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New changes in the traffic law



"The pedestrian ran for the pavement, but I got him."



Knight makes a strategic move

Back in June, Knight Insurance Brokers moved into a new office in Alfaz del Pi. The new upgraded office replaced the Knight office that was previously located in the town. With the new office situated in the same street as the old office, it means that those who are familiar with the location of the old Alfaz del Pi office know the new premises are only a short walk away.

CALPE NOW CLOSED

In addition to this change, the Knight office in Calpe has been closed and the staff transferred to the new office to work alongside their colleagues in Alfaz del Pi.

The management of Knight Insurance Brokers has implemented these changes as part of a corporate re-organisation, undertaken to enhance and improve their resources and processes.

Knight believes re-grouping their human resource functions will improve and strengthen their efficiency. The company believes that these changes will increase the professionalism available in each branch which is ultimately of great benefit to the customers.

The company trusts that these changes won't inconvenience their customers too much, and that they'll find the new updated premises at Alfaz del Pi to their

liking. Because despite the fact that Knight Insurance Brokers seek to find new ways to consolidate the company's position as a first-class brokerage with an eye for progression; primarily the management and staff remain committed to offering their valued customers the most competitive prices, personal and professional service that they can.

The new Knight Insurance office in Alfaz del Pi is situated in:

Edificio Aragon 2, Local 3, Calle

Ejércitos Españoles (esquina Marina Baixa) 28, Alfaz del Pi 03580, Alicante.

Tel: 965 889 516. Fax: 965 889 616.

(Both the telephone and fax numbers remain the same as before).

GETTING ILL ABROAD

Free health assistance with the European Health Card

Introduced in January 2006 as a replacement for the old E111 medical form, the EHIC (or EHC) is the new European Health Insurance Card.

The EHIC is issued by one of the 27 European Union Member States (plus Iceland, Liechtenstein, Norway and Switzerland), and is intended to make it easier for people from these member states to obtain access to health care services during temporary visits abroad.

The card is usually valid for 5 years, so whether you are going abroad temporarily (such as for a holiday, short break, study leave or business trip), then it makes sense to obtain a card issued by your home country or country of residence. It may save you time, convenience and money in the event that you fall ill or suffer an injury whilst abroad.

There can be benefits in obtaining this card as it enables you to have the same access to public sector health care as nationals of the country you are visiting. This means that on a practical level, if you have to see a doctor, visit a pharmacy, hospital or health care centre to receive medical attention in a country that charges for health care, then you may be able to seek reimbursement for this cost when you return home if you're not able

to do so in the country itself.

However, it's worth noting that the EHIC does not cover your health care costs if you're travelling abroad in order to obtain treatment for an illness or injury that you had before travelling, and also does not allow coverage for private sector health care providers. Nevertheless, maternity care, renal dialysis and managing the symptoms of pre-existing or chronic conditions that may arise whilst staying abroad should be covered by the EHIC.

In Spain, the card is known as the TSE (Tarjeta Sanitaria Europea) and is issued by the Seguridad Social, the Spanish Social Security. If you are a resident in Spain and wish to apply for this card, simply visit one of the Service and Information Centres of the National Social Security Institute known as Centros de Atención e Información de la Seguridad Social (CAISS).

The documentation you will need to take with you are copies of the following:



Having said this, is it NOT under any circumstances a substitute for private medical health care and is not an alternative to travel insurance. It will not cover the cost of things such as mountain rescue in ski resorts, repatriation to the UK or even lost or stolen property.

In the UK, the National Health Service (www.nhs.uk/ehic) has a country-by-country guide which explains all about the EHIC card, how to apply for it (including how to apply online), and how to access health care or claim refunds during a visit to countries in the European Union, plus Iceland, Liechtenstein, Norway and Switzerland.

This will apply if you are a national of, and live in, an EU member state and you either:

- receive your state pension or other long-term benefit from the UK and have registered the form E121 with the health authorities in the member state where you live; or
- you are dependent on a citizen working in the UK and have registered the form E109 issued by the UK.

If you are unsure, it's best to check with the relevant authorities in your country of residence.

If you are not a national of an EU member state or you live in Iceland, Liechtenstein, Norway or Switzerland, then the country where you live will remain responsible for issuing your EHIC.

Finally, it's worth emphasising that the EHIC card is available free of charge through your local health authority – but travel insurance is always advisable for trips abroad.

“The EHIC is NOT a substitute for private medical healthcare and is not an alternative to travel insurance.”

For information regarding which type of insurance is best suited to you and your travels, why not contact Knight Insurance Brokers who will guide you and offer you the best prices around.

Call 902 28 28 20 to consult an English-speaking broker or to find out where your nearest office is.

Because remember, although the EHIC is free of charge, it does not include all circumstances and incidents and does not cover you completely against the unexpected whilst you're away from home.



“I saw a slow moving, sad faced old gentleman, as he bounced off the roof of my car.”

Insuring your income

Have you ever asked yourself what you would do in the event that you were suddenly unable to work for any length of time because of illness or injury? And if this did happen, would you have access to money and from what sources?

For many people income stops when the work stops. Unless of course you've thought ahead and have some form of insurance designed to replace income when illness or injury stands in the way of earning a living.

Disability income insurance operates on the principle that you pool a small amount of money to benefit yourself and those who may need to help you in extreme circumstances in which you no longer have adequate income due to poor health.

