

Better safe than sorry

Trust in your  broker for this policy.

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

Monthly bulletin
Nº 25 / March 2015

What do Ben-Hur, civil liability and saving on unexpected costs have in common?



You will have almost certainly seen the film Ben-Hur at Easter time. It brings the work of Lewis Wallace, the agnostic American general and writer (1827-1905), to the big screen. An atheist friend of his pushed him to show the world proof that Jesus did not exist. The writer spent two years researching Jesus of Nazareth. He uncovered what he considered to be irrefutable evidence that Jesus existed, and converted to Christianity. He later thought up this novel in which the incredulous protagonist, played by Charlton Heston (1959), also converts after going through an endless trials and tribulations.

Tirzah, Ben-Hur's sister

The misfortunes begin when Tirzah accidentally dislodges a roof tile, hitting Messala, the Roman governor. Ben-Hur admits responsibility and is arrested and condemned to the galleys.

Objects can also come loose from houses in our streets, while believers are gathering to watch the Easter processions. And...

How many times have you played with a ball? How many times has your ball smashed into a window, car or elderly lady? Does the same thing happen to your children?

Journalists claim that reality outweighs fiction. **Recently, the parents of three minors were ordered to pay compensation to the family of a man who was travelling in a car on the Cartagena dual carriageway. The boys**

were throwing stones and one of them hit the passenger, killing him.

Stone-throwing on the roads is common. Children can be little angels but, in a group, individuality is lost and hooliganism takes over. How do you manage to pay compensation of that extent in this day and age? Well, such incidents could be covered with a simple Home policy or Civil Liability insurance.

Insurance: your salvation

In our everyday lives, expenses are not that high or problematic. But everyone, at some point or other, has to deal with an incident in the home, a health problem or dental treatment.

The most effective way of resolving these unforeseen events is "to take precautions by insuring your risks". Policies do not always pay for all of it, but they offer great relief. That is why you have to analyse the conditions that companies offer you, and at what cost, very closely. They must cover exactly what you need them to. And then, you must monitor the coverage that needs updating year after year.

As insurance brokers, we are here to do all this, and much more. We anticipate your problems and show you how to protect yourself from unexpected costs. Be like Wallace and Ben-Hur, but in this case, **convert to the insurance culture.**

How much would it cost Spain not to have insurance? Around 14 times its GDP

We would need to save for almost 14 years in order to get together the 14 trillion euros needed to protect our society from any eventuality. Luckily, all possible eventualities are covered by the "insurance industry" today.

Without help from the State

In the last 30 years, the money earned through premiums has increased from 2% of GDP in 1986 to 5.5% in 2012. In recent years, the insurance industry has been innovating and modernising itself. The result is a high level of quality and service for those insured.

Wealth for everyone

According to UNESPA (the Spanish Association of Insurance and Reinsurance Institutions), as well as protecting our assets to the tune of 14 trillion euros, insurance benefits the country in other ways:

- Insurance company activity delivers 3.6 million euros to the Spanish Treasury each day, in the form of tax on profits.
- Every year, insurance pays 1 billion euros in VAT that is not then deducted, so it is all revenue for the Treasury.
- Insurance companies pay the State 431 million euros a year in social security payments for their employees (over a million a day).
- Insurance brokers create sustained employment and wealth across Spain. And if you think about it, our sector supports the local economy too.
- Credit insurance has responded to the crisis by maintaining protection for those it insures in the event of non-payment, which is equivalent to 10% of GDP.

What is your unfinished business? Life insurance: if you don't have it, get it! Because, in one way or another, it helps you protect what you love most: **your family.**

Thank you
for trusting
your broker

Look around you: your sofa, your home, your smartphone; just imagine that your children, your parents, your partner, your life, are all insured. You can protect yourself in one of two ways: yourself (directly with an insurance company) or through a professional: the insurance broker.

More and more people, like you, are trusting us. Do you know why?

Because we help you to choose the best option.

We are regulated by an administrative control and the Mediation Law. We have to comply with regulations that place strict financial and professional demands on us and we are happy to comply with them to the letter because we know that, that way, you are better protected.

According to the Directorate General of Insurance, we offer you "professional, specialised and impartial advice, based on our independence".

Responsible and solvent

As insurance brokers, we choose insurance companies for you based on their level of responsibility, solvency and service. We only offer products from accredited companies because we do not want any surprises for our clients. We prefer an efficient service at the right

price to skimping on the policy's basic coverage.

This way of working translates into a high rate of loyalty from satisfied customers who do not change every year because they have found the right policy.

By any means

We can serve you online (website, telephone, social networks) or offline if you prefer (in the same office as always).

The Directorate General of Insurance requires us to **"recommend the insurance coverage and entities that are best suited to needs of the consumer, based on our professional judgement"**. We use the best technological tools available to us, which, combined with our experience and knowledge, allows us to find the best option that exists in the market for you.

It is our job to compare the different options and offer you the most suitable one. When the unexpected happens, we fill in the incident report and defend your interests until you receive your compensation.

You already know that we are independent. We also have an extensive offer with all insurers in the market, our advice is free, you are protected by the law and we will provide you with post-sale assistance.

Anecdote



Multas de tráfico imposibles

A car belonging to a couple in Barcelona broke down and they called the roadside assistance van to come and tow it. But look what happened: they were fined for speeding because the van went over the speed limit and was picked up by a speed camera. How is that possible? Because it had an Andorra number plate and the private vehicle was from Spain.

You weren't in the car

Your company fires you but keeps your details as the driver of a car. One day, you realise that you have full points on your licence and a mountain of fines for a vehicle that you have never seen in your life. This is a true story, and it happened in Girona.

Driving through a red light where there isn't one

It is bad enough to get a fine for going through an amber light as it is changing to red "just as it is flashing", and if there aren't even any traffic lights on that street, even worse. But it is quite another thing for them to reject your appeal because "the reason cited by the interested party - that there are no traffic lights - is not included in those established by law." The soundbite from the case was provided by the policeman who said, "If an officer says there's a pig flying through town, there is a pig flying through town".

A Formula 1 camper van

In this case, a policeman from Benicarló was fined for allegedly driving a camper van at 213km per hour. Naturally, the speed camera was checked and it could be proved.

Don't scratch yourself or do your hair

On a road in Barcelona, María Luisa was arrested by the Catalan police for supposedly talking on her mobile. But there was no phone in her car. It didn't matter. She was given a fine because she was driving "without ensuring she was able to move freely" and for "touching her hair on a gentle bend".

Something similar happened to Tomás, who was fined 60 euros for scratching his ear. According to the report (10 pages long) "he was holding his ear with one hand" when the ear can "hold itself up".