

Quick and Easy Insurance Guide For Expats Living in Spain And Spanish Property Owners

What You Need To Know To Protect:

Your Home in Spain Your Car in Spain Yourself in Spain

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Quick And Easy Insurance Guide For Expats Living In Spain And Spanish Property Owners

Written and Published by Shanalle Bacarese-Hamilton in Association with Eye on Spain

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Life Can Be Tough...Why Take On Unnecessary Risk? Protect Yourself And Sleep Well At Night

Homes do get flooded. Accidents do happen. People do get sick. Is the risk of not being insured one worth taking?

This guide is not meant to cover every detail of insurance in Spain but to give you an insight into the most important features. By understanding the products and key jargon, you will understand your existing cover, save money on your renewal and get the best offer from your agent.

Being in a foreign country adds another dimension and raises further questions. If you are not fluent in Spanish it is important to take out insurance where the policy documents are issued in English. You need to understand what you are covered for and check the small print, ask your agent for the policy wording in English!

When looking for an insurance quote, you need to compare the cover and not just the price.

The old saying of “you pay for what you get” often holds true.

This guide will show you how to contract the insurance you need and not the insurance that your agent wants to sell to you. Once you have read the guide, you should be able to know what questions to ask your agent: e.g.

- ✚ What do I need to be covered for? What am I actually covered for?
- ✚ Do I still need buildings cover if my community is insured?
- ✚ What is contents cover? How do I calculate my contents?

✚ If I have a burst pipe and the water floods my neighbour's house, will I be covered?

✚ If I am fully insured, can I drive somebody else's car?

✚ If I'm travelling between the UK and Spain- what health policy will cover me?

PROTECT:

Your Spanish dream

You've spent thousands on your dream property in Spain; it would be a shame that for a few hundred euros your dream could turn into a nightmare. A fire could shatter your dream. A mere leak could wind up costing you thousands. A flood could render your house uninhabitable. Is the risk really worth it? Is it one that you are willing to take? The lack of home insurance can literally leave you without a roof over your head.

1. Know what you need

Buildings, Contents or Both

- ✚ There are three types of policies you can take out; buildings only, contents only, buildings and contents.
- ✚ There is a wide range of English and Spanish based insurance companies operating in Spain. Make sure you get the policy wording in English!
- ✚ Decide what kind of cover you need before choosing a provider. Each company will have slightly different levels of cover. There are also cultural differences – for instance the concept of 'all risk' is a British one and the thought that someone can have an all-risk cover is almost laughable to a Spanish insurer. On the other hand, many Spanish insurers allow a higher limit per item before having to name an item on a policy and some Spanish insurance companies will even allow you to cover domestic staff or dangerous dogs.

2. Re-build your house

Buildings Insurance

I didn't think it could happen to me. My neighbour from Spain rang me in the UK to say that there'd been a fire in my apartment building and several flats had been gutted. The building has been declared unsafe and I am not insured.

- ✚ Buildings Cover is a necessity, as not having cover can lead to financial loss and no home to live in.
- ✚ Buildings insurance covers any damage to the actual structure of the building and any fixtures in that building. Usually, anything considered to be part of the building are things that cannot be physically moved when moving house. Items such as windows, baths, fixed lighting, piping, flooring, built-in wardrobes, doors and solar panels are all covered under the buildings section of a policy. More obviously tennis courts, pools and gardens also fall into this category.
- ✚ Here in Spain, banks and mortgage lenders will insist that you take out buildings cover to cover the mortgage. This is their way of protecting the money that they have invested in your home.
- ✚ Buildings cover can be estimated by considering the cost to re-build the same house. As a general rule of thumb, take the number of square metres of the property you are insuring and multiply that by the price per square metre for the given area and property type.

You may be able to afford to rebuild your house but would you be able to pay for the damages suffered from a lawsuit? Can you imagine the claim from a child falling into your empty pool?

- ✚ Third Party Liability: When purchasing buildings cover, most policies will also have a sum insured for third party liability cover. Take out the maximum you can afford. Third party liability covers any damage caused to others (by the insured) be it bodily injury or material damage. Some policies will include possible damage inflicted by any member of the insured's family living within the household or even a pet, to a third party. It will not cover damage to the insured or insured's family or materials. Check out the liability cover – there are huge differences between the amounts offered.

