

Vehicle Insurance

A few months ago I was peacefully waiting in the main street of Pilar de La Horadada for the traffic lights to change to green when my head was snapped back into the headrest as my car was hit from the rear.

I looked in the mirror and saw two young South Americans with looks of horror on their faces; these were strapping lads so I got out of the car. The lads were very shocked but nice and polite and didn't know what to do next. Fortunately for me I did, as it is hard to reach middle age without having an accident of some description

I inspected my car to find a small crack in the bumper of my trusty old Citroen, but the damage to their newer Peugeot was much more substantial. They spoke no English, but I had sufficient Spanish for the occasion and took out my insurance documents including the form to be completed in the event of an accident and asked them to do the same. We both had identical forms even though we were with different insurers, but whilst theirs was in Spanish, mine was in English, so neither of us had a problem completing them

Whilst noting the details from the other party's driving licence and Identification Card I noticed that the insurance showed a different name and noted this too. When I asked the lad (he was about 25) about the difference, he said that the car was his father's and so insured in his dad's name. My eyebrows lifted in interrogation and he said, "Yes he'll go mad!"

The formalities completed, I drove off whilst he called his dad to face the music. I advised my insurer as a formality, but didn't bother about the crack in my bumper, as the car now looks even more Spanish!

An interesting aside is that I left my car where it was and asked the other driver to do the same, but we did put on our hazard lights and placed warning triangles in appropriate positions on the road. Whilst completing the paperwork, a Policia Local car drove by. The policeman wound down his window and told us to move the cars away from the traffic lights, so we drove on a hundred yards or so and parked up. The police didn't stop as I expected, nor ask about the accident, so I guess such incidences must be commonplace

A reputable broker or insurer will provide you with a form of the type that I used with simple guidelines, which include completion of the form whilst still at the scene. As in my case, where a third party is involved, he should also complete his form; you will then swap copies as the paperwork is duplicated

Obtain witness details where possible, do not admit liability and inform your insurer/broker as soon as possible. Where injury has been caused, no matter how minor, the police must be called to the scene, I guess the ones that passed us could see no blood

What are the differences between insurance in Spain and in the UK?

So far, I have written about subjects of which I have built up a lot of practical, hands-on knowledge and can write with confidence; this is not quite the case this time, but so that I don't give incorrect information as the bar room lawyers are prone to doing, I have sought advice from an expert in the field of insurance, Ken at Expat Insurance in Spain to whom I am indebted and who you can cheerfully shoot if you disagree with anything contained in this article!

One of the fundamental differences between vehicle insurance in Spain and insurance in the UK is that in Spain, it is the car that is insured and not the driver. Eh? What does that mean?

Well in the UK, you have an insurance policy for your car and this normally allows you to drive someone else's car as well on *your* insurance, so if you have a prang in your best mate's Ferrari, your insurance will pay and not his. In Spain, whatever car you are driving is covered by the insurer of that car, so when the Ferrari is pranged, the owner's insurance pays out, not yours. In cases such as this the policy may be reduced down to 3rd party only. As the driver involved in my incident was not the policyholder and fairly young, I imagine that his dad would have paid for the repairs

Where this may affect you is if you borrow a mate's car and he has not insured that car, you will then be driving whilst uninsured as any policy you may have will not cover you, so beware

The usual policies can be obtained here, such as 3rd party, 3rd party fire and theft and the beloved fully comp'. *This is a blanket statement and not all policies will be available to all people, as their circumstances will differ*

Obtaining insurance for youngsters between the ages of 20-25 is not as easy as for us wrinklies as they are much more likely to have an accident and make a claim. It is a little easier if you are aged between 25-30 and easier still over that age. By easier I mean that you have a lot more choice of companies willing to insure you

As everywhere, high performance and expensive vehicles will not only attract higher premiums, but fewer companies will take the risk so these will tend to be expensive.

ITV Inspections

As with vehicles in the UK, it is necessary to demonstrate that the vehicle is roadworthy. Having an ITV inspection that takes place when a vehicle is either re-registered or periodically re-tested does this. The "Voluntary ITV" that some ex-pats have undertaken on their UK registered cars has no legal standing, but will generally satisfy an insurer.

Breakdown cover, no-claims and green cards

One of the good things about insurance in Spain is that generally (but not always) breakdown cover is provided. Having used this service myself, when a fan belt went in the Voyager that I owned, I know how efficient it was and how grateful I was for having it. Having this included in your cover not only provides peace of mind, but

saves you the cost of joining a specialist breakdown service. Good insurers have English-speaking staff to assist in these circumstances.

Please note that it is illegal to tow a vehicle on the roads in Spain.

Some insurers will allow you to carry over your “no-claims bonus” from your previous UK cover and may also provide protection of the bonus as happens in the UK. The “Green Card” scheme that provides insurance cover when you drive in other countries works here too; very handy if you want to drive the car “home”

No one likes to pay for insurance and we all know drivers who don't bother, but the cost sure brings peace of mind and came I very handy for me in the two incidences that I have described

Although the law has recently changed and it is apparently no longer necessary to carry your insurance policy and the receipt for it with you, don't expect every police office to know this, so I would recommend still carrying them. When you receive your policy, read it through to check what you are and are not covered for. Most people don't do this, but these are the people that complain when their insurer will not pay out in the event of a claim.

Finally, watch out for tailgaters, especially when stationary!