

POLICYHOLDER'S GUIDE

IN SPAIN

Car
insurance

EVERYTHING YOU NEED TO KNOW ABOUT CAR AND VEHICLE INSURANCE IN SPAIN:

1. Understand why car insurance is essential.
2. Determine the insurance premium and how to choose reliable coverage.
3. Understand the different types of contracts.
4. Get Spanish license plates.



Car insurance



What insurance is required to drive in Spain?

What types of regulations apply in Spain?

What is the process to insure your car in Spain?

Find all the information you need about car insurance in Spain in this guide.

How to drive legally?

The law requires all drivers to be insured under what is commonly called « Civil Liability ». This guarantees compensation for damage that could be caused to others by the driver of the car or its passengers in an accident. You can, of course, add additional coverages to protect yourself and other passengers.

How to calculate your premium?

The premium of your car insurance in Spain depends on several factors :

- Your age
- Your years of driving
- Your car
- The use of your car
- Your place of residence
- The guaranties wanted
- The number of prior sinister



Did you know ?

In Spain, insurance premiums are often lower for drivers who can demonstrate several years of claim-free driving history. Additionally, discounts or 'bonuses' may apply if you maintain a good driving record over time.

Having a foreign driving license in Spain? You may be eligible to exchange it for a Spanish license, which can help reduce your insurance premium if you have a strong driving record.

Can I insure a foreign car in Spain?

You can insure any car with foreign license plates in Spain for up to three months, provided that the process to obtain Spanish plates has already been started.. For more information on this point, see the last page.

Exception: If your car has a license plate from the United Kingdom or Northern Ireland, you can insure it for up to one year without additional formalities.

Which formalities to insure a car ?

To insure your car, you will need:

- A NIE (Número de Identificación de Extranjero)
- A Spanish mailing address
- A Spanish number account
- A « no-claim discount » from your past insurance company

Did you know ?

In Spain, drivers are required to carry proof of insurance at all times. Failure to provide this during a traffic stop can lead to fines and even temporary vehicle impoundment. Always keep a copy of your insurance certificate in your car.

Expatriates in Spain may be eligible for discounts on car insurance if they can provide a certificate of no-claims from their home country. Many insurers accept this document as proof of a safe driving history, which can lead to significant savings.

3 TYPES OF CAR INSURANCE COVERAGE PLANS:

HOME

Car insurance coverage
in Spain



BASIC



INTERMEDIARY



FULLY COMPREHENSIVE

Essential Covers

Legal Protection

Civil Liability

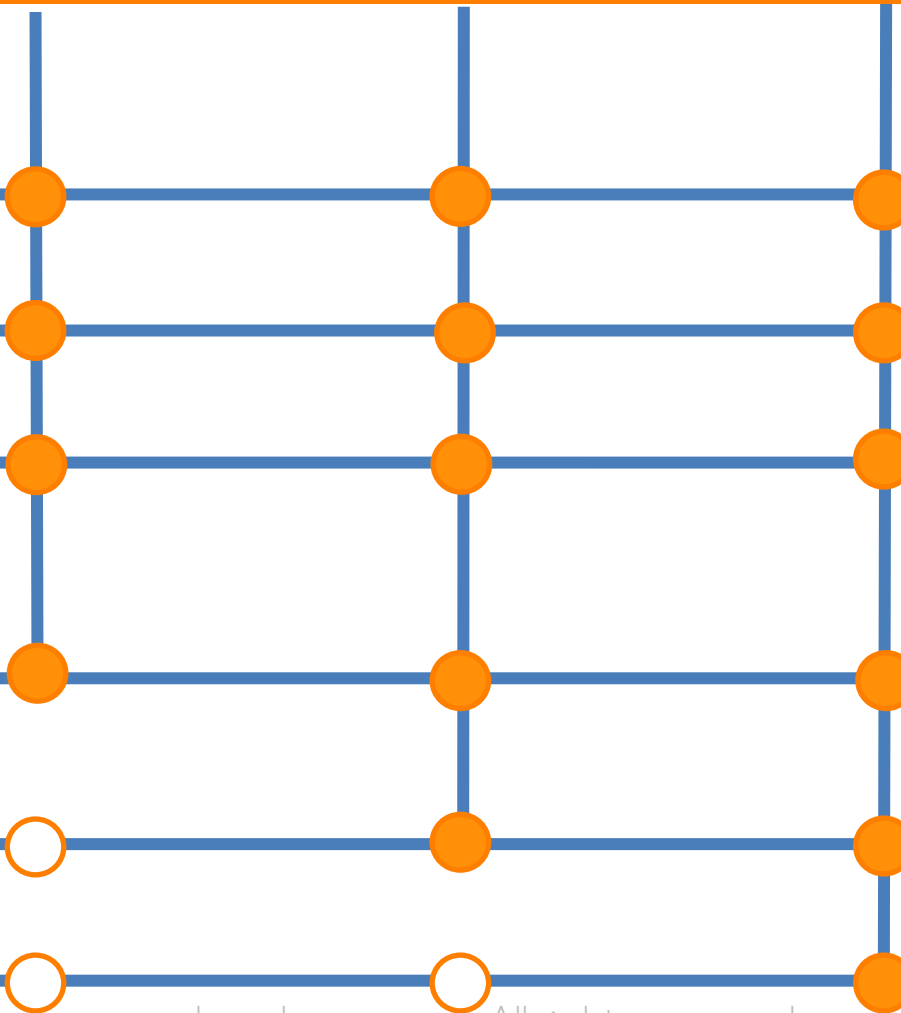
24/7 Roadside Assistance

Vehicle Damage

Glass Coverage

Theft

All-Risk Coverage



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INOV TIPS TO GET SPANISH LICENSE PLATES

WHICH ELEMENTS ?

You only need four steps to get Spanish license plates:

HOME



Certificate of compliance : Available upon request from the car manufacturer or any dealership of your car brand in Spain.



Vehicle Test and « Certificado de Características del Vehículo »
Available at any authorized repair shop of your car's brand.



Request License Plate Change : Go to the 'Jefatura Provincial de Tráfico' in your region with: your residency card or passport, the original and a copy of your car registration document, and the original and a copy of your car invoice.



Pay taxes to :

- Your local city council: municipal vehicle tax.
- The treasury : possible tax exemption.
- The Autonomous community : asset transfer tax.





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