

# Better safe than sorry

Your broker always keeps you informed... If you are unsure, come and find us

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## #VanLife: living in a van



**Travelling** is the only thing you can buy that makes you richer.

**Aventura** is the name of Sole and Jonás' camper. They like to get up with the first ray of light and go to bed early absorbing the rhythms of the sun. When they visit the sea, the first thing they do is go to the beach and get their feet wet. When they visit a city, they prefer to spend the night on the outskirts and visit it by bike.

The world of caravanning is very healthy, although not everything is acceptable. In Spain, to drive a motorhome weighing more than 3,500 kg, you must have a C1 license for heavy vehicles and speed on motorways must be reduced to 90 km/h and on highways to 80 km/h, since speed limits are reduced according to the vehicle weight.

### Camper or motorhome?

Campers don't have a motor, passengers are prohibited, and they are pulled by other vehicles, such as cars. As many people can travel in the car as there are seats available. However, a motorhome is a vehicle that lets you live and travel inside. As many people

are allowed as there are approved seats, pursuant to your vehicle's technical specifications.

Be careful where you park! There are spaces enabled as campsites and overnight areas. You also have to distinguish between spending the night and camping, since you can sleep inside your motorhome or camper van anywhere where parking is not prohibited, and as long as you do not «camp», in other words, you do not take any items outside (chairs, awnings, even folding windows, etc.).

### And insurance is for when?

Hire it before starting the engine. Apart from the classic coverage (CL, theft, fire, auto glass, travel assistance, etc.), we recommend you protect the windows and skylights.

Your home is outdoors, so cover weather and atmospheric damage. It also insures your personal belongings inside and outside the vehicle, in case your bicycles disappear. Enjoy your "Van Life Movement".

## Hey, does your car need a Green Card?

Let's go through this in sections...

Actually, we are talking about the International Certificate of Insurance (ICS), formerly known as the Green Card. When you are outside of Spain, this is the document that certifies that your car is insured with compulsory Civil Liability coverage. It covers personal and material damage that you might cause. Accidents are always disturbing and overseas, much more.

So when you travel outside the European Economic Area (EEA), we recommend that you keep the ICS in your glove compartment. This document is issued by your insurance company, and our brokerage only requires you to notify us in order to manage it. However, you need to know that insurance companies are not required to provide this Certificate as not all of them accept this coverage outside the EEA. Then what?

## Don't worry, there is Border Insurance

This is a temporary insurance that covers mandatory civil liability against third parties, allowing you to drive, insured by the country that requested it. It does not cover damage or assistance, and it does not cover legal defence.

It is acquired when we visit a country outside the EEA with our vehicle, as long as we do not have the ICS. One of the destinations where it is most used is Morocco. You can find information on how to get Border Insurance through the «National Insurance Offices» (Ofesauto) of the country where you travel.

Hopefully, this never happens. But if you do have an accident abroad, take photos with your mobile phone, fill out the accident report and if things are getting complicated, call the police, and, if applicable, 112, which is the emergency telephone number throughout the European Union.

If you are thinking of travelling abroad, contact us and we will handle all your concerns.



## “Family united will never be defeated”



The family is a universal institution that exists in all known societies. It is the core of societies. Families are made up of a group of people united by ties. These ties can be very diverse: blood, marriage, relationships, affective... There are as many ways to form families as people form society, and diversity enriches us and makes us more human. And any family is united by a common aspect: love.

It doesn't matter if you have two moms, two dads, or a bunch of grandparents. Affective ties are stronger than blood ties and love and affection transcend what's on paper.

Families are more flexible and we all respect individual needs and individualities.

What do you do? Some people study and others work and we all help with housework and take care of each other. We are concerned about the well-being of the family unit and we need to protect

and take care of each other, and we also are doing this through Health Insurance.

### Why?

Because you highly value the quality of care. When you have a health problem, the first thing is speed in care, in choosing the best specialists.

You also want free dental care or with an agreed copayment, without worrying about it destroying your budget. And because you're a frequent traveller, you need the peace of mind of medical care in any country you would like to visit.

Even Home insurance has become more flexible and takes great pains with your house, your furniture, the things that you value so much (your mobile phone, computer, 4K TV, etc.). The same happens with car insurance, with guarantees for all occupants.

We take care of each other because we love each other.

### Recommendation

«Clack, clack, clack, clack», just like castanets, hold tight onto the wheel

At what clock position should you grab the steering wheel: ten past ten or a quarter past nine?

According to the Spanish Traffic Agency (DGT), at ten past ten. You must always hold it with both hands or risk an 80 euro fine. You can only hold it with one hand to change gears or operate a button on the vehicle.

However, experts recommend driving at a quarter past nine for convenience. In fact, automotive brands design steering wheels with spokes in the diameter. And remember to rest every two hours, when you take longer trips.



### Investigation

**Warning! The Consorcio de Compensación de Seguros (Spanish Insurance Compensation Consortium) only functions if you are insured**

If you do NOT have insurance, forget about it. You will not have the right to receive compensation.

When you pay for your policy, a small amount goes into the Consorcio. You may wonder what that money is used for. The answer is simple: to pay for extraordinary risks such as the eruption of the La Palma volcano, the floods in Murcia, earthquakes, tidal waves, cyclones and even meteorites.

It can also cover the violent damage of terrorism, rebellion, sedition or any type of large scale riot.

