

# Better safe than sorry

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

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## Live Fully: A Look at Manolo's Life



Mark Twain used to say: "A man who lives fully is prepared to die at any moment." Life is full of unexpected moments. It is vital to embrace all of them. Manolo is a clear example of this.

### An Unbreakable Spirit

Manolo, at 76 years old, is a testament to what it means to live fully. Affectionately called "crazy" by his friends, each year he sets and accomplishes a new goal. Whether playing tennis or cycling with his club, Manolo finds joy and purpose in every moment.

A road accident once put him out of work for three months. Since he was prepared, he was able to focus on his recovery and not worry about other issues. This let him return to his active lifestyle as soon as possible.

### A Partner in Adventure

He is not alone on his journey. His wife, grandma Juani, is the pillar of the family. With an astute financial outlook, Juani has always emphasized the importance of planning. "Wrap things up and keep them wrapped up" is her motto. They have navigated life together, making sure their family is taken care of, not only emotionally but also practically.

### Reflections on Life

Shortly before his death, Oliver Sacks said: "The feeling that predominates inside me is gratitude. I have loved and been loved; I have received a lot and I have given in return what I could." Like Sacks, Manolo and Juani share this feeling of gratitude, making the most of each day, regardless of what tomorrow may bring.

### The Silent Companion: Insurance Protection

As Insurance Brokers, over the years we have had the privilege of accompanying Manolo and Juani on their journey. We have analysed their needs together at every stage of their lives and made sure they were supported by the right solutions. From Life and Accident Insurance that gave them the peace of mind of knowing that they were covered in critical moments, to Death Insurance that gives them certainty that their family will be taken care of even when they are no longer there.

Manolo and Juani's journey is a testimony of how, with passion for life and adequate protection, you can live fully and with no regrets. And that is exactly what we seek for all of our clients: a life lived to the fullest, with the assurance that they are supported every step of the way.

### Castles in the Sky and Rights on Earth

Jordi Sierra i Fabra once said: "Poets build castles in the sky, crazy people live in them, and somebody in real life collects the rent." The world of rentals is also one of rights and responsibilities.

#### Owners: A Guardian of Your Rights

Every landlord seeks two simple things: receiving rent on time and finding their property in good condition at the end of the contract. This is where Rent Non-Payment Insurance comes in as a white knight:

- It helps you choose the tenant: It studies the solvency of candidates.
- Financial Security: It ensures the landlord receives unpaid rent and supplies.
- Heritage Protection: It is responsible for claiming damages and repairing acts of vandalism.
- Peace of Mind: All legal expenses are included, including eviction, if required.

#### Tenants: Protected by the Legal System

On the other hand, tenants are not simply temporary inhabitants. They are protected by laws that provide them with security and clarity:

Flexibility: If the contract is less than one year, the tenant decides whether they wish to extend it on a yearly basis, up to a maximum of 5 years.

Freedom: After six months, they can terminate the contract with one month's advance notice.

Quality of Life: It is the owner's responsibility to ensure that the home is habitable and in good condition.

Both owners and tenants have their cards on the table in the rental game. If you find yourself in the middle of this game and have questions, we are here to help you. Ask us without any obligation.



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#E2KBROKERNET

National Network of Insurance Brokers

Come and see! The show is about to start



"Ladies and gentlemen, on the stage of life, there is a silent protagonist who ensures that the show goes on without a hitch: Event Public Liability Insurance."

Whether at exciting Halloween parties in Port Aventura, majestic events at castles like Belmonte or at the vibrant Youth Centre in your municipality, behind every laugh, emotion and memory, Insurance is working silently behind the scenes.

What Stories Can We Tell You?

Visualise a Medieval Market, a gigantic tent, and suddenly a gust of wind drags it away, causing damage. But there is no reason to be alarmed, because the or-

ganizer's Insurance comes into action. It not only covers injuries to people, but also damage to property and goods.

Whether for temporary facilities such as markets and fairs, or permanent locations such as nightclubs, cinemas and restaurants, there is a policy designed to measure.

When Reality Surpasses Fiction

Because, as the saying goes: "Nothing ever happens until it happens." And in those unexpected moments, Insurance is your main scriptwriter, ensuring that the final act is not a tragedy.

Golden Advice: Associations and clubs, remember to protect each event you organize. Otherwise, partners could be compromised with their personal assets.

Did you know? The Luminosity of Mixquic on the Day of the Dead

Mixquic, whose name means "place of those who take care of water," comes to life during the Day of the Dead with the magical "Alumbra-da." In this tradition, Mexicans decorate homes and graves with flowers and candles, creating a dazzling nighttime show of lights and colours.

If you decide to immerse yourself in this tradition in Mixquic or explore any other corner of the world, be sure to take full Travel Insurance with you. If you do this, your only concern will be enjoying the experience without difficulties.

Curiosity



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When and how to cancel "alive and well" Life Insurance

You can cancel it whenever you want without giving any explanation except if there is one month remaining until renewal. What's the procedure? It's very simple: you send an email (or preferably a burofax or certified mail) indicating that you want to cancel your policy. Attach a photocopy of your ID and that's all.

Before cancelling, come to our Brokerage because we can process your cancellation or modify your policy. It is better that you carry out an analysis with a professional and specialist on when and how to proceed.

Investigation



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