

Better safe than sorry

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

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Solar energy is clean, renewable and cheap. What risks should you be insured against?



It's a fact: Paula has seen how a solar panel lamppost caught fire on its own. Do you have solar panels on the roof of your community building or maybe at your business or home? Excellent decision, but keep in mind that the risk of fire in the batteries or at the facilities also increases.

Solar panels are an expensive investment. They help you save in the long term, but you must protect them. Manufacturers guarantee operating damage and manufacturing defects, but nothing else.

A vicious cycle fueling fire

1.- Poor installation. Everyone wants to do the installation, but many do not have proper training or certification. It is very important that the design and installation is completed by a company or certified installer.

2.- Lack of maintenance. Proper maintenance of your solar panels must have a good annual review of: wiring, connections, inverters, batteries (lead-acid only), voltage and current, screws and earthing.

3.- Difficult access. The installation of solar panels is not always in an easily accessible

location to firefighters fighting solar panel fires, who must also be aware of electric shock risks.

Recommendations from your brokerage

Let us know if you are going to install solar panels on the roof of your home in order to include them in your Home Insurance or if they are installed in your neighbourhood association. You may need an exclusive Solar Panel insurance policy. You protect from material damage due to breakage (caused by lightning, hail, wind, etc.) and most importantly, Civil Liability for damages that may be caused if the fire spreads to other properties or estates.

If I already have insurance and install solar panels, will they be included automatically?

No, they will not. Always let our brokerage know so we can review your insurance. Take into consideration that solar panels pose an increased risk of an incident occurring. Don't risk it.

"True wealth is being the child of good parents," Juan Luis Vives

"We started with two, and then we had three. Surprise! Suddenly and almost without thinking we were five. But our round number is six. Welcome!"

Maribel is a new mother once again. Four wonderful daughters, but no one takes away from the madness that so much mother-child love can entail. Large doses of patience multiplied by infinite love will make everything go well. And since all of us need external help, Maribel has a Health Insurance policy that has accompanied her during all her pregnancies. After each birth, she has included her newborn daughters in this policy, because it is very important to have paediatric care that is personalized, efficient, and effective.

The daughters and the spouse, respectively, are also the beneficiaries of Life Insurance that the parents have taken out. Nothing is ever certain and they want the safest bet for their daughters' future. And whatever happens, they will have sufficient funds to deal with the new family situation and the family's financial survival (studies, debt, general expenses, etc.).

But on a day-to-day basis, Home Insurance will take care of the challenges that four daughters may make. These challenges, hopefully not many, are covered by CL.

And with the Car Insurance, they will be protected on all trips, from going to school, to the park or visiting aunts and grandparents in town.

Congratulations Maribel! Take care and enjoy. Our Brokerage makes sure that you are safe.



Wherever you are, you're insured



Do you enjoy working with the public? Do you speak foreign languages? Do you want to work with tourists? Are you a perfectionist? Brilliant! You can certainly work at or even run a hotel, hostel, country holiday house, camping facility or tourist apartment building. In addition to managing reservations, your main task will be to ensure that your customers feel even better than they do at home. And, be careful! You also have to protect the workforce and certainly the assets under your responsibility (buildings, machinery, furniture, decorative elements, etc.).

Safety is not an accident. It is the result of intelligent effort.

Accommodation Insurance is required by law. Mandatory coverage is:

- Material damage: water, humidity, fire.
- Robbery: good insurance can include changing locks as well as theft of cash and personal belongings. Garages and terraces are usually included also.
- Civil Liability: covering damages caused to third parties.
- Provisional relocation: when you must relocate guests due to damage, and also the hotel's neighbours when the

accident they suffer is caused by the hotel.

- Workers Accident Insurance: with medical expenses and compensation for employees who have an accident.
- Machinery: normally it is very expensive. Calculate how much it costs to repair the elevator.

And you can also complement all this coverage, because there are other risks that you have not even considered: a disloyal employee, loss of benefits due to an unexpected closure, legal defence for claims or Civil Liability that the establishment's management may have.

When customers come first, they are customers forever

"Our hotel had a special charm. We really felt that we were important. Everything was in order and clean, the staff was friendly... I'm certainly leaving out many details. But behind this service, management is concerned about all people: employees and guests. THANK YOU VERY MUCH!"

Recommendation

Insurance Compensation Consortium, the "solidarity" mattress of your insurance

Did you know that more than 80 years ago the insurance sector invented compensation for the explosions of Navy powder kegs in Cádiz and Alcalá de Henares? In Spain this compensation is paid by the Insurance Compensation Consortium (Consortio de Compensación de Seguros), which protects everything that an insurer cannot (natural damages such as volcanic eruptions, damages caused by violence and those originating from the Armed Forces) or damages whose risks an insurer refuses to take on. This is very likely to occur for something that is mandatory to insure, like an old but powerful car. This is where the Insurance Compensation Consortium comes in, which is the full expression of "MUTUAL INSURANCE." **But always remember that in order to receive compensation you need to hire insurance, in every case.**

Where does the money come from?

From all of our insurance. Every time we pay for a policy, the bulk of the payment protects us and we all pay a small amount for the Consortium to collectively assume responsibility for major catastrophes.



Investigation



Yes, it can get cold in August!

Be careful now, be careful about temperature changes. It depends on where you are. During the day you roast and at night you freeze. You might go outside wearing a t-shirt, bermuda shorts and flip-flops and at night your body demands a jacket and turtleneck socks. You could catch a cold and flu' or you might get burned by the sun or suffer a heat stroke.

And what does science say? Well, sudden climatic changes are harmful

to your health. When the sun burns, each additional degree is more dangerous... Risk is multiplied by three and four times more than with cold, which is discreet and silent.

A piece of advice from our Brokerage Office: these days listen to your mom when she says that "Yes, it can get cold in August!" So put on a jacket just in case and take good care of yourself. Have a happy and healthy summer!

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