



IN THIS ISSUE

Page

1 Obligatory Insurance

What insurances do you need by law?

2 Insure your biggest assets

How important is it to insure the bits of your body most important to your life?

3 Dangerous Dogs

The debate rages on. Get the facts here.

4 Summer Holiday Insurance

Get covered – before you take off!

Uninsured UK Registered Cars

Make sure you are on the MID database.



"I had been driving for 40 years when I fell asleep at the wheel and had an accident."

Do I need to be insured for that?

Obligatory Insurance in Spain

Residing in another country, whether it be full or part time, will inevitably invoke questions regarding insurance and how the law here differs from your home country. Because whether it be household, health, business or motor insurance, laws are not necessarily the same for example, as in the UK.

Thankfully, with English speaking insurance brokers such as Knights, this need not cause you worry. However, it is important to be aware of the basic regulations so as not to unexpectedly find yourself in deep water.

Since the year 1995, as in most other countries, Spain made it mandatory for all vehicles to be covered with at least minimum motor insurance so as to compensate for any damage incurred against a third party at any time.

By law, all motorists are required to carry on their persons a valid driving licence and proof of a valid insurance policy. If a driver takes to the road without this, a fine of between 600€ and 3,000€ can be imposed and the vehicle confiscated on the spot.



What's more under the new law in Spain, all vehicles must now have valid insurance to be able to complete an ITV (MOT) – as well as proof of payment of the policy.

When it comes to taking out a Spanish mortgage to buy a property in Spain, you are automatically required to purchase a Home Owners Insurance Policy and a Life Insurance policy. Nevertheless, many aspects will influence the extent of such policies, such as whether the property is for permanent use or to be used as

a holiday home, and whether it will be left empty for long periods of time, or whether it will be rented out to a third party. In this last instance, it is advisable to also acquire insurance to cover against damage to contents, public liability and loss of rent.

By law, those that set up a business in Spain are also required to take out civil liability insurance. This ensures that they are covered in the event that, for example, an employee suffers an accident

Continued on next page

Continued from previous page

whilst on the premises or grounds. The level of cover required varies from region to region in Spain, and largely depends on the nature of the business. It is important to be aware that the authorities can actually close down a business at any time if they do not have the correct amount of cover!

With regard to private medical and health insurance, obtaining cover is optional. However, those that do opt for private cover are finding that due to the current economic climate, prices have become very competitive and the advantages are innumerable. Not only does it offer them peace of mind but they are also given access to quality treatment and a wide range services, as well as an ample choice of medical professionals that speak the English language.

Of late, insurance products in Spain have become very comprehensive and cater to every need and personal requirement, and a broker such as Knight Insurance is certainly well positioned to help you to make the right choices regarding the best covers for you.

If you have any questions regarding insurance and the law in Spain, Knights is highly qualified and experienced and can give invaluable advice on all types of cover – and in your language.

Visit your nearest Knight Insurance office today for more information or advice.



“The gentleman behind me struck me on the backside. He then went to rest in a bush with just his rear end showing.”

Insure your biggest asset!

Aside from protecting ourselves and our loved ones from the unexpected with house, motor, life and business insurance amongst others, should we be considering purchasing cover for other aspects of our being?

John Knight of Knight Insurance believes that *“Apart from taking out policies that are obligatory by law, we should also take steps to protect ourselves from unforeseen circumstances that could be potentially devastating to our lives. For example, life insurance in case of an unfortunate accident that results in disability or death, or house insurance that protects us from fire or flooding.*

“Insurance is necessary to feel at ease with ourselves and our assets, and is a responsible way of looking after the present and future right now.”

Without a doubt we can never be too protected from unforeseen events – however, could there be such a thing as being too over-protected?

With this in mind this month we’ve taken a look at some situations where insurance cover may have been taken to the extreme – and have found that that some people really have protected themselves against absolutely everything:



■ Rolling Stones guitarist, Keith Richards, was so afraid of losing

his rocking touch on the strings that he insured his middle finger for just under \$2 million.

