



# Policyholder's guide in Spain 2017

INOV Expat

Your insurance broker based in Spain

[www.inovexpat.com](http://www.inovexpat.com)



# Car insurance



Everything you have to know about car insurance in Spain:

1. [Drive legally](#) in Spain.
2. How to [calculate the premium](#) of your Car insurance?
3. How to choose the [guarantees](#) of your Car insurance?
4. INOV Expat [car advice](#).

Theft, car accident or simple breakdown, your car needs an insurance.

The aim of car insurance is to cover the civil liability of the driver as well as material losses in case of damages.

In Spain, it is an obligation to insure your car at least with a « third party » insurance. You can add other guarantees which will cover the insured car.

# How to drive legally in Spain

What does the law say?



Since January 19<sup>th</sup>, 2015, all European citizens living in Spain will have to renew their driving licence if they are legal residents since January 19<sup>th</sup>, 2013 or before. For more information, please [click here](#).

To renew your driving licence, you have first to take an appointment [here](#) and bring with you:

- The form you will find at the « prefectura »
- A proof of identity (NIE or passport)
- A proof of address
- Your current driving licence
- A physical aptitude form you could find in authorized medical centers.
- A 32x26 mm photo
- 23,50€ for the tax payment

How to renew your driving licence?



## Did you know?

Taking your driving test in Spain is interesting for financial and practical reasons. Indeed, delays are shorter and you are credited 8 points out of 12 from the beginning.

A 3 points « bonus » exists for the drivers who do not make any infringements.

# How to calculate your car insurance premium ?

Your car insurance premium in Spain, like in most the countries, will depends on several factors:

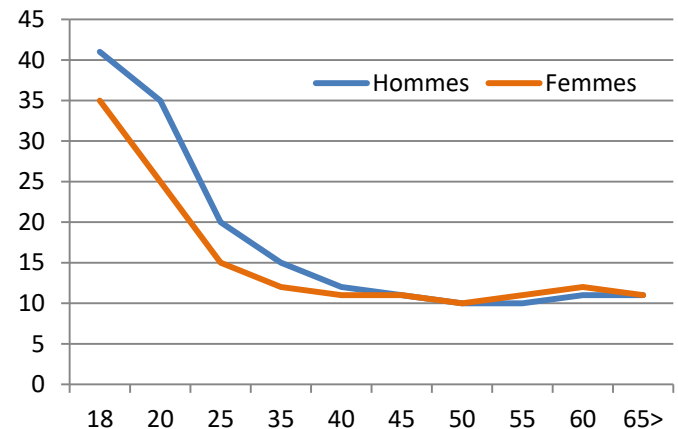
- Your age
- For how long you have your driving licence
- Your car
- The use of your car
- Your place of living
- The expected guarantees
- The number and the frequency of the anterior accidents

## Did you know?

Since 21<sup>st</sup> of December 2012, women, even though they are better drivers, pay the same premium as men...

The European court of law decided that taking into account the policyholder's gender as a factor of risks in insurance contracts was a factor of discrimination.

### Accidents' evolution depending on age and gender:



Source : [www.revistaindice.com](http://www.revistaindice.com)

# Different types of contracts

Several types of Car insurance exist in Spain. However, we can easily distinguish three main groups: Basic, Intermediary and Fully Comprehensive.

Car insurance guarantees in Spain	BASIC	INTERMEDIARY	FULLY COMPREHENSIVE
Your essential guarantees			
Civil liability	✓	✓	✓
Legal expenses	✓	✓	✓
24/7 assistance	✓	✓	✓
Car damages			
Broken glass	✓	✓	✓
Theft	✗	✓	✓
All accidents coverage	✗	✗	✓



Guarantees included.

# INOV Expat advice : Obtain a Spanish registration number

01

## **Compliance certificate**

Delivered on simple request by the car manufacturer or any dealership of the brand in Spain.

02

## **MOT (Motor Vehicle Inspection) and « certificado de características del vehículo »**

Available in every authorized center.

03

## **Asking for the registration number change**

Go to the « Jefatura provincial de tráfico » of your region and bring with you:

- Your resident card or passport
- The original and a copy of your car registration document
- The original and a copy of your car invoice

04

## **Taxes have to be paid to:**

- Your city council: municipal tax on vehicles
- The Treasury: exonerated
- The Autonomous Community: wealth transfer taxes

## Your car insurance contact:

**Julia Jannin**

**NOV Expat CEO**

[julia@inovexpat.com](mailto:julia@inovexpat.com)

+34 932 688 742



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INOV Expat

Carrer Bruc, 21, 08010 Barcelone

+34 932 688 742

[welcome@inovexpat.com](mailto:welcome@inovexpat.com)