

Wow! Now I'm sentient...



If your family is made up of non-human «people» you will know what we are talking about; And dogs and cats also have emotions like love, joy, sadness, anxiety, jealousy, and more. They have fears, they suffer and empathize with their humans. They care, and above all they give lots of affection. Now they are legally called «sentient beings.»

The Animal Welfare Law comes into force on September 29. When this date arrives we want to make sure you have done your homework.

This Law will better protect most of our furry friends, as one of its main objectives is to put an end to the abandonment and euthanasia of pets. In addition, it toughens penalties, including prison sentences.

What are the key aspects of this protection?

- Registration and identification of dogs and cats.
- Breeding limits.
- ZERO euthanasia and abandonment.

- Leaving them unattended is prohibited.
- Requirement to take a course to facilitate proper and responsible ownership.
- Mandatory Civil Liability Insurance (with €500-10,000 penalties for not contracting it).

What can affect us and should we be especially careful?

The legal text also includes other penalties that have to do with not picking up dog excrement. The fine amount varies significantly depending on the city. However, fines are 60-3,000 euros, so not picking up after our dog on the street would be a real pity.

Similarly, letting our dog loose with no supervision can cost us dearly. The new Law provides for fines of 500-10,000 euros, and that is only if no incident occurs. In rural areas it is still common to open your door so dogs can go about by themselves throughout town. This is now penalised with hefty fines.

We must also report the loss of our animals within 48 hours. If we do not do this, it will be considered abandonment. Currently, it is

mandatory to identify dogs with a microchip. So, if they are lost or stolen, authorities must be notified within a maximum of two days. If we do not do so and it is found, we will incur a serious penalty whose fine ranges from 10,001-50,000 euros, which will be the same that will be applied to us if when we go outside it is verified that our pet does not have a microchip.

And of course, leaving our pets by themselves and locked in a car, exposed to conditions that endanger their lives, entails a penalty of €500-10,000.

Remember that this Law establishes for the first time the obligation to have Civil Liability Insurance for dogs at the state level. And this is where our brokerage comes in to help. Good Civil Liability Insurance will take care of any financial damage that your pet may cause to third parties and include legal defence or legal costs and expenses for a very low price.

Check your Home Insurance policy. It may not cover this Civil Liability.

During their dog's life, this Animal Welfare Law requires dog owners to contract and maintain in force Civil Liability Insurance for damages to third parties that includes in its coverage the people responsible for the animal.

If you are a dog owner and you do not have independent Civil Liability insurance for your pet, it is important for you to review your Home insurance policy to confirm whether or not it complies with the obligation imposed by the aforementioned Law.

Ask us! We have all kinds of insurance solutions to ensure that your grade is «doggy excellent» and that your finances will not suffer.

Better safe than sorry

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National Network of Insurance Brokers

Live without ties



I propose a philosophy lesson with Seneca, «the Stoic», who was a wealthy and wise Cordovan who triumphed and committed suicide in Rome to oppose the «evil» Nero.

“Why do you waste your time on the one thing you should be stingy about?” Time is the most valuable possession we have. But we spend our lives being busy doing nothing. We never think about the end, although we live as if we are immortal.

One day you may lose your autonomy and need the help of others. The Dependency Law recognizes this right but its support always falls short and arrives late (6 months later). And it generally represents an exorbitant expense for most families.

The Insurance Sector solves this problem with **Dependency Insurance**, which involves paying compensation in the form of income or capital. It can be received in a single payment or with a lifetime salary (monthly, quarterly, etc.).

Seneca would recommend that you contract such insurance right away. “Fortune has a habit of behaving as she pleases” and she can give you a scare whenever she likes. The time to take out insurance is before anything happens to you. Best conditions are obtained between ages 30 and 40.

If you prefer, the insurer will send someone to your home to help with daily tasks: physical care, cleaning, medical support and assistance and overnight observation.

Trust us, this is important. We live dependent on our mobile phone, the news, work, social commitments... And when we review our activities at the end of the day, our balance is deficient. “A worried person cannot perform any activity successfully.” Learn to say NO and focus on living fully, it’s what really matters to you.

Are you more into grape harvesting or grape stomping? For a good wine, both need to be done

In September, «two and two equals five» during the grape harvest. A good farmer must guarantee his income with 2 mandatory insurances, 2 recommended and 1 essential.

Essential insurance is Agricultural Insurance, the only brave one that dares to challenge the climate.

Mandatory insurance are Agreement Accidents for workers and Agricultural Machinery Insurance.

Recommended insurance, especially if you have created a company, are Civil Liability in case you harm others and D&O (*Directors & Officers*) insurance to protect your management.

Still unsure? Ask us.

Curiosity



Car insurance may NOT cover you if...

You have an accident with your father, mother, child... The insurer combats possible fraud due to faking an accident in order to collect compensation.

You ride off of an unsuitable road such as beach sand, a dirt road or a forest track.

You don't help someone who has an accident. The Law requires us to offer help and imposes penalties for not doing so.

You tune up or modify the car (for example, with wider tires) but fail to inform your insurance company.

Your child, who is under 25 years old, has an accident, but you have not included his name on your insurance.

Investigation