■ In 2001, Birmingham’s National Sealife Centre took out cover for £1 million to protect itself against any visitor being attacked by its Japanese Giant Crab.

■ Back in 2008, Dutch Wine maker Llja Gort insured his nose to protect him and his acute sense of smell from any incident that could result in loss of livelihood.

■ In 2002 football fan Paul Hucker took out a £1 million insurance policy to cover himself against the trauma of seeing England knocked out of the early stages of the World Cup.



■ Ugly Betty actress, America Ferrera, was so fearful of becoming ugly that she insured her teeth for a reported \$10 million.

■ “Boom-Boom” foxy puppet, Basil Brush, had his tail insured in 2003 for £1 million whilst on a promotional roadshow.

■ Jennifer Lopez has taken out a policy worth \$47 million to protect her backside and largest asset. Dolly Parton also took out a similar policy for her chest.

■ American comedian and writer Richard Hall insured himself for \$1 million against permanent loss of humour.

■ The Royal Falcon Hotel in Lowerstoft currently has its staff and customers insured against



death or disability caused by a poltergeist that resides on the premises.

■ In 1998, a number of newspapers reported that over 10,000 virgins had purchased insurance policies against Immaculate Conception in anticipation of the second coming in 2000. Reports claimed that women called Mary or Maria were most susceptible to buying such insurance. Interestingly, a father also once tried to take out insurance with a leading insurer against loss of his daughter’s virginity. He was turned away.

■ And finally, it has been brought to light that Italians are currently taking out policies to cover themselves against baldness. Open to anyone aged between 15 and 70 years of age and of either sex, this cover was developed by an insurance firm and a chain of hair care clinics. Annual premiums are approx 270€ regardless of how much or how little hair the insured party has. This is a real example of insurance in vain!

Knight Insurance may not be able to insure you against loss of humour or hair loss but it does have a wide range of products to protect the most important aspects of your life. So whether it be household, business, motor, medical, travel, life, funeral, pet, golf, community or marine insurance, contact Knight Insurance for more information.

The dangerous dogs debate

Concerns regarding dogs that are being bred solely for the purpose of intimidating others have led UK Government ministers to consider changes in the current legislation regarding the owning of pets.

According to former Home Secretary, Alan Johnson: "The vast majority of dog owners are responsible but there's no doubt that some people breed and keep dogs for the sole purpose of intimidating others, in a sense, using dogs as a weapon."

At present, the government is still studying the current law and considering changes in legislation that will demand every dog owner in the country to carry a minimum of third-party insurance in the case that their dog causes harm or injury to another person.

Breeds such as the Pit Bull Terrier and the Gogo Argentinos are already banned in public places. However, at the time of going to press, an outright ban on certain breeds along with compulsory third-party insurance, has been rumoured to be under serious discussion.

The UK is not the only country on a rampage. Andalusian authorities have also clamped down on dangerous dogs in their area and whilst the law for potentially dangerous animals and exotic pets was initially introduced in Spain in 1999, regulations have very recently been intensified.

Pet owners have been given 6 months to hand over their exotic pets and inform Andalusian authorities of the possession of dangerous breeds of dogs – Pitt Bulls, Staffordshire Terriers, Rottweilers, Dogos Argentinos, Fila Brasileiros, the Tosa and Akita Inus and Dobermans.



Aside from this, dogs of certain weights and heights may be subjected to restrictions if considered aggressive by veterinarians.

In the past, owners of potentially dangerous dogs have had to obtain a valid permit from their local town hall. However, due to changes in the law, owners now have to also register their pet with the Junta de Andalucia and be covered by civil responsibility insurance for a minimum of 175,000€ in case of damage caused to any person or material.

To be able to do this, dogs must not only be vaccinated against rabies and sterilized, but they must also participate and duly attend a course that trains them not to behave in an aggressive manner.

Dangerous dog owners must now be of legal age (18), have no previous criminal convictions and must have

completed a psychological test to ensure that they are capable of being in possession of such a precarious breed.