3. My Valuables

Contents Cover

We need contents for day to day living. Damage or loss of contents can bring huge financial strain. There is also a higher probability of damage to your contents than to the actual building.

- ✚ A general contents item is anything that you own and could take with you if you moved house. This includes furniture, electro-domestic appliances, clothes, food, ornaments, valuables and entertainment equipment such as televisions, computers etc.
- ✚ Many people will have buildings cover as it is often a pre-requisite when taking out a mortgage. However whilst a bank may be concerned about the physical house, home owners also stand to lose a great deal in terms of contents.
- ✚ How do you price your contents? The best way to assess the value of your contents is to painstakingly go through all the rooms in your house and add up how much each item is worth. It may be easier to categorise them under general headings – furniture, soft

furnishings, household linen, electro-domestic appliances, valuables, general collections, garden furniture, electrical equipment and home entertainment.

- ✚ When contracting insurance it is best to ask your agent for details of the policy. For instance some Spanish insurers will define valuable as any individual item over a specific amount (e.g. 6000 euros). In the case of the latter, only items over the 6000 limit will need to be individually specified. Each company will have different limits so that what is considered valuable by one may not be by another. Read the small print!
- ✚ Accidental damage – some insurance companies will cover you for accidental damage of contents subject to an additional premium being paid. Most Spanish Insurance companies will NOT offer this on their standard home policies.
- ✚ All risks insurance – whilst common in the UK, only select companies will offer the option of all risks cover in Spain. All risks cover is just what it sounds like – it covers all risks. For instance, if you have your wedding ring covered under an all risks section, and drop it in a drain, your ring will be covered. Items that you select to be placed under the all risks section will be insured at an agreed value based on a recent valuation or purchase receipt. Cover can be selected within a choice of geographical limits – either Europe or Worldwide. Adding items to this section of your policy can push up the premium substantially. If you know that you definitely want an all risks cover, let your agent know beforehand.
- ✚ Is your house secure? Ensure that you adhere to security standards as prevention is better than cure and the better your security, the cheaper the premium.

4. Community v Private

My Community has Insurance – Do I need my own insurance too?

- ✚ In Spain, most properties are located in gated urbanisations known as ‘communities’. Most communities have insurance policies covering public areas and buildings.

- ✚ Many owners assume that as they are contributing to a community insurance, that they do not need to have a buildings cover. Before assuming the latter, speak to your community president and ask to see a copy of your community insurance policy.

- ✚ If your community has basic community cover, then damage to individual houses / apartments such as water damage will not be covered. It is important to take out buildings cover to ensure that your private property is covered. If the community has public liability cover, and private individual cover, then, in theory, you will not need buildings cover.

- ✚ However if a community is not efficiently run, processing claims may prove to take longer as it has to go via the community. Even if your buildings are covered by the community, it may be advisable to take out a first loss cover.

- ✚ 'Gap' or 'first loss cover' is available as an alternative to full buildings cover. Whereas the community insurance policy will cover the actual external fabric of the building, first loss covers the internal fixtures and fittings, which will not be covered on a contents policy.

- ✚ Contents are never covered under the community so make sure that you cover these regardless.

Home Insurance

FAQs

If I lock myself out of my house, am I covered?

Most home insurance will cover the eventuality of locking yourself out. The costs of hiring a locksmith and changing the locks are covered. However the details and amounts vary depending on which company you are insured with. Usually there is an upper limit so that any costs over that limit will then have to be paid for by the owner. Also if you have to break down the door whilst trying to open it, the door itself will not be covered, just the locks.

If I set fire to the kitchen, and all the walls go black, am I covered for this?

Yes, you will be covered under your buildings insurance.

Is garden furniture covered?

Most contents policies will cover garden furniture but the limits are usually relatively low.

Do I have to take my insurance out with the bank where I have my mortgage?

