

WHY YOU MUST READ YOUR POLICY DOCUMENTS.

Over the twenty years I have been in business, the Company has sold thousands of policies to include health, funeral and general insurance. There is so much information to pass on to clients especially regarding health insurance, that I appreciate it is very difficult for anyone to absorb it all in the first instance. Therefore, it is very important to read your policy documents very carefully, to confirm that the cover has been adequately explained, of course there will be many other important points to take note of that have not been discussed fully and obviously to ensure that anything you are told verbally is backed up in the policy document.

Many people do act on this advice and often return with a list of questions, which we are more than happy to answer. Should you decide to go ahead with the insurance, you will be given a policy pack including an acceptance form to sign stating that you understand what you have signed for and agree that you have entered into a legally binding contract under Spanish law, which is for one year.

Unfortunately, the reading in full of the General Conditions doesn't appear to be taken very seriously, and occasionally when claims have been refused due to lack of cover, which is clearly stated in the book, we are accused of mis selling the policy, because we are assured by the client that they distinctly remember being told some 5 – 6 years ago even, that this particular claim would be covered, and then if refused, will go to the press and blame my Company and on occasions even asking me personally to settle the invoice. The policy document is paramount in law whereas the verbal word is not.

Cancellation periods are made very clear, and it is no use informing us that in the UK we can cancel at any time, this is not the UK, and if the contract is not strictly adhered to the insurer has the right to place the matter in the hands of their legal department.

I am unable to change Spanish law or the insurer's policy, which carry their own rules and regulations. The responsibility I take on board is, to make sure that none of the staff knowingly mis sell, and to feel comfortable that they have explained the policy to the client and have obtained the signatures on the relevant forms. We support all our valued clients on health and funeral via Mandy who offers support and assists in making appointments, gives advice on whom they need to see and sometimes a great part of her job is to listen to people, however great or small the illness is, it is important to that particular person, then of course on general insurance, we have John who looks after claims, this is an enormous help to the clients, as many do not speak Spanish and have no idea what to do in the case of an accident or a house claim. This type of service does cost, and in my opinion especially living in another country is invaluable, therefore, to cover these extra services it is vital that we gain new clients as well as retaining old ones. This of course is becoming more difficult in a very competitive market place, but fortunately there are many loyal people who appreciate the service that we pride ourselves on. I always feel we go the extra mile for our clients in so many ways. Sometimes there is as little as 10 euros difference in the quote, and people will look at the cheaper option. Often the policy is not the same as

Liberty Seguros , or even in English. If this is so you could be in for a nasty shock, it makes a bit of a joke of me advising clients to read the policy!

One vital point is to choose your insurer and broker wisely, in these very insecure times this is even more important. This is not the UK where the regulations are very strict about what company is able to sell insurance, (no individuals are permitted) and all advertising must be approved by the FSA before an advert can be placed in the press or TV, this is also applies to brochures and a watchful eye is placed on the solvency of a company, to include serious price cutting.

At least with Liberty Mutual Group you can feel very confident that you are one of the millions across many continents who are safely insured with them, not only today but for always.

When you are experiencing a problem, remember we are there to assist you, but we do respond far better if we are not threatened or verbally abused. Living in Spain is not easy, and running a business can be a nightmare as many know. It helps to accept that there are many different rules and regulations, and we are here to explain some of them, as well as to offer good old fashioned service. Please don't beat us up, just use us to obtain good honest insurance, with a wonderful back up.

I CAN ASSURE YOU WE ARE MORE THAN A VOICE ON THE PHONE AND WILL CONTINUE TO BE SO