Documentation regarding dangerous dogs must be carried at all times – including registration documents and an animal identity card. Even with documentation such as this, dogs can still be restricted entry to certain areas. Children's parks, leisure zones and playgrounds prohibit the entry of such animals, and in areas with no visible restrictions, those that are considered potentially dangerous must wear a muzzle and be placed on a lead of less than one metre in length in all public places.

With regard to one's own home, the presence of a potentially dangerous dog must be clearly indicated with an appropriate sign on the outside of the building. Properties must have high fences or walls to stop their pet from

escaping, and in the event that the property does not have this structure, an owner must chain the pet for the safety of others. Dogs that do manage to escape must be reported immediately.

Failure to adhere to any of the above laws regarding dangerous pets could result in a fine of up to 115,000€. What's more, in extreme cases where a dog is excessively violent, an owner may find that their beloved pet is taken away from them and put to sleep.

Pet insurances do not necessarily cover potentially dangerous dogs. However most policy holders are able to add their pet to their standard buildings and contents insurance.

For more information, why not speak to Knight Insurance who can advise you on cover for your dog and provide an insight into how to included your pet in your home and contents insurance.

Insurance for your Summer travels

When the time comes to plan your Summer break, the subject of travel insurance may not be a priority on your planning list. However, if you haven't already got insurance in place, it is an important topic to consider from the outset because travel insurance is a means of having an assortment of protection.

This can include protection ranging from personal effects and baggage, spending money, personal liability (including legal fees), medical and treatment expenses, to cancellation and curtailment, holiday abandonment, mugging, travel delay, missed departure, and repatriation through to more specific requirements.

If you're treating yourself to an extra special long-haul holiday or anniversary trip, it's an idea to take out a travel policy when the trip is booked, because then you're covered in the event of a cancellation – so no loss of deposit.

There are numerous travel insurance policies available

to suit every individuals' requirements; those for travel to Europe, worldwide including or excluding USA/Canada, and including or excluding medical expenses. While no-one wants to contemplate falling ill whilst on holiday, if this does happen then at least you can rest assured that your medical expenses will be covered, which is vital for trips to the USA or Canada.

Knight Insurance Brokers can provide quotes ranging from a single trip with basic cover to comprehensive cover with very generous sums insured.

There are advantages of taking out an annual policy, as these can often be cheaper rather than a specified duration policy. This can help save you both time and money, and can be very simple and convenient indeed.



What's more, there are many insurance companies who provide extra cover for business, golfers and even assault, and will even – upon application – refer a health declaration to the underwriters in order to consider the inclusion of pre-existing conditions. This was

previously unheard of.

So, if you are starting to plan your summer break why not contact your nearest Knight Insurance office for more information on how you can stay protected on your travels. Alternatively, call 902 28 28 20 for an English-speaking operator.

Uninsured UK registered cars

Stay on the right side of the Law

Each year in the UK some 300,000 drivers are convicted for not having valid insurance. As from 2011, if there is no record of a UK registered car having sufficient cover on the Motor Insurance Database, the driver is likely to receive a fine, face prosecution, or even have their car seized and destroyed when it is driven back in the UK or is involved in an accident anywhere in Europe.

However, Knight Insurance works with many companies that automatically change and update details of UK registered cars on the MID's website (www.askmid.com) giving their customers ultimate peace of mind.

As such, if you are the owner of a UK registered car and wish to take out or renew a motor policy, contact your nearest Knight

Insurance office and feel safe in the knowledge that the UK police and the relevant European Authorities have all the necessary details to ensure that you and your car are on the right side of the law.

If you wish to find out your current insurance status in the UK, visit www.askmid.com and enter the relevant details.



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Contributions and suggestions for content will be gratefully received. Please email to: plc@plcspain.com

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HEAD OFFICE: Ed. Lance del Sol, Pta.I, 1^a, Avda. Jesus Santos Rein s/n, Los Boliches, Apartado 113, 29640 Fuengirola, Malaga, Spain

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