

Better safe than sorry

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

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Red Nacional de
Corredores de Seguros

Monthly bulletin
Nº 37 / March 2016

Drivers around the world



Juan has planned a road trip across Europe and does not know what documents he has to carry with him. Margarita's son is in Australia on an Erasmus grant with a Spanish driving licence. He's one of the 2.18 million Spaniards around the world.

Essential

Both Juan and Margarita's son must always carry the proper original documents (not photocopies) and be familiar with the road traffic rules of the country they're in. In other words...

For the driver: Valid driving licence and personal ID.

And for the car: Registration Certificate, valid compulsory insurance (or **Green Card**, which is a UNO endorsed International Insurance Certificate that is equivalent to the Compulsory Insurance of the country visited) and latest paid receipt, Vehicle Specifications, current vehicle inspection sticker and payment receipt of Road Tax.

In Europe

There is a **Single European Driving Licence** with the same format and conditions that enables you to drive without any pro-

blems as long as it is valid and current. If you change your residence to another European country, you can register with the Registry of Motor Vehicle Drivers in the destination country or exchange it for a national licence.

With International Conventions

Spain has signed several mutual international conventions; some enable driving abroad with a Spanish driving licence or requiring you to exchange it during the time you live abroad.

If no convention is in place you must visit the Spanish Consulate.

What about insurance?

Remember that if you drive abroad in your own car, your insurance coverage might change when you cross the border due to certain limitations. What should you do? First you should visit us so we can review your limitation clauses so you'll know in what cases you're covered and if you need to take out additional travel insurance. It's easier to enjoy the drive, the trip and the experiences when you take to the road with a good insurance.

Your insurance without fine print

Insurance is a contract between two parties, you and the company, and as with all contracts, it involves rights and obligations. As experts, we've analysed your needs and have offered you the best product at the best price. All contracts clearly state a cancellation deadline for both the company and the insured party, and until now the time limit was set by Law at two months for each party. But starting in 2016 certain changes have been introduced that are beneficial to you.

Now, **the deadline has been reduced to 1 month for the insured party.** However, if the company does not want to renew, they must still observe the old time limit of 2 months.

Dependency and Death policies are special – only you and not the company can cancel the contract.

Furthermore, the cancellation terms and time limits must be clearly highlighted.

And the contract must state the exclusions and the scope of the limitations **in a special font** to prevent any ambiguity.



Pensions for freelancers, an open-and-shut case



You're a freelance worker, an entrepreneur, independent, and your own boss. With the sweat of your brow you generate wealth for the country and create jobs. According to a report published by the ATA Independent Workers Association, last year freelancers created 207 jobs every day. But when you retire, you earn 30% less than a salaried worker.

Do you know why? Because the contribution system for freelancers is voluntary and most choose lower contribution bases than salaried workers – in fact 86% of independent workers pay the minimum contribution regardless of their income.

Solutions

There are several options open to you, but we recommend that you combine them as they are compatible.

On one hand, **gradually increase your contribution base**, in line with your net income. This way you will be eligible to receive greater benefits and your retirement pension will also increase.

On the other hand, **work out a Pension Plan for yourself**. It will help you supplement your public retirement pension, which we all know is insufficient. In addition, you can cash it in before you retire in the event of disability, and it can protect your family in the case of death.

There are several good options for a good independent worker like yourself, so why not protect yourself as you deserve? We're specialists and know what suits you best. **Insurance protects you and you can rely on us.**



Applying makeup while stopped at a red light will get you a fine

Here are 5 offences that may incur fines of up to 6,000 euros .

1. Parking on the sand on a beach in a protected nature area: up to 6,000 euros.
2. Blasting your music in a quiet zone such as a hospital: fines of up to 2,400 euros have been issued for disturbing the peace.
3. Nail biting, kissing the front passenger or flipping off another driver: 80 euros.
4. Inappropriate clothing (barefoot, shirtless, wearing flip flops or high heels): 200 euros.
5. Applying makeup or eating while driving: 200 euros and 2 demerit points.

Anecdote

Investigation



Starting the year with stormy weather: "every cloud has a silver lining"

Gale force winds and storms ravaged Spain at the beginning of the year. Luckily, the Insurance Compensation Consortium provides Extraordinary Risk coverage.

From 3 to 11 January, "atypical cyclonic storms" wreaked havoc on the northern half of

the country and on the island of Majorca. The Consortium announced it "will compensate for the property damage caused by the wind in the affected municipalities".

Everyone can breathe a sigh of relief with this kind of coverage.