Legally, you have the right to choose where you want to have your insurance. The bank will need to see a copy of the policy and last receipt as proof that the insurance has been contracted. In contracts however, there is a clause that reads, 'cession de derechos'. The insurance agent needs to put the name of your bank and possibly a loan number in this section.

If there is a leak in my house, the wooden flooring is ruined, the house below is flooded, my house is uninhabitable and I need to move out while the repairs are being carried out. Will I be covered?

Yes, if you have buildings or first loss cover you will be covered for the floors and walls that are damaged. If you have contracted third party liability, you will be covered for the leak into your neighbour's house and if you have contents cover, you will be covered if you need to temporarily move out of the house.

✚ What happens if I under-insure?

A concept referred to in Spanish as, 'Infraseguro'. If the sum insured is less than the replacement cost, the insurance company will only pay the same proportion of the damage as the sum insured bears against the full replacement cost. It is therefore definitely worth valuing your contents properly although the prospect may appear to be painstakingly tedious!

✚ Is my food in the freezer covered if there is a power cut?

Maybe- this will depend on whether your property is a permanent home or a second residence holiday home. If it is covered there will be a maximum amount that can be claimed, check your policy wording.

✚ Do I always have to pay an excess?

Not always. Again this differs from policy to policy. Many companies these days do not require an excess to be paid.

✚ Do I have to pay the premium in one go or can I space out payment to help with cash flow?

Different companies work in different ways. Some companies (generally Spanish insurers) do enable a client to pay quarterly or half yearly. The total premium will work out slightly higher if paid in staged payments. The payment options also differ according to the amount of the premium. Try and pay in one go and you'll save money.

✚ I am a tenant. Do I need home insurance?

As a tenant you need to cover your personal contents and contract third party liability cover. There is no need to cover the building unless you have done any reformation to the house. If you have done any work to the house itself, you would need to do an 'obras de reforma' or first loss cover for the sum that the work is worth and this will ensure that you are covered for any changes you have made.

✚ If I take some of my belongings with me on holiday – will they be covered?

Many insurance companies will cover you in this situation if your belongings are 'temporarily' removed and for not more than three months.

PROTECT:

Yourself on the Spanish Roads

Have you ever been stopped by a British Bobby? Well imagine being stopped by a Spanish Guardia Civil. The language barrier can make a difficult situation, worse. Knowing about the law, knowing what documentation to carry and knowing what your insurance covers you for is a good start to living a peaceful existence in Spain. Failing to do so can end in a fine, your vehicle being impounded and a criminal record.

1. Knowledge is Key

Know the Law

- ✚ It is compulsory to have car insurance in Spain with the minimum legal requirement being third party liability cover.
- ✚ There are 3 different police forces in Spain, Guardia Civil, Policia Nacional and the Policia Local – each of these can inspect your vehicles and can levy a hefty fine or impound your car if not adequately covered.
- ✚ The Law says that foreign registered cars in Spain can only be driven on Spanish roads for six months in a calendar year. If driving a UK plated car, try to carry proof that you have not been in Spain for more than 6 months (e.g. airline tickets, ferry tickets etc)
- ✚ You must carry relevant documentation with you in your car. The documents, you should have include driving licence, ficha tecnica (log book), passport or residencia card/certificate, certificate of roadworthiness (MOT or ITV), car registration details (permiso de circulación). You should also have a copy of your insurance policy and it is imperative

to carry a copy of the last receipt paid as a proof of payment. Most Spanish insurance companies do not issue new documentation each year so your actual policy may carry a date of several years prior. **The only way that police can check that it is still current is by checking that the policy has been paid for.**

2. Know the Differences

UK & SPAIN

I was in Spain visiting my elderly parents who have retired out here. Thinking I was doing them a favour, I offered to drive them around in their car. I assumed that my insurance policy would cover me to do so as it does in the UK. It wasn't until the Guardia Civil stopped me and fined us that I realized that you must never assume.

