

# Better safe than sorry

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

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## Faster, alone. Farther, being accompanied. Safer, with your Insurance Brokerage.



This summer you are going on a trip abroad and you have read that in many countries they ask for Travel Insurance, especially after the pandemic, and other countries recommend it. Our Brokerage would like you to know that it is fundamental. Have a wonderful time and experience while travelling. But do it safely and be protected.

These are the **ESSENTIAL** guarantees. You should always travel with them **for your safety**:

**Medical coverage.** It must be taken into account that, in many regions, hospitalization or medical treatment costs are very high due to their private health policies. Therefore, it is appropriate for the policy to cover the following situations:

- Illness or accident.
- Extension of stay and repatriation.
- Displacement and accommodation of a person accompanying the insured.
- Transportation or repatriation of the deceased and their companions.
- Early return of the insured due to the death or hospitalization of a family member or a serious accident at their habitual residence, as well as any other exceptional situation.

**Medical Transportation Assistance (known by its Spanish initials as TAM)** depends on the country you will visit and the injury or illness you have suffered. You must

be properly transported to the health centre that can optimally attend to the emergency situation.

**Civil Liability.** Whether due to accident or mistake, every action has its consequences. You do not want to pay a big chunk of change out of pocket for a «mishap». The CL will be responsible for compensating third parties involved in an action for which you are responsible.

And we also **recommend protecting your financial situation**:

**Cancellation.** Something comes up that prevents you from going on your trip. Having cancellation coverage that will refund the amount will allow you to at least schedule another vacation. Or at least be able to replace it with another whim.

**Luggage theft or loss.** Your possessions are yours. Arriving at your destination and not having them can create a serious inconvenience for you, whether because you don't have extra clothes to change into, your comfortable shoes to walk around in, or you are missing your toiletries bag with your contact lenses and spare glasses. Or, because on your return, your camera with all photos with memories has disappeared or gotten stolen, along with memory cards.

Visit us and we will carry out a study according to your needs. We search, find and hire exactly what you need before embarking on any adventure.

### Volcano eruption in La Palma: almost fully compensated

The Spanish Consorcio de Compensación de Seguros (Insurance Compensation Consortium) has already paid 232.4 million euros to the insured affected by the volcanic eruption on the Canary island of La Palma, which represents 97.5% of the 12,761 requests received.

Most damage occurred in homes and neighbourhood associations (193 M/€). The rest affected cars, shops, hotels, offices and industries. Llanos de Aridane was the most affected municipality with almost half of aid requests and with €168.84 M/€ of compensation paid.

Serious events like the one in La Palma remind us of the importance of insuring your assets. Without insurance, the island could not have been rebuilt as soon as possible. It is not only about insuring your assets, because they are not just «things»; a house, a car, your business premises, for example. It is about your life. Volcanoes, floods, earthquakes are unfortunate natural disasters that occur. Although they can be foreseen somewhat in advance, they cannot be avoided. If in addition to experiencing a disaster of this level, you find that your whole life was destroyed, how do you recover? Insure what matters most to you.

Our Brokerage would like to congratulate the Consortium, demonstrating once again that the Insurance Sector's work is essential for protecting our heritage.

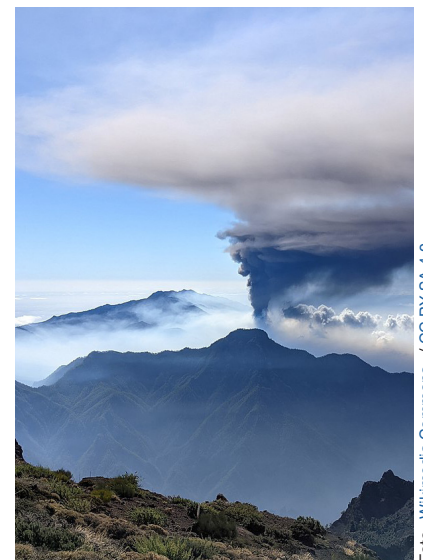


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# Holidays at sea. Or at the community pool.



The important thing is to disconnect from everything. This year, Victoria and her family will not be able to take a few days of vacation at the beach. So they have organized themselves to make the most of their days off. They will enjoy their days off in the estate's common areas. It is a large development with four apartment towers and a community pool, multi-use sports court including basketball, tennis and soccer courts. They need to schedule a time slot to use these courts. There is also a picnic area for some snacks. And of course, a small park. Everyone has the right to have a good time and play. Some games in the morning with the first floor community members, games in the pool and park with the little ones, and at night going for tapas with fifth floor community members. But remember:

### He who plays with fire gets burned

Protect yourself from sunburn and possible sunstroke. Be careful around water in order to avoid slips, cuts, and bumps. A bad jump into the pool can lead to trauma. A rough game, a simple cramp or a digestion cut could lead to drowning.

### Who is responsible?

Community pools will handle water quality. They will establish rules of use and a public and visible schedule. It will also be necessary to have a technical person in first aid and rescue depending on the size.

However, if an accident occurs and it is not personal negligence, the responsibility falls on the community members. There are insurance packages for Community Pools and Community insurance packages that include them.

Ask us and we will review your Community policy.

Recommendation

### You're cool and your engine too

Did you know that a car in the sun heats up to 70 degrees Celsius? When starting your car, the engine can overheat and have a serious breakdown. How can this be prevented, even without air conditioning?

Always put into place a parasol. This does not work miracles, but avoids some heat. Open all windows when getting in. Now you can turn on the air conditioner to blow hot air out of the vehicle.

Check the coolant temperature on a regular basis. Do not use water because it damages the cooling system. And check the level of lubricating oil.



Recommendation

### Don't worry: Home Insurance takes care of you

A house is robbed every minute and 22 seconds. Many people believe that they are not at risk of robbery because they are not wealthy or do not live in a luxury villa. But they are unaware that in Spain there are more than 130,000 home burglaries every year. The average cost caused by the damage done by thieves to enter houses amounts to €1,115. Fortunately, Home Insurance will compensate you the amount of what was stolen, damage caused to the house, accommodation expenses, and your Civil Liability if you cause damage to others.

However, it is better to prevent. Do not lower all the blinds. Leave the key with a trusted person to go in and take a look from time to time. And turn on the lights from anywhere in the world using your smartphone (for example, with Google Home). Make it look like there is always someone inside.

