

Better safe than sorry

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

«Freelance workers are the key figures in job creation»



These are the words of the president of the Spanish Federation of Independent Workers (ATA), Lorenzo Amor.

You should know that if you're an independent worker, you are a key figure in the economic awakening of our country. Between December 2011 and September 2015 you created 238,617 direct jobs (96,113 independent workers and 142,504 employees of these); in other words, 2 out of every 3 new jobs are a result of your entrepreneurial initiative.

They say that through the veins of a freelancer flows a special kind of blood that needs no transfusion, as you never get ill. You also do not need the same vacation time as the rest of mortals and work round the clock, because for you what is most important is keeping your customers happy.

The future of freelancers

«I lost my job and as I couldn't find another one I had to get creative».

«Many companies offer low salaries that hold you back».

In Spain, freelancers are spearheading the new «business revolution». Most of you are strivers who see to your obligations every day, and insurance brokers, being the businesspeople we are, appreciate your effort and dedication. The insurance sector understands your concerns and fears and therefore supports you with insurance products such as Civil Liability, Accidents, Sick Leave and Retirement, lightening your daily load by giving you the peace of mind that you probably would not find anywhere else.

Dear freelancer,

Thank you for everything you're doing for our country.

I know you work independently, without complaints or regrets, properly managing uncertainty and making us grow and improve.

#E2K
BROKERNET
National Network of
Insurance Brokers

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«Back to the future»

Do you prefer a "golden pension" or a "depressing pension"? You might as well start "doing the math" and calculate how much money you'll have left to live on once you've retired. Think about whether it'll be enough, make a decision and act accordingly.

Why save money?

Social Security is in dire straits. Its role is basically to protect contributing members, who are guaranteed retirement income. It is entirely financed with social contributions.

But... what is going on?

Unemployment has reduced Social Security contributions.

The number of people over 65 has doubled in Spain in less than 30 years. And fewer children are being born. In 1975, families had an average of 3 children and today the figure is less than 1.2. This means that fewer people will be working in the future.

Even though we should all practice «carpe diem», a cautious approach is recommended and we should accept advice from experts who can design a savings plan to the extent of our possibilities.

The 3 commandments

1.- Depending on how old you are, you can take more or fewer risks, as in life. Young people take more risks; more mature people are more conservative.

2.- It's advisable to pay a set amount every month. But if you haven't saved anything yet, hurry up before the year ends.

3.- Be careful with who you entrust your money. Our insurance brokers only deal with reliable, profitable and honest companies. Unlike some banks, none of them have let us down in recent years.

Set a goal to upgrade your financial reserves and ensure your well-being.



Skiing is all this and more



Diego has been scrimping all week in order to afford a ski weekend. When the season begins, his enthusiasm increases, the same as for the other 5 million people who took to Spain's slopes last season.

According to a study prepared by Intermundial, 53% of all incidents at ski resorts in the 2013-2014 season were the result of illness or accident. Medical repatriation within the country costs roughly 2,000 euros; 6,000 or more from abroad, and the costs are covered by the affected party.

«Passport to paradise»

Diego began skiing 5 years ago when he met Idoia, and right from the start they took out what they call their «**passport to paradise**»: their **ski accident insurance**. They feel good coverage is important if they have an accident, and have included Personal Liability, piste rescue, medical assistance and medical expenses.

Once Diego collided with another skier. Fortunately nothing happened, but some

accidents can lead to spending large sums of money that aren't always affordable. Diego is aware that practicing this sport is a danger to himself as well as to others and that the person responsible is liable for any expenses incurred by third parties.

Idoia wants to assure her well-being and knows that in the event of an accident in the ski resort, the public health system will not take care of the expenses and that private insurance might also exclude skiing accidents. On the other hand, Ski Accident insurance covers any mishap.

Routinely or occasionally; skiers must protect themselves with an insurance policy, even if it's only for a single day. After that...you can enjoy the silence of the peaks and the sound of the boards swooshing on the snow.

Floods and the Insurance Consortium



The end of October was quite disastrous for the Canary Islands. From October 20 to 24, torrential downpours caused 2,100 claims in homes, businesses, industry and 500 vehicles. The cost to fix the damages amounts to between 7.5 and 8 million euros.

The Insurance Compensation Consortium sent 30 insurance appraisers to the area to evaluate the claims made by policyholders, as the Consortium always responds when there is insurance.

Heavy rain also caused 500 claims in Andalusia totalling 2.3 million. 14 appraisers are on hand in the area evaluating the damages.

Campofrío will receive 313 million euros in insurance compensation

When a company has good coverage, insurance companies respond. Campofrío will receive 243.8 million euros to cover damages and inventory loss, and an additional 68.9 million to cover losses as a result of the interruption of its activity.

This is the compensation from the fire that destroyed its factory in Burgos on 16 November 2014. In its Annual Report, the company pointed out that the policies will enable it to «completely cover the replacement value of a new factory with the same production capacity as the previous one».

On the topic of Halloween and All Saints Day



Last year Death insurance paid the funeral expenses of 62% of the deceased (245,629 people). In Spain, 20.9 million people have a policy like this, which responded with payments totalling 753 million euros in 2014.

This is a very sad time for any family, and all support received is welcomed. Surviving family members have little strength left to take of the paperwork which, under the circumstances, is the most valuable service a good death insurance policy can provide.

Investigation

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