- ✚ In Spain it is the vehicle that is insured and not the person – most motor insurances in Spain will cover the main driver and any driver over a certain age (usually 25/30 years old). You cannot drive anyone else's car under your own insurance. You need to be covered under their vehicle policy.
- ✚ Third Party cover in the UK is usually associated with fire and theft. Be careful! Don't automatically assume that your third party cover in Spain includes fire and theft. If you do want fire and theft to be covered, you will have to ask your agent to either add it on to the basic third party cover or you may need to elect a fully comprehensive cover instead.

3. Know the Definitions

Third Party & Fully Comprehensive

I was distraught to find out that 'terceros' meant that only third parties would be covered. It wasn't till I was involved in a car crash that I realized that I would not receive any compensation for damage to my own car. This mistake cost me thousands of Euros.

- ✚ **Third Party Cover** (terceros) is the minimum legal requirement and will suit those with a low value car or 'old banger'. It will cover any damage to third party cars that have been in an accident and any personal injuries suffered by third parties. It will not cover the insured's property or personal or family injuries. There may be some additional extras offered which may differ according to the company you select (eg some may cover road assistance, others may cover glass etc). **Check out what is covered when comparing quotes to ensure you are comparing like with like.**
- ✚ **Fully Comprehensive Cover** (todo riesgo) will cover most eventualities including material damage or injuries to both third parties and the insured. It will usually also cover protection against fire and theft and malicious damage. As in the case of third party cover, the exact detail may differ from company to company so check out what is covered when comparing quotes. If selecting this cover and the car you are insuring is not brand new from a car showroom, a perito (loss adjustor) will be sent out to inspect the vehicle and value it; apart from the car, the perito will look at the 'extras' such as audio equipment and gadgets. The time lapse between the perito being summoned and the policy being issued can be frustrating, so our advice is to start the ball rolling a few weeks before your insurance is due.
- ✚ **Don't forget to Ask**– whether you are entitled to use the consorcio (explained later). Some basic third party covers will not include a payment to the consorcio – it is in your interest to pay extra for this. Remember it is illegal to tow in Spain so it is advisable to sign up for road assistance – ask your agent/broker if it is included in your policy or whether you need to pay extra for this.

4. Don't be Penny Wise, Pound Foolish

Choosing a Provider

'I was chuffed. I had really shopped around to bring down the price of my insurance. I settled for one based solely online. However when I needed to make a claim, they would not pick up the phone and most of the website was in Spanish. I ended up spending more money on phone calls and my claim took ages to be logged, let alone settled. I could really have done with someone who I could relate to in English'.

- ✚ Compare covers not just prices – for instance a third party cover in one company may be cheaper because it does not include roadside assistance whereas the other may already have it included in their standard policy.
- ✚ Understand what you want – prior to getting a quote, create a list of what is important to you – e.g. are you looking for cheap and cheerful or do you want something that will cover you for business use etc.
- ✚ If you don't speak Spanish, ensure that your agent can speak English. It just makes life easier at the time of a claim. It can be frustrating to explain technical terms in Spanish – you will save yourselves a lot of time and money in the future.
- ✚ UK vehicles can be insured by British insurance companies operating in Spain, although the overall choice will be limited. Talk to other expatriates in your area – you can learn a lot through other people's experiences.
- ✚ Choice of payment terms – this can also influence your choice of provider. Some companies allow you to pay your premium in staged payments either monthly, per trimester or bi-annually.

5. Be Prepared

What documents I need to present when taking out car insurance

- ✚ Drivers Licence
- ✚ Ficha Tecnica (showing technical details of the car) or log book if UK registered
- ✚ Passport or Spanish Residencia card
- ✚ Registration details (Permiso de circulacion)
- ✚ Proof of no claims bonus from previous / existing insurers

6.Tricks of the trade

Keeping my premium down

Although car insurance can be expensive there are a few tips to adhere to in order to keep your premiums to a minimum.

- ✚ Keep a clean driving licence and drive safely – insurance companies like low risk drivers with a good driving record. If you are changing insurance companies, make sure to take proof of a no claims certificate from your old insurance company.
- ✚ If you have more than one car, try and insure both cars with the same insurance company and obtain a multi-car discount.
- ✚ Pay annually, you will save if you can afford to pay the premium in one go. If you do pay monthly, make sure that you do not default on your premiums.
- ✚ Other discounts can be gained if alarms and immobilisers are fitted.

