

# Better safe than sorry

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

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## Who pays for the damages of the volcano in the Canary Islands?



The Insurance Compensation Consortium (CCS) **will assume directly with its own means** the **management** and **payment** of compensation requests that are received either through its website [www.consorseguros.es](http://www.consorseguros.es) or through the free call centre 900 222 665. **Our brokerage also always processes requests directly from our clients** before this body to speed up compensation as much as possible.

**Important! It is mandatory to have contracted insurance and be up to date with payment.**

### What does the Consortium (CCS) compensate?

**Damages to insured persons**, if any. It will also compensate **damage to the insured property**, whether it is a **residence** or a homeowner's association; **motor vehicles**; office **premises**; **commercial** and service establishments and other **properties** for non-industrial use, **industries**, and **civil works** and **infrastructure**, whether all the aforementioned assets are **privately or publicly owned**.

The Consortium will compensate in accordance with the insured capital and the clauses of the affected party's insurance contract. That is why it is so important that the insurance is made properly and that there is no underinsurance.

CCS compensates both the material damage caused by the eruption and the lava and other materials, as well as the non-material damages that are a consequence of those, such as the loss of rentals of property owners, the second accommodation expenses derived from the uninhabitability of the housing, or loss of income due to the stoppage of commercial, service or industrial establishments, all in the manner provided for in the affected person's insurance contract.

According to experts, the eruption will last for months and will continue to cause a lot of damage and economic loss. Therefore, insurance is an indispensable part of our life. It is an invisible buffer that protects every step we take in our life, even if we do not realise it.

**Our Brokerage's Heart Stands With La Palma.**

### "Wet or dry for San Lucas be sown"

Sing the Jota of Navarre traditional song:

"¿Por qué vienen tan contentos los labradores?

Que cuando vienen del campo, vienen cantando.

Ya vienen de ver el fruto de sus sudores".

This autumn we will eat artichokes, thistle, potatoes, peas, garlic ...all fresh and from the local garden. For us consumers, it is very easy and cheap to park the shopping cart in the supermarket and fill it up. 1 kilo of onions costs us € 1.04 even though farmers are paid € 0.07 (14 times less). He planted at the end of August and has watered, fertilized, sweated a lot and now he will harvest. He will be happy because the harvest will be abundant. The skies have done their part and have not haunted us with hail.

"There is a friend in me"

Every year, crops face climatic risks, pests, diseases and damage from animals such as moles and wild boars. In Spain, the agricultural sector has the most advanced agricultural insurance in the world. When a crop is ruined, losses may be borne by insurance.

Good insurance will handle claims. In this way, thanks to the insurance sector, the agricultural sector can maintain its revenue, without going bankrupt, and guarantee the continuity of operations. It is important for you to know that our brokerage accompanies you from the moment you walk through the door to study all your options, according to your needs and circumstances, until, in the event of a claim, it is resolved.

As the saying goes, "this October a good vegetable dish should not be missing."



## “I am a woman who once went through and overcame breast cancer”



“It was a huge slap across the face and I didn't know how it appeared...”

Every 15 minutes breast cancer is detected in Spain. When diagnosed early, the cure rate is around 100%. So if you notice a lump or change in your breasts, make an appointment quickly. But beware, self-detection is not always reliable. Periodic check-ups and mammograms confirm 90% of initial cases.

### Reasons for hope

A breast x-ray discovers a lesion up to 2 years before it is palpable and has spread or deepened. Early diagnosis increases healing and leaves fewer aftereffects.

After the age of 40, mammography check-ups every 1 or 2 years are recommended. When you turn 50, tests should be annual.

Apart from family history, cancer is influenced by lifestyle, taking care of yourself is essential, but unfortunately it does

not guarantee that we are free from suffering a disease as devastating as cancer.

The insurance sector recommends using Preventive Medicine and, in case of illness, rapid treatment. Your health Insurance handles 3D X-rays and reviews, a second medical opinion, psychological support, cancer care and plastic and reconstructive surgery in mastectomies. It can also allow you to choose from the best specialized clinics in the country.

### October 19, Breast Cancer Day

“All of us must be responsible for our health, without remaining passive waiting for someone to do it for us... I had an enemy within me that could cause my death, and yet I didn't know anything about this enemy.”

(María Granados Zapata)

Anecdote

### The crashed driver of the self-driving car was watching Harry Potter

It happened on July 1, 2016 in the United States. The world's first autonomous driving car had travelled 209 million kilometres on autopilot without a scratch. That day, ex-marine Joshua Brown activated the autopilot and started watching a Harry Potter movie. He forgot about the road and did not see a tractor with a trailer enter. The bright sky dazzled the vehicle's sensors that did not engage the brakes and... WHAM!

Five years later, the UK has announced that it would allow driverless cars on its roads this year. In 2035, 50 million self-driving vehicles are expected to be on the roads, reducing accidents. However, there is still an unsolved mystery: a possible system failure caused by hackers.



Anecdote

### Protection everywhere

It is used for the whole family, holidays, for work life, for personal life...

Autumn is synonymous with routine, back to work, to school, to the gym... We will travel by car, bike, and electric skateboard or on foot. What if I get run over, have a fall or crash?

Who pays for my healthcare expenses? In the event of a disability that prevents me from working, who ensures my financial protection? How do I meet the expenses to adapt my house and/or my vehicle to the new situation? And if I die, who protects my family financially?

Having an accident can change our lives. Accident insurance can help solve these problems. Feeling that every step you take, whether to go to work, for a walk, on the beach or in the mountains,... it is protected. This is our goal.

