

# Better safe than sorry

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

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## Health... “without you, I have nothing”



How old are you? In a relationship? Single? Have a family? How much do you earn? Considering this, which health insurance do you need?

Our brokerage would advise you that it depends. No products are the same and that's certainly true for people and needs as well! We have three recommended options.

### “Singles” package

If you want to avoid waiting lists at Social Security, basic insurance with specialists and diagnostic tests fits your goals perfectly.

### For families

You protect your family that needs general medicine, special care, diagnoses, emergency care or hospitalization. You can choose between the best medical centres in Spain.

### All inclusive

Everyone will receive complete health care whenever and wherever you want, without extra payments, for a monthly fee. If it suits you, other benefits can be included, such as dental, a second medical opinion and travel assistance.

### Free benefits

Health insurance gives you benefits that do not cost anything. For example, preventive medicine costs €0: check-ups, mammograms, prostate tests, colonoscopies, cholesterol tests, vaccines, and more.

And, above all, the peace of mind of knowing that you will have your health and medical assistance insured and with no waiting.

### Total loss = Total loss

Your car is barely 2 years old, you are still paying the five year loan you took out, and you have suffered an accident from which, fortunately, you escape unharmed. However, your car has been declared a Total Loss (or “Totalled”). You don't have a car to drive... what happens now?

When an Insurer declares a vehicle as total loss, it means that the Insurer will not be responsible for the costs of repairing or replacing the components and will “compensate” you with the amount previously agreed in your **car policy** so that you can obtain another vehicle...

### When is a car total loss declared?

- **Accident** in which the cost of repairing the car exceeds 75-100% of its market value. Each insurer considers a certain %.
- The vehicle has been completely burned to the ground due to an unintentional **fire**.
- Your car has been **stolen**.

### Insurers and Total Loss: what is applicable?

There are hundreds of products on the market with different policies dealing with **compensation for a total loss**. “Replacement Value” or “Market Value”, “Improved Market Value” and others that introduce a time period if the vehicle is 2 years old for 100% of new value, other insurers only consider 1 year maximum to give you 100%, others provide an improved market value, others do not consider the improvement... there are too many combinations that impact YOUR compensation.

The same car: it depends on where it is insured and how. Your compensation can vary on an order of magnitude of thousands of euros. Do you know what you are buying when you take out insurance?





## RED ALERT: Let's Stop with FIRES!



It is a responsibility where we must all work together, because fires are caused by humans in 96% of cases and are mostly set on purpose.

The pernicious "fire triangle" is due to three elements: heat (abundant in Spain), fuel (trees and undergrowth) and an oxidizer (typically oxygen).

Negligence: throwing a cigarette butt on the ground. Accident: an uncontrolled stubble burning. And climate change: a natural cause that leads to a dry and flammable landscape.

To alter the behaviour of forest fires, we need to clear the bushes, and abandoned crop fields and protected areas must be cleared. Specifically lands abandoned by their owners.

### "Fire extinguisher" insurance

Preventing large fires costs €2,000 per hectare and putting them out costs €19,000. We would like to invite you to make a commitment to nature. You only must protect your company, house, loved ones, and your land. When we are covered and a natural disaster occurs, insurance injects reconstruction funds.

Perhaps we do not pay it any mind, but behind each Car, Home, Crop insurance... there is a small amount with which the Spanish Consorcio de Compensación de Seguros provides compensation for damages. Therefore, living a worry-free life is not expensive. Get insured!

### Recommendation

**Better to have insurance and not need to use it than not to have insurance and need it. Come on... just as with insurance**

On 1 January 2026, you must retire your car's emergency triangles and replace them with a properly certified V16 warning beacon light. We recommend that you buy one now because your life will be safer.

In the event of an accident, you just have to open the glove compartment, take out the light, activate it and place it on the roof of the car. You no longer need to exit the vehicle and risk your life. It can be seen from 1 kilometre away with a 360° angle. Some V16 lights even have a geolocation option, and send the coordinates of the damaged vehicle to Traffic authorities. In turn, they will quickly send emergency services and transfer the information to message panels and to all connected vehicles. Be careful with the light you choose and always check that it is certified. As of 1 January 2026, these devices must be connected with DGT 3.0.



### Investigation



### The path is made by walking and... driving

If you travel abroad by car, van or camper, be sure that drivers have a valid license and proper and valid documentation in their wallets. That is to say; a driving permit, vehicle inspection certificate (ITV in Spain), Green Card and vehicle insurance.

Remember that drivers under 25 years of age and who have had a license for two years are usually governed by vehicle policies and if there is an accident, there may be a problem. Ask us beforehand.

Before starting up, remember that not all insurances include Travel (or Road) Assistance. If you have hired insurance, you will receive assistance for breakdowns, wheel replacement, tow truck, trailer, accommodation, lack of fuel, spare keys, etc.

But if you don't hire insurance and an accident occurs, you will have quite a costly problem on your hands. For your peace of mind, ask us before travelling.

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