

ITV and Insurance

In the UK, there is a clear relationship between renewing your road tax, insurance and MOT

You can't tax your car without showing that you have an MOT and insurance. What this means is that if your car shows a valid tax disc, the chances are that everything else is in order, or at least was for one day!

So, you are driving along "back home" and a camera takes a picture of your registration number and checks out whether all is in order; if all is not correct you get a nice letter from the authorities advising what a bad boy you are and handing you a fine. Now some might see this system of cameras and being checked out without you knowing as keeping everyone in line and legal, others as an example of "Big Brother" and another deciding factor for living in Spain.

Spanish road tax

Unlike in the UK where the tax is levied and recorded nationally, road tax here is paid annually to your local council. As yet there is no need to show ITV or insurance when renewing the tax. Whenever a vehicle is sold, scrapped or exported, then this has to be reported to the authorities. At this time, any unpaid road tax has to be paid by the registered keeper on 1st January of that year. This means that you cannot escape paying the tax and any increases for late payment.

Also as previously mentioned, it is vital when selling a vehicle that you ensure that the transfer of ownership is taken care of by yourself or you will remain liable for any outstanding taxes. Where these are not paid, the council can levy sanctions on any other asset that you have in Spain such as your house

ITV visibility

The Spanish system is not yet as sophisticated or prying as the UK version. There is no need to display road tax in Spain, but there is a requirement to display an ITV sticker if your car is more than 4 years old. It could be argued then that the readily available information for the police in Spain is the ITV sticker rather than the tax disc.

At the ITV station, there has been no need to show your road tax or insurance. From 25th May 2010, this is changing

From this date, every vehicle requiring an ITV will have to show evidence that the vehicle is insured. Without such proof, the ITV will not take place and unless you do something about it, your sticker will expire and you will become more obvious to the police.

Now the vast majority of us pay our insurance, tax and ITV our vehicles and certain people understandably get very hot under the collar about those that don't. Not having insurance is a problem for us all, because if you are involved in an accident with an

uninsured vehicle, then getting your car repaired at their expense becomes more difficult. Furthermore, even if the driver of an offending vehicle has insurance, then not having a valid ITV may well invalidate that insurance or at least reduce its cover.

Where does this leave us all? No problem if all is paid up, but a problem if not. Remember that if you take a non-Spanish car to an ITV you will only have a voluntary examination, which has no legal standing. At the time of inspection, you will be required to show your insurance and I would recommend asking your insurance company if a voluntary ITV will still mean that you have cover

Soft targets?

I guess that the authorities are concerned about uninsured vehicles, but are also tightening up all round which may be one of the reasons why they have brought in this new regulation. With a shortfall in taxes collected and the coffers of many Town Halls and Provinces severely depleted, they are following in the footsteps of the British by starting to apply sanctions to the softest target of all, i.e. motorists. As I have mentioned in previous articles, I have so far been fined three times this year, once due to a silly oversight on my part, but twice because of revenue generation.

We are all sitting ducks. It is inconceivable that every driver every day does not commit some form of offence be that 1KPH over the speed limit, going through an amber light, parking improperly, having a light bulb blow etc etc. None of us are perfect, well at least not all of the time!

After receiving my last fine in February as a pure revenue generation exercise, I was very wound up at the treatment I had received. I wasn't being paranoid about being a foreigner as my car is Spanish and although I have an accent, my command of the language isn't too bad. Anyway, shortly afterwards, I was having a general moan to the Spanish lads that I work with, just getting it off my chest. They listened politely with wry smiles, and then proceeded to tell me their stories of being fined for trivial offences. As far as they were concerned, it is just part of life and as I drive for about 1000 Km per week, for me an occupational hazard. I must admit I felt lot better afterwards, just as I do by writing about it!

The lesson learned? Keep you vehicle up to scratch, check the lights regularly as bulbs blow without our knowing (unless you have one of those sophisticated models that tells you when a light isn't working, how far you have to go before you run out of fuel and what your wife is thinking- no not really, no car is that clever). When did you last check your brake lights? Hopefully more often than the regular Spanish driver who only has one in three working

Is all of the paperwork in the car and driving licence with you? Do you have spare bulbs, hi-viz vests etc? Yes I know that the laws have changed on some of these items, but don't expect all of the police to know this. All we can do is give as few reasons to be fined as we can. For those of you driving non-Spanish vehicles, one answer is obvious

Happy motoring! No irony, I still really enjoy being on the road

