

Vehicle insurance

Last week I was told by a client that in the UK younger drivers take out insurance in order to tax and MOT their vehicles and then cancel the policy after paying for just one month. Apparently the fine for having no insurance is less than paying for the insurance. Fiscally prudent though this is, what happens in the event of an accident where they are the guilty party and the third party is claiming for serious injury or loss?

UK policies

The majority of my clients want to do things right to the extent that some are virtually paranoid about doing something wrong in Spain with alien procedures and language. Then there are others who only decide to regularise their vehicle situation when forced to do so by police action for example. Some of these guys play footloose with their insurance also, either by not bothering to have any or not checking that their UK policy is valid for use in Spain

Policies taken outside of Spain may have no cover or limited cover for use outside of the home country. Some companies will issue a green card valid for 3 months, other companies allow unrestricted use abroad, what about yours?

We have all been young and stupid though for people like me being young is a distant memory, but I still suffer the occasional stupidity spasm! But for us oldies to take risks with insurance is not so understandable as we have all suffered the battering of life

Policies in Spain

Here in Spain it is the car that is insured, not the driver. So if you wish to borrow your mate's car you cannot do so using your own policy; his car must be insured for any driver or for you as a named driver for you to use it. This applies to married couples also, so if the husband is the principal driver his wife needs to be named on the policy too (unless the policy is for any driver) if she wishes to drive the car even if she has her own fully insured vehicle.

All vehicles have to be insured in Spain at all times unless they have been declared "baja" which is the equivalent of the UK SORN (Statutory Off Road Notice). If a car is baja it cannot be used or even parked on public property. The fine for using an uninsured car or for having no insurance on a car that has not been "baja" is an eye-watering €1500. For sure unless you are 21 years of age with a Porsche this will be much higher than the cost of a policy. If your policy shows an incorrect registration number, get the cheque book out also

Smart cops

Paperwork rules in Spain. I carry two briefcases to work every day, one for work in hand and the other for reference material and blank forms. My latest briefcase even has wheels due to the amount of documentation carried, unreal! However, the Guardia and police are getting more sophisticated. As in the UK, they ping your registration number into their smart phones or other device and up comes the story of your pride and joy. Whoops no insurance so out of the car, wait for the grua and walk home

If you take out insurance in Spain for your UK registered car, this is perfectly legal but the insurers are obliged to advise Trafico. This means that they are aware that your car is in Spain, probably permanently, and via access to the DVLA database can detect if your car has an MOT and valid road tax; if not as above, out of the car await the grua etc.

Many thanks to Ken Taylor of Expat Insurance In Spain for his invaluable advice on this subject and my specialist lawyer for confirming the facts with Trafico

Be an idea to check your policy now just in case the unthinkable does happen to you

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