

## Compensation Culture

This is an excellent benefit that is offered by Liberty Seguros to their clients. More economical car policies are on offer, but be aware that they have far less cover and this could cost you more money in the long term. With a recession, and the pound still not as good as it used to be, I realize premium prices are important. However, I'm always advising that you read your policy conditions, for instance, why bother to take out house insurance, when on some policies there is very little you can claim for. Therefore, ask the right questions and, if in doubt, we are here to advise you by checking your policy. On many occasions we find that there are instances where people are over insured on buildings and very under insured on contents.

During the last few days the press in the UK have suddenly realised that the compensation culture is being abused via car insurance claims. Everyone seems to be taking a slice of the action, starting with the insurance companies themselves. They along with many people from all walks of life pass on to the compensation lawyers the names of clients claiming for a car accident. Suddenly a huge claim hits the insurance desk sometime later and a payout is made. What total madness this is, because premiums need to be increased, and then other poor suffering motorists have to handle a big increase because of fraud!! How can this be correct? On discussing this with a colleague, who works in the business in the UK, he was amazed to hear that Spain does not suffer this type of fraudulent claiming. Can you imagine filling in a fraudulent denunciation whilst sitting opposite a Guardia policeman. Jolly good luck to you if you have the courage. Having said that, courage would be wasted here, as Spain has no real system to claim for compensation, thank goodness. For example, whiplash can be claimed through insurance, but the amount payable is very limited. Long may it continue, there's no way I should like ever to see insurance premiums at the same levels as in the UK. The service that my company offers via Liberty Seguros is both honest and realistic. I can see no point at all in discounting to the bare minimum and not being able to sustain the cover. In comparison with the UK the premiums are fantastic, not forgetting the Grua and European cover are included with our policies.

Part of the excellent car policy is a very valuable PROTECTED NO CLAIMS BONUS: car insurance is taken out obviously to protect you if any damage is caused to your vehicle or passengers. Having an accident is bad enough, but then to discover that the premium has gone up quite considerably the following year, because you have lost most if not all your no claims bonus, can be quite a nasty shock. I appreciate this type of bonus is for use in the event of an accident, but in the long term it could benefit you considerably. Think about it when insuring or renewing, and request a non-obligation quotation from us, which will include a one protected no claims bonus per year.

There are many other ways of saving Euros apart from lowering the quality of service on your house or car insurance, but if you really do want to save money and you have a life insurance or mortgage protection scheme for example with the bank, we have an extremely competitive alternative which could save you up to 50% off your premium without cutting any benefits at all. NOW, that is really saving money. We also work very closely with a currency exchange company and I know for a fact that their exchange rates are very competitive especially if you are using either your bank or a credit card. Why not truly save yourselves some money and request a quote from us, together with Health

Insurance, due to the recession Asssa have extended their special offers of a lifetime discount, including free fractional payments. This is a genuine offer, and for example if you are 55 taking a standard policy it would cost you only 54.66 Euros per month, you just have to think what would happen if you had an accident, needed tests or required an operation. The Spanish Social Security system will not be there for you unless you have a SIP card or an EHIC (for treatment only during your temporary stay abroad ) and even if you have the applicable card the waiting lists for treatment can be horrendous. This discount from Asssa is for life, so if you are thinking about health insurance, now is the time to do it with us. Lastly, and this is somewhat of a delicate subject for many, Funeral Insurance, please remember that all the arrangements have to be made when the inevitable happens and a lump sum of approximately 4.000 Euros will need to be found instantly. Wouldn't it be simpler to put all the arrangements in place now and pay a small annual amount? And, if you are already or become a client of Asssa funeral insurance, you become eligible to take their special Accident policy, which in case of a car accident gives you the option to be transferred from a public hospital to a private hospital, with all the added benefits, and for only 36.00 Euros per year. If, however, you wish to cover for any type of accident, not just car accidents, this will cost just 62.00 Euros per year. Think of how comfortable you would be, being able to speak your own language instead of struggling with Spanish medical terms, together with an individual room with a bed for the accompanying partner, and your own television. It's certainly well worth considering.

For further information on any of the above, please contact one of my offices as per the advert below, or visit [www.jennifercunningham.net](http://www.jennifercunningham.net)