- ✚ If you are more mature in age- i.e. over 50- shop around for a more favourable quote, look out for campaigns and companies specifically targeting these groups.
- ✚ Named drivers earn No Claims Bonus- so even if the quote is slightly more expensive to begin with it is more beneficial to name a driver for subsequent insurance renewals.
- ✚ Some companies allow you to restrict the driver just to yourself and this can help to bring down the cost of a premium.
- ✚ Excess (franquicia) – some companies will specify an excess, the initial amount that you have to pay of any claim. Some companies offer ‘flexifranquicia’ whereby you can choose your excess amount. In this case, the greater the amount of excess you choose to have on a policy, the cheaper the premium. Similarly by reducing your excess, your premium will increase.

7. Don't stress

Dealing with an accident and Making a claim

I recently had an accident and was caught off guard. I was stressed and nervous. The other driver was completely unhelpful. I wish I had taken some photos.

- ✚ Familiarise yourself with your policy and the European Accident Form as soon as you receive your policy documents. Keep a copy of emergency numbers with your policy document and on your mobile phone. Ensure that you are well-acquainted with your company's procedure – e.g. can you use any garage or do you need to go to a specific one named by your insurance company.
- ✚ In case of an accident, call the police and get them to write a formal report on the accident. You will need this report to make a claim. If there is a life threatening situation or if medical

attention is needed, call the ambulance on 061 or 112. If no one is injured phone the Guardia Civil on 062 or the Local Police on 092. If a member of Helicopteros Sanitarios, you can also call them on 952 81 18 18.

- ✚ Complete the European Accident Form (comes with your policy) in as much detail as possible. Take down the phone numbers of the other parties involved in the accident. Information is key.
- ✚ Where possible, try to get photographic evidence and make a note of the events as and when they occur.
- ✚ Call your insurance company immediately. Most policy documents will have a 24 hour claims number on them. Call and log your claim at the first possible chance.
- ✚ As soon as a claim is made, speak to the company to find out when the loss adjuster can come and inspect the vehicle.
- ✚ In general the claims process is relatively simple and involves:
 1. The “perito” (loss adjuster) coming out to estimate the cost to fix the damage (many perito’s will not speak English so it is useful to have a friend who can help with the translation nearby!)
 2. The insurance company agreeing to foot the costs.
- ✚ Claims not covered by your insurance company may be referred to the Spanish Consorcio. In the majority of policies, a small percentage of your insurance premium (check that this is the case with your broker), be it for a house or car policy (Spanish plated vehicles only) is attributed to the “Consorcio”. The Consorcio, (Consorcio de Compensación de Seguros) is a Spanish public body set up to cover *freak* events – such as extraordinary weather conditions and national disasters. If this is the case, you will need to go through the Consorcio’s complaints procedure. See www.coseguros.com for more information.

PROTECT:

Yourself In Spain And Stay Healthy

...No amount of money in the world can bring back a loved one.

Visiting a doctor to discuss an illness can be traumatic in your own language; can you imagine trying to explain how you feel in a foreign language?

1. Private v National

Is it worth getting private cover?

- ✚ Private Medical insurance covers the costs of private medical treatment used to cover short-term (acute) illness, injury and diseases. It should not be seen as a replacement for the national health services but indeed as a complement. For instance national hospitals may be better equipped to deal with accidents and emergencies and university hospitals are often specialised in specific areas of medicine.
- ✚ Moving to a new country can be daunting at the best of times. Cultural and language barriers can make life seem like Chinese whispers with the wrong messages often getting across. Whilst at times the problems caused are insignificant, when requiring medical attention, language difficulties and lack of understanding of the Spanish system can be life threatening.
- ✚ Whilst the Spanish national health system is good, it does like any other state subsidised service, have long waiting times and a rather complex structure. Sometimes bureaucracy seems to take over. Time is of the essence when it comes to your wellbeing; private medical insurance buys you time and makes an expensive operation affordable.

2. What cover do I need?

What are my options?

