

POLICYHOLDER'S GUIDE

IN SPAIN

Lesson 2

CAR
insurance



EVERYTHING YOU HAVE TO KNOW ABOUT INSURANCE FOR CAR AND OTHER VEHICLES IN SPAIN :

1. Understand why car insurance is essential.
2. Determine cost of insurance and how to choose good guarantees.
3. Know all types of contracts
4. Get spanish license plates
5. Our presentation video



Car insurance



Which insurance to drive in Spain ?

Which types of regulations in Spain ?

What is the procedure to insure your car in Spain ?

Find all the answers you need about car insurance in Spain in this guide.

WHY DO YOU NEED INSURANCE FOR YOUR CAR IN SPAIN

HOME

?

How to be able to drive legally ?

The law requires all drivers to be insured under what is commonly called « civil liability ». This guarantees compensation for damage that could be caused to others by the driver of the car or its passengers in an accident. Of course you can add to this policy other guarantees to protect yourself and other passengers.

How to calculate premium ?

The cost of your car insurance in Spain depends on several factors :

- Your age
- Your years of driving
- Your car
- The use of your car
- Your place of living
- The guaranties wanted
- The number of prior sinister



Did you know ?

Having a driving lesson in Spain is interesting for financial and practical reasons. Indeed, delays to obtain it are shorter and from the beginning you are credited of 8 points out of 12.

A « bonus » of 3 points exists for drivers who do not make any mistake.

CAR INSURANCE FOR NEWCOMERS ?

Can we insure a foreign car in Spain ?

It is possible to insure any car with foreign license plates in Spain during three months, only when formalities to get Spanish plates are already engaged. For more information on this point, see the last page.

Exception : if your car has a license plate from British or Northern Ireland you can insure it for one year without any formalities.

In order to insure your car you would need :

- A NIE (Numero de identidad Espanol)
- A spanish mailing address
- A spanish number account
- « no claim discount » from your past insurance company

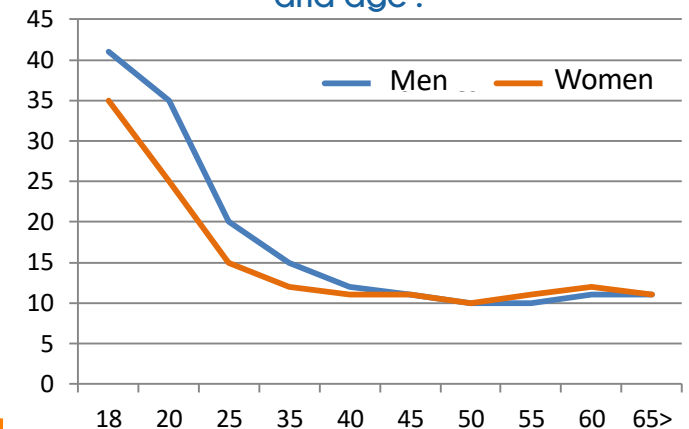
Which formalities to insure a car ?

Did you know ?

Since December 21, 2012 women have to pay the same premium as men, even though they drive better...

The European Court of Justice stated that "taking into account the gender of the policyholders as a risk factor in insurance contracts is considered as discrimination.

Claim evolution in function of gender and age :



3 TYPES OF CAR INSURANCE CONTRACTS :

HOME

Car insurance guarantees
in Spain

Essential guarantees



PARTIAL



COMPLETE



TOTAL

legal car protection

Civil liability

Assistance 24h/24 365 d / year

Vehicle damages

Windshield coverage

Stealing coverage

All accidents coverage



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INOV INSURANCE'S PIECES OF ADVICE TO GET SPANISH LICENSE PLATES

WHICH ELEMENTS ?

Get Spanish license plates relatively easily, you only need four elements :

HOME



Certificate of compliance : Delivered on simple request by car company maker or any dealership of your brand in Spain.



Vehicle test and « certificado de características del vehículo »
Available in the car repair shop of your cars' brand.



Ask for license plate change : Go to the « Jeratura provincial de tráfico » of your region with : Your resident card or your passport, the original and a copy of your car registration document, the original and a copy of your car invoice.



Pay taxes to :

- Your city council : municipal tax on vehicles
- The treasury : you will be exonerated
- The Autonomous community : wealth transfer taxes



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YOUR CONTACT

JULIA JANNIN

Executive manager
Inov Expat



Julia@inovexpat.com

+34 932 688 742

Calle Bruc, 21 , 08010
Barcelona