Disability income policies vary from company to company. Some pay benefits if you're unable to perform the duties of your customary occupation and others only if you cannot engage in gainful employment at all. Here at Knight Insurance we can offer you both.

However, conditions do vary. Some older policies require that you be totally disabled before payments begin. Partial disability is sometimes covered for a limited period, but most often only if the partial disability follows a period of total disability for the same cause. And other policies may not require total disability before partial disability

payment is paid out. It all depends on which company and which option you choose.

If you are able to work but your income is reduced because you cannot fulfil your responsibilities, residual benefits can also make a difference to your income. A standard feature in some policies (consult our offices for more information), a residual benefit allows partial payment based on your loss of income without prior total disability.

However, even if you can still perform some or all of your regular job, if you are presumed fully disabled and have a comprehensive policy, then you would in fact be entitled to full benefits under specified conditions – for example, the loss of sight, speech, hearing, or the use of limbs.

As with all insurance policies, there are many questions that need to be asked so that you can assess the right type of cover for you. For example, what would be an adequate level of benefits if you became disabled in relation to your present and future obligations? How long would the waiting period be if you select to fit your circumstances until benefits begin? How long might you need to receive disability income should it become necessary? And what related benefits, such as partial or residual disability, are available with each insurance provider?

Perhaps most importantly of all, how much money could be obtained by taking out a disability income insurance policy and when would the payments begin?



The questions are vast and most will depend on how much money you wish to put into your policy. So to gain a more comprehensive answer, it's advisable to speak to a member of our team who can guide you through your choice.

However, selecting the level and duration of benefits is only the first step. Thankfully, because there are typically three main options, the team at Knights can also assist customers in making the right decision regarding the renewability of a disability policy and can provide thorough information regarding:

- A** Non-cancellable policies that give you the right to continue a policy by timely payment of premiums (which do not change).
- B** Guaranteed renewable policies

that are automatically renewed with the same benefits, but the premium may be increased.

- C** Optionally renewable or conditionally renewable policies that are extended at each anniversary or premium due date if the insurance company decides to do so.

Ultimately, when looking at disability cover it's advisable to consider all options that pay out for BOTH accident and illness so that as you get older, you're covered for all situations regarding your health and the protection of your income.

For more information on this subject, please consult our experts at Knight Insurance. Telephone us on 902 28 28 20.

Driving in Spain **The Points System explained**

For those of you new to driving in Spain, it may be worthwhile noting that under Spanish traffic legislation that came into force on the 1st of July 2006, points can be deducted for traffic offences based on a "points" system. As many drivers from the UK will be aware, this is different from the UK traffic laws, where points can be added on to your licence for traffic infringements. Licence holders are initially given an amount of points based on their status as a driver.

1. Normal: **12 points**
2. New drivers (recently qualified): **8 points**
3. Disqualified (lost all points + new licence): **8 points**

6 points will be deducted for:

- driving under the influence of alcohol (more than 0.75mg/l or more than 0.30mg/l for professionals) or drugs
- refusing to be breathalysed
- driving in the wrong direction
- driving in unauthorised road races or competitions
- dangerous driving
- speeding by more than 50% over the speed limit (provided the excess speed is at least 30km/h)

4 points will be deducted for:

- driving under the influence of alcohol (0.25-0.50 mg/l)
- driving a vehicle with too many passengers
- driving without due care and attention

- speeding at more than 40-50km/h (or less than 50%) over the limit
- ignoring the right-of-way or stop signs
- failure to respect the overtaking rule
- changing directions in a dangerous situation
- reversing on motorways
- accelerating to prevent somebody overtaking you
- overtaking without visibility
- failure to obey traffic police
- failure to obey traffic lights
- throwing objects on the road that can cause fire or accidents
- putting a cyclist in danger
- driving without a valid driving licence

- driving on a motorway with an unauthorised vehicle

3 points will be deducted for:

- speeding between 30km/h and 40km/h over the limit
- failure to respect distance to vehicle in front
- driving while using mobile phone
- driving without a seatbelt or helmet for motorbikes

2 points will be deducted for:

- speeding between 20km/h and 30km/h over the limit
- stopping or parking in places of public transport and pedestrian crossings
- driving a vehicle equipped with an anti-radar device
- riding a motorbike with an under aged (12 year old) passenger
- driving without lights when necessary
- driving with lights that can dazzle other drivers

You can win your points back by:

- successfully completing a course of sensibility and re-education for 4 points
 - driving 3 years without committing a driving offence
- For more information go to: www.dgt.es.



Did you know...?

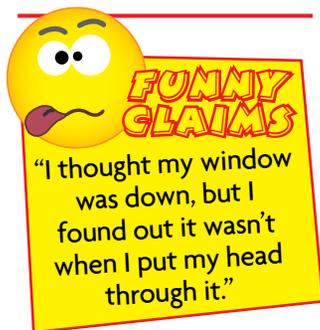
Since the new traffic law came into effect last May, regardless of where you commit a traffic offence – whether it be in Malaga or Alicante – the fine will be exactly the same.

The Dirección General de Tráfico has now set penalty payments at the same amounts for all cities in Spain. This means that minor infractions will result in a fine of 100 Euros, serious offences will be fined at 200 Euros and very serious offences at 500 Euros.

The deadline for the payment of these fines (or to dispute them) has now been set at 20

calendar days following the notification of the offence. However, for early payment of fines, a 50% discount is now on offer compared to a 30% discount with the previous law.

Remember that this payment can be made online on the Dirección General de Tráficos' website: www.dgt.es.



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

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