Private medical insurance is a very personal product. Before looking at different providers, consider the following questions:

- ✚ Am I happy with using a given network of specialists or would I like to choose whichever doctor I want?
- ✚ How many people will there be on the same policy? (Some insurance products offer family discounts or group discounts for firms)
- ✚ Do I mind paying a small charge when I visit the doctor?
- ✚ Do I want a policy that covers me nationally or am I looking for a more global policy?
- ✚ Do I have any pre-conditions which may be regarded negatively by an insurance company?
- ✚ Do I have sufficient cash flow to pay first and claim later or would I prefer an insurance that pays straight away?
- ✚ Do you require dental cover too?
- ✚ Is there any cover that you would especially like to have – e.g. maternity cover?

All of the above will ultimately affect your premium. Most of us would love to have a worldwide, excess free policy and freedom of choice to choose your physician. In reality the greater the flexibility and choice, the higher the premium tends to be. Likewise we would all love an insurance company to foot the bill immediately but this is unlikely unless you opt to use their list of physicians– so in these types of policies, flexibility is lost. Most insurance companies will not

cover any medical conditions that existed prior to taking out the policy and any conditions arising from a past ailment will be excluded. Some insurance companies do offer a moratorium of usually 2 years whereby if no claim is made regarding the said condition, they will cover you in subsequent years. For people who have suffered severe illnesses or surgeries in the past, they may find this kind of insurance better.

3. What am I covered for?

Understanding the Jargon

Different cover options are available ranging from basic cover for simple visits to the doctor's clinic, to full cover to include hospital stays and emergencies.

Many policies will cover in-patient and out-patient services – what exactly does this mean?

Out-patient Services

These services refer to any treatments or consultations that can be taken without being admitted to hospital for an overnight stay. Private consultations and visiting specialists etc would be included under this heading.

In-patient Services

This involves any treatments that require a patient to be admitted to hospital for one or more nights

Day patient services

Any treatments that require admittance to hospital for the day

4. We all have different needs

Choose the right cover for you

When living in Spain, there are a number of things you should look at if choosing to purchase private medical insurance:

1. Check out the medical and dental facilities in your area and select the company which best serves your local area. The benefits of private medical cover can quickly be outweighed if you need to travel long distances just to see a specialist or get access to a private hospital.
2. If you regularly travel and would like to visit a private doctor in your home country, you will need to ensure the plan you select covers moving outside the Spanish border.
3. If you feel language is important, ensure that the provider you select has a bilingual help and information line?
4. Check if any discounts apply when more than one person is applying.
5. The company's premium policy – will premiums increase with your age or will you always be charged at the rate given when you join?
6. Does the policy have an emergency travel cover in case anything should happen whilst abroad?

IN SUMMARY

KEY TIPS TO REMEMBER

MOTOR:

TIPS TO REMEMBER

AVOID A FINE:	Carry your car documents with you
SAVE MONEY:	Pay in one instalment
STAY COVERED:	Pay extra and join the consorcio
KNOW THE PROCESS:	Read the small print
BE PREPARED:	Carry a camera & know the emergency numbers.
COMMUNICATE:	Don't be afraid to ask, prevention is better than cure.

HOME:

TIPS TO REMEMBER

AVOID FINANCIAL RUIN:	Contract 3 rd party liability whether you are a tenant or an owner.
REDUCE YOUR PREMIUM:	Add window locks, security door locks and an alarm
ARE YOU COVERED:	Each provider is different
DON'T UNDERINSURE:	Penny wise pound foolish- you will be penalised when you claim
COVER THE GAP:	If in doubt take out "First loss cover"

HEALTH:

TIPS TO REMEMBER

AVOID A HEFTY BILL:	Failing to own up to previous conditions, will void your policy.
LOWER YOUR PREMIUMS:	Pay an excess and choose a network.
KNOW THE NETWORK:	Is your private doctor part of your chosen scheme?
CHOOSE THE RIGHT PLAN:	Assess the benefits of a worldwide v national cover
AVOID THE PAIN:	Know your policy, know what you are covered for.

Further Information

For further information on any aspect relating to insurance in Spain please contact:



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