

Better safe than sorry

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

The elixir of Health



Youth is the time of life between infancy and adulthood. Over the years, while our bodies wear down, our minds mature, becoming sharper with experience. People tend to want to settle for the good things in life, as bad things happen all the time without notice.

A simple winter 'flu can keep you bed-ridden for several days. You can't work, you don't feel like reading and going out to buy bread is out of the question.

It's easy to think back to when you visited a sick relative in hospital. They were in an enormous building full of patients – each one with a different ailment.

Think about it... On the radio they said that 10 million Spaniards have some kind of private health insurance. There must be a reason for it! They recommend you take one out when you're still young and healthy as there are plenty of plans to choose from at better rates.

Once you try it you'll never go back. When you have children you'll add them to your

policy because they will inevitably need regular visits to the paediatrician. Later on, you get used to choosing a specialist and a health centre with no waiting lists and fast admission in the event of an emergency.

Over the years we come to appreciate how valuable time is – time for working, time spent with the family, time for leisure, for relaxing, for recuperating after an illness...

To better understand the value of a second, just ask anybody who has survived an accident.

To understand the value of a month, ask parents who have had a premature baby.

And to understand the value of a day, think of how long you have to wait to be seen by a specialist when you have a health problem that nobody can seem to put their finger on.

These thoughts lead people to decide on taking out health insurance. And all because of a simple 'flu.

#E2K
BROKERNET
National Network of
Insurance Brokers

Monthly bulletin
N° 34 / December 2015

During the holidays: Sleep, dream big and wake up to make those dreams come true

Christmas holidays are like no others. They're full of days and nights for sharing, relaxing and making decisions for a better future.

Amidst the celebrations you'll draw up your New Year resolutions full of projects for you and your loved ones. We all share the same desires – health, love and probably getting together with the same people another year from now.

Every year at our brokerage firm we perform the same exercise at this time of year - we review the guarantees of your policy to ensure they are adequate for the following year. And we always try to improve your coverage to protect everything you hold dearly.

We hope you make a smooth transition into the new year... We want you to sleep well, dream big, and wake up to make those dreams come true.

For this reason, we invite you to take a look back, without fear of facing the future with confidence. If at any time you falter, you'll find support in your family and friends. And for added peace of mind, your insurance brokers are there to guide you in the right direction.

Merry Christmas and Happy New Year!



♥ brokers at heart

I rent a place to live, you rent me commercial space and we're both covered by insurance



«My name is Juan. I'm single. I'm 36 and finally have a permanent work contract. So I'm moving out of my parent's home and going to live with my girlfriend. She's setting up her own business. We need two rentals – a place to live and commercial space to work».

The first thing the landlord wants is financial solvency. The usual guarantee is to pay several months in advance in the way of a security deposit.

Another option is a bank guarantee, which also costs money.

And the best proposal is **Renter's Insurance** which eliminates the need for Juan and his girlfriend to pay a hefty security deposit or process a guarantee,

ensures the owner gets paid, and provides both (tenant and landlord) with other benefits.

The tenant benefits by saving money on the rent, as renter's insurance is in lieu of paying a guarantee and/or a security deposit equivalent to several months of rent. Tenants can also protect their possessions (the contents) listed in the policy in the event of a claim.

And the landlord benefits from rent payment protection if the tenant defaults on his obligation as well as from legal representation against a non-paying tenant or even compensation in the event of vandalism caused by the tenant.

Any questions...? Ask us.

The Spanish Civil Guard police and Unespa join forces against fraud



Investigation

The Civil Guard and Unespa have signed an agreement to investigate fraud against insurance companies. The document is a commitment to design and implement protocols that facilitate communication between the State's law enforcement agencies and insurance sector professionals.

Both institutions seek to increase the effectiveness of fraud prevention and investigation.

Around 435,000 cases of attempted fraud are detected every year, and the perpetrators seek settlements valued at 2 billion euros.

The highest number of attempts involve Cars (67%), followed by Homes, Businesses, Offices and Housing Associations.

Consequences

The worst thing is that the innocent pay for the wrongdoing of the real culprits, because if people didn't commit fraud, policy prices would be lower. So ultimately, **settlements are paid by everybody**.

Besides...

A fraud offence can lead to being reported, a trial and a possible guilty verdict, which could result in paying a fine or spending time in prison.

So... Say NO to fraud!

Anecdote

Is it risky to insure redheads?

«Red hair is a disadvantage, especially when a man tries to take out life insurance. Available data in insurance companies shows that the risk is greater for people with that hair colour than for the rest. It seems they are more prone to consumption or other lung problems.»

(The New York Times, 7 July 1889)



The above is an excerpt from an article published in the Times under the title "Red Heads and the Pale Horse". What does the horse have to do with it? There was a superstition in those days that when a white horse and a red-headed woman crossed each other on opposite sides of the street, it meant that the woman had once been a horse, and the horse a woman.

Believe it or not!