executive, ASSC

1. Have the latest Scottish government Covid guidelines for self-caterers been published? Just to make sure that we ask future guests to comply with the right guidelines/procedures before they arrive.

A: Please visit: <https://www.assc.co.uk/policy/cleaning-protocols-for-self-catering-properties-in-the-context-of-covid-19/>

2. Now that it seems that the virus is spread through the air is it necessary to do all the deep cleaning as before?

A: Good ventilation is required to minimise transmission. See updated protocols.

3. We do a sticker for estate agents to say that the property has been cleaned by CMC and certified to a high standard. WE could do the same for holiday lets.

A: The 'Good to Go' scheme, with associated logo shows which businesses have carried out a COVID-19 risk assessment, and are working hard to follow government and public health guidance, and have everything in place to reopen safely.

**If you have any further questions, don't hesitate to contact any of our partners directly – see Contact Details on the attachment
(click on the icon below to open and it will appear in your task bar)**



Meet the Experts -
Contact Sheet.pdf