



Earthquakes in Torrevieja

Having experienced first hand a few weeks ago an earthquake of 3.5 on the Richter scale, I can assure those who haven't been woken up at night by the most tremendous roar and shake, it is a pretty frightening experience. Fortunately, the second tremor was smaller, but still not a pleasant experience. Incidentally, the epicenter was in Algorfa.

The friends I was staying with in their lovely home fortunately suffered no casualties, either on contents or structure. Last week there was another tremor on the same scale (epicenter in Hondón). What is happening?

Did you know that in 1829 Torrevieja, Guardamar and Almoradí were flattened by an earthquake with a magnitude of 6.5?

Nothing anyone can do about the future occurrence of these seismic events. We can, however, make sure we have earthquake damage covered in our house and contents insurance. On the policy my company offers, there is an option you can take, which will, I assure you, cover this for you.

I do know, however, that many policies do not give you any cover, whether requested or not. Can I suggest you check your policy carefully and do not accept verbal assurances; they mean nothing in law. What is actually written in the policy matters, and it is the responsibility of the client to understand and accept the policy wording. It is not realistic to expect any sales person to go through the complete policy with you. Therefore, much better if the policy is in English, which you can then check yourself.

Another point I feel is worth mentioning. My company is, thankfully, very busy, in the first instance with quotations. Hopefully the price of the policy and the standard of service will appeal to many and they will join our large and satisfied client base, (otherwise, of course, we would not survive). On obtaining the price, many go back to the original insurer and inform them of our own price, and often request a cancellation. Then, very interestingly, sometimes even though they have been with the company for years, they are requited and the resulting premium greatly reduced. This is often as drastic as 200€ a year.

The anger the client often feels on being informed that they have been paying far too much for years is obvious. A few accept the lower premium and remain with the insurer. Why? I don't know, but most cancel, which I fully understand.

Liberty Seguros just give a price and stick with it most of the time. The last thing they want is a price war. Their policy is first class, as one of their major strengths is car insurance. For example their first quote includes legal expenses and full break down cover from 0km.

The two examples I have quoted here sound quite simple and one would expect them to be in all policies automatically. No, not necessarily here in Spain. Sadly, because the accident / claim rate in Spain is very high, especially amongst the Spanish, prices are never as competitive as in the UK.

Do not be tempted to take out a policy with a UK company on the internet, it just will not work. Yes, this is happening. No, this is Spain, another country with different rules and regulations. UK registered cars still seem to be an area of confusion. Yes, we will insure them, but make sure you accept and understand the rules that go with driving a UK registered car in Spain on a permanent basis.

If in any doubt about the issues I have mentioned here, please contact us, or better still, visit one of my offices. Take your policy in and we will take a look at it and advise you accordingly. Be careful you're not caught out in assuming that everything you need is covered.