

Better safe than sorry

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

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Spain, the country of wonderful travel: expansive, beautiful, close and diverse



Spain is a tapestry woven with threads of history, legends and diversity. From the desert of Almería, where you can feel like you are in a Western movie, to the wet forests of the north, home of the mythical *meigas* witches, *trasmugos* goblins and *basajaun* humanoids. And while many are already preparing for the All Saints' long weekend, others prefer to immerse themselves in the Halloween celebration.

Trasmugos vs insurance... who wins?

In a particularly thick forest, the Manolos, who are four inseparable friends, found themselves lost. The day was dark, and among the trees, a small figure with a distinctive red peaked cap moved quickly. He was a *trasmugos* goblin, and he seemed to have a plan in mind. Just around a bend, the Manolos discovered a trap: the road was covered with sharp stones. Their van skidded, and in a flash, they crashed into a towering tree.

It is in unexpected moments like this, where mythology intertwines with reality, that we remember the importance of being prepared. Fortunately, among the confusion and

adrenaline, one of the Manolos remembered his insurance. His cell phone had reception and he quickly called Roadside Assistance. Their foresight guaranteed them help at the accident site: towing, rescue, and roadside assistance so they could continue their journey.

Did the *trasmugos* witches break the car windows?

Yet, *trasmugos* witches, often misinterpreted as malevolent, were actually midwives and healers. Although some still believe in their pranks, Cristina learned that it was not them who broke her car windows, but two mischievous hooligans. Fortunately, your car insurance covered the damage and our brokerage confirmed all your policy's guarantees.

Just as legends have protected and taught generations, good insurance can protect you and your loved ones on your daily adventures. Therefore, Cristina, when you think about your next trip, remember that with good car insurance and travel assistance, your trips will always be well covered. And now... the journey is over.

The most expensive beautiful purple cloak in the world

To attain 1 pure kilo, which costs €10,000, 250,000 flowers are needed. They call it "red gold" and it is highly appreciated for the aroma and flavour it provides in Milanese risotto, Kashmir curry, Valencian paella, in Ciudad Real tojunta stew or the delicious traditional roasted potatoes. It has also been used as a fragrance, as an ink, and even as a drug and aphrodisiac.

By the way, saffron has as many counterfeits as luxury clothing. Do you know how to recognize authentic saffron? The thread is frayed at one end. Smell it and put it on your tongue. Its taste is sweet and bitter at the same time. Fake saffron retains little aroma and flavour.

Arabs introduced saffron to Spain. This country has the best saffron in the world and is the second largest producer worldwide. Hence, it needs to be insured.

This year agricultural subsidies have reached 317.7 million euros. Good insurance prevents losses due to unforeseen weather that could ruin your farm. It guarantees the recovery of your investments and preserves your agricultural business. If you have questions about how to contract it, ask us: we are always on your side.



Why you need Loss of Profits Insurance in your business NOW



Imagine that your store experiences a fire due to a short circuit and you have to close for a month. Even if the physical damage is repaired, the big question is: Who will compensate for lost revenue and fixed expenses during that time?

That is precisely what happened to our client who is the owner of a candy store. He faced the difficult situation of having no income for a month, in addition to having to cover fixed expenses such as his employee's salary and rent.

The solution is in Damages with Loss of Profits Insurance. This type of insurance can compensate you for the days that your business was closed, either through agreed daily compensation or a single payment based on the profit of the

last year. But these are not just internal accidents. If works on public roads prevent access to your business, Multi-Risk Damage insurance can compensate you for the loss of income. Additionally, it protects you against a variety of eventualities, such as fire, electrical damage, and theft. Additionally, if you are a landlord and lose rental income due to an accident, this insurance can cover those costs.

In short, we strongly recommend all self-employed people, entrepreneurs and business owners consider this type of insurance. Protecting yourself against Loss of Profits can be the key to ensuring the viability and continuity of your business in difficult times.

"We cannot all advance if half are left behind"

The essence of insurance lies in cooperation. Insurance operates under the principle of solidarity, where all policyholders contribute to a common fund through premiums. This fund guarantees that, if a member suffers an accident, they can receive compensation thanks to the collective contribution.

This concept did not begin recently. In the 16th century in the Alps, farmers formed mutual aid societies to support each other in case a child fell ill or a cow got lost. However, long before that, in ancient Babylon, we find mentions of the «high risk loan» in the Code of Hammurabi, the precursor of marine insurance. Chinese merchants, aware of the risks, distributed their goods among several ships to minimize losses. If a ship was wrecked, the loss was spread out among many merchants, preventing the total ruin of one.

Moving forward in history, during the 17th and 18th centuries, governments sought financing for their wars through citizen quotas. In exchange, they guaranteed an annual income to taxpayers until their death. Today, this idea persists with modern insurers. For a premium, insurers offer coverage in various situations such as unemployment, unexpected illnesses, disability, old age and even death.

In summary, the central purpose of insurance has been, and continues to be, to offer solutions and support in the face of adversity, evidencing the power of cooperation and solidarity.



Curiosity

¿Puedes tener 2 seguros de Decesos?

Sí, puedes.

A veces un hijo contrata con otra compañía un seguro de Decesos sin saber que su padre lo ha incluido en la suya. Si fallece, una de las compañías gestionará y asumirá los gastos del entierro mientras que la otra abonará el total de dinero pactado en la póliza.

Si estando vivos, te percatas de que tienes dos seguros de decesos en una misma compañía, tienes derecho a reclamar el abono de los importes satisfechos de una de las dos pólizas.



Investigation

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